



Kentucky Caucus Agenda
Thursday, Nov. 2, 2023, 10:00 am - 3:00 pm
Fahe Office, 319 Oak Street, Berea, KY 40403

- 1) Welcome Members and Recognize Guests** (Cassie Hudson, Vonda Poynter)
Adrienne Bush – HHCK; Lona Brewer- KY EEC; Jessica Shelton - KHC; Blaine Barnes- USDA-RD; Davie Nguyen, US DOE (virtual)

2) Fahe Membership Business

- a. Review Previous Minutes and Action Items **pp. 3-10**
- b. KHC Announced 10-23-23 – congratulations Members on Rural Housing Trust Fund awards!
Beattyville Housing Development Corp., Frontier Housing, HOMES, Inc., Housing Development Alliance, Partnership Housing, and also Daniel Boone Community Action Agency and Sandy Valley Habitat for Humanity – totaling \$9M
- c. Caucus – Around the Horn **30 Minutes**
- d. Annual Meeting Download – Time well spent?
- e. Four Corner Work Group Updates **pp. 11**
- f. Fahe Executive Report (Jim or Sara M.)

PARTNER TIME

- 3) USDA Updates** – Blaine Barnes **p.12** **15 Minutes**
a. USDA Rural Housing Assistance Grants (RHAG)

- 4) KHC Updates** – Curtis Stauffer, Jessica Shelton **15-20 Minutes**
a. ARPA program(s) status, HOME-ARP with Supportive Housing
First HOME ARP rental SHP with LIHTC awards – funding status

- 5) Federal Home Loan Bank Update** **10-15 Minutes**
a. Carol Peterson – All projects must be complete/disbursement requests entered **by 12/1**
b. DRP - Are the funds moving (\$20,000 for rebuild; \$5,000 for rental)
c. AHP Awards will be announced the Tues. before Thanksgiving for 2024
d. 2024 Implementation Plan for housing programs will be released end of Dec.

- 6) HHCK update** - Adrienne Bush **10-15 Minutes**
a. KY Legislature Affordable Housing Caucus
b. State Legislative Actions on Housing

- 7) Other Updates**
a. CDBG Update – 21 CDBG-DR for WKY & EKY – DLG accepting applications
b. 2022 CDBG-DR Action Plan will be in process

LUNCH – 12 or 12:30

- 8) Energy Information** - Lona Brewer, KY EEC, Davie Nguyen, US DOE, Interagency Work Group, Energy Communities **10-15 Minutes**

- 9) Housing Can't Wait** – Website: <https://www.housingcantwait.org/> **10 minutes**

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

10) Advocacy (Maggie Riden)

20-30 Minutes

- a. State Updates –
KY Caucus Elevator pitch:
One in 4 of our friends and neighbors live on less than \$10,000 a year. We believe everyone deserves a warm and safe home. Help us use the power of housing to transform Appalachian Kentucky from a region of poverty to a place of prosperity.
 - i. Advocacy Coalition – Affordable Housing Trust Fund increase funding; RHTF
- Andrew abates@fahe.org or Maggie mriden@fahe.org
- b. Federal Updates – Josh Stewart

11) Member Interest – Focus Updates

- a. Workforce Development – Traviss Witt
- b. Department of Energy Opportunities **p. 13**
- c. Opioid Settlement Funds
- d. Broadband

12) Fahe Updates –

- a. Board Meeting Report – Scott McReynolds, Seth Long, Diane Loeffler
- b. Membership Committee - Cassie
 - Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing), Associate Member (all still pending)
- c. Membership Updates
 - Reporting – QE 9-30-23 status- Vonda
 - Membership Training - Jackie
 - Health Collaborative – Nicholas
- d. Communication Round up – Lina Page
- e. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers
 - Office hours: 1st Tues. 9:30-11:30am & 3rd Thurs. 1-3 pm
 - Standing Committee (REED): 2nd Mon. of each month, 1:00- 2:15 pm
 - Contacts: kstigers@fahe.org cmoreno@fahe.org
- f. Lending – Community Lending and JustChoice Lending **p. 14**
- g. Partners for Rural Transformation Update - Sara Ball **pp. 15-16**

