



Alabama Caucus Agenda
Tuesday, Feb. 18th – virtual
9am-12pm Central (10am-1pm Eastern)

Via Zoom: <https://us02web.zoom.us/j/87498318045?pwd=yAKzuOVbLOOU7D2DvFCkLzyEaZ1E6L1>

“1 in 5 Alabama working families struggling to make ends meet. The Fahe AL Caucus is a network of 5 nonprofit community development organizations working to change statistics by providing housing and wrap-around supports across Appalachian AL. In the last five years, we’ve invested \$81.8M to serve nearly 1,000 families. With your help we can reach even more.”

- 1) Welcome** (Tim Thrasher) – recognition of any guests
(still confirming guest attendance)
- 2) Around the Horn – 30 minutes** - Tim Thrasher – question - Federal Grant pause – How are we dealing with it and how do we prepare for future interruptions?
- 3) Supporting Members and Partners – 30 minutes**
 - a. AHFA – Updates - David Young, Carrie Shumaker *(tentative)*
Coming Nov./Early Dec. – Group Meeting on using NHTF with single family work
 - b. Alabama Affordable Housing Association - Lindsey Wright *(tentative)*
 - i. Status of state housing tax credit
 - c. USDA – status of FY24 and FY25 funding – funds being pulled, re-pooled on 2/14, CR
Expiring on 3/14 – it will depend on what happens with the budget
 - d. Community Action Assn of AL – Jay Williams *(tentative)*

CAUCUS TIME

- 4) Membership Business**
 - a. Review previous Minutes and action items **pp. 3-8**
 - b. Board Election – Lisa Pierce
 - c. Fahe housing Challenge - Vonda, Jim King
 - d. 4 Corner Working Groups
 - Capacity – Vonda
 - Narrative – Kevin Flora **p. 9**
 - People – Maggie – Survey Memo **pp. 10-13**
 - Money – Written from Jeneene **pp. 14-15**
- 5) Advocacy**
 - a. Federal Updates – Josh
 - i. Appropriations
 - ii. HUD HOME Final Rule Recap – Strategies **pp. 16-20**
 - b. Coalition Updates - Amaya

- 6) Member Interest – Updates - Traviss Witt**

- a. ARC ARISE – Fahe's VITAL Planning Grant progress report
 - i. Training after Spring Retreat
- b. Energy Opportunities – CCIA applications with OFN and ACC

7) Fahe Updates

- a. Fahe Board Report: December 2024 – Mary Ellen Judah
- b. Membership Updates (see packet)
 - Reporting – QE 12-31-24 status – Vonda **p. 21**
 - Membership Training Opportunities - Jackie Weiss
 - Fahe History Project & Survey – Diedre Kendall, Fahe AmeriCorps VISTA
 - Health and Housing – White Paper – Nicholas Bormes **pp. 22-36**
- c. Communication Introduction – Kevin Flora – see above in 4-Corners - Narrative
- d. Loan Servicing – Services Information – see packet **p. 37**
- e. Lending – Federal Pause update, planning ahead
 - Community Lending **pp. 38-41**
 - JustChoice Lending **pp. 42-43**

Upcoming Events

- **April 15-16** – Fahe Spring Retreat, Berea
- **April 16-17**: Workforce Training following Spring Retreat
- **April 24 - 11 am ET: Fahe Adv. Tool Kit**: Talking About Rural vs. Urban Housing Challenges
- **May** – Second workforce training – TBD
- **May 12-16** – NeighborWorks America Virtual Training Institute
- **May 13-16** – 2025 CAAA Annual May Conference, Mobile, AL
- **May 20-23** – Annual AAHA Conference, Sandestin
- **May 22 – 11 am ET – Fahe Adv. Tool Kit** – Economic Impact of Fahe Members
- **June 6** – AL Caucus Meeting – Virtual
- **June 26 – 11 am ET – Fahe Advocacy Tool Kit** – Declining Federal Funding...
- **July 24 – 11am ET: Fahe Adv. Tool Kit**: Moving the Neighborhood NIMBY to YIMBY
- **August 25-29** - NeighborWorks America NTI – New Orleans
- **Sept. 30 – Oct. 2** – Fahe Annual Meeting – Meadowview Conference Center
- **Nov. 7** – AL Caucus Meeting – possibly earlier and in-person, legislative push?

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

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

TN Caucus page: <https://fahemembers.com/state-caucuses/tn-al-member-information/>



Alabama Caucus Minutes Friday, Nov. 1, 2024 virtual

9am-12pm Central (10am-1pm Eastern) Via Zoom:

<https://us02web.zoom.us/j/82014840739?pwd=VmJMNvV0VEFaUk5GQ1I1RnVsNDhBQT09>

Name	Organization	Name	Organization
	AL Rural Ministries	Vanessa Tate Finney	Guest - Collaborative Sols.
Aron Boldog	CAPNA	Josh Stewart	Fahe
Tim Thrasher	CAPNA	Ruby Smith	Fahe
Joseph Cunningham	CAANEAL	Diedre Kendall	Fahe AmeriCorps VISTA
	HERO	Nicholaus Bormes	Fahe
Kristina Elliot	NCI	Amaya Sizer	Fahe
Mary Ellen Judah	NCI	Jackie Weiss	Fahe
Carol Clarke	NHS-Birmingham	Kylie Milliken	Fahe
David Young	Guest - AHFA	Maggie Riden	Fahe
Chris Hert	Guest - AHFA	Traviss Witt	Fahe
Tabetha Sanford	Guest - AHFA	Jeremy Cornett	Fahe AmeriCorps VISTA
Jay Tunagur-Williams	Guest - CAA of AL	John Niederman	Fahe
Leah Taylor	Guest - USDA	Emily Burleson	Partners for Rural Transf.
Lindsay Wright	Guest - AL Affordable HA	Sara Ball	Partners for Rural Transf.

4 of 6 Members Represented – 66.7% Attendance

1) **Welcome** (Tim Thrasher) – recognition of guests

David Young, Chris Hert, Tabetha Sanford - AHFA; Leah Taylor- USDA, Jay Tunagur-Williams, CAA AL; Lindsay Wright, AL Aff. Housing Assn.; Vanessa Tate Finney, Collaborative Solutions

2) **Around the Horn – 30 minutes** - Tim Thrasher: How will you contribute to developing and preserving affordable housing in Alabama, considering the Fahe Challenge.

NCI – Mary Ellen: a lot in the pipeline, excited, with 2024 allocation for a 48-unit Sr. tax credit project. Working through plans, breaking ground 1st qtr. 2025. Notification from AHFA for ARP project, 42 units – permanent housing for homeless populations. Also rec'd \$8M grant from HUD – GRRP program coupled with \$4M from the city of Huntsville to acquire and rehab using the green resiliency and retrofit program – 101 units, Section 8, mid-rise in downtown Huntsville. Some other land, trying to utilize Nat'l HTF to build housing for the clients of Wellstone Mental Health Center, possibly a couple of duplexes at a time, on 4 acres. Also want to talk to Tim about a daycare opportunity.

CAPNA – Aron: Freedom Village, Montgomery area – getting ready to wrap it up 1st qtr. 2025 and start pre-leasing. 56 units using tax credits and HOME through AHFA. 53 units for families in Decatur, looking to get construction and equity closed mid-Dec. and start construction. In 2025, 2 rehabs, Mountainside in Jasper and another one, will be close to 100 units together. Tim: Homeownership – wrapping up 20 single-fam. homes, just one more to finish there and one more in the Seville neighborhood in Decatur. 2 ready to close. Just had a ribbon cutting at Village of Hickson Pond – 56 units for Srs. Trying to preserve as much housing as possible. Weatherizing close to 130 homes. Assist 7-8K households/yr. in WX assistance. Helps with workforce, counseling to keep homeowners in their homes.

CAANEAL – Joseph: Not a lot right now, weatherizing @300 homes, nearly half done with those. Self-sufficiency like rental asst., utilities asst. so folks can increase their savings.

Newest program is for seniors; related to elder abuse, scams, fraud, etc. education geared towards stopping that. Development – new to that, learning a lot right now.

3) Supporting Members and Partners – 30 minutes

a. AHFA – Updates – David Young – Multifamily Administrator.

Board approved the 2025 plans. The housing credit QAP was approved and submitted to the governor. The HOME action plan and HTF plan will be submitted next year along with a DECA during the consolidation process. then it'll go to HUD for final consideration.

Finalized the workforce housing plan with input from AHA and stakeholders and had a comment period, made some revisions took it to the board and had it approved. Accepted the initial notices of intent to apply, which those interested parties were to provide their third party reports and other information. The goal of that is to get those third party reviews out of the way so that in January, approve those transactions as quickly as possible and that you guys, the ones that are approved, applicants during that timeframe can get their deals started as quickly as possible because I know there's a tight deadline for getting a project delivered and to evidence to the state what can be done in terms of getting workforce housing out there. So that process is done and we accepted or received notices of intent for 14 deals. You can view it on the website:

<https://www.ahfa.com/multifamily/multifamily-programs>

Heard the need for more flexible funding to do smaller projects, especially where nonprofits might have land but no staff capacity/dev. team/builder. Article about what's being done, NTF underutilized. Sometime in Dec. expect to release info about when/if they can hold a cycle for 9% credits. Excited to get that kind of signature project launched and see more done in the future.

Chris Hert/Tabetha Sanford echoed what David said, nothing to add.

b. Alabama Affordable Housing Association Lindsey Wright – hopped on later

Took over this position in June. Big win this year due to members reaching out to their legislators. Busy session – Working for Alabama legislative package passed both the House and Senate and signed by Governor. Provides for tax credits for private dev. of workforce housing – up to \$5M annual with a per project limit of \$2M which reserves 20-25% of annual credits specifically for Rural areas.

