



**Kentucky Caucus Agenda**  
**Tuesday, June 6, 2023, 10:00 am - 3:00 pm**  
**Partnership Housing Office**  
**67 Lone Oak Industrial Park Road, Booneville, KY 41314**

**1) Welcome Members and Recognize Guests** (Cassie Hudson, Vonda Poynter)  
Lona Brewer- KY EEC (virtual); Adrienne Bush(virtual) – HHCK; Curtis Stauffer, Jessica Shelton (tentative) - KHC; Blaine Barnes, Tom Carew - USDA-RD; Cassandra Larcarte - FHLB-CIN (tentative); Cortney Caudill-WellCare

**2) Review Previous Minutes and Action Items** **pp. 3-8**

**3) Fahe Membership Business**

- a. Caucus Chair Election (Wilma Kelley, KY rep. to the Nominating Cmte.)
- b. Caucus – Around the Horn **30 Minutes**  
What is your summer looking like? Volunteers? Specific projects starting or completing?
- c. Spring Retreat Download (Cassie, Wilma, Seth, Tom)
- d. CEO/President's Report (Jim or Sara M.) update on Strategic Plan **p. 9**

**PARTNER TIME**

**4) USDA Updates – (Blaine Barnes)**

**15 Minutes**

- a. USDA Rural Housing Assistance Grants (RHAG) – is money moving
- b. 504 Exceptions and Waivers for Presidentially Declared Disaster Areas – moving money?
- c. HPG applications
- d. Appraisals in Remote Areas
- e. 502 Direct

**5) KHC Updates - (Curtis Stauffer, Jessica Shelton(tentative))**

**15-20 Minutes**

- a. ARPA program(s) status, HOME-ARP with Supportive Housing
- b. HOME/AHTF Round Funding Announced 3-30-23
- c. Draw Schedule
- d. COVID concessions/modifications
- e. Disaster Work

**6) Federal Home Loan Bank Update - Cassandra Larcarte**

**10-15 Minutes**

- a. CMPHF
- b. DRP
- c. Manufactured Housing Pilot

**7) HHCK update - Adrienne Bush**

**10-15 Minutes**

- a. KY Legislature Affordable Housing Caucus
- b. State Legislative Actions on Housing

**8) Other Updates**

- a. CDBG Update
- b. 2022 CDBG-DR Action Plan will be in process

## LUNCH – 12 or 12:30

9) EEC, Ky DOW (Lona Brewer) – updates

10-15 Minutes

10) Medicaid Eligibility/Redetermination (Cortney Caudill, WellCare)

11) Housing Can't Wait – Update **p. 10**

10 minutes

**STRENGTH IN NUMBERS TIME - CAUCUS TIME** - Open Floor – topic or a question?

12) Advocacy (Maggie Riden)

20-30 Minutes

a. State Updates –

i. Advocacy Coalition – reach out to Andrew [abates@fahe.org](mailto:abates@fahe.org) or Maggie [mriden@fahe.org](mailto:mriden@fahe.org)

b. Federal Updates - Maggie

13) Member Interest – Focus Updates

a. Workforce Development – Traviss – introduction

b. Broadband

14) Fahe Updates –

a. March 23 Board Meeting Report – (Board Members Scott McReynolds, Seth Long)

b. Membership Committee (Cassie) **pp.11-16**

- 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)

- Health Collaborative – (Nicholaus, VISTA)

d. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers, Camila Moreno

Updated resources: [https://www.fahemembers.com/wp-content/uploads/Data-Reference-List\\_updated-2-14-23.pdf](https://www.fahemembers.com/wp-content/uploads/Data-Reference-List_updated-2-14-23.pdf)

Office hours: **1<sup>st</sup> Tues. 9:30-11:30am & 3<sup>rd</sup> Thurs. 1-3 pm**

Standing Committee (REED): **2<sup>nd</sup> Mon. of each month, 1:00-2:15 pm**

Email with questions: [kstigers@fahe.org](mailto:kstigers@fahe.org) [cmoreno@fahe.org](mailto:cmoreno@fahe.org)

e. Lending – Community Lending and JustChoice Lending

- Welcome Home 2<sup>nd</sup> round **opens July 6 p.17**

f. Partners for Rural Transformation - Jose Quinonez, Essence Smith

## **Upcoming Events**

- **Aug. 21-25** - NeighborWorks America NTI – Chicago
- **Aug. 23-25** – KHC Housing Conference - Lexington
- **September 19-21 (Tues-Thur)**– HOLD for **Fahe Annual Meeting in Charleston!**
- **Oct. 31 (Tues)** – **KY Caucus Meeting – Fahe Office**

