



Kentucky Caucus Agenda
Tuesday, June 4, 2024, 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; Curtis Stauffer - KHC; Traci Vaught, Blaine Barnes- USDA-RD; Lona Brewer- KY EEC; Travis Weber, DLG
- 2) Fahe Membership Business** **35 Minutes**
- a. Review Previous Minutes and Action Items **pp. 3-9**
 - b. Caucus Chair Election – Wilma Kelley, Caucus Nominating Representative
 - Nominating Representative Election – Wilma reports
 - c. Around the Horn – What is going in your organization this summer? Can you tie it to Jim's challenge on addressing the housing availability crisis?
 - d. 4 Corner Working Group Report Outs – Consider Jim's Challenge
 - Money
 - Capacity
 - Narrative – survey/discussion
 - People
- PARTNER TIME**
- 3) USDA Updates** – Blaine Barnes **p. 10** **10-15 Minutes**
- a. USDA Federal Allocations/Spending
 - b. Rural Housing Assistance Grants (RHAG) status
- 4) KHC Updates** – Curtis Stauffer **15 Minutes**
- a. ARPA program(s) status, HOME-ARP with Supportive Housing
 - First HOME ARP rental SHP with LIHTC awards – funding status
 - Western KY Rental Round
 - b. Rural Housing Trust Funds – Round 1 being expended
 - c. Rural Housing Trust Fund – Round 2 progress
- 5) Federal Home Loan Bank Update** **10-15 Minutes**
- a. 2024 AHP due July 1st – who is applying?
 - b. Carol M. Peterson – CMPHF submission window opened Feb. 1st; recently increased to \$14M – funds available to reserve. **p. 11**
 - c. DRP – Reservation process extended from 2 years to 4 years
- 6) HHCK update** - Adrienne Bush **10-15 Minutes**
- a. KY Legislature Affordable Housing Caucus
 - b. State Legislative Actions on Housing
- 7) Other Updates** **20 Minutes**
- a. CDBG Update – 21 CDBG-DR for WKY & EKY – DLG awarded City of Jackson, Letcher Cos.
 - Pam Johnson - [Housing Can't Wait](#)
 - b. CDBG-DR – apply for duplexes under multi-family rental
 - c. 2022 CDBG-DR – Fahe contract for administration pending
 - d. KY Dept. for Environmental Protection, Division of Water, Drinking Water Branch info: Rules impacting Kentuckians can be found: [Check Your Pipes KY-LCRR Requirements](#)
 - e. [G.R.A.N.T. Program](#)- Government Resources Accelerating Needed Transformation of 2024
 - f. Outdoor Ventures Update – McCreary County - foam & steel panels
- 8) KY EEC Information** – from Lona Brewer **10 Minutes**

LUNCH – 12 or 12:30

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

9) Advocacy (Maggie Riden)

20-30 Minutes

- a. Jim's Big Challenge – 2019-2023 Impact
- b. KY Caucus Elevator pitch – KY Impact One-Pager **p. 12-13**
- c. **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.**
- d. Advocacy Coalition – Andrew abates@fahe.org
 - Updates on Legislative Bills
 - KY Advocacy Coalition Retreat
- e. Federal Updates – working on HOME Proposed Final Rule
 - Code changes 2021 IECC: <https://codes.iccsafe.org/content/IECC2021P2>
 - BABA Memo: <https://fahemembers.com/wp-content/uploads/BABA-Memo-14-May-2024.pdf>

10) Member Interest – Updates **pp. 14-15**

20-30 minutes

- a. ARC ARISE – Fahe's VITAL project - <https://fahe.org/fahe-awarded-326000-arc-arise-grant-for-new-local-leadership-development-and-workforce-development-initiative-for-affordable-housing-nonprofits-in-appalachia/>
- b. Energy Opportunities – pending RFP from awardees - Traviss
- c. PRICE Applications due July 10, 2024 – Traviss
- d. Research - Katy
 - Data Request - Economic Impact Analysis Project with Daniel Eads, WVU Extension
 - Show and Tell Tableau for Members (REED participation!)

11) Fahe Updates –

30 minutes

- a. Board Meeting Report – March 2024 – Scott McReynolds, Seth Long
- b. Membership Committee - Cassie
 - Caucus Affiliate Partners **pp. 16-21**
- c. Membership Updates **p. 22**
 - Reporting – QE 3-31-24 status- Vonda
 - Training Opportunities – Jackie
 - Membership Renewals – Jackie
 - Health and Housing – Nicholas
 - Updates to www.fahemembers.org - Nicholas
 - Business Continuity Planning – Diedre Kendall, Fahe VISTA
 - Member Disaster Risk Assessment – Jeremy Cornett, Fahe VISTA
- d. Communication Round up – Lina Page
- e. Lending – Community Lending and JustChoice Lending **p. 23**
- f. Partners for Rural Transformation - Sara Ball **pp. 24-26**

Host for next Caucus Meeting? Thur. November 7th

Upcoming Events

- **TOMORROW – JUNE 5:**
- **11 am** - Frontier Flood Recovery Ribbon Cutting: 541 Goose Creek Rd, Eastern, KY
- **4 pm** - HDA100TH Survivor Event: 148 Cessna Way, Blue Sky Subdivision; Chavies, KY
- **Aug. 26-30:** NTI Pittsburgh, PA
- **Sept. 9-11** – Fahe Annual Meeting, Roanoke, VA

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Kentucky Caucus Minutes
Tuesday, Feb. 13, 2024, 10:00 am - 3:00 pm
Fahe Office, 319 Oak Street, Berea, KY 40403

Attendees:

Name	Organization	Name	Organization
Wilma Kelley	Beattyville Housing	Cassandra Booth	Guest-NeighborWorks-Virtual
Charles Lester	BWCAA	Blaine Barnes	Guest-USDA RD
Ken Stuber	CAP	Traci Vaught	Guest-USDA RD
Preston Jones	COAP-Virtual	Jacquelyn Strager	Guest-WVU - Virtual
	Community Ventures	Diedre Kendall	Fahe AmeriCorps VISTA
Cassandra Kinney	Frontier	Jerri Dyer	Fahe
Tom Manning-Beavin	Frontier	Jim King	Fahe
Pete Stigers	Frontier-Virtual	Nicholaus Bormes	Fahe
Linda Hall	HDA	Pam Johnson	Fahe
Scott McReynolds	HDA	Sara Ball	Fahe
Seth Long	HOMES	Traviss Witt	Fahe
Michael Swafford	KCEOC-Virtual	Jeremy Cornett	Fahe AmeriCorps VISTA
Angie Allen	KHIC/HHC	Vonda Poynter	Fahe
Gordon Kidd	KHIC/HHC	Jackie Weiss	Fahe-Virtual
Rob Dowden	KMHDC-Virtual	Camila Moreno	Fahe-Virtual
Angela Crase	KRCC	John Niederman	Fahe-Virtual
Pat Parr	KRCC	Joshua Stewart	Fahe-Virtual
Georganna Kirby	KRFDC	Katy Stigers	Fahe-Virtual
Jimmy Stone	KRFDC	Kylie Milliken	Fahe-Virtual
Cassie Hudson	Partnership Housing	Maggie Riden	Fahe-Virtual
Anne Price - PSHH	PSHH	Nicole Intagliata	Fahe-Virtual
Conner Creaghead	Guest-FHLB-CIN	Paige LoBue	Fahe-Virtual
Adrienne Bush - HHCK	Guest-HHCK	Theresa Mantiply	PRT-Virtual
Curtis Stauffer - KHC	Guest-KHC	Ryan Factora	PRT-Virtual
Lona Brewer	Guest-KY EEC-Virtual		

14 of 15 Members present = 93.3% in attendance

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

Adrienne Bush – HHCK (virtual); Curtis Stauffer - KHC; Traci Vaught, Blaine Barnes- USDA-RD; Conner Creaghead – FHLB-CIN; Cassandra Booth – NeighborWorks® America, Southern Region; Lona Brewer- KY EEC (tentative)

2) Fahe Membership Business

- a. Review Previous Minutes and Action Items - Wilma Kelley motioned to approve, Gordon Kidd seconded. Motion passed unanimously.
- b. Caucus – Around the Horn – What are you planning for this year? Anniversaries?
- **HDA** - Scott McReynolds – Building High-Ground homes, may be ready in the fall. Good timing for Carol Peterson (opened 4 months early)
- **BWCAA** - Charles Lester – Finished up 8 rehabs, starting on new home soon. Using CMPHF
- **KRFDC** - Jimmy Stone – waiting on contractor to say when on 2 homes ready to break ground, rehab is through the roof, need for rental assistance.
- **CAP** - Ken Stuber – **60 years this year**. Had some restructuring, key people retiring that planned for. Workfest / Youthfest – alternative spring break
- **HOMES** - Seth Long - celebrating **40th this year**. Need property.
- **Frontier** - Tom Manning-Beavin – Spending the year celebrating **50th Anniv. this year**. Close on

- 40-unit property. Took on weatherization contract, finding new funding sources.
- **KRCC** – Angie – Working on multi-family project
- **PSHH** Anne Price – A couple of homes, lots of repairs and VITA - In the middle of tax season for 250 households.
- **KHIC/Highlands Housing** Gordon Kidd – Retiring later in the spring, Angie Allen new ED, will be CEO upon his retirement. Also 15 homes.
- **BHDC** - Wilma Kelley – 2 new houses in subdivision, retiring in May.
- **Partnership Housing** - Cassie Hudson – 4 rural housing trust fund projects, a lot of rehabs right now. Did 42 projects, 600k in rehabs in a couple of months.
- **COAP** - Preston Jones – Completed 4 major rehab projects, 21 rental units, added one more. Increased staffing. Partnered with Addiction Recovery Care to help two women as well, working to get them jobs.
- **KCEOC** - Michael Swafford – working on construction projects, finishing two more jobs, working on weatherization jobs, adding crew.
- c. Highland Housing Corporation – Membership presentation – Gordon Kidd
 - i. Applied for membership to Fahe in August. They are two separate organizations (KHIC/HH) so would like their own membership. Serve 9 counties in southern eastern and south-central KY. Built 189 homes, helped 278 families. TBRA program helping 22 clients, developed 36-unit LIHTC project. 5 experienced staff.
 - Tom Manning-Beavin motioned Highland to become a member, Seth Long seconded. Will go to the board in March. Motion passed.
- d. Executive Leadership Report - Takes a look at the first 6 months of fiscal year, strategic plan, movement in all four corners. Looking at the trajectory that Jim thinks we are on, how to finish out FY 2024.
- e. 4 Corner Working Group Testimonies **Capacity – Narrative – People – Money**
 - Vonda: You can still participate in the Four Corners groups, let Vonda know. At the first meeting in January, the groups got their charge documents. Next meeting is in March.
 - i. Capacity – Tom: Try to talk about what they meant by capacity, different definitions, involving money, time, expertise. Capacity is needed to do something new or more of what we are already doing. 3 big aspirational goals is the homework for next time.
 - ii. Money – Pete: Talked about different kinds of money, how to get it, the ways we wish we could get it and use it. Working with Advocacy and the Narrative folks at the community, regional, and national levels. Flexible money, frictionless money, the unattainability of non-specific use money. Need operational support, need to respond to needs in community, money for what we already do.
 - iii. People – Maggie: Mary Ellen Judah had made goals about how we are growing people, how people can plug in and support Fahe work. How many committees do we have, who is serving on those committees? How do we get more than ED (Member staff) more engaged?
 - iv. Narrative – Jackie: Lina leads, Amanda supports - To be able to tell the story, working on a new narrative to craft our story, mission, objectives. Getting goals together for presentation to membership. How to best use our strength in numbers and collective voice.

Jackie: Working on Members site as well, so will be able to see Four Corners work on that website as well as Advocacy updates, tools.

PARTNER TIME

3) NeighborWorks – Cassandra Booth

- National Training Institutes coming up – virtual in May. Celebrating 45th year of NeighborWorks this year, celebration at the August VTI in Pittsburgh.
- Southern Regional Office – closing the “office” but still there. 250 organizations – 50 in the southern Region (13 states – Maryland to FL, MS).
- Training - Working with Jackie and Vonda and Pam on some training opportunities for some place-based training.

4) USDA Updates – Blaine Barnes, Traci Vaught

- a. USDA Rural Housing Assistance Grants (RHAG) status
 - Plenty of 504 grant money available,
 - Rural home disaster money available. 40 Home Disaster Repair grant funds, done 28 this year. 99 grants this year so far total \$1.7M
 - Good on 502 guaranteed side, limited on 502 direct side. Interest rate is 4.625; 4.5 anticipated in March for Direct; Guaranteed – 7-8%.
 - Hiring for quite a few positions.
 - Still processing applications, 450-500 applications across the state.
 - Introduced Traci Vaught, Deputy State Director. Lots of business with Fahe – and wanted her to get to know folks, see how Caucus functions.