25th year of offering Scholarships, have given out almost \$1M so far. Traditional/non-traditional students, must be a resident in one of our members' properties.

Streamlined application this year, online. Went out today, due on Feb. 28th. If a housing manager helps the student apply and are awarded, the mgr. also receives \$250.

Conference May 21-23, 2025. Large conference, up to 500 ppl. in Sandestin. Will be offering trainings, Fair Housing, etc.

Appreciates invites to ribbon cuttings!

New roll-out of their website.

c. USDA – status of FY24 and FY25 funding – Leah Taylor

Appreciates the opportunity to be here and talk about their programs, opportunities to partner. 2024 – AL USDA did \$29M in 502D, \$3.2M in grants, they did get reduced in funds for 2025. The did get money in the continuing resolution – also have “interchange” funds available if something gets de-obligated, the funds are available again.

2022 Disaster Funds - \$38M trapped there, trying to access and can tap those funds with some exceptions, but not approved yet.

Definitely looking to partner with folks in the room, see how we can merge funds.

Tim question – Technical Assistance funds? Leah: there is some availability, Fahe is the intermediary for working with packagers. Do have Self-Help funds – a nonprofit can become a self-help provider, similar to Habitat, 2-year grant, (administrative funds) so you rent/furnish space and provide ppl to work the program. Also site-loan for property to build on.

d. Community Action Assn of AL – Jay Tunagur-Williams, Grant & Program Director
Pleasure to be here, no longer with LIHCA/Colab.Sols.

e. Collaborative Solutions – Vanessa Tate Finney

Worked with Jay at LIHCA, was on the board. Now the new “Jay”, excited to be in the role and glad to be here with the Caucus.

CAUCUS TIME

4) Fahe Membership Business – 30 minutes

a. Review Previous Minutes- Mary Ellen motion to approve, Aron, seconded, passed.

b. Four Corners Working Groups: Jackie, Haven't had any meetings since the Annual meeting but have a round coming up this month. Still looking for additional people to join the groups. Working on goals to carry us through the next couple of years.

- Capacity - Next meeting **November 5th** 10:30AM-12:00PM EST (first Tuesday of every other month)

- Narrative - Next meeting **November 12th** 3:00PM-4:00PM EST (recurring mtg TBD)

- People - Next meeting **November 20th** 3:00PM-4:00PM EST (third Wednesday of every other month)

- Money – Next meeting **November 25th** 2:30PM-4:00PM EST (fourth Monday of every month)

c. Jim King Updates

- Board Elections – Jim discussed the nominating committee and upcoming board elections, including the open Alabama seat and an at-large seat. He outlined the board structure and election process, and encouraged Members to provide recommendations for the at-large position.

- PRICE – Mfg. Housing Replacement funds. That is a mobile home replacement program is the way we're positioning on that. The application was made back in June, July, somewhere in that range. We hope to have an answer, I hope an affirmative answer on that by the end of this calendar year. I know there was a push for HUD to try to make those awards before the end of the fiscal year, but that didn't happen.

- Flooding Work in TN/VA/NC - Tennessee, Virginia, and a bit of North Carolina. We've been holding calls with your colleagues in, somewhere around eight to 10 of the Fahe members were affected or their service area was affected by this. And so we're trying to have a regular cadence of phone calls with them just to find out in the early days what they need, but we'll position for long term work. I'll discuss with the board in December, there's some pressure for us to do some

of the advocacy work and some of the sort of back office work for Western North Carolina, if that's needed. There is no association of housing groups in that part of that state. It's a bit of a stretch. We have a webpage dedicated to the hurricane response. You can direct people there.

- Fahe Challenge - We had a great conversation about the housing challenge and what would it take to really double production between now and 2030 I got really good feedback. I thought it was a helpful conversation to me I'll work with the team to make sure that we've got good data so that everybody knows what the starting point looks like and what are we counting and then lay it out like a project/ campaign.

5) Member Interest/Focus Updates – Traviss Witt – Asked Mary Ellen to expound on her experience with GRRP – that she mentioned earlier. MEJ: Pretty limited experience, cohorts (3 kinds) last cycle happened in Oct. HUD is looking to make improvements to their properties – to improve energy efficiency and climate resiliency. NCI rec'd the only comprehensive award in the state. Scoring was based on how climate impacted your particular community. Lots of challenges but can be up to \$80K/unit.

- a. Energy Opportunities – OFN RFP for CCIA open/closing on Nov. 7. New Constr. Is looking to be more difficult than we thought – national guidance is long and unclear. There's a lot of flexibility in the type of financial products that you can offer, but these are lending dollars to be really clear. That's why I'm curious about things like the GRRP program that Mary Ellen mentioned and other grant dollars that could complement these in some of our projects.
- b. PRICE – application award pending - We didn't have any Alabama members that were on the price, but Fahe was part of a national level price application. HUD said that they would announce in October but no word so far.
- c. Fahe ARC - ARISE – VITAL Planning Grant Expectations (9-1-24 to 8-31-25)

Mary Ellen noted that she has a board Member that is the CEO of Energy Alabama, a state-wide nonprofit. I we think it would be helpful, Daniel would be happy to attend a caucus meeting and give everyone an overview of the programs available.

Tim said he would be interested, that would be “wonderful”.

- d. VITAL - Fahe has received a grant through ARC. Vocational Initiatives for Thriving Appalachian Leadership. It is a one-year planning grant that will run through October 1 of next year. Wanted to make sure all the membership is aware of it because those planning time throughout this grant will hopefully lead to a larger implementation program that we would be bringing in more members to. So that's kind of just a stay tuned bulletin is once we get those plans together and kind of find the common ground, we've got six members in four states. Once we find the common ground on what they need out of a leadership development program. We would be intending to expand that program going forward. So that one's just a heads up.

6) Advocacy – 35 minutes

- a. State –AL Caucus Updates – Maggie
 - Elevator Pitch – **“1 in 5 Alabama working families struggling to make ends meet. The Fahe AL Caucus is a network of 5 nonprofit community development organizations working to change that statistics by providing housing and wrap around supports across Appalachian AL. In the last five years, we've invested**

\$81.8M to serve nearly 1,000 families. With your help we can reach even more.”

b. AL Advocacy - Amaya Sizer

- Coalition Activities - Our next occurrence of our monthly coalition meeting is the day before Thanksgiving, so I'm going to move it up a week. We've invited Duane Richards, who was mentioned earlier in the call for having worked on that project with NHTF funds to just learn from his successes and challenges with that project. We'll be hearing from him on the 20th of this month instead of the 27th.

Passing it over to Vanessa to share some updates from LHCA:

- Sharing Big Bold Ideas from the recent conference. Advocacy Priorities, being distilled and will be sharing when available. In addition to the workforce housing tax credit, we want to ensure that there is equitable distribution of federal funds coming into the state, and we are still advocating for the Alabama Housing Trust Fund. Also partnering with NLIHC to work on tenant organizing. Applying for a small grant to form a tenant-led organization, there are none in the state right now.

Mary Ellen – points on FHLB AHP program for projects that include tenant organization, would like to explore a pilot.

c. Federal Update – Josh Stewart – check the packet for written content

- Appropriations Workshop - Kylie outlined Fahe's plan to provide training and workshops to help members engage in appropriations advocacy, including an introductory webinar and hands-on support to complete the necessary forms.

7) Fahe Updates -

a. Board Member Report – Sept. 20, 2024 - Mary Ellen Judah, Aron Boldog

Mary Ellen - We had a good board meeting in September. The majority of the conversation was focused on Jim and his team had come back with some specific milestones for the strategic plans, Four Corners. And they are bold and ambitious, but they are also good, measurable metrics so that we can, as a collective group, we can just kind of keep ourselves accountable for what we're trying to do. And then really the other kind of bigger piece of business had to do with the formation of a grants committee, which will help set parameters and make decisions as Fahe is receiving funding and then passing it through to member organizations.

Aron – nothing else to report, that covers it.

b. Membership Updates

- Reporting – Jackie Weiss: QE 6-30-24 status 100% for AL!
 - Complete quarterly reporting for period ending 9/30
- Membership Training Opportunities - Jackie Weiss
 - If signed up for free courses in NeighborWorks package, make sure you are completing courses soon.
 - Attend Jim King's housing challenge call on 10/31 if interested
 - Consider attending NeighborWorks Training Institute in Philadelphia (Feb) or New Orleans
- Fahe History Project & Survey – Diedre Kendall AmeriCorps VISTA
 - Provide any historical Fahe photos/documents to Deidre for anniversary project

- Fahe Hazard Mitigation Plan Project Final - Jeremy Cornett
AmeriCorps VISTA link: https://fahe-my.sharepoint.com/:w:/g/personal/jcornett_fahe_org/ERxy_5JHjRCvjK1ji7OGrlBXaaeIBZy2_RXX_6yqkYo1A?CID=CA2E3109-F26B-4AEF-A110-334EF27FBFA9&wdLOR=cBCD91B64-15E8-45C1-B8A2-7ED32478BED8

[F26B-4AEF-A110-334EF27FBFA9&wdLOR=cBCD91B64-15E8-45C1-B8A2-7ED32478BED8](https://fahe-my.sharepoint.com/:w:/g/personal/jcornett_fahe_org/ERxy_5JHjRCvjK1ji7OGrlBXaaeIBZy2_RXX_6yqkYo1A?CID=CA2E3109-F26B-4AEF-A110-334EF27FBFA9&wdLOR=cBCD91B64-15E8-45C1-B8A2-7ED32478BED8)

