



West Virginia/Maryland Caucus Agenda
Tuesday, October 29, 2024, 11 am – 3:00 pm
Kanawha County Public Library, 123 Capital Street, Charleston
Floor 3, Room #311A

1) Welcome & recognition of Special Guests – Kevin Jones – 5 minutes

Craig Petry, Community Works; Penny Thaxton, USDA-RD (tentative); Megan Krider, FHLB-PBGH (Virtual); Taylor Bennett, Zane Hornbeck-Buseman, WVLS; Marten Jenkins - Partner Capital (tentative); Sandra Lopez, Fifth/Third Bank(tentative)

2) Outside Agency Presentations/Topical Discussions - 15 minutes

- a. Fifth Third – Sandra Lopez

3) Partner Updates- 45 minutes

- a. WVHDF Updates (see packet)
 - i. WVHDF Lending update - Traviss (interest rates) **pp. 3-4**
 - ii. HOME, AHF, HOME-ARPA - (see packet) **p. 5**
- b. FHLB-Pittsburgh – Volunteer Housing, AHP
- c. USDA – Penny Thaxton
- d. WV Build – Meghan Smith
- e. West Virginia Land Stewardship – Zane Hornbeck-Buseman
- f. Community Works – Housing Conference

Break for Lunch by 12:30pm

1:00 pm Caucus Time

4) Board Elections – Jim King – 10 minutes

5) Caucus Chair Question – Kevin Jones – 20 minutes

- a. If you attended a conference/training – WV Housing Conference, Fahe Annual Meeting, NTI – share something that you have learned?
- b. What's going on in your organization?

6) Membership Business – 20 minutes **pp. 6-11**

- a. Review of February Caucus Minutes
- b. Caucus Survey/Member updates
- c. Members Big Challenge
- d. Four Corners Working Groups
 - i. Capacity - next meeting **Nov. 5**, 10:30AM-12:00PM EST; Recurring Meeting first Tues. every other month
 - ii. Narrative - next meeting **Nov. 12**, 3:00PM-4:00PM EST; Recurring Meeting TBD during upcoming meeting
 - iii. People - next meeting **Nov. 20**, 3:00PM-4:00PM EST; Recurring Meeting third Wed. every other month
 - iv. Money - next meeting **Nov. 25**, 2:30PM-4:00PM EST; Recurring Meeting fourth Mon. every other month

7) Advocacy – 30 minutes **pp. 12-16**

- a. WV Advocacy Coalition – Andrew Bates abates@fahe.org
- b. WV Caucus Elevator Pitch – “WV is 46th in new home construction per capita, and we are short over 50K rental units. The Fahe WV Caucus has leveraged over \$85 million in just 5 years to impact over 1700 households not served by the private market. In order for WV to keep growing, we must do more, because homes are where jobs go to sleep at night.”
- c. Federal Updates & Discussion on Appropriations
 - i. Appropriations Workshops
 - ii. Written Federal Updates

8) Strength in Numbers - Member Interest/Focus Updates – Traviss – 15 minutes **pp. 17**

- a. Energy Opportunities
 - i. CClA Applications Open - Feedback
 - ii. DOE – Community Change
- b. PRICE Awards pending
- c. ARC ARISE Planning Grant

9) Fahe UPDATES – Attached Memo – 15 minutes **pp. 18-19**

- a. Fahe Board Report Sept. 20, 2024 – Emily Wilson-Hauger, Christal Crouso
- b. Membership Updates (see packet)
 - Reporting – QE 9-30-24 status – Jackie Weiss
 - Membership Training Opportunities - Jackie Weiss
 - Fahe History Project & Survey – Diedre Kendall AmeriCorps VISTA
 - Fahe Hazard Mitigation Plan Project Final - Jeremy Cornett AmeriCorps VISTA
- c. Communication Introduction – Lina Page, Kevin Flora
- d. Lending – Community Lending & JustChoice Lending Home -Sweet Home, open until funds exhausted <https://fahemembers.com/wp-content/uploads/JCL-marketing.pdf>
- g. Partners for Rural Transformation Update – see info from Sara Ball **pp. 20**

8) Follow-Up

Upcoming Events

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

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

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

WV Caucus page: <https://www.fahemembers.com/state-caucuses/wv-md-member-information/>



West Virginia **VETERANS'** Home Loan Mortgage Program

**Available to veterans and
current service members**

No income limit

\$350,000 purchase limit

**Optional down payment
and closing cost assistance***

Eligibility

- WV resident and qualified service member or veteran
- First-time homebuyer
- Complete WVHDF-approved homebuyer education
- Ability to contribute at least \$2,500 toward transaction
- Meet credit minimum and other requirements



West Virginia Housing
Development Fund

NMLS # 198038

800-933-8511 | www.wvhdf.com

*Applicants must meet Homeownership Program income limits and Low Down Home Loan requirements to qualify for down payment and closing cost assistance.



LOAN STRUCTURE

- Fully amortizing, 30-year, fixed-rate loan at 1% (100bps) below Homeownership Program at time of lock with WVHDF.
- Available conventionally with PMI, or with FHA, USDA, or VA insurance.
 - o The Fund's FHA overlay and "Approve-Accept/Eligible" requirement on government-insured loans applies.
 - o Program loans should be run as "HFA Preferred" in DU; FNMA only.
- Low Down Home Loan (LDHL) – LDHL may be used to cover down payment and closing costs provided *all titleholders* qualify per Homeownership Program federal compliance income calculations.