Sign up for Fahe's Member Newsletter here: [www.fahemembers.com/signup](http://www.fahemembers.com/signup)

Sign up for Fahe's Blog here: [www.fahe.org/signup](http://www.fahe.org/signup)

Name	Organization	Name	Organization
Wilma Kelley	Beattyville Housing	Lona Brewer	Guest-EEC
Kayleigh Straup	BWCAA-virtual	Cassandra Larcarte	Guest-FHLB-CIN
Craig Brock	BWCAA	Connor Creaghead	Guest-FHLB-CIN
Charles Lester	BWCAA	Jalynn Lunsford	Guest-FHLB-CIN
Ken Stuber	CAP	Adrienne Bush	Guest-HHCK-Virtual
Preston Jones	COAP-Virtual	Keli Reynolds	Guest-KHC
Brenda Weaver	Comm.Ventures-Virtual	Mary Shearer	Guest-KY HFH-Virtual
Brian Hutchinson	Comm.Ventures-Virtual	Blaine Barnes	Guest-USDA RD - KY
Angie Allen	Frontier	Amanda Scalph	Fahe-Virtual
Cassandra Kinney	Frontier	Andrew Bates	Fahe
Tom Manning-Beavin	Frontier	Ashton Whitney	Fahe
Scott McReynolds	HDA	Diedre Kendall	Fahe
Max Temple	HDA	Drew Pritchard	Fahe-Virtual
Megan Cornett	HDA	Jackie Weiss	Fahe-Virtual
Seth Long	HOMES	Jerri Dyer	Fahe
Beverly Isom	KCEOC	Jim King	Fahe
Chandler House	KCEOC	John Niederman	Fahe-Virtual
Jennifer Smith	KCEOC	Jon Brooks	Fahe
Gordon Kidd	KHIC/Highlands Hsng	Joshua Stewart	Fahe-Virtual
Katie Smith	KMHDC-Virtual	Margaret Riden	Fahe
Angela Crase	KRCC	Nicholaus Bormes	Fahe
Lyndze Smoot	KRCC	Nicole Intagliata	Fahe-Virtual
David Estep	KRFDC	Pam Johnson	Fahe
Jimmy Stone	KRFDC	Vonda Poynter	Fahe
Cassie Hudson	Partnership Housing	Emily Burleson	PRT/Fahe-Virtual
Anne Price	PSHH	Essence Smith	PRT/Fahe-Virtual
Dave Kreher	PSHH-Virtual	Jose Quinonez	PRT/Fahe-Virtual

**15 of 15 Members Present = 100% Attendance!!**

**1) Welcome Members and Recognize Guests** (Cassie Hudson, Vonda Poynter)

Lona Brewer- KY EEC; Adrienne Bush(virtual) – HHCK; Keli Reynolds - KHC; Blaine Barnes - USDA-RD; Cassandra Larcarte, Conner Creaghead, Jalynn Lunsford - FHLB-CIN

**2) Review Previous Minutes and Action Items** - Wilma moved to approve minutes, seconded by Gordon, passed.

**3) Fahe Membership Business**

- a. Caucus to review recommendation for a new Nominating Cmte representative as Dave Kreher is retiring.
- b. Dave nominated Wilma Kelley. Tom made motion, Scott seconded, motion passed. Wilma new committee representative. Slideshow about Dave's impact.
- c. Caucus – Around the Horn - People shared memories about Dave.
- d. President's Report - Jim King – Working on strategic plan draft at the spring retreat and caucus meeting, will have more of an update. Hope to have that set to guide collective work over the next 5 years. Annual meeting – the last session, Justin Maxson and Dana from Heron Foundation – no clear Theory of Change, working on that now. Heron Foundation and USDA agreed to sit downs to codify the theory of change. Spring retreat – the two days in DC as a group are

important and an investment, April 25 and 26, inviting Marion McFadden who is HUD Deputy Secretary to come and speak to the group. Inviting Will McIntee from the White House as well. Have done one Advocacy training, have two more upcoming trainings and also Fahe employees can go to the congressional meetings with members if desired.