- AmeriCorps VISTA project completed, resource packets to be distributed
- 100% participation from Fahe network in providing input
- Tools and resources available to help develop local mitigation plans

c. Communication Introduction – Lina Page, Kevin Flora

Fahe recently hired a Digital Marketing Manager KEVIN FLORA who will work alongside Lina Page in the Communications Team. Based out of Corbin, KY he has run a digital marketing agency and worked with some of you in the past. He is chartered with expanding visibility and engagement for Fahe as a whole through our online platforms, and he will be working closely with Lina on the new narrative campaign next year.

d. Research – REED Cmte, Data Explorer Update – see packet

8) Lending – Community Lending & JustChoice Lending

<https://fahemembers.com/wp-content/uploads/JCL-marketing.pdf>

- Focusing on short-term and construction lending currently
- Can provide bridge financing for projects awaiting federal/disaster funding

9) Partners for Rural Transformation Update – see info from Sara Ball

- Developing SWIFT tool to share information across partner organizations
- Second volume of Stories of Rural America story map launched
- Seeking additional rural stories and voices to feature

Upcoming Events

- **This Thurs. Oct. 31** – 2 pm ET – Fahe Challenge Discussion with Jim King (Zoom)
- **November** - Four Corner Working – see dates above
- **2024 Virginia Housing Conference** – November 13-15, 2024
- **February 10-14** - NeighborWorks America NTI — Philly
- **August 25-29** - NeighborWorks America NTI – New Orleans

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

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

VA Caucus page: <https://www.fahemembers.com/state-caucuses/va-member-information/>

Fahe Members: Please share your impact stories by February 21!

There is a housing crisis in Appalachia. Fahe Members are tackling that crisis. However, to double our production and complete 60,000 homes by 2030 we will need an investment of \$3 billion.

Fahe is launching an outreach campaign in 2025 to attract the capital we need from investors, funders, and policymakers.

We need your stories for this campaign!



Are you in? We are asking for at least one story from every Member. Please share your stories so we can provide examples of success, including:

- Single-Family Lending
- Multifamily Housing Development
- Community-Led Housing Initiatives
- Workforce Housing
- Housing Preservation
- Disaster Recovery and Resiliency
- Veterans' Housing
- Supportive Housing
- Green and Sustainable Housing
- Rural Housing Development
- Mixed Income and Mixed-Use Developments
- Other



Use the QR Code to submit your story online or email us at CommunicationTeam@Fahe.org.

Submit your story today!

**Fahe
4 Corners People Working Group
RFP Outline for Survey Company**

WHAT WILL BE DIFFERENT AS A RESULT OF THIS WORK:

We will have info we need to continue building a robust and engaged network that is serving our communities. We will have a strong Membership base, with strength in numbers AND in their degree of engagement/participation. We will be more targeted, streamlined and effective in our services to Members (and community). Our members will get less “noise” from Fahe and instead get the information that matters, when it matters. Members can grow their own capacity and operational success through peer learning opportunities- thus strengthening the region.

Introduction:

Fahe is a membership organization serving a network of 50+ housing and community development nonprofits serving Central Appalachia. Our membership base is diverse in size, programs, areas of expertise and geography/operating environment.

Members engage with Fahe at varied levels (we’ve identified roughly 3 tiers of Member participation: Active Member, Engaged, Very Engaged), and have historically cited different benefits to Membership. Fahe is currently seeking concrete recommendations on how we can:

- 1) Strengthen existing Member Organization engagement in the network,
- 2) Strategically grow our Membership and partners
- 3) Align Fahe’s internal programmatic, financial and operations to respond to Member needs.

To date, efforts to A) identify what brings and keeps Members in our network, B) determine what drives the depth and degree of their engagement and C) determine satisfaction with existing programs and services, have been internally driven and executed. While this has revealed good insights, we are at a point in our organizational development where a more robust third-party analysis has value.

At this time, we are seeking an external firm that can help us obtain a quantitative data set on Member footprint and services; and both qualitative and quantitative feedback from our Membership to inform how we can better meet the above three goals.

Ideal Research Partner:

The ideal partner for this project will

- Understand that our Members are busy serving their communities and have limited bandwidth.
- Appreciate that research fatigue is a major challenge.
- Have experience in quantitative and qualitative methodologies and evidence best practices in research with under-served communities and/or sectors.
- Provide analytic insights and actionable recommendations in visual and/or narrative form to help Fahe's staff better serve our Network.

Areas of Inquiry:

Member Operations: One of our current strategic goals is to 'expand our tent'. Specifically, we're hoping to grow our Membership base, launch a new "Fahe Partners" initiative. In addition, we hope to provide our Members with an update to date gap analysis (geographic and services) to help inform their own strategic growth. Themes and topics include:

- Services provided by each member
- Geography the Member Serves (generally)
- Geographic Service Area (by service/program)
- How members capture and track reporting information (output and impact)
- Areas of self-identified organizational expertise and Member capacity to mentor/coach/support network colleagues
- Areas of self identified growth potential- what would Members like to learn from colleagues (how Members would like to get that)
- Tenure of Member Teams (How long has org been around vs./or including: How many have under vs. over x years with their organization or years in the field? Allow us to say things like "collectively x years of experience" AND it may give us some insight into what we may be facing (or not) in terms of a retirement cliff in the not too distant future.

Member Perceptions of Benefits and Services: Fahe gathers basic information on Member participation in our services. A recent review of this data reveals that Members have varied levels of network engagement. Curiously, this does not seem to correlate to Member organizational size, scope, areas of focus or geography. If we are going to successfully increase member engagement in the network, we need to better understand these trends, what services Members currently value (or do not value) and possible gaps in our current offerings that could enhance participation/serve as an incentive to join. Themes and topics include:

- Why do Members join? Why do they stay Members? What do they value in Membership? What do they define as benefits? What are the gaps in our current Benefits?
- Feedback on Existing Service Lines (what they use, what they don't, why, what would improve these lines?)
 - Financial Services: Just Choice Lending, Community Lending, Virtual CFO, 502D intermediary
 - Membership Services: Caucus Meetings, Spring Retreat, Annual Meeting, access to NWA trainings, general networking with colleagues
 - Advocacy Services: Coalition facilitation, toolkits and webinars, coaching
 - Programs Services: Disaster relief, consulting, compliance and reporting, navigating federal requirements,
- What services, training, capacity building do members need as they move along their own organizational development continuum? How can Fahe build a scaffolded set of services that responds to this pathway?

Member Preferences on Communication: Fahe has grown naturally over the last 40 years to become a dynamic organization with multiple business lines and service offerings. Fahe staff and teams vary between in person/onsite and virtual. Further, our communications team has been skeletal over the last 5 years. While we've made strides in our internal staff communication, and we've gained increasing clarity on the narrative we seek to share among external stakeholders, we recognize that there is room for improvement in how we communicate with Members. This should include best methods/platforms for members to receive information, recommendations on how to strengthen/evolve our Member website, and strategies to enhance cross-member communication and peer learning. Themes and topics include:

- Feedback on existing member communications (everything from email to newsletters to events):
 - Content
 - Method
 - Frequency
- Feedback on maintaining accurate point of contact(s) with Members
- Feedback/insight on how we can better message the benefits of Membership and active engagement in the network.
- What are some possible strategies to driving comms to specific audiences? Various lists? Different formats? We had some internal convo at the Working Group about Monday mailing. That its very dense. Is there a way to move this to website and do a digest monthly? This would drive some activity to the Member Website that's

organized by topic, or issue? This is a good example of where some of our comms gets a little bit chaotic for Members.

- Members have identified a desire for peer learning and connection platforms, what would they suggest in terms of design/model/platform? What would they realistically use?

Open Ended Feedback: Finally, Fahe seeks candid feedback from our Members. We know we're excelling in some ways and falling short in others. Partnering with an external research team provides us an opportunity to solicit unfiltered insights on what we're doing well and areas of growth. The ideal firm will be equipped to analyze open qualitative feedback to isolate the main themes and takeaways for Fahe staff.

Money 4CWG Report out (general):

The money working group met on the 4th Tuesdays of November and January, and were thrilled to welcome several new Members who joined the group following the Annual Meeting. Having more voices in these conversations is adding excellent perspective and energy to the meetings—we welcome others to join anytime, and are especially interested in adding development staffers or other Member staff who may be heading in the direction of managing relationships with, and/or preparing applications/reports to private philanthropy funders (our initial focus for this group).

For these recent two meetings (Nov/Jan), we revisited our three Money Working Group Goals, with a particular emphasis on Goals 2 and 3, described briefly below:

2. **Capacity/Training:** Through survey and discussion, the group identified and prioritized our first Training, which will focus on Organizational Readiness and Foundation Research. The two trainings we expect to offer this FY are slated for March and June. Invitations to the trainings will be sent to all Members with staff who attend 4CWG Meetings (regardless of which corner they are signed up for). IF the trainings are enthusiastically received, we may consider “re-upping” them for future events (e.g. Annual/Spring Meetings) or platforms (Member website in the future).
3. **Fundable Projects/Topical Peer Groups:** Much discussion has been dedicated to how to create infrastructure and incentives for more Member staff (beyond “just” the usual attendees to Fahe events) onto working groups and growing their Network through engagement with other Fahe Members’ staff (again, at all levels, not “just” the usual suspects). Within and beyond the conversations happening at the 4CWG meetings, we are hearing a sincere hunger for more connectivity and opportunities to organize Member staff from all levels (program, executive, direct service, etc.) around shared topics of interest and concern—it is incredibly refreshing to be hearing a LOT of “I have knowledge to share and don’t know who needs it or how to get the information to them!” We ***know*** that there are many people who want to share, and many people who want to learn from others. This is **music** to the ears of Fahe staff who facilitate and attend the 4CWG meetings—our best conversations and applications/fundable projects are those which are led by and built around the opportunities and perspectives of Member staff/experts in their communities!!