5) KHC Updates – Curtis Stauffer

- a. ARPA program(s) status, HOME-ARP with Supportive Housing
 - i. Homeowner Assistance fund is fully active Up to \$60,000 – tie it to the pandemic on the economic impact Indirect connection – increased utility expenses – homeschooling for your kids – it is discretionary – www.Protectmykyhome.com
 - ii. ERA2 – Eviction diversion program – Lexington Louisville – eligible for 3 months of past due and future 3 months rent – if evicted, there is a relocation voucher. Have to have an active court system – loosely tied to covid – financial hardship – a little looser than the Homeowner program. Partnership with the Admin Office of the Courts. Email: Teamedpky@ky.gov – apps only accepted – 3rd party can be with them and identify themselves. If active complaint in courts, if ultimately evicted, can get relocation voucher. Eligibility is via having an active CARE plan in area, also must be affected by Covid.
- b. First HOME ARP rental SHP with LIHTC awards – funding status

Western KY Rental Round - Closed 9 credit round, under review, announced in early spring. Awarded two developments, just announced the awarding of 23 funds in Henderson at the start of this month.

Western KY relief fund – just released ER fund for western KY, readjusted deadlines to align with theirs. The new due date is March 14, 2024. Affordability for multi-family fund is 30 yrs.
- c. Rural Housing Trust Funds – are they moving?
 - 10 homebuyer setups approved; 3 repairs approved.
 - Going to be getting calls from project specialists just checking in.
 - Home Repair program setups – hybrid technology. Randomly selected for free inspections, the majority will be online with pictures still. If the in-person inspector requests changes, ask that you do it as soon as possible.
 - Read your e-grams, it's required for all program partners.
- d. Fahe Members' "Top 5" wish list for how FHLB programs could better support affordable housing work across EKY – request from Wendy, Nat'l Council State Housing Agencies.
 - Submit ideas to Vonda to consolidate. What support do you need from FHLB?
 - Tom suggested to collect the information and then have a call
- e. Notice that includes Radon mitigation from HUD that goes into effect in April. Webinar at the end of the month. All NC will have to be radon mitigation ready – put in vents/fans in. 95% of the state is radon active.

6) Federal Home Loan Bank Update – Connor Creaghead

- a. 2024 Implementation Plan for housing programs released December 2023 - Don't pull any punches when it comes to feedback.
- b. Carol M. Peterson – CMPHF submission window opened Feb. 1st
 - 5M, within a couple of hours, it was mostly reserved. All documentation needs to be in December 16th. Increased maximum grant per household to 20k. Minimum grant per

- household is 5k. 200k maximum subsidy/project.
- Welcome Home Fund – increased down payment help from 15k to 25k for veterans etc. For everyone else, 10k increased to 20k. Will open March 1st, close December 16th.
- Periodic reports due.
- c. DRP – Using these funds? (\$20,000 rebuild; \$5,000 rental) extended until Dec 31, 2024. 13 eligible counties in KY. All funds need to be requested within two years of disaster declaration.
- d. AHP window opens May 1st; due July 1st
 - If have something in mind, this is the year to do it. Usually around 30M for AHP.
 - Workshops available in April. Training for all the changes for ownership projects, starts off informative and moves to Q&A.
 - Maximum subsidy per project from 1M to 1.5M.
 - If current project and reapplying, can only request 10% more than original ask.
 - Increased max. subsidy per unit from 55k to 56k, owner occupied units from 66k to 67k.
 - Ownership projects no longer required to use 25% of funds outside of AHP.

7) HHCK update - Adrienne Bush

Collaborative for Have a Heart for Housing Day – it was early but it all worked worked out well – best attended and most engaged audience and attendees for the past several years. Choosing to celebrate that the Legislature is paying attention to the housing bills. Good ways, interesting ways and awful ways.

- a. KY Legislature Affordable Housing Caucus
- b. State Legislative Actions on Housing
 - i. House Bill 5 is to address rising crime in cities but there are anti-homeless and housing provisions in it. Section 17 bans street camping anywhere, public and private. Vehicles that are parked legally are now exempted from the ban if they are there less than 12 hours. Would have jeopardized 79M dollars in funding for Housing First. Section 19 authorizes local government to have designated camping zones. No funding to do so. Section 20 – require local law enforcement to enforce these laws or Attorney General can prosecute. Extends shopkeeper privileges. Section 10 and 11 extend rental criminal damage, reduce from \$1000 to \$500. Trying to get the anti-homeless and housing provisions removed.
 - ii. Housing Advocacy – our ask is to strike the homeless and housing sections from the bill. As a Kentuckian, would like the bill to die completely. Section 17-21C.
 - iii. House Bill 18 and 25 passed their respective chambers. Been trying to work with the Senate. Need a Housing Task force, that bill was filed.

8) Other Updates

- a. CDBG Update – 21 CDBG-DR for WKY & EKY – DLG accepting applications. CDBG-DR – apply for duplexes under multi-family rental. There are regular CDBG funds available. Application and deadline dates are on the website, they are online and have a pretty short window to apply.
- b. 2022 CDBG-DR Action Plan submitted by DLG to HUD in December
 - i. DR Money isn't available yet; the action plan has to be approved and then next steps.
- c. Outdoor Ventures – McCreary County - foam & steel panels – possible tour
 - i. Used panels for construction/offices – want to know if that would be something could be used in disaster work. Tom Carew asked if any of the members would be interested in going and touring their production in London. If interested, let Vonda know.

9) Housing Needs Assessment Update – Katy Stigers, Jackie Straeger

Final Report: <https://www.fahemembers.com/fahe-final-report-wvu-june-2023/>

A lot of Census data is not super reliable for rural areas. The result is clustered census tracts by spatially constrained multivariate clustering. Started with 35 variables, narrowed it down to 10 for the final clustering. Would like feedback on how the final clustering looks, if it looks accurate.

Started with 318 tracts in KY, ended up with 170 tracts included. <https://arcg.is/1OLSrnJmstrager@mail.wvu.edu>

LUNCH – 12 or 12:30

10) KY EEC Information – from Lona Brewer – see packet

11) Housing Can't Wait – Pam Johnson

Website: <https://www.housingcantwait.org/>

Jacob Wolfe is leading Disaster Resilience team as director.

The Housing Coalition tries to meet every month but has been on hiatus for a few months, hoping to have the next meeting in March.