Upcoming Events

- **Nov. 8** – 3 pm ET (2 pm Central) – Fahe KY Advocacy Coalition Meeting
- **Nov. 29**– 3 pm ET (2 pm Central) – Fahe KY Advocacy Coalition Meeting
- **Feb.** date TBD – KY Caucus Meeting
- **Feb. 22** – 10 am ET -**Fahe Advocacy Webinar**
- **Feb. 26-Mar 1** - NeighborWorks Training Institute (NTI) returns to San Francisco, CA
- **April** date TBD – Fahe Spring Retreat/Exec. Director Symposium, KY
- **May 6-10**: NeighborWorks America Virtual Training Institute (VTI)
- **Aug. 26-30**: NTI Pittsburgh, PA
- **Sept.** date TBD – Fahe Annual Meeting

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

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



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

Attendees:

Name	Organization	Name	Organization
Wilma Kelley	BHDC	Adrienne Bush	Guest-HHCK(VIRTUAL)
Margie Stamper	BHDC	Mary Shearer	Guest-KY HFHF(VIRTUAL)
Kaleigh Straup	BWCAA (VIRTUAL)	Curtis Stauffer	Guest - KHC
	CAP	Cortney Caudill	Guest - WellCare (VIRTUAL)
Preston Jones	COAP	Michele Baldwin	Guest - USDA
	Comm. Ventures	Tom Carew	Guest - USDA
Angie Allen	Frontier	Amanda Scalp	Fahe (VIRTUAL)
Beverly Gibbs	Frontier	Amaya Sizer	Fahe (VIRTUAL)
Cassandra Kinney	Frontier	Andrew Bates	Fahe
Tom Manning-Beavin	Frontier	Ashton Whitney	Fahe (VIRTUAL)
Tiana Dinliam	HOMES, Inc.	Camila Moreno	Fahe (VIRTUAL)
Seth Long	HOMES, Inc.	Diedre Kendall	Fahe
Scott McReynolds	HDA	Drew Pritchard	Fahe (VIRTUAL)
Michael Swafford	KCEOC	Jackie Weiss	Fahe (VIRTUAL)
Gordon Kidd	KHIC/HH	Maggie Riden	Fahe (VIRTUAL)
Rebecca Sizemore	KMHDC	Nicholaus Bormes	Fahe
Angela Crase	KRCC	Quenten Morgan	Fahe/PRT Intern (VIRTUAL)
Lyndze Smoot	KRCC	Sara Morgan	Fahe (VIRTUAL)
Jimmy Stone	KRFDC	Theresa Mantiply	Fahe/PRT (VIRTUAL)
Cassie Hudson	Partnership Hsng	Traviss Witt	Fahe
Jackie Charles	Partnership Hsng	Vonda Poynter	Fahe
Stacy Robinson	Partnership Hsng	Jose Quinonez	Fahe/PRT (VIRTUAL)
Anne Price	PSHH	Emily Burleson	PRT (VIRTUAL)
Lona Brewer	Guest - EEC (VIRTUAL)	Essence Smith	PRT (VIRTUAL)

13 of 15 Members represented at the meeting = 87% Attendance

Notes:

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

Lona Brewer- KY EEC (virtual); Adrienne Bush(virtual) – HHCK; Curtis Stauffer - KHC; Blaine Barnes, Tom Carew - USDA-RD; Cassandra Larcarte - FHLB-CIN (tentative); Cortney Caudill- WellCare (virtual)

2) Review Previous Minutes and Action Items - Motion made by Wilma to approve minutes, Tom Manning-Beavin seconded, passed.

3) Fahe Membership Business

- a. Caucus Chair Election – Wilma reported that no one had put their name forward to be Caucus chair. Wilma made a motion to elect Cassie to another term, seconded. Motion passed.
- a. Caucus – Around the Horn - **What is your summer looking like? Volunteers? Specific projects starting or completing?**

KRCC – no big projects right now – Section 8 housing - some new constructions.

KMHDC – **Financial Officer position open** - for several months, needs to be filled.

HDA – finished Gurney Bend – still working on flood recovery -13M budget and 50 new houses – it's staggering.

KCEOC – Just finished up 3 very expensive projects, working on USDA repairs/weatherization.

KRFDC – WX – getting ready to purchase some property – have been doing some flips – 3 **just**

recently completed – looking at another project, another county.

PSHH – Not huge projects, have closed in a couple houses, have a RH ready to finish

COAP – Still spending a lot of time reacting to issues, not a lot of time strategizing – USDA 504, 502 getting ready to close – RH been going on for years, getting ready to go on the market – some Volunteers on site helping – lots of overdue repairs on their rental properties.

KHIC/HH – Steady business in NC and Repairs – closing out Tax CR. In Monticello.