BORROWER ELIGIBILITY

- **West Virginia Resident** – Resident of WV who maintains, or will maintain after receiving a mortgage loan, a primary residence within WV.
- **Eligible Veteran** – An individual who is a West Virginia resident and who is in military service or has been in military service and was discharged under *honorable conditions*, including honorable discharge and general discharge. (Review the program guide for full eligibility parameters.)
 - o Military Service – membership in the WV National Guard, or membership in the Federal Reserve forces of the armed forces, or service on federal active duty.
 - o Also eligible: un-remarried spouses and children of an eligible veteran killed in the line of duty.
 - o Acceptable sources of veteran eligibility: current orders, DD214 or other official documentation stating the character of discharge, or military death certificate.
- **Income** – There is no income limit imposed for borrowers for the 1st lien program.
- **First Time Homebuyer** – An individual who has not previously owned an interest in real property used as their primary residence within the last three years.
 - o The Homeownership Program's targeted county exception *does not* apply.
 - o The Homeownership Program's one-time veteran's exemption *does not* apply.
- **Minimum Contribution** – The borrower must contribute a minimum of \$2,500 of their *own funds* toward the transaction (down payment, closing costs, pre-pays).
 - o *The Low Down Home Loan, grants, gift funds, and sweat equity are ineligible sources of the \$2,500 contribution requirement.*
- **Homeownership Education** – Borrower must complete the HomeView education course, or FNMA equivalent. *Homeownership education is required regardless of the insurer.*

PROPERTY ELIGIBILITY

- **Sales Price** – Subject property sales price may not exceed \$350,000, *statewide*.

ADMINISTRATION

- WVHDF Lock – Choose loan program *WV Veterans Home Loan Mortgage Program*.
- Lender compensation remains consistent with other programs: 1.85% gain on sale (cap of \$4,000), .65 SRP (cap of \$1,000).
- General file documentation request/remittance processes remain the same.

HOME/HTF updates from Cathy Colby:

Two multifamily residential rental projects recently received a commitment of HOME CHDO (and/or ERA2) funds:

- 4-unit project in Welch, McDowell County, closed on 6-12-2024 (HOME CHDO funds)
- 4-unit project in Belington, Barbour County, closed on 8-29-2024 (HOME CHDO and ERA2 funds)

Three multifamily residential rental projects are estimated to close soon:

- 4-unit project in Clarksburg, Harrison County, estimated to close November 2024 (ERA2 funds)
- 10-unit mixed use project in Thomas, Tucker County, estimated to close December 2024 (HOME funds)
- 8-unit mixed use project in Parsons, Tucker County, estimated to close December 2024 (HOME funds)

Build America, Buy America

The Build America, Buy America Act (BABA) was signed into law by President Biden on November 15, 2021, as part of the Infrastructure Investment and Jobs Act (IIJA) as Sections 70901-52 of Pub. L. No. 117-58 and includes the “Buy America Preference” (BAP). BAP applies to all projects receiving HOME and HTF funding allocated to the West Virginia Housing Development Fund on or after August 23, 2024. In general, the BAP requires that all iron, steel, manufactured products, and construction materials used in these projects must be produced in the United States.

The BAP applies to HOME and HTF projects (also known as Infrastructure Projects) unless a Federal agency, including HUD, issues a waiver in three limited situations: 1) when applying the domestic content procurement preference would be inconsistent with the public interest, 2) when types of iron, steel, manufactured products or construction materials are not produced in the United States in sufficient and reasonably available quantities or of a satisfactory quality*, or 3) where the inclusion of those products and materials will increase the cost of the overall project by more than 25 percent. Before issuing a waiver, under Section 70914(c), the head of a Federal agency, including HUD, must make publicly available a detailed written explanation for the proposed determination to issue the waiver and provide a period of not less than 15 days for public comment on the proposed waiver. Additional details on waivers can be found in the sections entitled Waivers Currently in Effect and HUD Project-Specific Waivers.

*When types of iron, steel, manufactured product, or construction materials are not produced in the United States in sufficient and reasonably available quantities or of a satisfactory quality, the project owner must submit documentation proving this to be true.

The five projects listed above received or will receive HOME funds allocated to the West Virginia Housing Development Fund prior to August 23, 2024; therefore, BABA is not applicable for them.

For developers anticipating the submission of a future HOME/HTF application to the Fund, attention should be paid to the BABA requirements. The Fund’s BABA Policy is being finalized and will be posted to the website soon. Meanwhile, BABA information can be found at <https://www.hudexchange.info/programs/baba/>.



