



Alabama Caucus Agenda

JUNE 30, 2023

9:00am – 12:00pm CST (10:00 am – 1:00 pm EST)

Via Zoom: <https://us02web.zoom.us/j/84948656933?pwd=S0o2QUw0aGs1NDBJdmtNSXgrNVVGQT09>

1) Welcome (Tim Thrasher)

CAUCUS TIME

2) Fahe Membership Business

- a. Approval of April Minutes **pp. 3-6**
- b. Caucus Chair Election
- c. Strategic Plan Update (Sara Morgan) **p. 7**
- d. Around the Horn

30 minutes

3) AL Caucus – Supporting Members and Growth Opportunities

- a. Affordable Housing Association
 - i. Movement on the state housing tax credit – (Tim)
- b. Fahe/AL state Agencies
 - i. AHFA – public hearing 6-30-23 on 2024 QAP, HOME Action Plan Draft comments
 - ii. ADECA
 - iii. USDA
- c. Spring Retreat Download – share with the Caucus your experience – why it matters and is worth the investment
 - i. NCI - Mary Ellen and Kristin
 - ii. CAPNA – Tim and Aaron

4) Advocacy

20-30 Minutes

- a. Federal Update (Josh Stewart) – Fiscal Responsibility Act
- b. State – (Maggie Riden) - AL Advocacy Committee Activities
 - i. AHTF – nothing introduced this session; timing going forward; potential launch/legislative reception to educate/inform; next steps
 - ii. ARPA – work with Habitat for Humanity?
 - iii. Plan for Education

STRENGTH IN NUMBERS

5) Member Interest/Focus Updates

10 minutes

- a. Workforce Development (Traviss Witt)
- b. DOE
- c. Broadband

6) Fahe Updates

25 Minutes

- a. Report on June Board Meeting – (Mary Ellen Judah; Aron Boldog)
Fahe Leadership structure; Strategic Plan and TOC; FY24 Budget Goals
- b. Membership Committee (Mary Ellen) **pp. 8-13**
 - Membership Criteria
 - Member Application Checklist;
 - Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing), Associate Member (all still pending)
- c. Membership Updates
 - Reporting – QE 3-31-23 status- Vonda
 - Membership Renewals - Jackie
 - Training – Jackie
 - Disaster Preparedness Training – Diedre Kendall, AmeriCorps VISTA
- d. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers, Camila Moreno
https://www.fahemembers.com/wp-content/uploads/Data-Reference-List_updated-2-14-23.pdf
Office hours: 1st Tues. 9:30-11:30am & 3rd Thurs. 1-3 pm
Standing Committee (REED): 2nd Mon. of each month, 1:00-2:15 pm
Contacts: kstigers@fahe.org cmoreno@fahe.org
- e. Lending – Community Lending (James Edington) and JustChoice Lending
Welcome Home 2nd round opens **July 6 p. 14**
- f. Partners for Rural Transformation - Jose Quinonez, Essence Smith

Upcoming Events

- **Aug. 21-25 – NeighborWorks America NTI – Chicago:** *deadline to register: July 18*
- **September 19-21 – HOLD for 2023 [Fahe Annual Meeting](#) in Charleston, WV!**
- **November 3 - AL Caucus Meeting** (possibly virtual)

Sign up for Fahe's Member Newsletter here: www.fahemembers.com/signup

Sign up for Fahe's Blog here: www.fahe.org/signup

AL Member Page: <https://www.fahemembers.com/state-caucuses/alabama-caucus-information/>



Alabama Caucus Minutes

Wednesday, April 12, 2023

9:00am – 1:30pm CST (10:00 am – 2:30 pm EST)

NHS-Birmingham, Inc., 601 19th Street North, Birmingham, AL 35203

Attendees:

Name	Attendance		
Lisa Pierce	Alabama Rural Ministry-VIRTUAL	Maggie Riden	Fahe
	CAANEAL	Traviss Witt	Fahe
Tim Thrasher	CAPNA	Vonda Poynter	Fahe
Aron Boldog	CAPNA - VIRTUAL	Amanda Scalph	Fahe-VIRTUAL
Karen Boykin Bonner	HERO	Jackie Weiss	Fahe-VIRTUAL
Mary Ellen Judah	Neighborhood Concepts	Jacob Humes	Fahe-VIRTUAL
Twanda Parker	NHS-Birmingham	Jon Brooks	Fahe-VIRTUAL
Lawrence Conaway	NHS-Birmingham	Diedre Kendall	Fahe-VIRTUAL
Jay Williams	NHS-Birmingham	Jerri Dyer	Fahe-VIRTUAL
Jay Williams	Guest - Collaborative Solutions	John Niederman	Fahe-VIRTUAL
Amaya Sizer	Fahe	Jose Quinonez	Fahe/PRT-VIRTUAL
James Edington	Fahe		

5 of 6 Members Represented = 83% Attendance

1) Welcome Members and Guests (Tim Thrasher)

Jay Williams, Collaborative Solutions

CAUCUS TIME

2) Fahe Membership Business

- a. Approval of November Minutes - Motion made to approve. Minutes passed unanimously as written.
- b. Caucus Chair Election - June Meeting, if interested in either the position of caucus chair or representative to nominating committee, please let Tim or Vonda know.
- c. CEO/President Report - Jim King
 Doing a lot of work around strategic plan. Still framing around 4 corners of work, money, capacity, narrative, and people. Spring retreat – Coming to the hotel will be Will McIntee from the White House, to talk about farm bill. Mary McFadden from secretary's office at HUD, Xochitl Torres-Small, secretary of USDA will be visiting as well. Meetings set up for Department of Energy or Treasury for CDFI fund. Lot of interest from AL State office in 502 packaging.

3) AL Caucus – Supporting Members and Growth Opportunities

- a. Affordable Housing Association
 - Movement on the state housing tax credit, March special session
 - Paul Compton is heading it, backing as well. Don't think it will happen in special session.
- b. Fahe/AL Meeting – planned with State Agencies

AHFA; ADECA; USDA on April 13 – Fahe and Caucus Chair to promote the fact that AL has a state Caucus now, getting more involved with Advocacy. Talk about housing trust fund.

4) Advocacy

- a. Federal Update – Josh (Maggie not Josh)
 - i. Tax credit proposed bill – keeping an eye on it.
 - ii. Spring Retreat – Encouraging folks to attend the meetings with house delegates. One pager copies with information that can be used as well.
- b. State – Maggie - State Advocacy Committee Activities
 - i. AHTF – Revenue for State base Affordable Housing Income, 5% increase in fee.
 - Educators in Huntsville struggling to find places to live, the proposal was to do educational housing trust fund
 - Need final confirmation if going to amend legislation, timeline. Would like to have things cleared up by end of April.
 - ii. ARPA – State has decided that they don't think putting money into trust fund is allowed. Coalition meeting coming up as well next Thursday, April 20th.

STRENGTH IN NUMBERS

5) Member Interest/Focus Updates

- a. Workforce Development – introduce Travis Witt
- b. Broadband
 - i. House has to be constructed to have access to broadband. Looking at digital literacy piece. Partners with workforce development to do it remotely now. Allows intelli-health.
 - ii. Training opportunities needed in broadband.

6) Fahe Updates – Memo Attached

- a. Report on February Board Meeting – Mary Ellen Judah; Aron Boldog
 - First day of meeting focused around strategic plan and theory of change discussion. Jim's report. Mary Ellen presented on membership committee changes. Affiliate membership, tasked committee with moving forward. New application to roll out in caucus meetings in June.
 - Aron presented resolution for approval to adopt advocacy language for Fahe. Was approved by the board.
- b. Membership Updates
 - Reporting – QE 12-31-22 status- Vonda
 - o Coming back around the 20th. Fahe puts information out to the members.
 - o Three-legged stool – federal, philanthropy, private/foundations funding sources. Look at membership based on bylaws – attendance/presence and reporting. Rely on reporting to keep in compliance with NeighborWorks.