HOMES – everything going on all at the same time for the last 10 mo. Pre-flood/Post-flood operations. Pre – 8 staff in the field, now 19 and continuing to hire – lots of administration – super helpful on RH side – Xactimate – allows 2 RH estimates a day – another way to tackle problems. Putting in a system to track project from beginning to end – young folks, really smart about tech and working on tracking systems for the construction managers. Didn't have to tackle this previously but are really helpful.

BHDC – Wilma – CMPHF – 14 projects submitted. Trying to get applicants approved for their subdivision.

Frontier – 3 things - 1. Working towards closing on a tax credit project in Morehead – 40 units cost per unit limitations, existing funding model. 2. Collaborated w/Wilma & Cassie on a weatherization contract in Lee/Owsley 3. Bought the old hosp. in Maysville, 96K ft. – vacant for 40 years – applying for a Brownfield – \$1.99M approved for remediation. Phase 2 – building w/clean slate – structurally sound but will need extensive RH to put it back into use.

Partnership Housing – Major renovations in new building – have come a long way since the demo work! Several RH going – completed – SF under Const. just finished a rental duplex – 26 altogether right now. Working with Fahe for 1 duplex of recovery housing.

b. Spring Retreat Download

- Opportunity to sit down as a collective with a decision maker to lead the team, that was great opportunity.

PARTNER TIME

4) USDA Updates – Blaine Barnes

a. USDA Rural Housing Assistance Grants (RHAG)

- Added Harlan, Powell, Wolfe, Casey, Cumberland - Have limited staffing and increased volume this year, making it hard to keep up with demand, have been off loading to various parts of the site. Assisting hazard office with applications. Quality of applications is an issue, lacking documentation.
- 504 Exceptions and Waivers for Presidentially Declared Disaster Areas - Have been using administrator exceptions but the national office said at least one requested repair has to have been done by specified disaster that they are repairing.

b. HPG applications due - Deadline was yesterday, received approximately 5 applications, will be reviewed and contact August 14th with results.

c. Appraisals in Remote Areas - Can do exceptions for appraisals in low density, lack of community, etc. areas on as needed basis.

d. 502 Direct Loan Interest Rate

- 4% in June. In current environment, expect rate to fluctuate month to month.
- Lot of program updates – lifted restrictions on use of funds, landscaping and building decks may be admissible. Applicants over 62 if qualify for 502, can make out grant amount before adding a loan. Chapter 4 on eligibility has been totally revamped. COV is being issued only once for 120 days, after that if property is not identified, it is withdrawn.
- Came to an agreement on spending and the debt limit, will affect some of their programs but not the housing programs except the ARPO funds. Some of the business programs are impacted. On cost appraisals – could raise the price of the home, becomes a comparable sale going forward.

5) KHC Updates - Curtis Stauffer

- a. ARPA program(s) status, HOME-ARP with Supportive Housing: First HOME ARP rental SHP with LIHTC awards – funding status. Late fall, early spring, received a lot of money

for unsheltered Novo, mostly on the Rural side, currently reassessing allocation of funding.

- b. Rural Housing Trust Fund – Thank you to all that participated, the rural trust fund advisory committee meeting is next week, any additional comments, let Curtis know this week. The committee has no authority over program, should have some decisions the next couple of weeks. 5 million or so for multiple family development – almost all the funds in eastern KY for repair/development of single family.
- c. HAF – up to 120% AMI – household related expenses from TeamKY – status Announced most recent funding round, following similar cycle for regular funding streams this fall. Nearly 3 million dollars last year – hoping to get things finalized on housing funds sometime this fall.
- e. HOME/AHTF Round Funding Announced 3-30-23 – congratulations Members on Single-Family Development and/or Home Repair! Bell-Whitley Community Action Agency; Community Ventures Corp; Frontier Housing, Inc.; HOMES, Inc; Housing Development Alliance, Inc; KCEOC Community Action Partnership; Kentucky River Foothills Development Council, Inc; Partnership Housing, Inc; Southern Tier Housing; Beattyville Housing and Development Corp.; People's Self-Help Housing, Inc.
Draw Schedule improved? PCR's – 2 weeks to approve draw – another 4-6 weeks for the draw and PCR to be approved by KHC.
- f. Current covid concessions/modifications for HB and HR – expires 6-30-23 – requested extension
 - Received request for extension – reviewing request, will be making a decision soon. Not interested in raising subsidy limit. Caucus asked to be raised, buying power is diminished. Would like 95% if possible.
 - Working through repair applications.
- g. Consideration of a Request for Disaster Waiver – using KY AHTF for new construction when addressing a family that lost a home due to flooding (new construction with consideration of flood elevation clearance and defined by the cost for rehab being 50% of the cost to reconstruct).
- h. KHC Housing Conference 2023 - August 23 – 25 in Lexington. Working to finalize, bring in disaster recovery practices, compliance, single-family, overview of environmental. Same week as NTI in Chicago.