West Virginia/Maryland Caucus Agenda
Tuesday, June 11, 2024, 11 am – 3:00 pm
 Schoenbaum Family Enrichment Center: 1701 5th Ave, Charleston,
 in the Kanawha Valley Room

Name	Organization	Name	Organization
	Coalfield Development	Nicholaus Bormes	Fahe
	FMHA	Katy Stigers	Fahe
	Garrett Co. CAC	Traviss Witt	Fahe
Betty Workman	HA Mingo Co.-Virtual	Vonda Poynter	Fahe
	HOC	Andrew Bates	Fahe
	Mon Valley HFH	Amanda Scalph	Fahe-Virtual
	NCWVCAA	Jackie Weiss	Fahe-Virtual
Heather Croson	Randolph Co. HA-Virtual	Jeremy Cornett	Fahe-Virtual
Katie Keefer	RCCR	John Niederman	Fahe-Virtual
Kevin M. Jones	RCCR	Joshua Stewart	Fahe-Virtual
John David	SALS	Kylie Milliken	Fahe-Virtual
Dave Clark - WDG	Woodlands DG	Lina Page	Fahe-Virtual
Emily Wilson-Hauger	Woodlands DG-Virtual	Maggie Riden	Fahe-Virtual
Wendolyn McKenzie	Guest-AHRDC (MD)	Megan Stepp	Fahe-Virtual
Penny Thaxton	Guest -USDA RD	Adrian Godboldt	PRT-Virtual
Tim Fisher	Guest-Wash. Co. CAC-Virtual	Emily London	PRT-Virtual
Diedre Kendall	Fahe-AmeriCorps VISTA		

5 of 10 Members Represented – 50% Attendance

1) Welcome & recognition of Special Guests - Dave Clark

Bryan Phillips - The HUB; Craig Petry, Community Works (tentative); Jon Rogers, Cathy Colby (tentative) – WVHDF; Penny Thaxton, USDA-RD; Zane Hornbeck-Buseman, WVLS; Marten Jenkins - Partner Capital (tentative)

2) Outside Agency Presentations/Topical Discussions

- a. WV Division of Energy – GGRF for residential solar
 1. Could this be used with other funds – CDBG? WV Build?
 2. 106M was awarded, WV chose not to apply for it.
 3. Solar For All was the only party with grant money attached to it. 40% of the investments is supposed to go to low-income communities.
- b. Energy efficient upgrades for multi-family properties (heating/cooling, windows)
 1. Trying to register to claim tax credits. David Nguyen. One online form. The easiest tax credits are the 45L tax credits, don't know if we can even qualify. But there are a variety of tax credits we can access, even more than a single family can access. Josh to send flyers to Vonda to send out. SALS applied for the Energy Tax Credit program and was approved but they don't know for what or how much.
- c. WV Build Update - Megan Smith (tentative) – no luck.
 1. Allows for tax credit to be used against property and sales tax. Really for builders.
 2. Tax credit flyers for WV:
[Publication 5817-D \(Rev. 4-2024\) \(irs.gov\)](https://www.irs.gov/publications/p5817-d)

[Publication 5817-G \(6-2023\) \(irs.gov\)](https://www.irs.gov/publications/p5817-g)
- d. Full Quiver Consulting - Michelle and John Conner
<http://www.fullquiverconsulting.com/about-us.html>

Unable to make it today.

Status of RISE program – Is it from the CDBG money that WV has to give back. Multifamily does have homeowner programs, if using with low-income housing tax credit, sometimes it can be paperwork heavy. All funds had to be expended by September 2023 or returned to HUD with the RISE program. Will make an inquiry to WV Housing Authority.

WV Housing Fund discontinued from pandemic, did they run out of money for Homeowner Rescue program? Supposed to go to September 2025 depending on if funds are allocated. They said they had no funds three weeks before the deadline.

3) Partner Updates

- a. WVHDF Updates
 1. WVHDF Lending update - Jon
 2. HOME, AHF, HOME-ARPA
 3. ERA 2; Homeowner Rescue Program is now closed
- b. FHLB-Pittsburgh – Volunteer Housing, AH
 1. It's the one where the initial funds apply, if you don't qualify, you automatically fall into the second pot.
 2. Atlanta does fund a lot of projects outside of their district where a lot of banks don't. If you are a federal home bank member of Atlanta, if you have a project in IL, they will fund it. Don't lean into rural areas, it's a problem with their scoring. Federal Home loan bank system – Sara Morgan has been part of a working group around CDFIs working with the system. Looking at applications, how they work with CDFIs, how that would work better.
- c. USDA – Penny Thaxton
 1. Have plenty of money to buy homes, repair homes. A lot of budget challenges, have a waiting list for grant money for 10k for essential health and safety. Plenty of repair money if they keep under 7500, don't have to put line on the house. Foreclosures – if it happens due to loss of job and they are back to work, have a program to refinance them or if they need 5k in repairs. Does have to go through an inspection. Can come into 1% loan with USDA. 4.75% rate is going up to 4.875% in July, subsidy. Walks them through getting the repair loan.
 2. Housing Preservation Grant every year – supposed to come out in June, rumors that it will get cut to 100k.
 3. Have payment assistance, can extend time to pay, can do short sales, many ways to help.
 4. 502 Direct recapture date is July 1st, still have it now, will there be some left? Certificate of eligibility, close to 100%. Don't anticipate running out of money, anticipate will have to give some back.
 5. KY is not a lot different in that grant dollars are almost gone, do have repair funds, 502 waitlist is 6 months.
 6. Congressional offices are hearing a lot from frustrated people due to lack of money; 1.5 year wait. Writing letter to Congress now, Congress is going to call USDA. Still working on that letter, as you have stories, let Josh know.
- d. West Virginia Land Stewardship – Zane Hornbeck-Buseman
 1. Not present.
 2. Emily – they are still trying to work on their earmark, hard to work through with HUD, continuing to advocate, get more property acquisition in land bank for organizations to take advantage of the properties.
 3. Anyone been using the DLAP program for demolition? Still a lot of money is coming down the pipeline for demolition.
- e. Community Works