## **PARTNER TIME**

### **4) USDA Updates** - Blaine Barnes

- a. 504 Exceptions and Waivers – Presidentially Declared Disaster Areas
- b. A number of exceptions have been approved, more coming. Language was not clear, getting clarification from national office. Think further exceptions will include 504 grant, age-limit waived, raise the income to the low-income limit 80% instead of 50%. Raise grant to around 40,000 for counties officially declared disaster counties. Would also include more counties as well. New 504 worksheet coming, get process quickly. Changed infrastructure. Should have final clarification by end of this month or first part of March. If you have an applicant right now, will try to get those approved if qualify. 50M set aside for this (exceptions). 4% percent, in April may go up to 4.125%. Statute – do we need to reach out to Congress, will let them know timeline.
- c. 502 Direct Loan Interest Rate going up.
- d. Three vacancies across the state at the moment as well. If you know anyone would recommend, let them know.
- e. Good Response to 3D building presentation

### **5) KHC Updates** - Curtis Stauffer, Keli Reynolds

- a. ARPA program(s) status, HOME-ARP with Supportive Housing
- b. 2M is being reallocated to housing development. The first round of funding was awarded in early February, the second Kentucky Housing has 4 teams including Lexington. KHC Multi-family, timeline is fuzzy on that. Direct any questions on that to Anthony Wright. Applications have stopped being taken on January 20<sup>th</sup> but funding is still available with Home Assistance fund.
- c. Tentative timeline for application for HP/HR funding, in the process of reviewing applications, hope to meet beginning of March to decide funding, end of March will be announcement and award emails.
- d. Staff update – if have HR questions in the next month, make sure it is sent to the HR inbox, not someone directly.
- e. KHC 2023 Conference is August 23-25 in Lexington this year.
- f. Taking 8-10 weeks to get money back and get things processed for HR draws. If anything missing, would be easier to email instead of having to resubmit everything.
- g. Other Program Updates – HOME/AHTF Round applications submitted Jan. 13

### **6) Federal Home Loan Bank Update** - Cassandra Larcarte

Congratulations to AHP Award winners: Beattyville Housing, Frontier Housing, HDA, KCEOC, & Partnership Housing!

- **Changes on website** – helping those who are buying a home, not necessarily first-time home buyer. Went from 5000-7500 and from 10000 to 15000 for veterans. First round opened February 6, second round July 6. Money can be used all in the first round or split it depending on how want to split it. New this year, seeing how it goes.
- **Carol M. Peterson Housing Fund** – Several people advocated for program. This year, funding will increase, don't know the exact amount yet. See Information in packet.
- **AHP** - Hoping to go back to workshops, April 28<sup>th</sup> in Franklin TN, May 11<sup>th</sup> in Lexington. More information will be sent out in April.

For those who have not received final funding, having some issues with the system, trying to do everything digitally, hoping by end of the year to have all progress reports ready. Zero interest fund – availability is 100k in early costs like acquisition – can use with AHP. Is a Zero interest loan, not a grant.

- **DRP** – Funds are out there and available, rebuilds or renting. May raise rental amount. Federal Housing finance Agency – roundtable to identify ways to reshape federal rates/programs to make it more user friendly, meeting on February 27<sup>th</sup> focusing on affordable housing. Recommended Sara Morgan but everyone is welcome to watch, just have to register.
- **2023 Community Support** statements are due – submit a comment about federal home bank. Potential program – targeted fund but thinking of potential needs. Centered around mobile homes – how are people currently working, is there anything for mobile homes? Thought would be mobile home replacement, recycle mobile homes. Is this a true need in the area? Concerns about owning the mobile home but not the land underneath, what the financing would look like. Targeted funds? Less regulations than their general funds, more flexibility, more voluntary programs, more user-friendly. Needs to be a substantial amount, not 5-10k.

## 7) HHCK update - Adrienne Bush

- a. KY Legislature Affordable Housing Caucus
- b. State Legislative Actions on Housing

## 8) Other Updates

- a. CDBG Update – 21 CDBG-DR for WKY and EKY flooding
- b. For those in the flood areas 2021, other eligible counties in the action plan. Approval of action plan by HUD and sent some information. Copies of the email in packet. Training at the end of the month, housing expertise available. They are understaffed. Awards trickle in. Concerns about delays.