6) Federal Home Loan Bank Update

Carol M Peterson Housing Funds – update on applications submitted June 1st for the available \$1.5M. Have not been all reserved, still almost 1 million available so if have households may be eligible and you are still under sponsor limit and bank is under limit, applications can still be submitted. Fahe has a little over 100k bank sponsors, so if you have elderly/disabled that needs funds. First come, first serve. If not all the money is used, they will not have as much available next year. Asked to request official word on this.

7) HHCK update - Adrienne Bush

- a. KY Legislature Affordable Housing Caucus - Had a meeting in April, the next one will be July 13 in Frankfurt. Trying to work with caucus members on shared understanding of legislature. Want the commonwealth to have a more realistic picture of what housing is. If want to know when the meetings are or if there are things you want to talk about, let Adrienne know.
- b. State Legislative Actions on Housing -
Now have Rural Housing Trust fund, will be spending interim between now and regular session in January to add funds to that, strengthen it, make sure it works as a bridge for funding.
- c. Did have another success for those experiencing homelessness with getting ID, to the regional DMV model. Working on in the interim around eviction and impugnement.
- d. Katelyn Bottoms is leaving, Holly Dennis is taking over as program director. Do have a few slots available for AmeriCorps members for the coming year, please let Adrienne or Holly know if interested.

e. Roadshows with THRIVE this year – one is in Hazard on July 18th, Morehead August 15th.

8) Other Updates

- a. CDBG Update – 21 CDBG-DR for WKY and EKY flooding – DLG opened applications May 1 – Action Plan approved and Substantial Amendment public comments closed.
 - Homeownership will be out first of June.
 - Hosting two trainings, one tomorrow, one Friday. Certified trainers.
 - Regular CDBG route is also open.
 - Federal register definition for interchangeability that was found.
 - Have money for rehab or new construction, 20% set aside for those not the most affected.
- b. 2022 CDBG-DR Action Plan will be in process

LUNCH

9) EEC, Ky DOW - Lona Brewer

Revolving Loan Fund – 7.7 M – submitted the application May 25. 25% can go for direct grants, KY using for weatherization reports, deferral work. Small amount to admit. A little over 5 M will go to KY Greenbank. That money will go for state government retrofit projects. What DOE has told them, once those dollars are recycled one time, will lose government identity and be able to move that money to grants.

Whole home program/electrification program under IRA – right now, still don't know what is happening with that money, only have access to administration funding to set up programs. Both have a lot of contractor training going along with them. Not sure when can apply for more.

Greenhouse gas funds – KY did not apply so no money coming in there but stay tuned for rebate/electrification program. KY also submitted for Energy Efficiency Block program. Energy justice requirements, DOE says they will have metrics out in two weeks.

Some transportation funding that is coming out for local government planning shortly. Anybody interested in alternative fuels or electrification, check out FHWA or DOT for competitive programs. Will be coming out with funding opportunity, will be going directly to local governments.

Add'l info from Lona re: DOE Announcement: <https://www.energy.gov/scep/renew-americas-nonprofits>

10) Medicaid Eligibility/Redetermination - Cortney Caudill, WellCare

Presentation – Supervisor with community engagement team. One of the obstacles is Medicaid Redetermination. Medicaid redeterminations were paused due to COVID but now the process is resuming. Began April 1, rolling out in phases. Members will receive notification and get 60 days to respond to the notice if need be. First disenrollment began May 31st. Most likely will still qualify for a qualified health plan if don't qualify for Medicaid. Passive recertification/renewals: The state will attempt to verify the eligibility through any state databases they have. If DMS cannot find information, the notice will list what needs to be turned in. If declined, they will get an additional letter with the other health care benefits available. Required to be uploaded through their direct portal or office. Bring in all additional documentation during that key period or will be disenrolled. If disenrollment happens, they can do an appeal which will buy them 60 days until the appeal has been determined. The caseload is going to be huge. DMS has prioritized: Medicare-eligible population, QHP-eligible population, Children (under 19), and special circumstance population. Let people know to watch for the notification letter. **(see UPDATED attachment at end of minutes)**

From earlier in the Agenda: President's Report update on Strategic Plan – Sara Morgan

Strategic Plan/Theory of Change/2024 Goals: Theory of Change is why we do certain work and what we do. Goals for 2024 fall in with strategy and four corners. Will be presented at June board meeting for approval. Putting together working groups around the four corners to support strategic mission.