1. Housing Conference – Craig and Emily
 - a. September 25-27th. Pushed it back later in September to avoid overlapping conferences. Still nailing down key speakers, housing fund will have some sessions, several tracks. In Charleston as usual. Community Works hosts. Additional tracks are still available, if have any ideas, let Emily know. Hot topics is also a track. Recovery housing? Will try to get that covered as well. Manufactured housing is also a hot topic. Save the dates going out in two weeks, registration soon after that.
2. Earmarks just came out – anyone using them? Yes, they are using them this year, 2024. Haven't seen any earmarks used for housing in WV.

https://www.hud.gov/program_offices/comm_planning/edi-grants/FY_2024

Break for Lunch by 12:30pm

1:00 pm Caucus Time

- i. Be active and involved in membership.
- ii. RCCR is holding a housing fair June 29th to launch the RCCR office in Huntington. Housing information, workshops, kids zone, DJ, massage chair, mascot, etc. Have 300 people pre-registered, \$25 gift cards for the first 100 people that show up. Raffles throughout the day. Did commercials, going to air, boosted, YouTube ads.

4) Membership Business

- a. Review of February Caucus Minutes
 1. No comments.
- b. Caucus Chair Election – recognize Kevin Jones' volunteering to be the Caucus Chair
 1. No objections, Kevin Jones is the new Caucus Chair. Dave Clark was thanked for his service.
- c. Nominating Committee Representative
 1. Katie was nominated, accepted the nomination, no objections.
- d. Member check-in – Caucus Discussion – Please share what they are making a priority in their organization - any thoughts on what we can do to address the affordability crisis....
 1. Putting fees on hotels rooms, created a fund to subsidize single family house development in the neighborhood, get dilapidated houses torn down, use that fund to create single family homes. Still deciding on the fee amount.
 2. Just trying to make more housing, construction.
- e. Four Corners Working Groups
 1. *Money – Pete Stigers*
 - Members are interested in a centralized database of areas of expertise in the membership. Determine the best way for Fahe to get information to members on new opportunities.
 2. *Capacity –*
 - a. The ability to meet the needs of your community. Back-office support, pool resources, share staff/resources. Ton of overlap between money and capacity, talked about combining the groups.
 - b. Collective capacity? Fahe part of a regional network.
 3. *Narrative – Vonda/Lina - survey/discussion*

- a. Next month, the narrative group will put together the narrative, approved in August, will share out in annual meeting.
4. *People – Emily*
- a. Targets – increasing Fahe membership, attracting new affiliated partners, engaging a percentage of membership on Fahe committees and other ways. How do we define engagement, how do we measure current engagement and monitor growth from that? Participation seems to go up when staff members are on the Board of Directors but not sure which came first.

5) **Advocacy** – Fahe 5-yr. Impact Graphic

- a. Jim's Big Challenge – 2019-2023 – Maggie
 - 1. Aren't expecting more federal funding any time soon. Affected around 30,000 households with service across membership and Fahe. 1.4B in investments.
 - 2. Federal funds are going to stay flat, building costs will go up. What are models that you see in the field that could bring in new/flexible income? Is it time to think about modular homes?
- b. WV Caucus Elevator Pitch – - WV Impact One-Pager
 - 1. Will be doing Gift of Gab 2.0 to refine elevator pitch.
 - 2. 85.4M invested to influence 1700 households across the state of WV.

In the face of West Virginia's shortage of quality housing, low prevailing wages, poor workforce participation in difficult terrain, the Fahe WV Caucus leverages state, federal, and private grants and loans to build homes, educate home buyers and provide workforce training and substance abuse treatment. We believe in doubling the West Virginia minimum wage to attract and retain more talent and increase workforce participation so that we can build and preserve even more homes for our neighbors. This will increase tax bases, improve our schools and create a favorable labor environment. We are building a strong West Virginia.

- c. WV Advocacy Coalition – Andrew Bates abates@fahe.org
 - 1. Power building, trying to get board seat on WV Housing Development board. Leverage Community Works so they become eligible to sit on the board.
 - 2. Been brainstorming ideas to get better attendance. Nominating a smaller advocacy committee within the caucus of people who are most interested.
 - d. Potential for recommending placements state level positions
 - e. Federal Updates – working on HOME Proposed Final rule
 - i. Code changes 2021 IECC: <https://codes.iccsafe.org/content/IECC2021P2>
 - Regulatory heavy summer – have a recording talking about impacts, what Fahe is doing and continuing to do to ease regulatory position.
 - ii. BABA Memo: <https://fahemembers.com/wp-content/uploads/BABA-Memo-14-May-2024.pdf>
 - Tracking – Kylie has written an excellent implementation guide for Fahe members. Available on Fahemembers.com - <https://fahemembers.com/wp-content/uploads/BABA-Memo-14-May-2024.pdf>
- Home Proposed Rule, have until July 29th to submit comment. Been working on the draft, had first membership-wide discussion meeting about the rule, will be having another one in early July. Taking advantage of the opportunity to change the HOME regulations. Can talk to Josh about problems/what needs fixed or submit your own comment. Will have a draft available soon.