## CAUCUS TIME

### 9) EEC, Ky DOW – Lona Brewer, - Upcoming Inflation Reduction Act components;

Second Energy Efficiency and Housing Funding Stakeholder Meeting Feb. 16

KY is able to get a substantial amount of funding in the next 5-10 years, 7.7M for KY, not sure exactly how that is going to roll out yet, exploring options. 25% can be used for direct grants for customers. Maintenance, looking at working with KHC. 10% for charges. Another round of stakeholders, meeting with speakers, encourage people to sign up, contact Carol Stringer [carolstringer@ky.gov](mailto:carolstringer@ky.gov)

**Home Energy Rebate Program** – waiting for verification on how it can be structured for home rebates, energy upgrades like solar. Energy efficient appliances.

Contractor training money.

**Greenhouse gas reduction fund** – 27M, funding announcement will be sometime this year, two parcels of money, 20M, some ability to go to nonprofits, then 7M in research, both will be very competitive. Encourage looking at their website.

Rooftop solar – would that include new construction – should include any rooftop solar. Solar panels just for single family? Not sure.

Will get questions together for the Spring retreat to be able to ask so as they are in Washington, can get a feel for that office as well and introduce ourselves. Want to make sure to be engaged and be able to use the money.

### 10) Housing Can't Wait – Update

Families moving into homes, anticipating 2021 funds, HUD has approved action plans, 2022 action plan not put out yet. Pre-planning meeting with disaster recovery people, continued relationship. Updated numbers: in the packet. 123 rehabs, 6 new homes, 22 under construction, etc. Partners should be getting information about event at 1:30 pm.

## By 12:30 – Break / Lunch STRENGTH IN NUMBERS TIME

### 11) Advocacy

a. State Updates – Maggie Riden

i. State Advocacy Committee

- ii. Be sure to get back to Jackie if you haven't already. If there is anyone you want to meet at the administration level let us know. Doing congressional district one pagers for the district, would love to have a story about a project, a picture, something that you are particularly proud of, share with Andrew Bates at [abates@fahe.org](mailto:abates@fahe.org) . If want to join Advocacy coalition, reach out to Maggie [mridden@fahe.org](mailto:mridden@fahe.org) or Andrew.
- iii. Legislative Day next Tuesday –proposal, affordable housing trust fund, current new construction trust fund. Mixed feedback from partners and general assembly. Update from Vonda who had a meeting yesterday. Lot of people interested but doesn't have a lot of membership with boots on the ground, Kentucky Access to Recovery. Would like a strategy plan, going to get some numbers together and report back to him in March. 2<sup>nd</sup> tier work is more of a concern, can shorten the timelines. Bill filling deadline is the 21st. Delayed timeline but the strategy is not changing. Need further engagement.

Not going to get fully funded on Tuesday, what Andrew needs from members, identify members of your community who were impacted to join Tuesday to speak at press conference at 11:00 am. HHCK Session, then press conference. Asking members to do the introduction and conclusion of press conference, look in packet. Scott wrap it up, Cassie intro? Tell their story, explain what happened, why the funding is badly needed in their communities, give call to action to legislators, then further meetings with legislators. Find members of the public to speak. If need any transportation, may be able to make arrangements to Frankfurt. Would like to confirm several members to speak. Press release talking points and agenda in email as well. Happy to do any prep with people as well.

b. Federal Updates - Josh Stewart

i. Big Picture Policy Committee Work

ii. Federal Appropriations

- Appropriation season – We reach out to all of the offices that are in the footprint, more than 30 offices, advocate on behalf of a large list of federal programs, more than 26 programs. They have copy of letter. As starting that process, if you have recently started work with a new federal funding stream that you think should be added to the list, let Josh know. Pick a few every year to put particular emphasis on. If there is something that is particularly important this year, let him know that as well. [jstewart@fahe.org](mailto:jstewart@fahe.org) or [advocacy@fahe.org](mailto:advocacy@fahe.org)

iii. Spring Retreat Expectations

- Types of meetings – Rural housing conference style meeting with HUD, USDA, and White house to sit with all of us as a group. Sending folks out in state groups to senate meetings, encouraging to take house meetings as well. Affinity group meeting – smaller groups that are interested in a particular topic that may not be broadly interesting to everyone. CDFI affinity group to talk to CDFI fund, the treasury. The green/resilience programs from inflation reduction act, going to talk to people from the Dept of Energy about those programs. Who in the federal government has not been mentioned that you want to talk to? Let Josh know. Mark calendar for next advocacy training March 29<sup>th</sup>.