However, we are struggling with how to organize Members into topical peer groups without “just” adding more meetings to the already full calendars of already busy people already connected with Fahe. In the long term, we hope to support this sort of self-organizing by creating more online infrastructure for connectivity, so that Member staff not already familiar with Fahe grow in their engagement and benefit from connecting directly with fellow Network Members and especially staff in similar roles. But in the short term we will be looking to use our existing ways of connecting (Caucus Meetings, Spring/Annual Meetings, Working

Group Meetings, annual surveys, etc.) to begin building a list of topics around which we might practice organizing and which will likely inform future applications for funding. Figuring this out would both meet the Members request for more/better opportunities to connect with other Fahe Members' staff; and it would help address the FOMO that many Fahe Members periodically express.

Request for Caucus Meeting Conversation:

As we touch on briefly above, we are seeing the need to surface topics around which we might help organize and engage existing content experts from within the Network to help grow a shared understanding of what is needed, how we can go further together, and ultimately lead to the formulation of strategies that can be piloted/explored/scaled together and other shared plans around which applications for funding can be built. We fully expect some of the topics that bubble up to require outside expertise before actionable plans can be assembled (e.g. Broadband, forming multi-sector partnership to address complex problems like SUD Recovery, etc.) but in many instances, the expertise exists within our Network and simply needs to be harnessed and organized towards an achievable outcome (e.g. Solar, disaster recovery, wrap around services in multi-family rental, educational/communication campaigns that elevate the importance of housing in the context of an inspiring performance challenge, endowment campaigns that elevate Member's natural milestones—like 50th anniversaries—towards formalizing a donor base, the establishment of online community for Members to connect with each other, etc).

In the short term, we are looking for suggestions, thoughts, examples of best practices, and other generative input that will help with

1. Topic Identification: What topics bubble up?
Money WG suggested starting with the three obvious housing buckets (Ownership, Rental, Rehab/Retrofit) . . . this might help create a deeper conversation that would naturally lead to the next two pieces . . .
2. Process (how and who):
 - a. What information collection process should we use to develop initial list of topics around which we can practice organizing/applying for funding (surveys? Stand up and "vote" with stickers at the Spring Meeting? Interviews?) ?
 - b. How do we get input from not only the ED's/typical Fahe meeting attendees, but also others who have insight but are not usually engaged in Fahe conversations?
3. Topic Prioritization: For each of the topics, how does it relate to our work? How will connecting with others around [TBD Topic] be useful to individual Member? To the Network/Region? How will working on this [TBD Topic] advance the region towards the greater prosperity/the outcomes presented in the performance challenge?

Newly-Granted PJ Flexibilities from the 2025 HOME Final Rule
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CHDOs

1. Maximum 1/3rd Public Officials rule

HUD states: “...the one-third limitation on public officials only applies to CHDOs that were created by the participating jurisdiction or another governmental entity. For CHDOs not created by a governmental entity, the participating jurisdiction must determine that the CHDO is not a governmental entity and is not controlled by a governmental entity”. **Decision: Do Members want to advocate to PJs how this determination should be made?**

2. Minimum 1/3rd Low-Income Board Member rule

HUD has changed the wording of “*elected officials of low-income neighborhood organizations*” to “*designees of low-income neighborhood organizations*” as eligible to count towards the 1/3rd Low-Income Board minimum. **Decision: Do Members want to advocate to PJs about this change?**

3. How “community” is defined

HUD rejected our proposals to make it easier to retain CHDO Board Members who move out of, or whose homes were re-designated out of, low-income census tracts. Instead, they say ‘*the Department would like to clarify that the term ‘other low-income community residents’ is already part of the regulation and the term ‘community’ can be considered a multi-county area.*’ This is useless, as it relies on PJs defining CHDO “communities” for these purposes as multi-county areas – rather than as census tracts, as they often do. It does however, open up the opportunity to take this HUD statement to PJs to get them to revisit how they define “communities”. **Decision: Do Members want to advocate to PJs about the definition of “community” in relation to Board composition requirements?**

4. Capacity building funds for not-yet CHDO organizations

HUD clarifies that organizations wishing to become CHDOs, but who cannot yet demonstrate capacity, “*may receive HOME funds for operating expenses ... in order to develop demonstrated capacity and qualify as a community housing development organization*”. **Decision: Do Members want to advocate to PJs about their ability to offer these funds to potential CHDOs?**

5. Wholly-owned subsidiaries may be for-profit

HUD clarifies that a CHDO may qualify as a “sponsor” of rental housing if it “owns” or “develops” that housing via a subsidiary – and that the subsidiary may be for-profit. **Decision: Do Members want to advocate to PJs about the ability for subsidiaries to be for-profit?**

CHDOs (continued)

[6. Closing costs and rate buy-downs allowable activities](#)

HUD has changed “Downpayment Assistance” to “Homeownership Assistance”, and explicitly expanded the set of activities which may be conducted. Not just DPA, but “...*payment of closing costs, mortgage rate buy-downs, etc.*” **Decision: Do Members want to advocate to PJs about expanding the list of eligible activities further?**

ERR and Predevelopment Costs

[7. Environmental review and pre-development soft costs are reimbursable](#)

HUD has provided the opportunity for PJs to include environmental and other pre-development soft costs as eligible for reimbursement, if the costs were incurred within 24 months before the commitment. The Final Rule makes it clear that “*the written agreement must explicitly permit the use of the funds for those purposes*”. **Decision: Do Members want to advocate to PJs about including costs in the written agreements?**

Smoke and CO Alarms

[8. Hardwired smoke detector waivers](#)

HUD is requiring all HOME projects to have hardwired smoke detectors, but is allowing PJs to provide waivers for infeasibility or undue financial burden for Rehabilitation and Homeownership activities (NOT New Construction). Waivers will allow grantees to instead provide standard sealed, nonrechargeable, 10-year battery powered smoke detectors. **Decision: Do Members want to advocate to PJs about what the waiver application process should look like?**

Homebuyer

[9. Deadlines for property standards in Homebuyer activities](#)

HUD has allowed up to six months after closing to bring a home bought with HOME Homebuyer funds up to property standards, rather than the old Rule which required that the home met those standards prior to closing. HUD has also given PJs the ability to extend that deadline a further 6 months, for a total of 12 months after closing. **Decision: Do Members want to advocate to PJs about this additional six-month extension ability?**

Tenant Protections

10. Termination of Tenancy different for Sec. 8 units

The new Tenant Protections in the HOME Final Rule, particularly with respect to the “Terminations of Tenancy” section, conflict with the regulations for other HUD programs – including Sec. 8 Housing Choice Vouchers, Sec. 202, and Sec. 811. HUD has provided the ability for owners of HOME-assisted rental properties to terminate the tenancy of individuals in units which are supported by that list of programs according to the regulations for those other programs, and not according to the HOME regulations. **Decision: Do Members want to educate PJs about the flexibilities in the termination of tenancy regulation?**

11. “Confidentiality and security”

HUD is requiring the “confidential and secure” handling of personally identifying information of applicants and residents. HUD has not defined these terms, but indicates in the cover text of the Final Rule that they could mean “*through storing files in locked drawers, password protecting their computers, and using basic encryption... (in) email*”. **Decision: Do Members want to advocate to PJs on what should define “confidential and secure” and how we will have to prove that we meet that definition?**

Process

12. Implementation, including deadlines

The effective date of the Final Rule is February 5, of this year. However, PJs may implement the changes as late as to any funds committed after February 6, 2026. Conversely, PJs may cause existing written agreements to be modified to meet many (but not all) of the new requirements. **Decision: Do Members want to advocate to PJs about how the implementation deadline should be structured, and about whether or not existing written agreements should be modified?**

Rental Administration

13. Annual income recertifications

HUD is simplifying the annual certification of income process by accepting the results of other programs that also recertify income: if “...*the family is assisted by a form of Federal, State, or local public assistance (e.g., TANF, Medicaid, LIHTC, local rental subsidy programs, etc.) which examines the annual income of the family each year, then a participating jurisdiction may accept a written statement from a Federal or non-Federal entity administering the assistance.*”

Decision: Do Members want to advocate to PJs about this flexibility, and what such a written statement would contain?

14. HOME Rent Limit exceptions

HUD has provided an exception to HOME Rent Limits (“*the rent limits do not apply*”) for units that are supported by “*rental assistance or subsidy payment provided under a Federal, State, or local rental assistance or subsidy program.*” In other words, HOME rents may exceed HOME Rent Limits for units receiving rental assistance or subsidies. **Decision: Do Members want to advocate to PJs about using this flexibility, and how it should be enacted?**

15. Utility Allowances

HUD is allowing PJs to set Utility Allowances for HOME projects based on the Utility Allowances of the local PHA: “*The participating jurisdiction may use any of the following for its maximum monthly allowances: the HUD Utility Schedule Model, the utility allowance established by the applicable local public housing authority, or another method approved by HUD.*” **Decision: Do Members want to advocate to PJs about using this new ability for setting Utility Allowances?**

Small-scale Housing

16. Waiting list policies for Small-scale rental units

HUD has defined a new term, “Small-scale housing” to mean “*a rental housing project of no more than four units, or, a homeownership project with no more than three rental units on the same site*”. With this definition comes new flexibilities on inspections, income recertifications, and waiting-lists. PJs, not HUD, will approve the waitlist policies of small-scale housing owners. **Decision: Do Members want to advocate to PJs about what small-scale housing waitlist policies should or should not be?**

Fahe Updates

Quarterly Reporting – 12/31/24

State	Org Code	Org Name	1/10/2025	1/22/2025	1/28/2025
AL	821	Hale Empowerment & Revitalization Organization (HERO)			
	824	Neighborhood Concepts, Inc. (NCI)			
	825	Alabama Rural Ministries (ARM)			
	826	CAA of Northeast Alabama (CAANEAL)			

AL Organizations	6	
Turned in by 1/10	2	33.33%
Turned in by 1/22	5	83.33%
Turned in by 1/25	5	83.33%

Full Membership

With NWOs		
Total Organizations	56	
Turned in by 1/10	16	28.57%
Turned in by 1/22	46	82.14%
Turned in by 1/25	50	89.29%

Exploring Health and Housing Partnerships in Appalachia

Executive Summary

This white paper outlines a strategic approach for rural housing organizations to partner with healthcare providers in Appalachia, using Fahe's partnership with Ballad Health as a model. Housing and health are deeply interconnected; housing stability is essential for improved health outcomes, while access to health resources enhances quality of life and housing retention. However, despite clear mutual benefits, such partnerships are often challenging to establish due to funding, reporting requirements, and healthcare interests in Appalachia.