- o Working on Salesforce, attempting to get done by end of July.
- Training - Jackie
 - o Have training event in San Francisco coming up, did get some new funds for the new fiscal year. Will be purchasing the online package of training if it becomes available again in June/July. Two months to sign up for courses, then 2 months after you sign up for course to complete it.
 - o National training institute through NeighborWorks in August. Registration will open late May/June.
 - o Trauma-informed Care Trainings – 2-hour course, additional links, materials, guest speakers. Only a few classes left. Beneficial for leaders, new employees, and housing counselors.
 - o <https://www.eventbrite.com/e/trauma-and-resilience-basic-training-tickets-520028799137>
 - o Alabama Housing Development training – May 24-26.
- Spring Retreat – around the corner
 - o One pager that Advocacy has done, all print material will be available.
 - o DOE and CDFI Meetings Update
 - 9:00 am meeting with DOE, DOT/CDFI groups.
 - CDFI – value in having local CDFIs.
 - Recertification process – Pushed back but will get it out to everyone when have date. Sara Morgan meeting with the Treasury, Jim planning on going to DOE but Vonda will cover if Jim can't.
 - Josh working on talking points for group, will have those in advance.
- Annual Meeting in Charleston, WV
- c. REED, Research Evaluation Evidence & Data Cmte –
 - i. Have office hours and member committee meetings. Office hours – first Tuesday in the month. kstigers@fahe.org or cmoreno@fahe.org. Camila Moreno - Data Toolkit (Index, GIS, Data Literacy) <https://www.fahemembers.com/member-data-toolkit/>
 - ii. The report is finished, sharing end of May probably.

SCHEDULE CHANGE: The Member REED committee meeting is being moved from Monday April 10th, 2023, to the following Monday April 17th, 2023 1:00-2:15pm. Additional reminders will be sent out next week, but this is the correct link for the upcoming meeting. Join the **Zoom Meeting:**
<https://us02web.zoom.us/j/84671456047?pwd=aE9WeXINTTVEWVlrcHpWODF5TXJtdz09>
- d. Lending – Community Lending (*James Edington*) and JustChoice Lending (*Janel Lawson, tentative*)
 - i. Construction loans, permanent loans. Construction 6.5 – 6.75%. All loans are fixed rate. Permanent loan offers bond guarantee programs, up to 40 years. Member reference program.
- e. Partners for Rural Transformation - Jose Quinonez
 - i. Data dashboard with data from the six regions, can get info by county, city,

- area such as population, investments, capital, houses, infrastructures.
- ii. October 18th meeting in Washington.
 - iii. Rural equity framework, hoping to have it ready May this year.
 - iv. In May, 4 articles related to persistent poverty in Nonprofit Quarterly.
 - v. Persistent poverty fund, goal is about a billion dollars, \$786,000 have been mobilized.
 - vi. Rural = “Everything else”: <https://www.ruraltransformation.org/our-stories/>

Upcoming Events

- **April 17 – 1-2:15 pm ET – Fahe Member REED Committee** via Zoom
- **April 25/26, 2023 – Fahe Spring Retreat in DC!**
- **May 1-5 – NeighborWorks America NTI – San Francisco**
- **June 9 – Virtual Caucus Meeting** (likely 10 am – 2 pm Eastern)
- **Aug. 21-25 - NeighborWorks America NTI – Chicago**
- **September 2023 – week of the 18th – HOLD for Fahe Annual Meeting in Charleston!**
- **November 3 - Virtual Caucus Meeting** (likely 10 am – 2 pm Eastern)

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From: Jim King
To: Members
May 31, 2023
RE: Update on Strategic plan, Theory of Change

Greetings friends, I wanted to offer an update on the purpose and then the status of our Theory Of Change (TOC), 5 year Strategic Plan, and FY 24 Goals for Fahe. My hope is that everyone would have a common understanding of our vision together and be able articulate why we do things the way we do and what we're committed to in Appalachia.