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

12) Advocacy - Maggie Riden

a. State Updates –

KY Caucus Elevator pitch – are we using it?

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.

A portion of spring retreat will focus on officials – who in your network would be a good fit for that position?

i. Advocacy Coalition – Andrew abates@fahe.org

– Report on Jan. 9 – Have a Heart for Housing Day at Capitol - Very successful, great turnout.

– Legislative goals - Will be getting a letter out, keep an eye out for it to send to legislators.

– Updates on tracked bills - HB 100 – has passed the House, in the Senate now.

ii. Rural Housing Trust Fund – Update on conversation with Stivers – Vonda Requested 31M, he asked for some definitions. Ratio of 1:4 of \$9M. Did a spreadsheet to show the flow of money. He didn't say no. No interest in discussing broader housing issues, however.

b. Federal Updates – Josh Stewart

Introduction to Kylie Milliken – Kylie will be helping out on the federal side, has been working on federal appropriations requests.

i. Appropriations for current year FY 2024 – still not finalized. Currently under two continuing resolutions, expire March 1st and March 8th. Most of the programs of our concern are under the bill that expires March 1st. Treasury is March 8th so CDFI. A side deal of 69B for cost overruns for non-defense discretionary. This could be used for housing vouchers among other things.

ii. The Senate proposed to change the 502 loan maximum interest rate from 1% to 2%, we pushed really hard against it, have verbal assurances that it will not be in the bill.

iii. Timeline: Should see new bills on the floor this week, next week at the very latest. Otherwise, it will require another short-term continuing resolution.

iv. Income limits – made progress in fixing this, dropping some language, close to having a bill on the floor. HUD put out a notice about income eligibility, how artificially low-income limits is limiting cash flow and projects. Fahe wrote a robust comment to the notice focused mainly on national floor idea.

v. If have any interest in CRA, take a look at the review of newly proposed CRA regulations.

vi. February 22nd webinar on federal budget process, provide information for those making requests.

13) Member Interest – Focus Updates

- a. Operational Strategies – Drafts for Member Input – Travis Witt
 - i. Along with Four Corners – also working on member strategies. Categories of interest: Public health, infrastructure, substance use, broadband, residency/fellowship/succession planning. Succession planning is a large concern, how to get good people and sustain them.
- b. Workforce Development
 - i. Energy Opportunities – pending announcements in March - In October, Fahe tied to about 7 applications for Greenhouse Gas Reduction Fund –Announcements not yet made. Looks like 26.5B total. Includes anything that reduces carbon emissions.
- c. Opioid Settlement Funds

14) Fahe Updates –

- a. Board Meeting Report – Dec. 2023 – Scott McReynolds, Seth Long, Diane Loeffler
- b. Membership Committee - Cassie
 - Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing) – attached for review
 - Affiliate requirements. Affiliates do not vote, they are not members, but they do want to sit at the table and create that relationship. Will have requirements but less intense than members since they do not get the same benefits.
- c. Membership Updates
 - Reporting – QE 12-31-23 status- Vonda - Reporting was down across the board for December reporting. 58% overall. If you didn't report, include December's numbers in next quarter's reporting.
 - Membership Training - Jackie - NeighborWorks events are in upcoming events and training sessions.
 - Health and Housing – Nicholas
 - Not sure if the free training is going to be available but looking at hosting in person training before the fiscal year ends at least once.
 - Fahe members website – updating, organizing. Working on keeping updated advocacy information and more.
 - Business Continuity Planning – Diedre Kendall, Fahe VISTA - Gauging interest in getting a better connection with Emergency Management Agency.
 - Member Disaster Risk Assessment – Jeremy Cornett, Fahe VISTA
 - Risk assessment packets – collection of existing tools for counties in member services footprint. Step 2 is to allow information from Step 1 to help direct questions Jeremy is going to ask members directly. Step 3 is compiling the two and analysis the findings and making specific hazard plans by fall 2024.
- d. Communication Round up – Lina Page
- e. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers, Camila Moreno
 - Mapping Feedback Requested (building better data)
 - Research Evaluation Evidence and Data –CHP is part of REED committee, invite more members to join. 3rd Monday of each month 1:00 -2:00 pm. Also offer office hours twice a month.
- f. Lending – Community Lending (see memo) and JustChoice Lending
- g. Partners for Rural Transformation - Sara Ball (see memo)

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Instagram <https://www.instagram.com/thepartners.pftr/>

LinkedIn: <https://www.linkedin.com/company/pftr/?viewAsMember=true>

Upcoming Events

- **Feb. 22**, 11:30 am ET - Fahe Advocacy Webinar– **Primer on the Federal Budget w/Josh Stewart**
- **Feb. 26-Mar 1** - NeighborWorks Training Institute (NTI) returns to San Francisco, CA
- **April 17-18** – Leader's Summit/Spring retreat, Berea, KY
- **April 19** - FHLB AHP Workshop, Louisville, KY
- **May 6-10**: NeighborWorks America Virtual Training Institute (VTI)
- **June 4 – KY Caucus Meeting** – location TBD
- **Aug. 26-30**: NTI Pittsburgh, PA
- **Sept. 9-11** – Fahe Annual Meeting, Roanoke, VA

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KY USDA Rural Development Information

We are processing a lot of applications at this time across the state, which include 502 direct loans, 504 grants (and 504 disaster pilot grants), 504 loans and loan/grant combos, and rural disaster home repair assistance grants. We have started a waiting list for most walk-in 502 direct loan applications received in January 2024 forward. Most of the 502 direct loan applications we are processing are priority 4 and above (mostly with nonprofit partner involvement). Even though the funding was cut, we have been able to pull a lot of funds from the national office persistent poverty set aside which has enabled us to better stretch our regular state allocations of 502 direct dollars. That being said, 502 direct funds are going fast and we're not sure how long they will last. National pooling is scheduled for July 31st and we're not sure how much funding will be available after this date or if we will be able to stretch our dollars until this date. Time is of the essence, so please submit the necessary information to us as soon as possible so we can get our environmental review complete, and funds obligated (contracts, construction packages, legal descriptions, etc.). Chances are, we will not be able to fund all of the 502 direct loan applications we are currently processing, including applications with our partners.

504 grant funds are nearly exhausted, and this will be the next waiting list we will establish. This includes 504 grant funds for the disaster pilot.

We still have plenty of funding available for the Rural Disaster Home Repair Grant Program and the 504 Loan Program as well as the 502 Guaranteed Loan Program.

