



**West Virginia/Maryland Caucus Agenda**  
**Tuesday, November 7, 2023, 11:00 am – 3:00 pm**  
**WV Dept. of Environmental Protection**  
**601 57<sup>th</sup> Street SE, Charleston, WV 25304**

**1) Welcome & recognition of Special Guests - Dave Clark**

*John King, WV-DEP; Martin Jenkins, Partner Capital (tentative); Cathy Colby– WVHDF(tentative); Penny Thaxton, USDA-RD (virtual); John Bendel, FHLB-Pittsburgh(tentative); Davie Nguyen – DOE (virtual);*

**2) Energy Panel discussion**

- a. Dept. of Environmental Protection – Brownfields Program Update
- b. WV Dept. of Energy (invited)
- c. US Dept. of Energy – Davie Nguyen
- d. WV Economic Development Office (invited)

**3) Partner Updates**

- a. WVHDF Updates – HOME/HTF/AHF – Cathy Colby (tentative) **35 minutes**
  - i. General WVHDF Lending update
  - ii. American Rescue Plan resources – ERA 2; Homeowner Assistance
  - iii. HOME-ARPA RFP pending – potential for expanded uses prior to Dec., 2024
- b. FHLB – John Bendel **15 minutes**
- c. USDA - Penny Thaxton (virtual) **5-10 minutes**
- d. West Virginia Land Stewardship **5-10 minutes**
- e. Community Works – introduction to Craig **5-10 minutes**

Break for Lunch by 12:30pm **20-30 minutes**

**1:00 pm Caucus Time**

**4) Membership Business**

**30 minutes**

- a. Review of June Caucus Minutes and Action Items **pp. 3-8**
- b. Annual Meeting Reflections
- c. Four Corners Work Groups **p. 9-10**
- d. Executive Report - Sara Morgan

**20-30 Minutes**

**5) Advocacy**

- a. State Updates – Maggie Riden  
WV Caucus Elevator Pitch – one more version:

**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 in order to attract and retain more talent and increased 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 favorable labor environment. We are building a strong West Virginia.**

- b. WV Advocacy Coalition – Andrew Bates
  - i. Options for identifying potential power “levers” for engagement
- c. Federal Updates – Josh Stewart

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

15 minutes

- a. WV ARC INSPIRE Planning Update – Nicole Intagliata (virtual)
- b. Workforce Development
- c. Dept. of Energy **p. 11**
- d. Broadband

## 7) Fahe UPDATES – Attached Memo

20-30 minutes

- a. March Fahe Board Report – Emily Wilson-Hauger, Christal Crouso
- b. Membership Committee (Christal Crouso, Vonda)
  - Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing)
- c. Membership Updates
  - Reporting – QE 9-30-23 status- Vonda
  - Membership Training - Jackie Weiss
  - Disaster Preparedness/Business Continuity Planning – Diedre Kendall (virtual)
  - Health Collaborative – Nicholas Bormes
- d. Communication Round up – Lina Page
- e. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers
  - Office hours: 1st Tues. 9:30-11:30am & 3rd Thurs. 1-3 pm
  - Standing Committee (REED): 2nd Mon. of each month, 1:00- 2:15 pm
  - Contacts: kstigers@fahe.org   cmoreno@fahe.org
- f. Lending – Community Lending and JustChoice Lending **p. 12**
- g. Partners for Rural Transformation Update - Sara Ball (virtual) **p. 13-14**

## 8) Follow-Up

15-20 minutes

James Birt – Housed-Up, Inc.  
Mountain State Justice – Lawsuits on behalf of Mfg. Housing resident

## Upcoming Events

- **Nov. 15** – 1 pm ET (12 pm Central) – Lunch & Learn Member REED Cmte **with Dr. Jessica Mahone** researcher + data analyst, and director at UNC-Chapel Hill's Center for Innovation and Sustainability in Local Media  
<https://us02web.zoom.us/j/82094251333?pwd=TKYzRDJnZ0lJMmRvMUhKZ09mU0JjUT09>
- **Feb.** date TBD – WV Caucus Meeting
- **Feb. 22** – 10 am ET -**Fahe Advocacy Webinar**
- **Feb. 26-Mar 1** - NeighborWorks Training Institute (NTI) returns to San Francisco, CA
- **April** date TBD – Fahe Spring Retreat/Leadership Symposium, Berea, KY
- **May 6-10**: NeighborWorks America Virtual Training Institute (VTI)
- **Aug. 26-30**: NTI Pittsburgh, PA
- **Sept.** date TBD – Fahe Annual Meeting
- **2024 WV Housing Conference - Tentative Sept. 25-27** – mark your calendars