Fahe's collaboration with Ballad Health represents the potential for replicating such partnerships. This white paper explores strategies for other Appalachian housing organizations to adapt similar models for their service area. This document aims to equip Fahe Members with insights into developing partnerships that elevate both community health and housing stability.

Introduction

Appalachia faces some of the highest rates of poverty and chronic health issues in the United States, with many areas lacking accessible healthcare and affordable, quality housing. Addressing these social determinants of health is crucial to improving community well-being. Non-profit housing organizations and healthcare institutions can collaborate in tackling these intertwined challenges.

Fahe's partnership with Ballad Health, a nonprofit healthcare provider serving Northeast Tennessee and Southwest Virginia, provides a framework for rural, dual-referral, wellness partnerships. The Ballad Collaboration demonstrates how housing stability can be prioritized within a healthcare organization's community health goals, health blueprint, or strategic plan. Through funding and data sharing Fahe and Ballad Health have advanced health outcomes and improved housing conditions for hundreds of families. This white paper examines this partnership and explores actionable steps for Fahe Members to forge similar connections and investigate both the pros and cons of different approaches to partnerships.

The Ballad Health Collaboration Model

Background

Ballad Health is a non-profit health system operating in Northeast Tennessee and Southwest Virginia. Driven by a state mandate from Tennessee, Ballad Health was required to address social determinants of health through community investments. With backing from both Tennessee and Virginia, Ballad implemented the Unite Us platform, a system that allows health and social service providers to refer patients to additional resources for a holistic care approach.

Housing was initially not a primary focus for Ballad. However, through consistent and collaborative advocacy from Fahe and its Members, housing was introduced as a critical social determinant within Ballad's Accountable Care Community framework via discussion at stakeholder meetings. The identification of housing as a social determinant of health has progressed during the 3-year association of Fahe and Ballad Health.

Benefits of Health and Housing Partnerships

Building on the Ballad model, Fahe envisions a future where housing nonprofits across Appalachia work with healthcare providers to:

- Secure sustained funding for housing projects that directly improve health outcomes.
- Collect and share data that highlights the importance of housing as a foundation for community health and a return investment on population outcomes.
- Advocate for increased recognition of housing within healthcare's scope of social determinants; housing is not only part of a healthy life - it is at the core of overall well-being.

By connecting housing stability with healthcare priorities, these partnerships can address root causes of poor health and housing insecurity in Appalachia.

Partnership Structure and Goals (see Appendix 1)

Fahe's partnership with Ballad Health facilitates grant funding for various projects that track the impact on health outcomes. Fahe Members in Northeast Tennessee and Southwest Virginia receive financial support to implement initiatives that address both housing and health needs, while gathering data to support this work, which is in turn provided to Ballad Health. Fahe provides quarterly reports to Ballad, which use the data to inform public health strategies.

Framework for Replication

To foster partnerships like the one between Fahe and Ballad Health, it is recommended that Members follow a detailed framework for identifying and collaborating with healthcare entities (case examples detailed in Appendix 2).

1. **Service Area**

Partnerships are most effective when the healthcare organization has a clear, established presence within Appalachia, especially in areas overlapping with the housing organization's service territory. Additionally, understanding the demographic of the shared service area ensures that the collaboration targets the most pressing needs of the population, i.e. recent disaster events.

2. **Commitment to Community Health**

A successful partnership requires a shared vision. Seek healthcare providers whose philosophy explicitly recognizes and prioritizes social determinants of health, *particularly housing*. Assessing mission statements and regional health strategies can provide insight into their level of commitment.

3. **Funding**

Evaluate the funding capacity of potential healthcare partners by considering their access to grants, government funding, or private contributions. Determine how financial responsibilities will be shared between organizations and how funds will be allocated to meet project goals. Clarity in financial planning—including understanding the cost of implementation, administrative funding, if any, and direct service delivery ensures the long-term viability of the collaboration.

4. **Political Context**

Research state-level initiatives and policies that encourage the integration of social determinants of health into healthcare, such as Medicaid waivers, community benefit requirements, or dedicated funding streams. Collaborating in a supportive policy environment can unlock additional resources and make disengagement opportunities less defensible. Advocacy for favorable policies and alignment with state and regional priorities can further enhance the partnership's impact.

5. **Organizational Capacity**

The administrative strength of each partner is a cornerstone of effective collaboration. Both housing and healthcare organizations must have the capacity to manage key functions such as data collection, analysis, reporting, and project oversight.

Process and Action Steps

The first step is to identify potential partners using the previous framework. Many of these organizations have mandates or strategic goals tied to addressing social determinants of health. Reaching out to these groups with a compelling case for how stable housing improves health outcomes can open the door to partnerships.

Next is building rapport, much like Fahe Members did with Ballad. Housing organizations need to develop the tools and messaging to demonstrate the connection between housing and health. This includes highlighting evidence-based outcomes, such as *how stable housing reduces healthcare costs, improves quality of life, and supports broader public health goals*. A strong advocacy effort can shift perspectives and encourage healthcare providers to prioritize housing in their community initiatives.

In the same vein, Members can leverage community networks and resources to encourage commitment from healthcare organizations. With decades of experience building relationships, Fahe Members have an intimate understanding of the unique cultural, economic, and social dynamics of Appalachia. This expertise can bridge the gap between Members and health organizations who might otherwise be hesitant to engage.

Securing diverse funding streams is also essential to ensure the sustainability of these collaborations. Beyond traditional housing or healthcare funding sources, exploring philanthropic, corporate, and governmental grants aimed at the intersection of health and housing can reinforce the overall sustainability of a project.

Lastly, fostering spaces for continuous dialogue between stakeholders is vital. Regular convenings, whether in-person or virtual, can help maintain momentum and reinforce strategies and adaptability. Many organizations would expect such a commitment – as should the Member expect from them. Establishing long-term networks, akin to Fahe's approach, ensures that these partnerships are resilient and dynamic over time.

All aspects considered, it is important to note that not every relationship will be a golden egg; that is to say, not every partnership will check every box mentioned here. Expectations are an important part of communication while working to frame a partnership – whether long or short term, big or small in scale. Aiming high but tempering expectations can help to assure a steady footing when needing reorient at square one.

Challenges to Model Replication

Despite the success of the Ballard partnership, replicating this model across other areas of Appalachia presents several challenges. Through our ongoing collaboration with Ballard, our exploration of other partnership opportunities across the Membership, and research into similar efforts in other parts of the country, a variety of obstacles have emerged. The most noticeable of these challenges are:

- **Funding Requirements:** Fahe's partnership with Ballard Health is heavily dependent on specific funding mandates. This kind of financial backing may not exist in other states or regions, making it difficult to replicate the funding structure needed to sustain such initiatives. Additionally, healthcare providers in other regions may face constraints due to limited budgets or a lack of incentives.
- **Organizational Focus:** Not all healthcare organizations recognize housing as a critical social determinant of health. Some healthcare systems focus narrowly on clinical care and may lack the holistic perspective or institutional commitment to invest in community health initiatives. Resistance to change or a lack of understanding about the long-term benefits of integrating housing and healthcare can further hinder the adoption of such models.
- **Regional Relevance and Capacity:** Appalachia is not monolithic; healthcare and housing needs vary significantly between subregions, influenced by local economies, demographics, and infrastructure. Additionally, the capacity of local organizations to engage in cross-sector partnerships often varies. Smaller organizations may struggle to meet the administrative, reporting, and compliance requirements necessary for partnerships of this scope, further limiting replication potential.
- **Sustainability Concerns:** Even where replication is possible, ensuring the long-term sustainability of such partnerships can be difficult. Funding cycles, leadership changes, or shifting priorities, political or strategic, can jeopardize ongoing efforts, making it challenging to achieve the consistency needed for sustained community impact at the intersection of health and housing.