6) **Strength in Numbers - Member Interest/Focus Updates**

- a. Energy Opportunities – pending RFP from national Awardees – Traviss
 1. Being awarded at authority level, the primary people don't have time for anything other than negotiations right now. Capitalization grants awards through CDFIs that go for green energy projects.
- b. PRICE – application due July 10 – Traviss
 1. Manufactured housing – approached by Lincoln Institute to be a subrecipient on application.
- c. ARC ARISE planning application funded (9-1-24 to 8-31-25)
 1. Awarded for VITAL program, one year planning grant, two members in KY, TN, one in WV. Workforce development, leadership development pipeline.
- d. Research - Katy
 - i. Data Request - Economic Impact Analysis Project with Daniel Eads, WVU Extension
 - a. Will be asking for information but should be information you already have.
 - ii. Show and Tell Tableau for Members (REED participation!)
 - iii. Katy to send information through Jackie about tourism, green energy, and solar.

7) Fahe UPDATES – Attached Memo

- a. Fahe Board Report Dec. 2023 – Emily Wilson-Hauger, Christal Crouso
 - Approved new member for KY, selection process for funding opportunities.
- b. Membership Committee (Christal Crouso, Vonda)
 - Caucus Affiliate Partners
 - Not members, someone you would want to invite into Fahe family for a purpose.
- c. Membership Updates
 - Reporting – QE 3-31-24 status- Vonda
 - 63% across membership, numbers are down. Can report last quarter on next quarters report so not missing data. It's extremely important, please report.
 - Membership Training - Jackie Weiss
 - The online self-paced course package was released, signed up for it. Will have those classes to offer again coming up July 1st.
 - NTI happening in Pittsburgh in August. Email Jackie and she can send you info, have a little bit of money to support attendance, it is a reimbursement of \$200 once you have your course certificates and registration.
 - Membership renewals end of this week. Price is going up to \$750 this year for the first increase in over 10 years.
 - Disaster Preparedness/Business Continuity Planning – Diedre Kendall VISTA
 - Contact Diedre if you want one or need to update yours. Will be emailing templates to the members this week.
 - Member Disaster Risk Assessment – Jeremy Cornett VISTA (*see memo*)
 - 3 phases – Phase 3 will be hazard mitigation plans delivered by region around Annual Meeting.
 - Health & Housing - Nicholaus Bormes
 - Still ongoing across the states.
 - Updates to www.fahemembers.com – Nicholaus
 - Been updating both fahe.org and fahemembers.com. Dedicated Advocacy page now, password protected. Would appreciate feedback.
- d. Communication Round up – Lina Page
- e. Lending – Community Lending & JustChoice Lending Home Sweet Home, open until funds exhausted

- Sade Wells – handouts of all the products that we offer. Reach out to Sade with questions, can come see and help with any loans. Broker light, Broker deal.
swells@fahe.org Sade will be taking over outreach and education.

g. Partners for Rural Transformation Update – see info from Sara Ball

8) Follow-Up?

Upcoming Events

- **Aug. 26-30:** NTI Pittsburgh, PA
- **Sept. 9-10-11** – Fahe Annual Meeting, Roanoke, VA
- **Sept. 25-27 (tentative)** - 2024 WV Housing Conference

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Fall Caucus Meetings Advocacy Items

Advocacy Reminders

- Meet with electeds and candidates: Deepening or developing relationships with elected officials- local, state and federal- is an around the year activity.
- Attend debates or community events: We're in the final stretch. Learn about what your candidates think about the housing crisis, or better yet, educate them!
- Post Election – Congratulatory Letters and Post Swearing In Congratulatory Letters: If you want draft language, say the word. We're here to help
- Tools and Information: You can find all the relevant Advocacy Tools and Materials: Member Website, password: Fahe4Corners!
 - Getting a meeting and Making the most of your time with electeds
 - Housing as Econ Development
 - Construction and Skilled Workforce Challenges in Appalachia
 - Housing Development for Non-Developers (and a glossary!)
 - BABA and Building Code Memos
 - Federal Appropriations
 - State Advocacy Priorities and Housing Crisis 1 Pagers
- Written Federal Update **(see following pages)**

Advocacy Discussion Agenda Priority Topics:

- Federal Update & Discussion on Appropriations (10 mins)
 - Sign up Members who are interested in the Appropriations Workshops
- Coalition update (10 mins)
 - For ONLY VA: Meeting up and connecting at the VA Housing Conference

If time allows:

- Draft Elevator pitches written & condensed (short form and long form) to share at Fall 2024 Caucus. Please insert for relevant state. (5 mins)
- Draft questions for members about comms from Fahe for next meeting (15 mins)

WV

Long/Original: WV is 46th in new home construction per capita, and we are short over 50K rental units. The Fahe WV Caucus has leveraged over \$85 million in just 5 years to impact over 1,700 households not served by the private market. In order for WV to keep growing, we must do more, because homes are where jobs go to sleep at night.

Medium: West Virginia is 46th in new home construction per capita and we are short over 50,000 rental units. The Fahe WV Caucus has leveraged over \$85 Million in just 5 years to impact over 1,700 households. Homes are where jobs go at night. If we want a strong future economy, we need a strong housing market that provides stable, affordable housing for all.