The Theory Of Change is meant to express why we do certain work, how we work together so that we address the long term and chronic disinvestment in our region. We have as a vision of our success that we are building Appalachia to be communities that people want to live in, and that they have the kind of opportunities that are similar with the rest of the country. When we work together across Fahe, we create regional level investment that leads to increased capacity, and that helps us all work together to change the narratives in our communities, and create a virtuous cycle of progress.

Regarding the strategic plan, most of you will be familiar with the basic message. We think about the next several years as building the foundation that it takes for that long-term success or that vision I spoke of earlier. The four corners of our foundation are focused on money, capacity, narrative, and people. These provide the direction for our work. It should inform what opportunities we will pursue and which ones we will not.

The goals for fiscal year 2024 fall in line with the strategy and Theory Of Change, we build the goals around the four corners in terms of status and progress. The Theory Of Change, Strategic Plan, FY 2024 goals and budget will be presented at the June 21-22nd board meeting for approval. Once approved, we will have a communication plan so that we all have key messages we can utilize. This will help us be consistent in how we speak about our work together, and when we speak with one voice, we are heard.

I'm inspired with the progress we are making in Appalachia which has faced long disinvestment and our success in this region serves as a source of hope for me when our country is struggling with a growing divide of wealth and quality of life. If we can do it here that makes me belief we can do it everywhere.

We do this with the knowledge that it's our Strength in Numbers that gives us the power to leverage real and lasting change.

Fahe MEMBERSHIP

Thank you for your interest in becoming a Member of Fahe. Fahe is building hope, building relationships, strengthening communities, and nurturing families through housing and support systems. By building on trusted relationships in Appalachia, we make more happen together. We work together and openly share brand, influence, and successful strategies. We speak with a strong voice and create dynamic impact, gathering expertise from each other. We envision Appalachia as a place proud of sustaining its culture and environment, where growth, opportunity and hope are balanced so that all people fulfill their potential with regard to housing, employment, education opportunity and quality of life.

Below you will find additional details regarding Membership benefits and responsibilities, the Membership application process and Membership criteria.

Membership Benefits

<u>Collaboration</u>	<u>Advocacy</u>	<u>Innovation</u>	<u>Communication</u>	<u>Financing</u>
<p>Opportunity to benefit from shared experience of Member Network through annual meetings, events and peer-to-peer conversations and issue-specific working group participation.</p> <p>Access to program/project planning services and engage with cross-discipline partners and facilitate opportunities with municipalities.</p>	<p>Representation at the state and national level focused on increasing visibility to national funders, building relationships with housing finance agencies and helping craft state-level advocacy plans.</p>	<p>Opportunity to participate in strategic initiatives, Member driven compacts, access training opportunities with potential discounted pricing and receive pass-through funding as available.</p>	<p>Strong communication of shared narrative and assistance in amplifying Members' impact while boosting our message to influencers within the public and private sectors.</p>	<p>Access to financing for single family home mortgages through broker and loan packager (USDA-RD) relationships. Access to capital to include commercial loan products, lines of credit, multifamily construction & permanent financing.</p>

Membership Responsibilities

<u>Mission & Values</u>	<u>Attendance</u>	<u>Member Dues</u>	<u>Reporting</u>
Support Fahe's mission and values and adhere to Fahe's Code of Ethics as further described in Exhibit A	Attendance at two annual Membership meetings (Spring Retreat and Fall Annual Meeting) and bi-monthly state caucus meetings 3 times/year. Minimum compliance = 65% attendance of which one is an annual meeting	Annual Membership Dues payable no later than July 31 st	Quarterly Production Reports Annual Membership Materials

Fahe full Membership meetings occur twice a year, and individual state caucuses, (Alabama, Kentucky, Tennessee, Virginia, West Virginia) meet three additional times yearly.