Fahe Working Group - Ballad CHI Logic Model

Problem Statement: Access to affordable housing in Appalachia is in crisis due to various intersecting challenges. Rapid urban and metropolitan growth has siphoned resources away from rural areas, exacerbating existing disparities. Rural communities in Appalachia face a housing crisis stemming from low incomes, high energy costs, and dwindling resources, compounded by reduced support for housing subsidies. This crisis is particularly acute in persistent poverty counties, which are predominantly rural, where over 2 million people live. These areas exhibit poverty rates more than twice the national average, with minority poverty rates even higher. Despite relatively low housing costs, affordability remains a significant barrier in over half of these persistent poverty counties. Healthy housing is financially out of reach for many residents. Additionally, inadequate infrastructure is pervasive, with homes lacking proper plumbing at more than double the national rate. Overcrowded living conditions affect over 400,000 individuals, exacerbating quality of life challenges. ([CFRA](#), [Fahe](#), [ARC](#))

INPUTS	ACTIVITIES	OUTPUTS	SHORT-TERM	MID-TERM	LONG-TERM
<ul style="list-style-type: none"> • Multi-organizational collaboration • Multi-sourced funding streams • Volunteers • Expert leadership • Community representation and buy-in • Expanded learning and training opportunities • Dedicated program-specific personnel • Program diversity • Strategic partnership development • Staff experience and education in facilitating collaboration among diverse disciplines • Health and housing mitigation planning across Membership 	<ul style="list-style-type: none"> • Convene regular working groups to facilitate information sharing, and joint problem-solving. • Identify and pursue diverse funding sources. • Recruit, train, and manage volunteers • Empower experienced staff members to provide mentorship. • Engage community members. • Assign specific roles and responsibilities to program staff based on their skills • Advocacy efforts to influence housing policies at local, state, and national levels 	<ul style="list-style-type: none"> • Create / maintain staff positions to deliver services • Increase output of tangible service items • Provide utility assistance • Housing support (shelter to ownership) • Provide home repairs • Provide homebuyer management services • Provide rental assistance services • Provide financial literacy counseling and education services • Provide volunteer staff for direct service activity 	<ul style="list-style-type: none"> • Building or repairing homes for accepted applicants • Coordinate / facilitate conversations with interested healthcare partners • Create / maintain volunteer / employee pool to provide program services • Partially fund direct service positions dedicated to addressing social determinants of health • Facilitate / coordinate / participate in regional meetings 	<ul style="list-style-type: none"> • Home repair/construction • Replicate successful program accomplishments when making additional regional health connections • Increase the availability of social driver of health through program activity (health vouchers, family homeowner counseling, education) • Increase state and regional awareness of housing as a fundamental determinant of health 	<ul style="list-style-type: none"> • Permanently increase the number of people living in healthy homes. • Partner with a wide variety of community health organizations. • Create thriving Appalachian communities. • Establish long-term regional housing stability. • Increase national support in prioritizing housing as a fundamental determinant of health

Appendix 2

Case Examples of Expansion – KY

Below are a number of organizations, programs, and potential leads to serve as an example of healthcare connections that are found in Kentucky. This is by no means an exhaustive list and does not imply Fahe's interactions with these programs or institutions directly. This section is meant to showcase potential 'hooks' when researching or identifying opportunities for connection at the intersection of health and housing.

Common Spirit Health Care

Formed in 2019 through the alignment of Catholic Health Initiatives (CHI) and Dignity Health, CommonSpirit is one of the largest nonprofit health systems in the U.S., with more than 1,000 care sites in **21 states coast to coast**, serving 20 million patients in big cities and small towns across America.

Community Health Initiatives – Community Health Improvement Grants

The annual application period opens on July 17, 2023, and extends to September 8.

Collaborating 501(c)3 non-profit organizations apply to receive grant funds from our hospitals to address significant issues in community health needs assessments. These can include improving access to health care, mental health, social services, health education, **safe shelter and housing**, food, violence prevention, and more. The grant program is offered via restricted charitable contributions for defined projects.

Better Together: Connected Community Network

The Connected Community Network (CCN) model is a multi-stakeholder initiative formed to address the social, economic, and environmental determinants of health by leveraging the assets and capacities of community anchor institutions and community-based partners.

Now, the CCN model has expanded to include more community-based organizations (CBOs), other stakeholders, and enhanced mechanisms for sustainability to rightly center health in the communities themselves.

(Better Together: Wellness Through Community Collaboration, n.d.)

No Wrong Door policy, a united referral system, and a network of partners are all shared concepts between Fahe and Common Spirit health CCN.

Eligibility Guidelines – Program Overview Document

Key Dates

July - September	Grant application period is open. Applicant organizations can apply online.
November	Applicants are notified of funding decisions.
December	Grant agreements are signed, followed by grant award payments.
January	Grant project period begins.
July	Mid-year project reports due.
December	Grant project period ends.
February	Final project reports due.

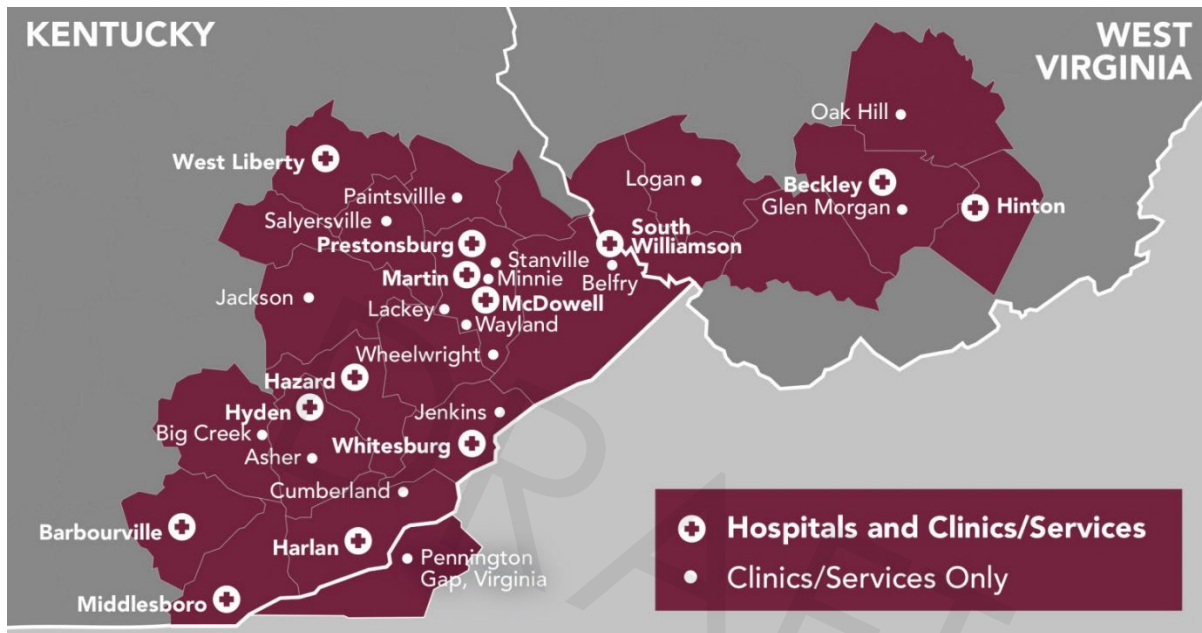
Grants are offered to individual hospitals. Each hospital offers a minimum and maximum grant award, depending on the Number of organizations involved and the size of the project(s). For this reason, a False partnership with multiple participating members within the state may be eligible for meeting or exceeding the maximum award.

Local Grant Leader Contact Information: sherri.craig@commonspirit.org		Community Health Needs Assessment: KY CHNA		
State	Hospital	City	Minimum Grant Award	Maximum Grant Award
KY	CHI Saint Joseph Health - Mount Sterling	Mt. Sterling	20,000	32,181
KY	CHI Saint Joseph Health - Flaget Memorial Hospital	Bardstown	10,000	38,354
KY	CHI Saint Joseph Health - London	London	10,000	83,891
KY	CHI Saint Joseph Health - Berea	Berea	20,000	17,828
KY	CHI Saint Joseph Health - Saint Joseph Hospital	Lexington	17,828	100,000
KY	CHI Saint Joseph Health - Saint Joseph East	Lexington	20,000	100,000

Local Grant Leader Contact information: Nicole.Brown516@CommonSpirit.org		Community Health Needs Assessment: TN CHNA		
State	Hospital	City	Minimum Grant Award	Maximum Grant Award
TN	CHI Memorial Hospital - Chattanooga	Chattanooga	20,000	100,000
TN	CHI Memorial Hospital - Hixson	Hixson	Unlisted	Unlisted

Appalachian Regional Hospital

Appalachian Regional Healthcare (ARH) is a not-for-profit health system that serves communities in Kentucky and West Virginia through a comprehensive network of healthcare facilities and services. ARH operates 14 hospitals located in **Barbourville, Hazard, Harlan, Hyden, Martin, McDowell, Middlesboro, Paintsville, Prestonsburg, South Williamson, West Liberty, and Whitesburg** in Kentucky, as well as **Beckley** and **Hinton** in West Virginia.



KY HealthCorps – ARH Partnership

KY HealthCorps, an AmeriCorps program sponsored by Family Scholar House, and ARH will work together to place nursing students in ARH facilities across the state. KY HealthCorps will be paying students' wages and providing scholarships for many of the nursing programs where students are enrolled.

In partnership, potential utilization of KY Health Corps Service Members by housing non-profits to report, maintain, and provide a network may allow for a wider reach of joint project management.

ARH Foundation for Healthier Communities

ARH FHC Point-of-Contact: **Angela Bailey** - abailey9@arh.org

ARH Foundation for Healthier Communities is the ARH Community Grant Program. The mission of the grant program is to further healthcare, education and community involvement in Eastern Kentucky and Southern West Virginia through philanthropy and fundraising for Appalachian Regional Healthcare.

Accepts grant applications on a continuing basis from non-profit organizations that are 501(c)(3) and 509(a) **within their service area.**

Organizations (including co-applicants) that have previously received a grant from the ARH FHC program (either as an individual or a collaborative partner) **must wait five years** to reapply after a successful grant disbursement. Only one grant application per year.

Grants will not exceed \$5,000.