Short: In the last five years the Fahe WV caucus has leveraged \$85 million in over 1,700 households. We are a leading force in housing and economic development in West Virginia.

Welcome to Fahe's Advocacy Caucus Newsletter! This quarterly update will inform Members about recent developments in Congress and the current administration, as well as your Advocacy Team's efforts to make programs work better for you. If you have any questions, please reach out to your [advocacy team](#) and we'd be happy to help!

Contents

- [Congressional Updates](#)
- [Administration Updates](#)
- [Advocacy Team Updates](#)
- [Appropriations Tracker](#)

Congressional Updates

- Shutdown Avoided: In late September, Congress avoided a government shutdown by passing a continuing resolution (CR) until December 20. The CR maintains FY2024 funding levels for all agencies and programs except for the Secret Service and FEMA, which each got a slight boost.
 - The outcome of the election will affect Congress's appropriations decision-making when the CR expires.
- Disaster Funding: House Speaker Mike Johnson (R-LA) has said he will not bring the House of Representatives back into session to pass additional emergency funding for FEMA and the Small Business Administration (SBA) before the election.
 - FEMA has enough funding to address the aftermath of Hurricanes Helene and Milton, but the SBA has run out of money to make new loans, although they are still processing applications. Congress is likely to address this issue during the lame duck session after the election.
- Possible Housing Legislation: Senators on the Banking, Housing, and Urban Affairs Committee have indicated interest in passing a package of housing bills during the lame duck session, which would likely include the Rural Housing Service Reform Act.
 - Congress will be busy with appropriations and disaster response, but your Advocacy Team is pushing for the passage of housing legislation.
- Election Forecasting: Fahe expects a minimum of four Congressional seats in our footprint to change hands in November: the WV 2nd District, the MD 6th District, and Senate seats in WV and MD.

Administration Updates

- HOME Proposed Rule: This summer, the Department of Housing and Urban Development published a Proposed Rule that would make significant changes to the HOME Investment Partnerships Program. We expect the final rule to be published some time between October and January.
 - Fahe submitted a comment, which can be found [here](#). We made recommendations on several aspects of the Proposed Rule, including on how to mitigate environmental and predevelopment costs, how to allow more CHDOs without harming existing robust CHDO networks, how to protect tenants without putting undue administrative stress on Members who operate rental units, and how to calculate the homeownership value limits in a way that makes more sense. 20 other organizations made or changed their policy recommendations to align with Fahe's asks.
 - For more information, please see the [August Advocacy Update](#).
- Presidential Housing Plans: The high cost of housing has become a campaign issue this cycle, with both candidates publishing plans for how they would address the housing crisis. The table below summarizes the major steps each candidate has said they would take in written housing plans. Regardless of the outcome of the election, Fahe will continue our efforts to make federal housing programs work better for our Network and our region.

Donald Trump	Kamala Harris
<ul style="list-style-type: none"> • Reduce inflation and mortgage rates • Allow housing construction on some federal lands • Create tax incentives for first-time homebuyers • Overturn unnecessary regulations • Decrease demand for housing by reducing immigration 	<ul style="list-style-type: none"> • Construct 3 million new housing units • Create a tax incentive for building starter homes • Expand LIHTC • Propose a \$40 billion innovation fund for local housing efforts • Overturn unnecessary regulations • Call on Congress to pass legislation to prevent investors from buying large numbers of single-family homes and prevent landlords from using algorithms to decide rent prices • Provide \$25,000 of down payment assistance for first-time homebuyers
Sources: <ul style="list-style-type: none"> • Republican Party Platform (link) • Vice President Harris Lays Out Agenda to Lower Costs for American Families (link) 	

Advocacy Team Updates

- Income Eligibility: In August, Fahe's Jim King and Federal Advocacy Team, along with Dave Clark of Woodlands Development & Lending and Scott McReynolds of Housing Development Alliance, traveled to Washington, DC, to deliver a briefing on the issue of HUD's income limits and how they disadvantage our communities.
 - Our speakers presented Fahe's national floor proposal to an audience of Congressional staff, administration officials, and other advocates. The report we shared with them can be found [here](#).
 - For photos and more information about the event, please see [the Fahe Blog post](#).
- BABA: Your Advocacy Team is continuing our efforts to ease BABA implementation for Members on both the programming side and the policy side. Either by now you have seen, or should expect to see soon, that:
 - Programming: We have sent around a suite of resources including compliance worksheets, practical examples, and links to HUD trainings.
 - Policy: We have submitted a comment to the National Institute of Standards and Technology's Manufacturing Extension Partnership (NIST MEP) asking them to publish a list of BABA-compliant manufacturers or products. We have also sent a letter to HUD, the Federal Trade Commission, and the Department of Commerce asking for mandatory labels for BABA-compliant products.
- Appropriations: We have a plan to help Members get better involved in the federal appropriations process this coming spring. Kylie will discuss the plan at the Caucus meeting and would be happy to answer any questions (kmilliken@fahe.org).

Appropriations Tracker

Congress has not yet decided on final funding amounts for FY25. The table on the next page displays proposed funding levels from the House, Senate, and President, along with past year funding amounts for some of Fahe's most-used programs. A higher-resolution version can be found [here](#).