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

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

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



**West Virginia/Maryland Caucus Minutes**  
**Tuesday, June 13, 2023, 11:00 am – 3:00 pm**  
**American Job Center - 426 Leon Sullivan Way, Charleston, WV**

**Attendees:**

Name	Attendance	Name	Attendance
	<b>Almost Heaven HFH</b>	Michael Nissim-Sabat	Guest-MSJ (Virtual)
Nick Guertin	Coalfield Dev.	Zane or Ashlea	Guest-WVLSC
Christal Crouso	FMHA (Virtual)	Amanda Sizer	Fahe (Virtual)
	<b>GCCAC</b>	Andrew Bates	Fahe
	<b>HOC</b>	Diedre Kendall	Fahe
Betty Workman	HAMC (Virtual)	Jackie Weiss	Fahe (Virtual)
	<b>Mon Valley HFH</b>	Jacob Wolfe	Fahe (Virtual)
Erin Gibson	NCWVCAA	James Edington	Fahe
Kevin M. Jones	RCCR	John Niederman	Fahe (Virtual)
	<b>RCHA</b>	Maggie Riden	Fahe
Marcus Wilkes	SALS	Nicholaus Bormes	Fahe
John David	SALS	Nicole Intagliata	Fahe (Virtual)
Dave Clark	WDG	Traviss Witt	Fahe
Emily Wilson-Hauger	WDG	Vonda Poynter	Fahe
Katie Wolpert	WDG	Jose Quinonez	PRT/Fahe (Virtual)
James Birt	Guest-Housed Up	Quenten Morgan	PRT-Intern (Virtual)
Bren J. Pomponio	Guest-Mtn.State Justice (MSJ)	Theresa Mantiply	PRT (Virtual)

**7 of 12 Members represented = 58% Attendance**

**Notes:**

Moving some membership business until later to move up PRT and Mountain State Justice

**1) Welcome & recognition of Special Guests - Dave Clark**

*Taylor Bennett, WV Land Stewardship Corp.; Jon Rodgers, Nate Testman (tentative)– WVHDF; Roger Waugh & Penny Thaxton, USDA-RD; John Bendel- FHLB-Pittsburgh (tentative);*

**2) Membership Business**

- a. Review of February Caucus Minutes and Action Items reviewed and accepted by consensus.
- b. Caucus Chair Election – Kevin Jones, Nominating Committee
  - i. How long can serve as caucus chair? No stipulation. Typically, about 5 years, pandemic excluded. Usually, the caucus chair will request to step down. Dave asked that this be his last year, offered to work with someone over the next year to take over. Maybe consider a vice chair? Kevin Jones may be willing to take over after Dave.
  - ii. Recommend Dave Clark as caucus chair for the next year, no opposition.  
Approved.
- c. Caucus welcomes and introductions around the room
- d. Spring Retreat Reflections –from folks that attended – Dave, Emily Wilson-Hauger
  - i. Excited to be there, meetings with Senator were what they expected, supportive of income eligibility. HUD and Rural Development were the best meeting/sessions they were in. Learned a lot.

Quick update on Strategic Plan – Theory of Change, 5-year Strategic Plan, FY24 goals. Want to be able to articulate what we do. Theory of Change is why and how we do what we do. Building Appalachia to have communities that people want to live in. Strategic Plan – building the foundation for the long-term success and vision. Four corners – focus on money, capacity, narrative, and people; these provide direction for work, what we will pursue and what we won't. Build goals around 4 corners in terms of status and progress. Will be presented in June board meeting for approval.

### 3) Partner UPDATES

a. WVHDF Updates – HOME/HTF/AHF – message from Cathy Colby below:

May 23, 2023: \$854,800 HOME CHDO funds were committed to a 4-unit multi-family residential rental project in Clarksburg.

May 31, 2023: Final submission date for HOME and HTF RFPs for the 2023 funding round. Four applications were received, requesting a total of \$3,184,043 (\$2,884,043 HOME and \$300,000 HTF).

Estimated on or prior to June 30, 2023: Anticipate committing \$576,100 HOME CHDO funds to a 2-unit multi-family residential rental project in Elkins.

Estimated June 30, 2023: Issuance of the HOME ARP Guidelines and RFPs. The submission date for HOME ARP RFPs will be January 31, 2024.