### 13) Fahe Updates – Memo Attached

a. December Board Meeting Report - Board Members Scott McReynolds, Seth Long

- Strategic planning, the trajectory. There is a timeline of updates from Sara Ball.
- Strength in Numbers – Member Interest/Focus Updates Workforce Development - Hiring Advancement Director, working with VISTAs, making sure that work continues and works around the barriers. Think he is going to do some great work.

Broadband - Other states working in broadband – the last mile in broadband is especially difficult because they don't have trained technicians who have to do the last mile, especially of



fiberoptics.

YouthBuild being used for training adults in construction trades, may be valuable if anyone is part of the YouthBuild program, trying to gather resources from the membership to cross pollinate some programs that are becoming successful and able to start their own.

b. Membership Updates

- Reporting – QE 9-30-22, 12-31-22 status- Vonda
- Training – Jackie
  - If participated in VTI from NeighborWorks from last week, Jackie needs receipts and certificates of completion to process the reimbursements. NeighborWorks has two in person NTIs in May and in August. Training grant from NeighborWorks this time last year and purchased the self-paced classes online and been reimbursing that way, money is getting thinner and thinner. Hoping to get additional money from NeighborWorks.
  - Looking to spotlight a member in the newsletter every month, good for job openings as well. Same with the Monday email, if there is anything that is going on, let Jackie know.
- Health & Housing - Nicholas Bormes (Trauma Informed Care (TIC) Training, Unite Us in KY) –
- Health networking referral system – focusing on specific issues. Platform works almost like social media program for referrals for individuals for organizations. Take that information to a organization that they are partnered with so prevent having to turn people away. Worked really well in VA and TN so far. Reaching out about meetings coming up, keep an eye out, member of staff can come. Working with Substance Abuse Mental Health to help create trauma-informed care training program. Increase understanding of those who have/had gone through trauma and communicate with them. Have a training program end of February, Tuesday February 21<sup>st</sup> 1-3:00 pm, training is free, not available just to members, open to anyone. Dates are in the memo in the packet. All dates are the same training, only have to attend one of them.
- Spring Retreat – Make the Investment! Still looking at hotel information for spring retreat, Fahe will pick up bill then bill members for whatever is used so that there is a discount from the hotel. April 25 and 26<sup>th</sup>, Tuesday and Wednesday.
- Will have a reception/download the evening of the 26th to see how everyone feels about the day's events/meetings. If want to stay an extra day, that is on your own bill. This will be an investment that really pays off – Scott.

c. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers, Camila Moreno  
Katy has updated the data resources, link below.

Office hours available one Tuesday a month to use as a resource, help with data, research, presentations, anything else that might be needed. [kstigers@fahe.org](mailto:kstigers@fahe.org) or [cmoreno@fahe.org](mailto:cmoreno@fahe.org) [https://www.fahemembers.com/wp-content/uploads/Data-Reference-List\\_updated-2-14-23.pdf](https://www.fahemembers.com/wp-content/uploads/Data-Reference-List_updated-2-14-23.pdf)

d. Lending – Community Lending and JustChoice Lending

- Home dollars coming out two times this year, February/March that meet those criteria, government assistance you don't have to pay back for 5 years.
- Created a blended rate to combat current rates, around 5%, open some doors for those who have projects ready to go. Construction/rehab is ideal for this money, not long-term financing. Bond guarantee money – attached to treasury so rates fluctuate, working on recent projects creating mini-terms, i.e., 5-year term, put it on 25 PAM so rate might be 6.75% but on a 5 year term, gives a lower monthly payment. At the end of 5-year period, if rate is lower, can refinance with us or someone else but if rates are worse, would give the option to refinance at original rate for another mini-term. CF Money in 4% range, really good money but you do have to check those boxes. If you have something healthcare related or childcare related, senior facilities, those fit really well into that money. Let Drew know if you have any projects and will see what we can do.