Grant awards will be made in **April, July, October, and January.**

The project may be a new program, an expansion or modification of an existing program, or be **a collaborative effort of several agencies.** The project for requested funds must address the needs or opportunities to **improve the quality of life of women and children within the service area.**

Grant Approval Process:

- **Fill out the online application completely with requested attachments. Incomplete applications will not be considered.**
- **The Foundation staff will review the application and submit eligible applications to the Foundation Board for review at their quarterly meeting.**
- **Approval is at the sole discretion of the Foundation Staff and Board based on quality of the application and funds currently available**
- **Grant awards will be made in April, July, October, and January.**

- **Sound plan to increase the health and wellbeing of a group or community within the ARH Service Region.**
- **Specific and measurable goals for project evaluation**
- **Desire to promote coordination and collaboration among organizations or institutions to prevent duplication of services**

The project must have a high degree of focus in at least one of the following areas:

- **Education: Activities that promote or strengthen health and healthy lifestyle education.**
- **Health: Activities that improve health outcomes**
- **Human Services: Activities that support public protection, employment/jobs, food and nutrition, agriculture, housing and shelter, public safety, disaster preparedness and relief**

Funding will **NOT** be considered for any of the following areas:

- **Capital or Endowment Campaigns.**
- **Requests for funding to reduce or retire debt of the organization.**
- **Political parties or campaigns**
- **Operating costs not directly related to the proposed project**
- **Event sponsorships, annual appeals, and membership contributions.**
- **Travel expenses for groups or individuals such as bands, sports teams, or classes.**
- **Scholarships or other grants to individuals.**

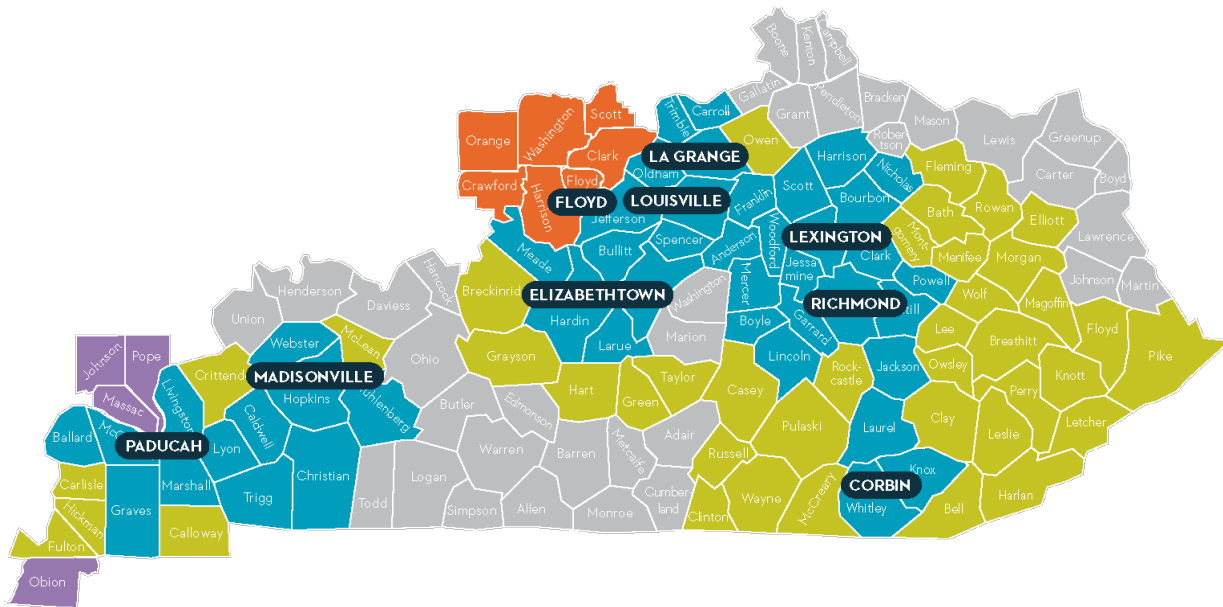
Baptist Health

Baptist Health is a not-for-profit health system of 8 hospitals throughout Kentucky and southern Indiana, including Corbin, Elizabethtown, La Grange, Lexington, Louisville, Paducah, Richmond and New Albany, Indiana. Baptist Health also operates the 410-bed Baptist Health Deaconess Madisonville in Madisonville, Kentucky in a joint venture with Deaconess Health System based in Evansville, Indiana.

Baptist Health Foundation

The Baptist Health Foundation is a 501(c)3 nonprofit organization.

Each local Baptist Health Foundation is built upon two primary principles – that philanthropy raised to support its hospitals creates immediate and meaningful impact; and that major gift fundraising efforts are locally managed, portfolio driven and permission-based relationships with grateful patients, families, and allies.



Healthier Communities Initiative – Baptist Health Foundation

As a donation foundation, Baptist health Foundation currently only receives donations from the public and other community organizations. Although possibly open to partnership, Baptist Health has not shown a track record of multi-level organizational partnering.

The most recent example of a partnership between Baptist Health and community leaders and organizations is the Healthier Communities Initiative (HCI) of 2018. HCI is a collaboration between Southern Indiana community leaders and Baptist Health Floyd. Funded by the Floyd Memorial Foundation, the HCI strives to create health and well-being to the region by providing screenings, prevention, and education programs to more than 10,000 community residents annually.

As of this writing, the HCI Mini-Grant is listed on the Foundation website for proposal submission. Funding opportunities are considered only if meeting the following criteria:

- **Improve the health of our community as defined in our community health needs assessment.**
- **Improve the lives of people who are medically underserved.**
- **Demonstrate clear, measurable annual goals that benefit the health and well-being of the community.**

The most prominent issue with partnership surrounding Baptist Health and associated outreach programs is the Baptist Health area of service, focusing largely on central Kentucky and Southern Indiana. Programs reaching Eastern Kentucky and parts of Appalachia are rare.

Service area incompatibility coupled with lack of partnership avenues makes Baptist health a low contender for Fahe and Fahe Member partnership. The only course of action is to have a personalized, executive-level conversation with Baptist Health Foundation representatives to see what, if any, partnership opportunities are available.

Foundation for a Healthy Kentucky

Foundation Point-of-Contact: **Heather Bruner-** hbruner@healthy-ky.org

The Foundation for a Healthy Kentucky is a nonprofit, nonpartisan organization funded by an endowment. Since it opened its doors in 2001, the Foundation has invested \$29 million in health policy advocacy, research, and demonstration projects across the Commonwealth of Kentucky. The overall goal and mission of Foundation for a Healthy Kentucky is to address the unmet health needs of Kentuckians by developing and influencing policy, improving access to care, **reducing health risks and disparities**, and promoting health equity.

Foundation for a Healthy Kentucky has 12 plus ongoing partnerships with other nonprofit organizations and programs throughout the state.

Funding for Recovery Equity and Expansion (FREE)

The Funding for Recovery Equity and Expansion (FREE) Program aims to expand the capacity of services and programming that raise awareness about substance use disorders. The overall goal of this program is to provide funding to programs and organizations that can work to reduce the overall death rate and improve general states of well-being for **under-resourced and minority communities**.

Applications will be accepted until September and must be submitted in full by midnight for consideration. Selected organizations will be notified of the award before October.

A budget template is available for use by all applicants. Highly recommended but not necessary to include in a full proposal - [Budget Template](#).

Awardees must submit monthly progress reports that capture data related to performance measures identified in their contracts and financial reports detailing project expenditures to allow tracking of funds and measurement of overall impact.

Support is provided in the form of site visitation, monthly meetings with FHKY staff to review financial records and monitor program goals, and monthly collaborative workshops on infrastructure building and program sustainability.

As part of the FREE Program, the Foundation for a Healthy Kentucky will provide grants ranging from \$10,000 - \$50,000 to nonprofit organizations for activities that address the following goals:

- **Overdose prevention / awareness.**
- **Substance Abuse Disorder (SUD) stigma reduction.**
- **Promote access to:**
 - **Substance abuse treatment**
 - **Recovery support**
 - **Harm reduction**
- **Personalized care coordination.**
- **Coalition building among services or organizations that help to meet specialized needs of those in recovery.**

Eligibility requirements to receive grant funding are as follows:

- **Applicant must be a nonprofit organization with 501c status and is in the state of Kentucky.**
- **Applicant provides services in the state of Kentucky to persons that use opioids (e.g., heroin, synthetic opioids such as fentanyl) and/or stimulants (e.g., cocaine, methamphetamine)**
- **Applicant is a community-based organization with established investment and engagement working with communities of color, justice involved individuals, pregnant and parenting women, and/or drug overdose survivors.**

Conclusion and Approach

Nonprofit housing organizations and healthcare institutions have a clear and urgent need to collaborate—something that's been largely missing in discussions about community health. These two sectors intersect in ways that directly impact the lives of people caught in cycles of poor health and low wages.

By forming partnerships, both sectors stand to benefit in ways that go beyond their individual capacities. Data can be leveraged to identify effective strategies for addressing regional healthcare needs, while financial support from healthcare institutions could empower housing organizations to develop sustainable programs. The potential for shared growth and long-term success is immense.

Such partnerships also open doors to untapped funding opportunities allowing organizations to sustain projects that address both housing and healthcare challenges. These efforts address not just immediate solutions but also stronger, more resilient communities for the future.

However, challenges remain—many of which stem from the lingering impacts of the Covid-19 pandemic. Healthcare organizations are still dealing with financial strains and prioritizing their own immediate needs, making it difficult for them to commit to long-term collaborations. The complexity of forming and managing partnerships only adds to their hesitation, as does a broader climate of caution and risk aversion in the post-pandemic landscape.

For some, this uncertain environment can even become an easy rationale to delay or reject new initiatives. While frustrating, this reinforces the importance of persistence and strategic engagement.