Blaine Barnes
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Thursday, 5/23/24

I wanted to make sure that everyone was made aware of the good news.

This week it was announced that the FHLB Board of Directors have decided to add \$4M in additional funds to the 2024 Carol M. Peterson Housing Fund (CMPHF). This brings the total funds allocated to this year's CMPHF program to almost \$14.6M! The official Housing Update notice is posted on the FHLB Cincinnati website and may be seen here:

<https://www.fhlbcin.com/news/2024/may/increased-funding-available-for-the-carol-m-peterson-housing-fund/>

The additional funds are due to your strong support of the program and very timely. We have received a significant number of Reservation requests since we lifted the Project and Member limits. We have already used over \$1.5M of the additional funds.

However, we still have more than \$2M in available funds and want to make sure that we use it all for eligible CMPHF households. So again, I ask that if you have eligible households in your area that you are able to assist with repairs (that can be started and completed by December 16, 2024) please consider submitting.

Due to the number of Requests that we have received, please allow at least two weeks for the processing of a Reservation Request and four weeks for the processing of the Funding Request.

Also, any project that exceeds the amount listed on the Direct Subsidy Agreement (DSA) (either the initial \$200,000 or more recent \$1,000,000) will need to execute an updated DSA. This is because, although there is now no limit, we must have an amount on the document.

Feel free to contact me directly should you have any CMPHF questions or concerns.

Regards, Jasmine



Jasmine P. Grant > Housing Financial Analyst I
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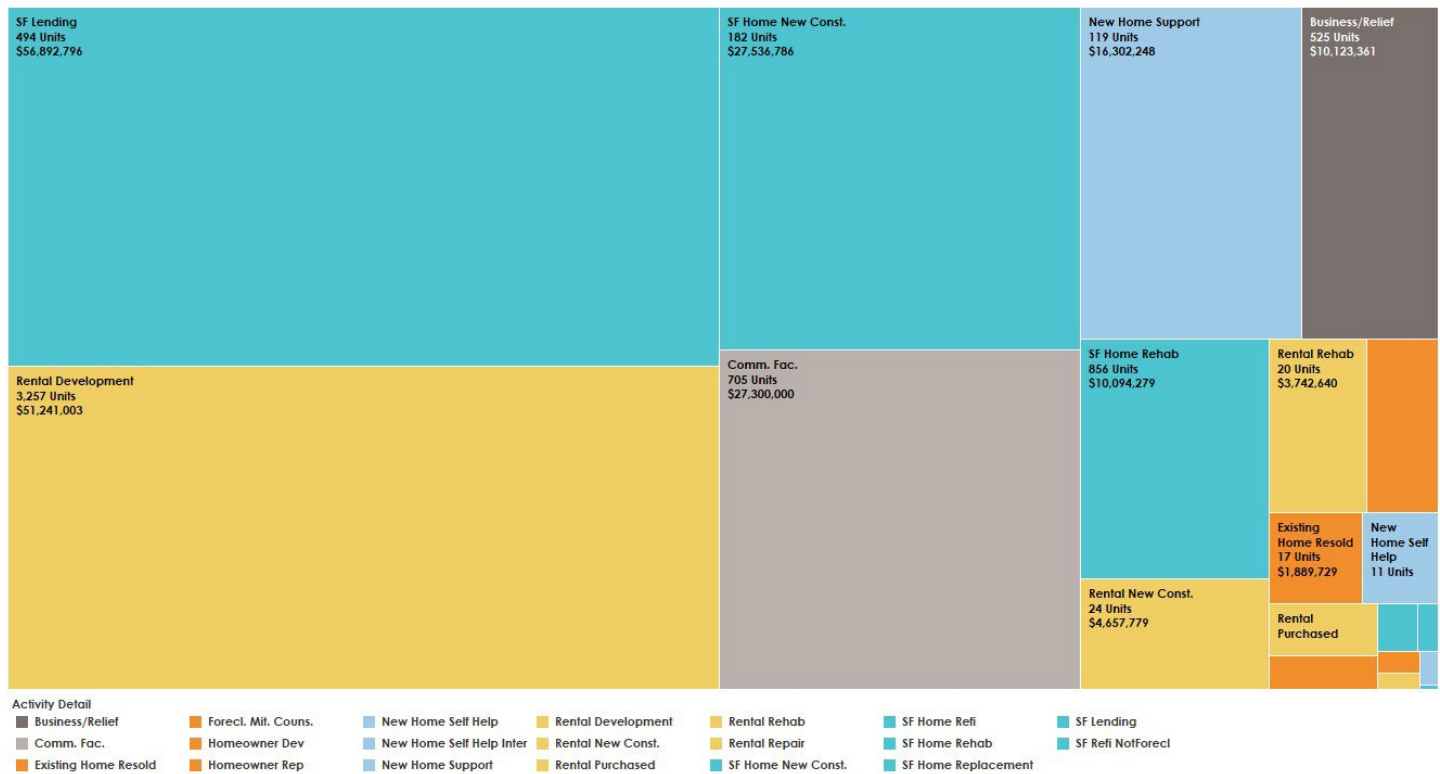


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Fahe Impact: Commonwealth of Kentucky

Fahe is a Network of over 50 nonprofit organizations building thriving communities in Appalachia. We do this by channeling investments through our Community Development Financial Institution (CDFI), leading community and economic development work, and by building, repairing, and rehabbing homes that our neighbors can afford. **From 2019 to 2023, the Fahe Network invested more than \$217 million to change the lives of 6,968 households in Kentucky:**

KY Investments 2019-2023



Why Our Work Matters

Despite the nearly \$220 million we have invested since 2019, there is still much work to be done. Due to decades of underinvestment, recent population growth, and several major natural disasters, Kentucky is characterized by an insufficient supply of housing, as reflected in the data below. Greater public investments in housing supply will create jobs and economic activity through construction and allow local employers to attract and retain talent, while empowering local residents to find the stability needed to make long-term plans such as pursuing a career, starting a family, and achieving homeownership.

The Housing Shortage in Kentucky

Sources: U.S Census Bureau; National Low-Income Housing Coalition tabulations of 2021 American Community Survey

- Rental shortage:
 - Short 89,375 rental units affordable to extremely low-income households (<30% AMI).
 - Short 69,399 rental units affordable to very low-income households (<50% AMI).
 - Rental vacancy rate of 3.3% is half the national average, indicating a very tight market.
 - Rental vacancies were down 35% YOY from 2022 to 2023, indicating a worsening shortage.

The Housing Shortage in Kentucky, cont.