Contact Us!

Dept. Leadership & TN: Maggie Riden mriden@fahe.org

Federal: Joshua Stewart jstewart@fahe.org & Kylie Milliken kmilliken@fahe.org

KY & WV: Andrew Bates abates@fahe.org

AL & VA: Amaya Sizer asizer@fahe.org

Program's	FY23	FY24	FY25 POTUS Proposed	FY25 House Proposed	FY25 Senate Proposed
Appalachian Regional Commission	\$200,000,000	\$200,000,000	\$200,000,000	\$200,000,000	\$200,000,000
Community Development Block Grant	\$6,391,000,000*	\$6,720,000,000*	\$2,900,000,000*	\$3,300,000,000	\$3,300,000,000
HOME Investment Partnership Program	\$1,500,000,000	\$1,250,000,000	\$1,250,000,000	\$500,000,000	\$1,425,000,000
Housing Counseling	\$57,500,000	\$57,500,000	\$57,500,000	\$57,500,000	\$57,500,000
NeighborWorks	\$166,000,000	\$158,000,000	\$168,000,000	\$158,000,000	\$168,000,000
Rural Capacity Building	\$6,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Section 4 Capacity Building for Community Development	\$42,000,000	\$42,000,000	\$40,700,000	\$42,000,000	\$47,000,000
Self-Help Opportunity Program	\$13,500,000	\$12,000,000	\$9,000,000	\$9,000,000	\$13,000,000
502 Direct Loans	\$1,250,000,000	\$880,000,000	\$1,250,000,000	\$950,000,000	\$1,000,000,000
502 Guaranteed Loans	\$30,000,000,000	\$25,000,000,000	\$30,000,000,000	\$25,000,000	\$25,000,000
504 Repair Grants	\$32,000,000	\$25,000,000	\$30,000,000	\$12,000,000	\$30,000,000
504 Repair Loans	\$28,000,000	\$25,000,000	\$28,000,000	\$18,000,000	\$25,000,000
523 Self-Help Housing Grants	\$32,000,000	\$25,000,000	\$32,000,000	\$20,000,000	\$25,000,000
533 Housing Preservation Grants	\$16,000,000	\$10,000,000	\$16,000,000	\$8,000,000	\$10,000,000
Rural Community Development Initiative	\$6,000,000	\$5,000,000	\$6,000,000	\$4,000,000	\$5,000,000
Community Development Financial Institution Fund	\$289,000,000	\$324,000,000	\$324,908,000	\$276,600,000	\$354,000,000

Programs in bold received cuts in FY2024, and/or are proposed for further cuts or flat-funding from cut levels in FY2025.

* Only the most commonly used Member programs indicated here. Staff have information for all other programs available. Please reach out for more information: jstewart@fiba.org

* FY23 and FY24 include Earmarks; the President's Proposed never does. However, flat funding from FY23 CDBG in the FY25 President's Budget would be \$3.3 billion - indicating a proposed cut of \$400 million.

Member Interest Update – Memo

GGRF - The Greenhouse Gas Reduction Fund (GGRF) is part of the U.S. Environmental Protection Agency's initiative under the Inflation Reduction Act, designed to accelerate the transition to clean energy and reduce carbon emissions across the U.S. The fund includes billions of dollars to support projects focused on energy efficiency, clean energy deployment, and green infrastructure development, with a strong focus on benefiting low-income and historically underserved communities.

- OFN released RFP for GGRF CCIA application on Oct. 10 (attached)
- ACC plans to release their RFP on Oct. 28th
- Awards ranging from \$2-\$10 million based on lending experience, lending volume, eligible project pipeline and other factors
- New construction must meet EPA definition of net-zero
- Reconstruction/Rehabilitation = we create the energy savings metrics, defined as only as “substantial”
- BABA and Davis-Beacon may apply. Language from RFP states “BABA does not apply to private homes (single- or multi-family), except for some publicly assisted rental housing and publicly accessible facilities in multifamily housing.” BABA does not apply to single family home ownership
- Six-year period of performance for ACC and OFN, unclear how that will translate to Fahe as a subrecipient

OFN Application Link: <https://www.ofn.org/current-initiatives/greenhouse-gas-reduction-fund/>

EPA Community Change Grants – Open until November 21st, 2024.

Community Change Grants fund nonprofit and grassroots projects that drive social, economic, and environmental improvements, focusing on affordable housing, workforce development, and energy efficiency in underserved communities. They emphasize equity, sustainability, and measurable impact.

<https://www.epa.gov/inflation-reduction-act/inflation-reduction-act-community-change-grants-program>

PRICE

- Announcements expected in October
- Pilot HUD program to fund replacement of dilapidated manufactured housing units with new, energy-efficient units.