Membership Application Process

- Prospective Members are introduced to the corresponding state caucus and invited to attend caucus meetings and events
- Fahe Member Services initiates call and/or site visit with prospective Member's executive director and key personnel
- Prospective Member submits a formal letter of request to join Fahe to Fahe Membership staff
- Fahe Membership staff extends invitation to submit application materials to prospective Members who demonstrate preliminary alignment with Fahe Membership criteria
- Prospective Member submits application and supporting documentation as detailed in the Fahe Membership Application (**Exhibit B**)
- Fahe Membership staff reviews application materials and provides a summary to the state caucus chair for presentation to the state caucus
- Prospective Member is invited to make a presentation to the state caucus
- State caucus conducts a discussion without prospective Member present
- If the caucus Members are in agreement, the caucus makes a recommendation for approval to Fahe's board of directors
- Prospective Member may be asked to make a presentation to Fahe's board of directors
- Fahe's board of directors acts upon the caucus recommendation at a regularly scheduled board meeting

Please note that Fahe's application process is intentional and patient; allowing the prospective Member, state caucus Members and Fahe Membership staff ample time to ensure a mutually beneficial relationship.

Exhibit A

FAHE MISSION, VISION, IDENTITY AND CORE VALUES

Mission

Fahe brings people, organizations, and resources together to build homes, communities and a thriving Appalachia through expanding economic opportunity and security for all. As leaders we speak with a unified voice to influence policy, philanthropy and systems change.

Vision

We envision Appalachia as a place proud of sustaining its culture and environment, where growth, opportunity and hope are balanced so that all people fulfill their potential with regard to housing, employment, educational opportunity, and quality of life.

Identity

Fahe is building hope, building relationships, strengthening communities, and nurturing families through housing and support systems. By building on trusted relationships in Appalachia, we make more happen together. We work together and openly share brand, influence, and successful strategies. We speak with a strong voice and create dynamic impact, gathering expertise from each other.

Mission Purpose

Fahe believes that in implementing our mission we must maintain the integrity of individuals and families in terms of their physical, financial and socio-cultural needs as a whole and build the healthy communities they need to thrive, while empower them to create lasting change in their own lives and communities.

Our Core Values

- Fahe values a culture of warmth and belonging, where everyone is welcome. In doing so, we are commitment to individual and organizational efforts to build respect, dignity, fairness, caring, equity, and self-esteem.
- Fahe values a culture of excellence where everyone has the freedom to pursue knowledge through innovation and creativity. In doing so, we are committed to develop a highly-skilled, dedicated, and diverse workforce that is empowered to achieve outstanding results.
- Fahe values a culture of accountability and transparency, where everyone is expected to act responsibly to guarantee integrity, trustworthiness, reliability and dependability. In doing so, we are committed to create a strong sense “organizational health and integrity” by holding everyone accountable to their duties, responsibilities, and commitments.
- Fahe values a culture of collaboration and partnership where everyone engages with respect, openness and trust in pursuit of a common purpose. In doing so, we are committed to do no harm to the communities we serve, act with political, ideological, and religious neutrality having regard for individuals, ideals, and the institution as a whole.
- Fahe values a culture of trust where everyone is being honest and ethical in all interactions, maintaining the highest ethical standards in public engagement and service. In doing so, we are committed to earn the trust of our staff, leaders, customers, Members and Partners through a pattern of unquestioned honesty and humility.

EXHIBIT B
Fahe Membership Application

ENTITY LEGAL NAME								
PHYSICAL ADDRESS					MAILING ADDRESS			
PHONE NUMBER					WEBSITE			
EXEC. DIR./CEO					E-MAIL ADDRESS			
ORGANIZATIONAL TYPE (Check all that apply)	<input type="checkbox"/>	CAA	<input type="checkbox"/>	CDC	<input type="checkbox"/>	CDFI	<input type="checkbox"/>	NWO
	<input type="checkbox"/>	HOUSING AUTHORITY	<input type="checkbox"/>	HABITAT AFFILIATE	<input type="checkbox"/>	HUD CERTIFIED		
SERVICE AREA	Appalachian States				ARC Counties			