- Rent burden:
 - 67% of extremely low-income renters spend more than half of their income on rent + utilities.
 - 15% of very low-income renters spend more than half of their income on rent + utilities.
 - On average, a minimum wage employee would need to work 99 hours per week to afford a two-bedroom rental in KY.
- Aging stock:
 - 78% of homes were built before 2000 (at least 24 years old).
 - Of these, 63% were built before 1980 (at least 44 years old).

Building Thriving Communities in Kentucky



LEFT: Fahe Member Beattyville Housing and Development Corp. leveraged CDBG funds to build the mixed-income Crystal Creek Subdivision, the first new housing development in Beattyville in over a decade. Half of these new homes were reserved for low-income residents. The project was so successful that BHDC is now on its third expansion of Crystal Creek. By making homeownership attainable for low-income residents, BHDC is building the American Dream in Beattyville.

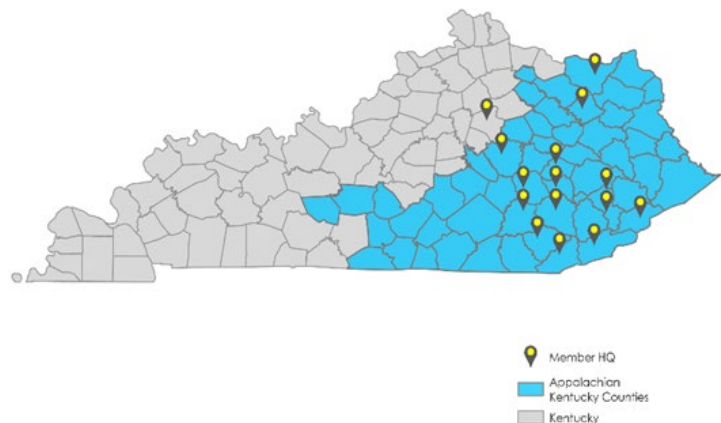
RIGHT: In the wake of the December 2021 tornado outbreak in Western Kentucky, Fahe Member Community Ventures (CV) found an innovative strategy to get survivors back into safe and affordable homes as quickly as possible.

CV partnered with the Land Betterment Corporation, the United Way, and Habitat for Humanity to present this Western Kentucky family with the keys to a new container home, providing much-needed shelter and stability—and a jumpstart toward homeownership—to a family who lost everything to the storm.



Fahe Members Active in Kentucky

- Appalachia Service Project
- Beattyville Housing and Development Corp.
- Bell-Whitley Community Action Agency, Inc.
- Christian Appalachian Project
- Christian Outreach and Appalachian People, Inc.
- Community Housing Partners
- Community Ventures
- Frontier Housing
- HOMES, Inc. (Housing Oriented Ministries Established for Service)
- Housing Development Alliance
- KCEOC Community Action Partnership, Inc.
- Highlands Housing Corp.
- Kentucky Mountain Housing Development Corp., Inc.
- Kentucky River Community Care
- Kentucky River Foothills Development Council, Inc.
- Partnership Housing
- People's Self-Help Housing, Inc.



ARC ARISE Workshop Recap

MEMBER INFORMATION ONLY – NOT FOR PUBLIC DISTRIBUTION

On May 30th, Virginia Tech researchers held a focus group to learn about Appalachian housing providers' experiences and perspectives on manufactured and modular housing. Funded by an ARC ARISE planning grant, the study aims to increase housing manufacturing in Appalachia to solve the housing shortage, create jobs, and lift up communities.

In their presentation titled, "Setting Appalachia's Workforce on Track to Adapt to Industrialized Construction", the Virginia Tech researchers argued that the construction industry has stagnated, and Appalachia as a whole can't produce enough units fast enough to meet needs. However, the region has a lot of potential to provide skilled workers for construction and manufacturing. The goal of the focus group was to get insight from regional stakeholders to identify construction labor force gaps and create a workforce training roadmap that both generates industrial and economic growth in Appalachian communities and builds more housing. This roadmap would involve ADL Ventures, a company that helps implement energy efficiency innovations.

The researchers laid out a three-part process for industrialized offsite construction (IOC):

- Productize typologies
 - Create standardized and configurable parts and implement automation
 - View housing as a product
- Aggregate demand
 - ADL Ventures would help pool real estate assets and identify demand for different kinds of housing
- Modernize capacity
 - Add infrastructure and develop workforce

Researchers argued that IOC can optimize the development of housing because of the ability to design, manufacture, and assemble products in one place. However, there is an on-site aspect the final assembly and installation of manufactured pieces happens on the lot. For ICO to work, a community needs a skilled workforce to work in the factory and on site, as well as a robust labor supply in connected industries like infrastructure construction, contracting, timber processing, glass manufacturing, administration, architecture/engineering, and transportation. Much of the existing workforce will be retiring in the next ten years, so there is a real need for outreach and training.

During the focus group, participants discussed the status quo of housing in the communities they serve (problems and opportunities) and how industrialized offsite

construction could help solve problems or take advantage of opportunities. When talking about the problems regarding housing, the conversation focused on the interconnected set of issues that have compounded to create the housing crisis. Participants talked about high land costs, construction workforce shortages (exacerbated by transportation, childcare, and healthcare costs, as well as a lack of outreach to interested high schoolers), the high costs to build and to purchase/maintain a home, and the lack of incentive for private companies to build/repair homes. When talking about manufactured and modular housing, there were a few salient points that came up:

- People with expertise in industrialized offsite construction said that factory-produced homes are just as safe and durable as stick-built and can be built to the same energy efficiency standards, so there is no difference in quality.
 - They also argued manufactured/modular homes can be produced faster and cheaper in the controlled environment of the factory, which is good for the house, the worker building the house, and the eventual buyer.
- There was a lot of talk about “marketing” or combatting bias against factory-produced homes.
- However, one attendee said that stigma is less of an issue, and had heard that some communities are wary of factory-produced homes because they worry that they’ll lose the local construction workforce.
 - The perception, which she acknowledged could be flawed, is that importing panelized walls from other states will undermine Kentucky’s construction workforce.
- There was also a lot of talk about attracting workers to construction and/or home manufacturing – the importance of job training and benefits, the need to reach out to young people, etc.
- One issue with factory-built homes is that real estate agents don’t know how to sell them.
- There were some people in the room who had expertise in related fields like workforce education, and they didn’t know the difference between manufactured and modular. Circulating good definitions is important.