11) Housing Can't Wait – Ashton Whitney:

Flood recovery coalition in KY and TN. 141 rehabs completed, 19 new homes completed. **6**

Collecting county data so new website will show impact in each county, as well as ability to accept donations online. Registered to trademark slogan. Scheduling a June meeting, setting up a newsletter.

STRENGTH IN NUMBERS TIME

12) Advocacy Maggie Riden

a. State Updates –

RHTF in process, push sustainability; AHEART proposal – determine appropriate amount for ask pending discussion; Regular AHTF increase?

Had a call last week with coalition partners about Housing Trust fund – continue to push with future funding. Need to come to a consensus, thinking about budget next summer and fall. Presentation by Andrew Bates.

Damage report/assessment not published yet. 2 plans – rebuild in place: \$453.5 M, with relocations: \$957.5 M

CDBG-DR Predictions, can expect around 60-80% to go to housing however more funding may be pulled toward infrastructure. Makes Plan A 80M unmet need estimate and Plan B 584M unmet need estimate.

Plan A – easier sell to legislators, more likely to be spent down on schedule. However, understates damage, no money for relocation, does not address pre-existing shortage.

Plan B – closer to the real amount, 4600+ relocations, repairs 2000 more homes, could be spread over 2+ budget cycles, provides certainty for builders to expand capacity. But big number, harder sell, may overstate number of families willing to relocate. Will probably end up with something in the middle of the two plans.

Ashton Whitney said with CDBG, looking into revolving loan fund, hoping that could make money expand 2-3x.

- Advocacy Coalition – reach out to Andrew abates@fahe.org or Maggie mriden@fahe.org

b. Federal Updates – Maggie

- Make sure you are capitalizing on progress made in DC, great time to invite them to events or groundbreaking, keep the needs of the communities at the front of their mind.
- Will work alongside PRT to do deeper dive on the debt ceiling deal but nothing to report at this time.

13) Member Interest – Focus Updates

Workforce Development – Traviss – introduction - Tasked with workforce development, big task right now. Asked what the biggest needs they see are. More funding is needed, more people are needed. Journeyman graduates are going commercial, not residential. Can make more as commercial.

14) Fahe Updates

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

- Talked strategic plan, listening sessions happened. Jim King staying on.

b. Membership Committee

- Membership Criteria - Updating criteria with recommendations from membership committee.
- Member Application Checklist - Updated some things. These are for new members. Members would like more clear instructions. 2 separate checklists, the one for new members and another one for renewals.
- Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing), Associate Member (all still pending)
 - Maybe not member material, works outside Appalachia except on certain projects but could be good to partner with. Affiliate partner checklist that is being worked on. Also for those that want to be a full member but aren't quite ready yet, an associate membership.

- Membership dues haven't been increased in over a decade. Membership committee recommended membership fee increase to \$750 for fiscal year 2025.

c. Membership Updates

- Reporting – QE 3-31-23 status- (Vonda) - Don't have the numbers yet but think we are on track. Goal number wise is 80,000 people in the network.
- Membership Renewals (Jackie) - Should be out in the next couple of weeks.
- Training – (Jackie)- Registration open for NTI in Chicago in August. 415 spots available for in- network including free hotel room. 5 days of classes @ \$1300. Have some funds to reimburse for part of expenses. \$200-\$400 estimated, won't know for sure until know how many are attending.
- Health Collaborative – (Nicholaus, VISTA) - Severe lack of conversations between health care and housing. Formed a partnership with Ballad Health. Grant funds from Ballad. This is a process as well as a referral program. Nicholaus has been researching places, had some roadblocks. Asking for any recommendations on organizations.

d. Loan Servicing Update – message from Bethany:

We are in the midst of our new software change, so the investors meetings have been slightly delayed. The only thing that we may want to mention at the meeting is that Loan Servicing will be reaching out to each of our servicing clients soon with updates to our Loan Servicing software change and contract updates. We want to keep that message simple as more of a heads up. We will be setting up Investor/client meeting separate from the caucuses and have chatted with Vonda about that.

e. 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

Office hours: 1st Tues. 9:30-11:30am & 3rd Thurs. 1-3 pm

Standing Committee (REED): 2nd Mon. of each month, 1:00-2:15 pm

Email with questions: kstigers@fahe.org cmoreno@fahe.org

f. Lending – Community Lending and JustChoice Lending

- Welcome Home 2nd round **opens July 6**

More money available 15-20k. Need address as well as name.