HOME ARP eligible activities are:

- Multi-family residential rental projects
- Non-congregate shelter unit projects
- Supportive Services funding for HOME ARP projects
- Nonprofit operating assistance (may be requested by nonprofit entities receiving a HOME ARP project award)

HOME ARP eligible activities will serve Qualifying Populations:

- Homeless, as defined in [24 CFR 91.5 Homeless \(1\), \(2\), or \(3\)](#)
- At risk of Homelessness, as defined in [24 CFR 91.5 At risk of homelessness](#)
- Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD
- Other Populations where providing supportive services or assistance under section 212(a) of NAHA ([42 U.S.C. 12742\(a\)](#)) would prevent the family's homelessness or would serve those with the greatest risk of housing instability

Veterans and Families that include a Veteran Family Member that meet the criteria for one of the qualifying populations described above are eligible to receive HOME-ARP assistance.

For additional HOME and HTF information, please contact Cathy Colby ([ccolby@wvhdf.com](mailto:ccolby@wvhdf.com) or 304-391-8663).

b. FHLB – John Bendel

- i. Up to 750k, if you approved last year for 500k, can apply for the difference.

c. USDA-RD – Roger Waugh

- i. Closed on Monday for the Juneteenth holiday.
- ii. Current funding situation for 502 Home purchase program, holding up strong, no funding issues. Usually pulls funds end of July, beginning of August so might be a few days delay. Application process – do not have a waiting list for processing applications, being processed in order received for both home purchases and repairs. Current interest rate for 502 is 4%.
- iii. Program updates – several handbook changes recently – for 502 Home purchase program, instead of several short-term certificates, will be one certificate for 120 days before expiring.
- iv. For 504 Home Repair, now allowing 504 money to be used on decks, driveways, and landscaping.
- v. New program, Presidential Declared Disaster program just in Fayette and McDowell counties in low and very low income based on President's declared disaster. Penny Thaxton and Sarah Edgar are heading up the program so if want any more

information, contact Sarah at 304-284-4868. USDA Twitter, Facebook, for press releases and success stories to be posted through the month.

- vi. HPG – deadline closed, currently processing applications for 2023. Hope to know more in the next 30 days. June 9<sup>th</sup>, regulation update, mostly had to do with exhibits.
- vii. American Rescue Plan updates - House and Senate passed House Responsibility Act, affects funding through CARES act, and more. CARES act house funding program coming to an end soon. In order to refinance, must be marked by June 30<sup>th</sup>, 2023, and to the USDA office.
- viii. Appraisal updates - new appraisal contract with new contractors, hoping will help turnaround time, implement in the next 2-3 months.
- d. Community Works – Craig, new ED not available
- e. West Virginia Land Stewardship – Taylor Bennett not available

#### 4) Presentations

##### **James Birt – Housed-Up, Inc.**

Sent bill working on, two policies. Talked to economic and funding committee, talked to Gary Powell, ARPA funds were earmarked for 2024 to be spent by 2026.

ARCO funds 6.8 million designed to WV Affordable Housing fund, people didn't want it to go directly to that fund, policy group is working on going to districts that legislators will be seeing this policy so can take it to legislators next session and show how many districts support. Also show income discrimination. It was said in Morgantown, they have housing but when HUD finds out they have vouchers, they don't allow them into housing, trying to stop that discrimination. Right now, working with Hornbuckle. When read the bill for ARCO fund, 500 million economic development, 7 million unallocated. Doesn't necessarily have to come from economic development. Talked to House Speaker Hanshaw, asked about economic development committee.

Really wants to work with members to iron out language on housing appropriation.

Structuring it as anything other than a grant would be a tall order. Would like language to go talk to districts. Grant funding for match money as well.

Would people be willing to work with their policy team to hammer out language? Want to get it wrapped up for regular session or at least something close. Something drafted by end of July, something concrete by end of September.

Ashlea: You may find more information at [www.advanceWVhousing.info](http://www.advanceWVhousing.info).

Please feel free to contact us anytime, if you have any other questions, concerns, or comments. We would also love to have your support in our efforts to help low-income residents across West Virginia.

##### **Mountain State Justice – Lawsuits on behalf of Mfg. Housing resident**

Nonprofit legal services, filing lawsuits for small businesses. Works in mortgage abuses, abusive debt collection, fraud & other consumer issues, health care reform, immigration, policy/advocacy, prison litigation, women's rights.

Three lawsuits against owners of 6 manufactured home communities. Duncan, Moore, Billings, all in the last 6 months. Manufactured Home Act – designed to protect residents from mass eviction when new owners buy parks. Also lack of permits and unsafe/unsanitary conditions. Most of the individuals own their home but rent the lot for their home.