The researchers will share their findings with participants when they have completed all their focus groups, and your Fahe participants will share the takeaways with Members. The data will contribute to an implementation plan for a grant application from the ARC.



MEMO

To: Fahe Board of Directors
From: Vonda Poynter, Senior VP of Membership
Re: Affiliate Partner Process for Approval
Date: May 22, 2024

Purpose

To aid each Caucus to identify and attract regional housing, economic, and community development organizations, Fahe will launch the Caucus Affiliated Partner Program. The Affiliates will expand our understanding of local needs and further aid Fahe to nurture potential Members and assist with leadership development. This memo is to seek approval of the following recommendation from the Fahe Membership Committee, staff and Caucus organizations:

Approval of Fahe Caucus Affiliated Partner proposal with criteria and compliance process including eligibility, application and benefits

Background

Membership Committee had early input from the Governance Committee, more recently from the Fahe Board of Directors and from Caucus meetings and staff discussion identifying the need for a different type of relationship other than Membership that invites trusted partners to our table – these partners would be invited to Caucus meetings by Members. The Committee and staff have supplied the attached process and expectations that any organization requesting to be a Fahe Caucus Affiliate Partner would need to complete.

The Affiliate Partner Process documents were reviewed by each Caucus in the February, 2024, meetings and was accepted by each Caucus with the caveat that the Kentucky Caucus preferred to have the Affiliate Partners approved by the Board.

Upon taking that request to the Membership Committee, it is a unanimous recommendation of the Committee that the Affiliate Partner Process be vetted by state Caucus and membership staff. Should there be a multi-state affiliate partner request, it will be a joint Caucus decision. We anticipate that Affiliate Partners would be organizations that have similar interest, may not be nonprofit, may not have “housing” as a core activity, but overlap with Fahe in housing or other community and economic development activities (examples: Addiction Recovery Care in KY, Bennet Development Group in AL). As the Affiliate Partners are not Members, there is no requirement for Board approval; however, Membership will inform the Fahe Board of Directors within the Board reports and assure that the Board is informed on any and all Affiliate Partner requests and status of application.

The committee concentrated on the following in their review and preparation of the Affiliate Partner process to exemplify best practices in affordable housing and community and economic development in Appalachia:

- Benefits of collaboration
- Required documentation/material
- Why documents are needed
- Sliding Scale Dues for Affiliate Partner status

Membership is presenting this process to the Board for approval. In summary, upon submission of the required documentation and material by any perspective Affiliate partner, membership staff will work with Community Lending for any financial analysis of the perspective Affiliate Partner as well as a review of documents for completeness and best practice standards related to Fahe expectations. The analysis and recommendation from staff will be reviewed by Fahe Executive Leadership, Membership Committee and by the appropriate State Caucus. The Caucus will determine the appropriateness of accepting the organization as an Affiliate Partner by vote or consensus.

For Action

Based on the work of the Membership Committee and Membership staff, and each state caucus review, the Affiliate Partner Criteria and Process are recommended for approval.

Attachments

1. Affiliate Partner Process Documents

Fahe Caucus Affiliated Partner Criteria

To aid each Caucus to identify and attract regional housing, economic, and community development organizations, Fahe will launch the Caucus Affiliated Partner (identified as "Affiliated Partners") Program. The Affiliated Partners will expand our understanding of local needs and further aid Fahe to nurture future Members and help with our leadership development.

We appreciate your interest in becoming an Affiliated Partner of Fahe, we are 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.

Affiliated Partners are trusted organizations sharing a common goal with the Fahe Network to carry out activities related to the general betterment of the housing or community conditions for low-income families in Appalachia. A Prospective Affiliated Partner can be introduced/nominated by a Member or by Fahe Management. Below you will find additional details regarding the benefits, criteria and process associated with becoming an Affiliated Partner.

Benefits of being Affiliated with the Fahe Network:

- Access to open Fahe Meetings & Collaborative Opportunities:
 - Expertise among staff and peers
 - Networking through meetings events
 - Discounts for events
 - Access to Fahe-led Training
 - Shared Voice/Tools for Advocacy
 - Opportunities to connect to State/Regional/Federal Agencies
- Access to Capital: Lending and Equity products
(subject to applicable rules/regulations)
 - Mortgages, including Broker/Loan Packager Relationships
 - Commercial loans, including Lines of credit, Construction Loans, Community Facilities Loans
 - Low Income Housing Tax Credit (LIHTC) expertise
 - Program Services by contract

Becoming an Affiliated Partner is a patient process, beginning with invitations to meetings, introductions, getting to know each other, and if interested, a formal letter of request to apply. Partnership is open to Nonprofit and for-profit organizations with a mission or purpose that fits with Fahe's vision for the region serving or investing in Appalachia and a demonstrated commitment to affordable housing.

Caucus Affiliated Partners Approval Process/Procedures

Eligibility Requirements:

- Organization type
 - Nonprofit corporation with 501(c)3 status
 - For profit corporation with a mission or purpose that fits with Fahe's vision for the region
 - Community Action Agency
 - Housing Authority
 - Other Governmental or Quasi-Governmental Agency
 - Other Organization types as approved on a case by case basis by the Board of Directors
- The Affiliated Partner must be serving and investing in Appalachia
- The Affiliated Partner must have demonstrated a commitment to affordable housing through one or more of the following activities:
 - Development
 - Preservation
 - Counseling
 - Financing
 - Property Management
 - Advocacy
 - Other Activities as approved on a case by case basis by the Board of Directors

Documents Checklist:

- Organizational Requirements
 - Goals and Objectives – should identify commitment to performance in furthering housing/community development
 - Map of service area indicating counties and cities served by the Organization
 - Must have a Conflict of Interest Policy and identify any potential conflicts of interest with Fahe/Members
- Financial Stability
 - Follows Generally Accepted Accounting Principles
 - Financially Sound
 - Must submit the current annual dues upon acceptance as an Affiliated Partner.
- Other Criteria
 - Identify all other membership/organizational affiliations i.e.: CDFI, LISC member, NeighborWorks America, etc.
 - Provide a summary of housing/community development work
 - The Affiliated Partner must not be involved in any pending litigation which would negatively impact the work of the organization and/or Fahe.