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

- New staff member, Theresa Mantiply, as executive asst for Jose Quinonez as well as development of core procedures. Contact: tmantiply@pfrt.org
- New article series with Nonprofit Quarterly: <https://nonprofitquarterly.org/series/eradicating-rural-poverty-the-power-of-cooperation/>
- Working on rural equity framework to invest in community readiness, maximize funds, patient support, make resources easier to access, develop relationships
- Advocacy report: NACA programs, advocated for more streamline applications to maximize funds. PRT wrote to HUD for equitable and accessible fair housing options for rural. Also commented in FHFA redefinition, the update is pretty close to recommendation. Link to blog: <https://www.ruraltransformation.org/resources/>
- Research working group – finalizing metrics dashboard, established a new working group on lending, no funding announcements yet but stay tuned.

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

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



MAKE SURE YOU KEEP YOUR HEALTH COVERAGE

Due to COVID19, Medicaid and KCHIP renewals were paused, but they're coming back! If you or a family member currently has health coverage through Medicaid or the Kentucky Children's Health Insurance Program, called KCHIP, here's what you need to know:

RENEWAL TIMELINE:

- Renewals will be spread out over a twelve (12) month period between April 2023 - April 2024.
- The first renewal notices were mailed to some households in April 2023. Not everyone will receive a notice at the same time.
- There will be four ways to find your renewal month starting in April:
 - Login to the [kynect](#) self-service portal
 - Call the kynect hotline at **855-4kynect (855-459-6328)**
 - [Find a kynector](#)
 - Ask your provider to check the KYHealthNet portal
- When the notice is received, you will have at least 60 days to provide the information needed to determine whether you or other members of your household are still eligible for Medicaid or KCHIP.
- If you or a member of your household is determined to no longer be eligible for Medicaid or KCHIP, you will be notified of other options. This will include subsidized coverage through the kynect Marketplace or Medicare for anyone who turned 65 during the pandemic.

**MEDICAID IS PROVIDED BY
SIX INSURERS IN KENTUCKY:**



DON'T MISS YOUR RENEWAL NOTICE

WHAT DO YOU NEED TO DO?

Be sure Medicaid has your current mailing address and other contact information. You can update your information through the kynect self-service portal or by calling the kynect hotline at **855-4kynect (855-459-6328)**.

1

UPDATE YOUR INFORMATION:

Make sure Medicaid has your correct:

- Mailing address
- Phone number
- Email address

This way, they can contact you without delay.

2

CHECK YOUR MAIL:

You will get a letter about your Medicaid or KCHIP renewal when it is your time to renew. This could happen anytime between April 2023 and March 2024. The letter will let you know if you need to complete a form or send in information to keep your coverage.

3

SEND IN INFORMATION:

If you get a form, fill it out and return it right away with the information requested. The information needed is for your renewal and may help you avoid losing Medicaid or KCHIP.

WHAT IF YOU OR SOMEONE YOU KNOW LOSES COVERAGE?

HERE ARE A FEW THINGS YOU CAN DO:

- Reapply for Medicaid or KCHIP if you think you are still eligible. Medicaid allows a person to contact the state within 90 days of their coverage ending and renew coverage without completing a new application.
- Enroll in a Qualified Health Plan through kynect. People with lower incomes are eligible for significant financial assistance. In many cases, people are eligible for zero-premium plans.
- Enroll in Employer-Sponsored Health Insurance, if it is available to you.
- Enroll in Medicare, if you turned 65 during the pandemic.



Losing health coverage, including Medicaid coverage, is a Qualifying Life Event (QLE), which allows you to enroll in a kynect plan or Employer Sponsored Health Insurance (ESI) plan outside of the Open Enrollment Period

WHAT DO THE NOTICES LOOK LIKE?

RENEWAL NOTICE

A “renewal notice” is sent when it is your time to actively renew your coverage. This notice will let you know what information is required to determine your eligibility for Medicaid or KCHIP. If Medicaid has current information for you or your household, they may be able to renew coverage automatically. In that case, you may only receive the “notice of eligibility” shown here.

NOTICE OF ELIGIBILITY

A “notice of eligibility” is sent after you apply for coverage or renew your coverage. This notice will tell you whether you or others in your household are eligible, when coverage starts, and when coverage ends. If you are not eligible, the notice will provide other options for coverage.