Changes to the above information should be shared with Fahe as they occur

MEMBERSHIP CRITERIA & APPLICATION SUBMISSION REQUIREMENTS

CATEGORY	CRITERIA	SUPPORTING DOCUMENTATION	Must include w/ application	Required for yearly renewal
Organizational Documents	Duly Organized 501 (c)3 Nonprofit or other organization such as community action agency, housing authority, etc. as may be approved by Fahe's board of directors	Formation Documents, i.e., Articles of Incorporation, Certificate of Formation, etc.		
		IRS 501 (c)3 Determination Letter		
Service Area	Must have a focus on serving and investing in Appalachia	Please list Appalachian states and ARC counties served in the area above		Changes only
		Map of Service Area		Changes
Affordable Housing Commitment	Demonstrated commitment to affordable housing	Check all that apply		Changes
		<input type="checkbox"/> Development		
		<input type="checkbox"/> Preservation		
		<input type="checkbox"/> Counseling		
		<input type="checkbox"/> Financing/Lending		
Governance	Evidence of commitment to and implementation of governance best practices	Governing Documents, i.e., Bylaws, Operating Agreement, etc.		Changes
		Mission/Vision Statement		Changes
		Strategic Plan/Goals & Objectives		Changes
		Board Minutes – past 24 months		Past 2 meetings
		Executive Evaluation Policy & Most Recent CEO Annual Evaluation		
		List of Board Committees		

		Conflict of Interest Policy		
		Duties & Responsibilities of Board Members		
		Board Member Contacts		Yearly
Financial Stability	Evidence of commitment to and implementation of best practices for fiscal responsibility	Most recent 3 Years Audited Financial Statements w/Management Letter		Yearly
		Most recent Form 990		Yearly
		Current Year Operating Budget		
		Quarterly Internal Financial Statements for past 24 months to include Balance Sheet, Income & Expense Statement & Budget vs. Actual		
		Please indicate method of financial record keeping below		
		<input type="checkbox"/> Internal Staff		
		<input type="checkbox"/> External Bookkeeper		
		<input type="checkbox"/> External CPA/Accounting Firm		
Operational Standards	Employ and/or contract with qualified professionals dedicated to housing efforts of the corporation (at least 1 FTE equivalent)	Complete following page of activities/programs		
		List of Goals & Objectives		
		Details regarding any pending litigation		As it occurs
		List of organizational affiliations, i.e., NeighborWorks® Amer., etc.		Changes, additions
Staffing	Staff Directory & Resumes for Key leadership			
Volunteers	% of business activity accomplished w/volunteers			
Strategic Plan	Provide 3-yr. Projections and Strategic/Business Plan			
References Used to verify performance/assure compliance	Organization	Name/Title	Email	Phone

Describe the activities/programs your organization provides, how long you have been providing them and the positive impact in the communities you serve.

(This might include education/training, affordable housing, social/health services, leadership, economic security/development, etc.)

In exchange for membership benefits, Fahe expects its Members to comply with any reasonable request that furthers Fahe's ability to provide resources. By signing below, **WE AFFIRM** support for Fahe's Mission and Standard of Practice and our organization's responsibility to the Network.

I understand and accept the terms of Membership with Fahe as outlined above. Furthermore, I certify that all of the information reported in these documents are true and accurate to the best of my knowledge as of this date.

Organization Name

President/CEO/ED (please **print** name) Signature

Date

Welcome Home

BROUGHT TO YOU BY:

JustChoice Lending



JustChoice Lending and the Federal Home Loan Bank of Cincinnati have partnered to offer a \$10,000 or \$15,000 grant for down payment and closing cost assistance to qualified buyers.

- Product opening begins February 6 and July 6, 2023.
- Applicants must contribute no less than \$500 towards the closing, but up to \$300 of that may be a gift.
- \$15,000 grant available for honorably discharged veterans, active duty military, reservists, and surviving spouses of service personnel.
- Applicants need not be a 1st time homebuyer; 1st time buyers must complete a Homebuyers Education Course.
- 5-year deed restriction
- Allow 4–6 weeks for approval
- Subject to restrictions and funds availability

Household income must be under the county income limits to be eligible.

FOR MORE INFORMATION, CONTACT:

Jamey Jessee, Loan Officer NMLS# 2395952

(859) 756-6325 | jjessee@justchoicelending.com



 **Equal Housing Opportunity**

JustChoice Lending is an Equal Housing Opportunity Provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age.

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