Application process:

1. Invitation/Introduction of Prospective Affiliated Partner to corresponding state caucus or Fahe Staff via referrals, meetings, events.
2. Visit/Call with Fahe Membership/Staff and Prospective Affiliated Partners Executive staff and/or key personnel. (this can happen elsewhere in the process)
3. Formal Letter of request to Fahe Membership Staff will result in the invitation to submit application materials for qualified organizations (per requirements above)
4. All applicable checklist materials submitted
5. Materials reviewed by Fahe Staff who provide summary of qualifications to present to the state caucus(es) for their consideration/recommendation and for input from Fahe Executive Team.
6. Prospective Caucus Affiliated Partner is invited to make a short presentation to appropriate state caucus(es) with summary material provided and Fahe Executive Team invited.
7. State Caucus discusses without Prospective Affiliated Partner(s) in the room.
8. If the Caucus agrees, an Action is recorded (vote or consensus) that the Prospective Affiliated Partner is approved by the caucus.
9. Affiliated Partner material is provided to the BOD in the Membership Report
10. Should the Affiliated Partner be multi-state, each appropriate Caucus must approve.

Compliance:

In exchange for these benefits, Fahe expects its Affiliated Partners to comply with Fahe Values, Mission and Vision, disclose conflicts of interest and to comply with any reasonable request that furthers Fahe's ability to provide resources to Members.

The Affiliate Partnership is an At-Will Relationship as either party can decide to end the relationship at any time.

Affiliated Partner Renewals:

Dues and documents (listed below) submitted no later than January 15

- Annual Report - If your organization does not produce an official annual report, please include a brief overall summary of this year's successes, highlights, accomplishments, challenges, etc., and/or include 2 or more of your most recent newsletters.
- Most Current audit
- Certificate of Good Standing with appropriate State
- Signed MOU

Exhibit A

Fahe MISSION, VALUES, 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 committed 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.

Fahe Updates

Quarterly Reporting – 3/31/24

State	Org Name	4/10/2024	4/19/2024	4/25/2024
KY	Beattyville Housing and Development (BHD)			
	Bell Whitley Community Action Agency (BWCAA)			
	Christian Appalachian Project (CAP/SV)			
	Christian Outreach with Appalachian People (COAP)			
	KY River Foothills Development Council (KRFDC)			
	Housing Development Alliance (HDA)			
	Housing Oriented Ministries Est. for Services Inc (HOMES)			
	KCEOC			
	Kentucky Mountain Housing Development (KMHDC)			
	KY River Community Care (KRCC)			
	People's Self-Help Housing (PSHH)			
	Kentucky Highlands Investment Corp./Highlands Housing (KHIC/HH)			
	Partnership Housing (PH)			

Without NWOs			With NWOs		
Total Organizations	47		Total Organizations	55	
Turned in by 7/10	11	23.40%	Turned in by 7/10	19	34.55%
Turned in by 7/15	26	55.32%	Turned in by 7/15	34	61.82%
Turned in by 7/25	27	57.45%	Turned in by 7/25	35	63.64%
KY Organizations	13		KY Organizations	15	
Turned in by 7/10	3	23.08%	Turned in by 7/10	5	33.33%
Turned in by 7/15	10	76.92%	Turned in by 7/15	12	80.00%
Turned in by 7/25	10	76.92%	Turned in by 7/25	12	80.00%

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- May be used for Purchase or Refinance
- Cannot be used to meet the Borrower's Minimum Required Investment (MRI) for FHA Loans
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1

Quarterly Update

It is PRT staff's desire to work with the Fahe to uplift the advocacy and comms efforts for the region. In the past quarter we released new stories on our Everything Else story map ([Rural Voices – Partners for Rural Transformation](#)) which now contains stories from Whitesburg, Kentucky, and Wytheville, Virginia. PRT staff have also pulled together a poster presentation that was accepted at the Richmond Federal Reserve Bank's Investing in Rural America Conference that highlights the work of Frontier Housing with their DreamBuild partnership with cdc. These are the ways that we are uplifting the work and stories of local leaders in Appalachia to the national level.

2

Quarterly Update (Continued)

There was a lot of change with PRT leadership in the preceding quarter and this quarter we have spent a lot of time ensuring that the work continues on and that staff are on target to meet grant deliverables. Right now, our largest piece of work is the second phase of our latest Robert Wood Johnson Foundation grant, that focuses on a research project. This research is being conducted by Fahe and PRT staff with six community partners across the regions, testing our Rural Equity Development Framework. This framework is our expression of the way that we think our work is best pursued, and you have heard it referred to as the three-legged stool. It could be the beginning of a really solid theory of change, and we hope to have the results of the research by the end of the current quarter (July 30).



3

How PRT Came to Be: Our Origin Story

PRT was birthed in 2014 as the “Persistent Poverty Working Group” at Fahe. Our six CEOs joined forces to focus on eradicating persistent poverty across their various service areas. In 2021, the PPWG formalized as Partners for Rural Transformation.

How We Began



PRT has grown to include a Steering Committee made up of our 6 CEOs and their deputies, 4 full time staff, and 15 regular partners at the local, regional, and national levels.

Where Are We Now



Every member of the Working Groups that are not PRT staff are from our partner CDFIs. However, they are all volunteers, meaning they willingly give their time to PRT and our efforts while performing their duties at their primary organizations. Currently, we have 80 collective members across our working groups.

Our Membership

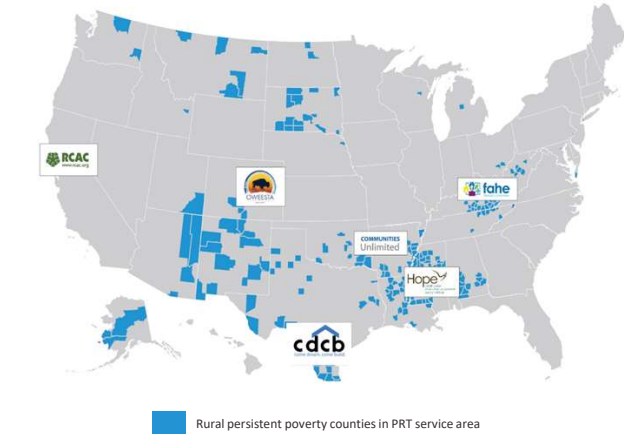


4

Who are the Partners for Rural Transformation?

- PRT is led by a steering committee of **six place-based community development organizations** that serve **78% of rural persistent poverty counties** across the United States.
- PRT envisions a future where everyone can have the opportunity to **build wealth, provide for their families and achieve their dreams** in the community they call home.

Despite current perceptions, rural persistent poverty areas **span the United States** - including Appalachia, the Mississippi Delta, the Deep South, the Rio Grande Valley, Native American communities, and the rural West.



 PARTNERS FOR RURAL TRANSFORMATION