Breaking through these barriers will take time and executive-level conversations that highlight the shared value of such collaborations. While the post-pandemic recovery phase is likely to last several years, opportunities will grow as conditions stabilize and trust builds.

By embracing data-driven strategies and maintaining a patient, long-term perspective, we can address systemic issues. Together, we can move beyond temporary fixes to rewrite the story for Appalachia's most vulnerable communities—one rooted in resilience, equity, and support for a stronger future.

ONE STOP SERVICING SOLUTION

Why Choose Fahe?

Fahe operates across 20+ states.

Our team is deeply engaged in the communities we serve. We work directly with other non-profits and organizations, actively contributing to efforts that drive positive change in housing.

Our Loan Servicing model extends beyond the Appalachian region, providing organizations with an effective solution for managing their loan portfolios. We help turn portfolios into revenue-generating assets while minimizing costs.

Let us to handle that for you!

- Loan Boarding
- Payment Processing
- Default Administration
- Client/Investor Reporting
- Escrow Administration
- Customer Service
- Loan Retention
- Bankruptcy
- Loss Mitigation
- Foreclosure



Fahe envisions a future where every individual can reach their full potential through access to quality housing, employment, education, and a higher quality of life.

For inquiries about loan servicing solutions, please contact

Joy Huffman

Loan Servicing Investor Representative

859-228-2139

JHUFFMAN@FAHE.ORG

Fahe NMLS# 52473



 Equal Housing Opportunity

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RATED

A Member of
OPPORTUNITY FINANCE
NETWORK

PROJECT INFO

- Community Lending works with borrowers on projects that range from affordable housing, medical facilities, senior housing, addiction recovery facilities, to working capital for start-up organizations.
- Our footprint is Appalachia, but we do work outside of Appalachia more and more. As long as the project serves a low-income, rural and distressed area.
- We work with non-profits and for-profit borrowers. We can do construction, permanent and bridge loans; along with lines of credit and participation loans.
- We underwrite most of the projects ourselves, in-house. Afterwards, the loan is presented to the loan committee for loan approval.
- The loan committee is made up of a team of financial and banking experts, with a wealth of knowledge in underwriting.
- Our loans range from \$100,000 to \$6,000,000

Additional information below...

Community Lending Products



	PREDEVELOPMENT	ACQUISITION	CONSTRUCTION	RENTAL PERMANENT LOAN
PURPOSE	Provides funding for costs such as reservation fee, market study, Phase I environmental, engineering and design fees, professional fees, etc.	To pay purchase price and closing costs for real property acquisition	To pay hard and soft costs of construction of new or renovation projects	To expand the delivery of affordable multi-family rental housing
PROJECT TYPE	Rental housing; for-sale housing, mixed use projects; health facilities	Acquisition of real property for future development as affordable for-sale S/F, multi-family rental, mixed-use or healthcare	Rental housing; for-sale housing, mixed use projects; health facilities	Rental housing
LOAN AMOUNT	\$25,000 - \$250,000	\$25,000 - \$6,000,000**	\$25,000 - \$6,000,000**	\$100,000 - \$6,000,000
INTEREST RATE	TBD at time of closing	TBD at time of closing	TBD at time of closing	TBD at time of closing
TERM	Up to 18 months	Up to 24 months	Up to 24 months	Up to 30 years
REPAYMENT	Interest only monthly, Principal at closing of construction loan	Interest only monthly	Interest only monthly	Monthly principal and interest payments based on a 30 year amortization schedule. Prepayment penalty in the first 15 years, unless the loan is on a 10 year term.
LOAN FEES	1% + Legal Fees	1% + Legal Fees	1% + Legal Fees	1% + Legal/Closing costs
COLLATERAL	Generally secured, but can be unsecured	Typically the real-estate being purchased, up to 80% L/V	Typically the real estate being developed up to 80% L/V; Assignment of take-out	First lien position on the subject real estate with less than an 80% LTV, property appraisal less than 1.5 years old required

For more information on Fahe's loan products: Contact Drew Pritchard at dpritchard@fahe.org.

Terms subject to change. All loans are subject to underwriting and credit approval.

***Loans over \$5,000,000 are possible and typically require participation by other lenders.*

****Discounts available with other lending services.*

.25% for ACH payment withdrawal

.25% conversion from Fahe construction to Rental Perm loan

.25% Fahe Member Origination Fee discount/Good borrower discount

Rev. 12/09/2022

Community Lending Products



	MINI-TERM	BRIDGE	WORKING CAPITAL
PURPOSE	To provide longer term financing for projects requiring stabilization or interim financing	To bridge the timing gap between the project or program costs and receipt of cash from committed or anticipated sources	To provide flexible capital to meet organizational, seasonal or cyclical cash needs
PROJECT TYPE	Rental housing; for-sale housing, mixed use projects; health facilities	Rental housing; for-sale housing, mixed use projects; health facilities; services provided under reimbursement contract or grant	Rental housing; for-sale housing, mixed use projects; health facilities; general operational needs
LOAN AMOUNT	\$25,000 - \$6,000,000	\$25,000 - \$6,000,000**	\$25,000 - \$6,000,000**
INTEREST RATE	7.25% fixed***	7.25% fixed***	7.25% fixed***
TERM	Up to 60 months	Up to 3 years, depending on contract term	Up to 24 months, renewable for another 24 months
REPAYMENT	Depending on project type, amortizing payments based on up to a 25-year amortization. Payable monthly	Interest only monthly	Interest only monthly, annual "rest" typically required
LOAN FEES	1% + Legal Fees	1% + Legal Fees	1% + Legal Fees; renewals at 1%
COLLATERAL	Typically the real-estate being purchased, up to 80% LTV	Bridged receipts; Assignment of contract; or real estate	Generally secured; Unsecured with financial covenants

For more information on Fahe's loan products: Contact Drew Pritchard at dpritchard@fahe.org.

***Loans over \$6,000,000 are possible and typically require participation by other lenders.*

****Discounts available with other lending services. Rate subject to change based on closing date.*

.25% for ACH payment withdrawal

.25% conversion from Fahe construction to Rental Perm loan

.25% Fahe Member Origination Fee discount/Good borrower discount

Rev. 02/09/2023

Community Lending Products



USDA/RD - COMMUNITY FACILITIES - PERMANENT LOAN

PURPOSE

Purchase, construct and/or improve essential community facilities where the borrower is a public body or nonprofit corporation located in a USDA eligible rural community of less than 20,000.

PROJECT TYPE

- Health Care facilities such as hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities.
- Public facilities such as town halls, courthouses, airport hangers, or street improvements.
- Community support services such as child care centers community centers, fairgrounds or transitional housing.
- Public safety service such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment.
- Educational Services such as museums, libraries, or schools.
- Utility services such as telemedicine or distance learning equipment.
- Local food systems such as community gardens, food pantries, community kitchens, food banks, food hubs or greenhouses.

LOAN AMOUNT

\$50,000-\$5,000,000**

INTEREST RATE

TBD at time of closing

TERM

40 years

REPAYMENT

Monthly principal and interest

LOAN FEES

1% + legal/closing costs

COLLATERAL

First Lien position on the subject real estate or equipment with less than 80% LTV.

For more information on Fahe's loan products: Contact Drew Pritchard at dpritchard@fahe.org.

***Loans over \$5,000,000 are possible and typically require participation by other lenders.*

****Discounts available with other lending services.*

.25% for ACH payment withdrawal

.25% conversion from Fahe construction to Rental Perm loan

.25% Fahe Member Origination Fee discount/Good borrower discount

INSPIRE 100

LOAN FEATURES:



NO Mortgage
Insurance Required



\$1,000 Minimum Buyer
Contribution



30 Year Fixed Rate
Conventional Mortgage



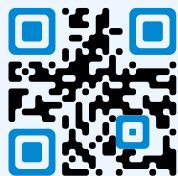
Only One Month
Reserves Required



97%–100% LTV MAX
Financing Available



Flexible Underwriting
Guidelines



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JustChoiceLending.com



NMLS# 52473

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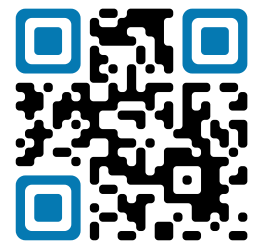
**HOUSING
PARTNERSHIP
NETWORK**



Community Loan Program

100% Conventional Financing

- No Down Payment
- No Mortgage Insurance
- Competitive Fixed Interest Rate 1st Mortgage*
- Fixed 5.50% (5.637% APR) Interest Rate 2nd Mortgage*
- Homebuyer Education Required
- Must purchase in a target market area and/or be at/below 80% Area Median Income



[Apply Today](#)

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*All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies are subject to change without notice.

This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval. Additional conditions and limitations may apply. Secondary Market, purchase transactions only. Income and purchase restrictions could apply. The Annual Percentage Rate (APR) for the first and second mortgage will not increase after consummation. Your interest rate of the first mortgage is for a secured home loan and may differ based on loan amount, term, and your credit profile. Your interest rate of 5.50% listed for the second mortgage is for a secured home loan. The term (the amount of monthly payments due) of the second mortgage will match the term of the first mortgage.

Payment Example, assumes a 740 Credit Score. Purchase Price: \$200,000 Monthly principal and interest payments for the \$160,000 first mortgage loan at 7% interest rate (7.077% APR) with a term of 30 years would result in 360 monthly payments of \$1,064.48. Monthly principal and interest payments for the \$40,000 second mortgage loan at 5.50% interest rate (5.637% APR) with a term of 30 years would result in 360 monthly payments of \$227.12. Total monthly principal and interest payment for the first and second mortgage with a term of 30 years would result in 360 monthly payments of \$1,291.60. Taxes and insurance not included.

NMLS 52473