REQUEST FOR INFORMATION

A “request for information” is sent after you apply for coverage or renew your coverage. This notice will ask you to submit additional documentation to verify the information on your application or renewal for coverage. Your application cannot be processed until this documentation is submitted. If you do not submit it by the due date, you could lose your Medicaid or KCHIP coverage. In that case, you may need to reapply for coverage.

HAVE QUESTIONS? NEED HELP?

Visit kynect.ky.gov or call 855-4kynect (855-459-6328)

There are people in your community who can help too! Find a local Department for Community Based Services (DCBS) office by visiting [Find a DCBS Office](#) or [Find a kynector](#).

Four Corner Working Groups

Money:

Christal Crouso – FMHA
Cherry Wilson – SERCAP
Tim Thrasher – CAPNA
Carrie Lea – CAANEAL
Cassie Hudson – PHI

Narrative:

Leah Knicely – Garrett Co. CAC
Victoria Ray – Crossville Housing Authority
Rebecca Dillow – Clinch Powell
Diane Loeffler – Fahe BOD

People:

Emily Wilson – Woodlands
Lynn Parnell – BRHA

Capacity:

Sabrina Seamon, Clinch Powell RC&D
Emily Wilson-Hauger, Woodlands Dev.
Jake Powell, CHP
Graham Goodwin, RCHA
Jackie Mayo, HSetn
Aron Boldog, CAPNA
Maria Catron, ORHA
Tom Manning-Beavin, Frontier Housing
Seth Long, HOMES Inc.

Members have time to sign up as initial meetings will be the first week of December to acclimate the groups with work-work beginning in January!!!

USDA RURAL DEVELOPMENT UPDATE for the KY CAUCUS

Regular Funding

- We have received funding under the current Continuing Resolution (CR) which expires on Friday, November 17, 2023. Under the CR we have received funding for the 502 direct loan program (priority requests will be given for self-help, certified packaging via an intermediary, and hardships), the 502 guaranteed loan program, and the 504 loan and grant program
- For SFH direct loans, we received \$78 million nationwide
- For 504 loans, we received \$576 thousand nationwide
- For 504 Grants, we received \$6.2 million nationwide

Disaster Funding

- Rural Disaster Home Repair Grant Program funding is not yet available, but this funding is expected soon

Updates to Handbook-1-3550

With the posting of [PN 595](#) dated October 19, 2023, changes were made to Handbook (HB)-1-3550, Chapters 1, 3, and Appendices 3 and 12. To follow is a brief summary of the changes, please review the PN carefully for more details:

- Chapter 1 was revised to provide clarification regarding reasonable accommodations and minor changes/updates to Attachments 1-B and 1-C.
- Chapter 3 was revised to provide updates to:
 - Construction Loan Estimate & Closing Disclosure issuance.
 - Timely application processing guidance.
 - Modification of HB Letter 3 to 3-A, and addition of HB Letter 3-B.
 - Updated guidance that all packaging types must submit applications through eForms.
 - Guidance added for acceptance of third-party appraisals ordered by self-help grantees, certified packagers, and Agency-approved intermediaries.
 - Clarified actions to be taken by the State Office when an intermediary is not involved because a non-certified packaging body was approved by the State Director, including a standardized Memorandum of Understanding with non-certified packagers.
 - The credit report fee charged to Section 502 applicants will be increased to \$30. The new credit report fee must accompany all applications which are received (or postmarked) after the date of the PN.
- Appendix 3 was revised to update Handbook Letters 1, 3 to 3-A, addition of 3-B, and 16.

Interest Rate Increase for SFH Direct Loans

The interest rate for 502 direct loans will increase to 4.50% on November 1, 2023

New Foreclosure Servicing Process

More information will be forthcoming on this process soon

The Greenhouse Gas Reduction Fund (GGRF) is a \$27 billion investment that provides grants and loans to support clean energy investments. The GGRF is implemented by the U.S. Environmental Protection Agency (EPA). Many applicants are focusing on housing, with a vision to connect these funds with weatherization, rehabilitation, and new construction projects with a focus on energy-efficiency, decarbonization and net-zero.

National Clean Investment Fund

Housing Sustainability Collaborative
Housing Partnership Network
Coalition for Green Capital
Appalachian Community Capital
Climate United
Oweesta Corporation

Clean Communities Investment Accelerator

Opportunity Finance Network
Appalachian Community Capital
Coalition for Green Capital
Oweesta Corporation
Climate United
Justice Climate Fund

Solar For All

Grid Alternatives
Neighborworks America
Habitat for Humanity
KY EEC

Fahe has signed partnership letters, provided pipeline estimates, and expressed interest in capitalization funding with the partners listed above. If successful, these partnerships could result in \$50+ million in capitalization funding, grants, and TA to deploy for projects that meet the EPA's requirements for decarbonization.