Fahe Updates

Quarterly Reporting – 6/30/24

ORG INFORMATION		Report/Communication Sent		
State	Org Name	7/10/2024	7/22/2024	7/26/2024
WV	Fairmont-Morgantown Housing Authority (FMHA)			
	Housing Authority of Mingo County (HAMC)			
	Randolph County Housing Authority (RCHA)			
	Religious Coalition for Community Renewal (RCCR)			
	Southern Appalachian Labor School (SALS)			
	Woodland Development Group (WDG)			
	Almost Heaven Habitat for Humanity (AHHFH)			
	North Central WV Comm. Action (NCWCA)			
	Mon Co. Habitat for Humanity (MHFH)			
	Coalfields Development Corp. (CDC)			
MD	Garrett Co. Community Action Agency (GCCAA)			
WV Organizations (Includes MD)		11		
Turned in by 7/10		5	45.45%	
Turned in by 7/15		6	54.55%	
Turned in by 7/25		8	72.73%	
Without NWOs				
Total Organizations		47		
Turned in by 7/10		15	31.91%	
Turned in by 7/15		31	65.96%	
Turned in by 7/25		41	87.23%	

Federal FY 2025 Training Opportunities

NeighborWorks® America: Fall Learning Series - October-December 2024

Convenient, cost-effective online training to grow your career and impact!

- Webinars on the latest topics affecting community-serving organizations
- Multi-day faculty-led courses with in-depth information and interactivity
- FREE sessions covering timely topics in a fast-paced hour
- Learn more and register at NeighborWorks.org/OnlineLearning
- As a Fahe Member, you are eligible for "In Network" pricing

National Training Events

- Feb. 10-14, 2025 – Philadelphia, PA – [REGISTRATION IS OPEN!](#)
- Aug. 25-29, 2025 – New Orleans, LA – Registration Opens Spring 2025

Fahe will continue to support attendance at NTI's through reimbursement of some costs; approximately \$200 per attendee. Contact jackie@fahe.org for registration information.

Fahe Research

About REED

BACKGROUND

The Research Evidence Evaluation & Data Committee was established in 2022 by the Fahe Research team. REED offers access to tools, expertise and opportunities for gaining insights from our collective data in order to communicate community needs more efficiently.

WHO?

The REED Committee is made up of Members who give some time each month to collaborate around best data practices and improving our collective data storytelling.

GOALS

The goal behind REED is to create opportunities for collaboration and information sharing to bolster Members' capacity to tell better stories with data.

JOIN US

Standing meeting occurs the **third Monday of each month, 1:00-2:00pm.**
Meeting via Zoom.

Reach out to us!
reed@fahe.org
cmoreno@fahe.org



RESEARCH EVIDENCE EVALUATION DATA

News & Research Current Events



UPDATED DATA EXPLORER!!

Fahe Data Explorer FY 25 Update by [Camila Moreno](#)

2022	Johnson County, TN	View Factsheet
	AGE & SEX DEMOGRAPHICS	Print View

- 1
- Select a State
- Alabama
 - Kentucky
 - Maryland
 - Tennessee
 - Virginia
 - West Virginia

Fahe's Research Team is announcing an update to the Fahe Data Explorer! Our new research analyst, Anh Doan, has updated data for some of the dashboard. You can access tableau public here: [Fahe Data Explorer Update FY25](#). You can find the new "how-to-use" document for the data explorer [HERE](#).



PARTNERS FOR RURAL TRANSFORMATION

Memo

To: Fahe Members
From: Sara Ball, Vice President of PRT Operations
Re: Partners for Rural Transformation Quarterly Update
Date: October 17, 2024

PRT's work continues in several spaces from the last update. We are still working with USDA Rural Partner Network (RPN) on disaster recovery work in Eastern Kentucky, along with the expansion of DreamBuild with Frontier Housing. Our research work, funded by Robert Wood Johnson Foundation, was 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 community development work should be conducted in our regions, and you have heard it referred to as the three-legged stool. The interviewees included an Appalachia community partner. The focus group interviews were conducted, and the analysis was completed. We presented our initial findings to the Robert Wood Johnson Foundation in late August. In early 2025, PRT will host two roundtables, inviting funders, policymakers, and local practitioners to come together to discuss more effective ways of working together for the benefit of our communities. The first gathering is scheduled for January in Arizona, and the second is scheduled for May in Mississippi.

The work with RWJF highlights critical issues for Fahe members and Appalachia. The research is focused on the belief that communities and community local leaders know what their communities need to succeed and give them the resources to accomplish the work.

Advocacy work at PRT has been aligned with Fahe. We have worked on comments on the Farm Bill, CRA Reform, support for USDA and HUD housing programs, and the CDFI Fund. PRT also supports Fahe's efforts around AMI and the national floor solution along with the need for specific deliverables for the GSE's 2025=2027 plans. The Partners also work on ways to advocate and find solutions for disaster "precovery" and recovery. "Precovery" is a term coined by cdcb that refers to being prepared prior to a disaster for the recovery that will be needed.

PRT staff has been working on creating a robust pipeline of projects to address the needs of our Partners and communities. Two great examples of this work in the pipeline are our 5-minute Videos, which will walk practitioners through how to access data needed for various applications from different sources in short technical videos, and a Housing Migration project, which will dig deep into various data sources to access in-migration and out-migration patterns in rural communities. We are also continuing our work on the [Everything Else Story Map](#). This phase of the story map will focus on smaller capsule stories produced in-house.

Lastly, we look forward to two special upcoming announcements in the next month. First, is the announcement that our [SWIFT](#) (Seamless Workflow, Information, and Familiarization Tool) website is up and running. Second, we will send out an announcement about our new President starting in early November. If you are interested in following more of PRT's weekly news, please sign up for our [newsletter](#).