e. Partners for Rural Transformation - Jose Quinonez, Essence Smith

Signed a PRT/USDA agreement, look forward to the future, happy to give more reports on it

soon. Did a 12 series articles with Forbes, invited to do something similar with Nonprofit Quarterly, 6 articles in the future. In the process of developing PRT Rural Development training, set of talking points for CEOs when working with decision makers at the national level focusing on philanthropy. Three-legged approach, engage with federal agencies and philanthropic private ventures as well. Working hard on making persistent poverty a better place. Nonprofit Quarterly are more focused articles, PRT CEOs are working on some of those. Planning an event for October 24-27

### **Upcoming Events**

- **Feb. 21<sup>st</sup>** Housing Day at the Capitol
- **Wed. March 29 – 11am-12:30 pm ET – Fahe Advocacy Training #2:** How to Run an Effective Legislative Meeting (Virtual meeting info to come)
- **April 11 & 13 - Fahe Advocacy Training #3:** By Invitation – Practice Sessions for Hill Visits
- **April 25-26 (Tues/Wed) – HOLD for [Spring Retreat in DC!](#)**
- **May 1-5 – NeighborWorks America NTI – San Francisco**
- **June 6 (Tues) – KY Caucus Meeting – Partnership Housing, Booneville**
- **Aug. 21-25 - NeighborWorks America NTI – Chicago**
- **September 19-21 (Tues-Thur)– HOLD for Fahe Annual Meeting in Charleston!**
- **Oct. 31 (Tues) – KY Caucus Meeting – Location TBD**

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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.

	include direct contract			in construction and release not started			Have funding; have not started construction		home visit /estimate, funding application	initial document collection	New home intakes	assessment/intake stage
	Muck Out Completed		Rehab Completed	New Homes Completed	Rehabs Under Construction		Homes Under Construction	Pending New Homes	Pending Rehab	Repair Applications	New Home Applications	Undetermined Applications
12-May												
ASP	0	0	8	21	8	40	21			126	223	
CAP	94	84	0	9	0	2	0			5	0	0
HDA	42	27	7	7	10	19	52			32	152	43
HOMES		15	2	3	4	35						
KY Habitat		0	0	0	1	9	2					
Partnership Hsng		15	2	3	0	0						
Total	136	141	19	43	23	105	75			163	375	43

County Prevalence	Completed Rehab	Completed New Home
Breathitt		
Letcher		8.00
Knott	42.00	
Perry		
Floyd	41.00	
Pike	1.00	
Owsley		
Total	84.00	8.00

## 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

<b><u>Collaboration</u></b>	<b><u>Advocacy</u></b>	<b><u>Innovation</u></b>	<b><u>Communication</u></b>	<b><u>Financing</u></b>
Opportunity to benefit from shared experience of Member Network through annual meetings, events and peer-to-peer conversations and issue-specific working group participation. Access to program/project planning services and engage with cross-discipline partners and facilitate opportunities with municipalities.	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.	Opportunity to participate in strategic initiatives, Member driven compacts, access training opportunities with potential discounted pricing and receive pass-through funding as available.	Strong communication of shared narrative and assistance in amplifying Members' impact while boosting our message to influencers within the public and private sectors.	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.

## Membership Responsibilities

<u><b>Mission &amp; Values</b></u>	<u><b>Attendance</b></u>	<u><b>Member Dues</b></u>	<u><b>Reporting</b></u>
Support Fahe's mission and values and adhere to Fahe's Code of Ethics as further described in <b>Exhibit A</b>	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 <sup>st</sup>	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**

<b>ENTITY LEGAL NAME</b>								
<b>PHYSICAL ADDRESS</b>				<b>MAILING ADDRESS</b>				
<b>PHONE NUMBER</b>				<b>WEBSITE</b>				
<b>EXEC. DIR./CEO</b>				<b>E-MAIL ADDRESS</b>				
<b>ORGANIZATIONAL TYPE (Check all that apply)</b>	<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		
<b>SERVICE AREA</b>	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		
		<input type="checkbox"/> Other		
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	
<b>Financial Stability</b>	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			
<b>Operational Standards</b>	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	
<b>Staffing</b>	Staff Directory & Resumes for Key leadership				
<b>Volunteers</b>	% of business activity accomplished w/volunteers				
<b>Strategic Plan</b>	Provide 3-yr. Projections and Strategic/Business Plan				
<b>References</b> Used to verify performance/assure compliance	<b>Organization</b>		<b>Name/Title</b>	<b>Email</b>	<b>Phone</b>

**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.**

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Organization Name

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

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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](mailto:jjessee@justchoicelending.com)