National Clean Investment Fund (NCIF) \$14 billion National Clean Investment Fund competition will provide grants to 2–3 national nonprofit clean financing institutions capable of partnering with the private sector to provide accessible, affordable financing for tens of thousands of clean technology projects across the country.

Clean Communities Investment Accelerator (CCIA) \$6 billion competition will provide grants to 2–7 hub nonprofits that will, in turn, deliver funding and technical assistance to build the clean financing capacity of local CDFIs working in low-income and disadvantaged communities.

Solar for All \$7 billion competition will award up to 60 grants to expand the number of low-income and disadvantaged communities primed for distributed solar investment.

Award Announcements Expected March 2024



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PRT Memo

To: Fahe Caucuses
From: Sara Ball, Senior Program Manager, Impact and Reporting
RE: PRT Quarter 1 Report
Date: October 27, 2023
Cc: PRT Staff

Why should you care about the Partners for Rural Transformation?

One of the greatest benefits of Fahe is that together, whether directly or indirectly, we grow together. As they say, a rising tide lifts all ships. More money into the region benefits the region by alleviating the need in one area or proving that capital can flow into Appalachia, create organizational capacity, and increase our voice, which is good for all of us. Regardless of your specific community's designation – rural, urban, persistent poverty, etc. – your community helps to uphold the economy around it and benefits when relief and capital comes into it.

Partners for Rural Transformation works with much of the same premise. PRT represents rural, urban, persistent poverty counties, etc. regardless of the word rural being in our name. The regions we represent are more readily described as rural, regardless of the presence of cities scattered throughout. The regions collectively benefit from capital flowing well into one of them. This, again, alleviates need in one area and proves that capital can flow and make an impact.

Who is PRT?

We know you have heard about Partners for Rural Transformation for several years now, but who is PRT to a Fahe Member? As a Fahe Member, you are well suited to understand how PRT functions. Much like the Fahe Membership, PRT is owned by its Steering Committee. The Steering Committee is made up of six regional Community Development Finance Institutions (CDFIs): come dream come build, Communities Unlimited, Fahe, HOPE Enterprise Corporation and Credit Union, Oweesta Corporation, and RCAC. Together, we serve 78% of our nation's persistent poverty counties, most of them in rural areas populated by BIPOC individuals.

PRT's strategy focuses on four major strategic objectives:

- Capital: Infuse persistently poor areas (PPAs) with sufficient private and public capital to support economic development efforts and build wealth.

- Thought Leadership: Elevate our collective voice with a new narrative that highlights the solutions we have proven will bring about sustainable change in our regions and the value that we find in the people and places found in our regions.
- Civic Engagement: Build leadership capacity and political involvement to amplify local voices.
- Systems: Strengthen capacity at a local level and work at a regional level to challenge assumptions and build appropriate systems that provide comprehensive strategies as well as complement the work that is being conducted in local communities.

The desired long-term outcomes from these strategies are:

- Hope and Opportunity Mindset
- Engaged Communities
- Equitable Thriving Economies
- Communities and Wealth

How does PRT Represent Fahe Members?

PRT works to mobilize capital in the regions which our Partners work, including Appalachia, the Rural West, Indian Country, the Delta, the Deep South, and the Colonias along the U.S./Mexico border. We acknowledge all Fahe Members' work in these areas, and we hope to highlight this work, while simultaneously spearheading larger narrative and communications, research, advocacy, lending and fund development work that makes it easier for you all to do the great work you do. For example, research aims to produce stats and work that can be used to inform work done by our Partners. Another example is PRT advocating for legislation that is beneficial to Fahe and Fahe members (or against something harmful towards Fahe and Fahe members) to get rid of structural barriers that make the inspiring work you do harder to accomplish. We work to enhance the ability for you all to do the work you're already doing, and PRT does this as a collective of 6 Partners, of which Fahe is a part.

How can you engage?

The best and easiest way to engage with PRT starting out is to volunteer and join one of our four main working groups: Advocacy, Communications, Lending, and Research. The working groups meet once a month for an hour and do have relevant work outside of that time, i.e. submitting comments on proposed legislation.

Contact Emly Burleson (emily@pftrt.org) to inquire about the Advocacy or Research working groups.

Contact Essence Smith (essence@pftrt.org) to inquire about the Communications working group.

Contact Sara Ball (sarab@pftrt.org) for general inquiries or to inquire about the Lending working group.