Duncan case filed December 2022 – New owners failed to get required permits to operate as landlord of the parks. Habitability issues prevented them from legally acquired permits: sewer backups, flooded lots. Got Mercer County health department out to look at things.

Moore Case filed February 2023 – five different communities, Smith Management LLC and Homes of America LLC as well. Letters were sent to the five communities, October 1<sup>st</sup>, 2022, rent increase notice, gives 2 months' notice that existing lease will go up 75-250%. Mass Eviction, Leases do not comply with WV State Law: Charging illegal fees, like lawn and pet fees, abandonment. Terminating current lease and starting a new lease for all five communities. Underlying legal issues as well: Habitability issues, sewer backups, flooded lots. Class action lawsuit.

Billing Case – filed late May/early June 2023 – Allegations: Exploitative hike in lot rent, faulty sewer systems and standing water, insect infestations and property damage to tenants' homes. Very similar to Moore Case. Class action lawsuit. 30-day notice for the lot rent increases. Did not have written leases for tenants. Demanded arbitrary charges for trash, etc. if people don't comply.

Duncan and Moore, it's believed, derive from Alden Capital – hedge fund part of Smith Management, notorious for taking over newspapers over the country. Alden has bought MHPs across the country. Purchase prices are 200-300% more than the previous purchase that happened within a few years. Happened with all five communities.

Homes are not mobile, they aren't able to leave the community without being destroyed in the process, so tenants are basically being held hostage. Also, it is extremely expensive to move if attempted. Many residents are on low, fixed incomes – retired, veterans, families.

Defendants in Moore ordered to freeze rent rates in communities until August 1, 2023. Did raise them in December 2022 though. Also ordered to repair habitability issues in the park, must get permits by August 1, 2023.

Owners continue to send notices to tenants, often with incorrect info, often threatening tenants with eviction/fees/fines. Lack of communication with park owners/managers.

No rent control in WV code – 7 states and DC currently have rent control policies, those don't apply to MHPs.

Will email contact information for Lindsey to be shared.

Break for Lunch by 12:30pm

**1:00 pm Caucus Time**

## **5) Advocacy**

**50 Minutes**

### **a. State Updates – Maggie Riden**

#### **i. State Advocacy - Caucus discussion on options for identifying potential power “levers” for engagement**

Andrew presentation – visited members, lots of positive feedback about mission, Theory of Change, Lending. Some members did express dissonance from advocacy, sometimes unique business models, some don't have prior advocacy experience, and some lack relationships with local elected and state legislators.

Leveraged focusing events, leveraged relationships with local legislators like Sen. Brandon Smith, Rep. John Blanton, and Senate Pres. Robert Stivers. Expanded coalition as much as possible, Homeless and Housing Coalition of KY, KY Habitat for Humanity, Louisville Urban League. A larger coalition means a stronger voice and more diverse interests, keeping everyone on the same page.

\$300 million was original proposal for Reserve Trust Fund “rainy day” fund. Sen. Pres balked at opening the budget at a non-budget meeting. Stivers also was skeptical that the nonprofit housing committee could use the money efficiently. Polled Caucus for immediate building capacity, arrived at 15-20 million. Creation of 20M Rural Housing Trust Fund, seeded with 10M each from EKY and WKY disaster relief funds. Administered by Kentucky Housing Corporation. After passage of bill, Caucus met with KHC to provide input on RHTF implementation. Still in implementation phase.

Treasury updated ARPA funding rules. Caucus moved forward with an ask, got together with NeighborWorks partners. Formulated an official ask. They didn't like land acquisition, they wanted widgets, something they could point to. The coalition expanded to include TAHRA. Modified proposal, 100M ask. Proposal at November 2022 FSAG, did not go well, were not understood, concerned about organization being out of state, were not familiar with Fahe. Coalition continuing to reach out to legislators, were invited back with another proposal. 25M ask in March, were told it still wasn't finite enough for people to get behind. Got consensus from coalition for 3 funding scenarios – cross state coverage, units in at-risk and distressed, expanded capacity near Blue Oval City.

Presented new proposal to FSAG in April, State was looking for good press, looking at 15-30M, final decision not yet been made.

Takeaways: Building relationships at local levels are vitally important. Frame needs and impacts in economic terms, using best available data. Expand the coalition.

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

**25 minutes**

- a. WV ARC INSPIRE Planning Update – Nicole Intagliata/Jacob Humes
  - i. Everyone is in very different places with workforce programs, so been working on having as many conversations as possible. Working on creating a first draft of an assessment and analysis of conversations to put together for ARC. Due at the end of September. Putting mapping pieces together, details of conversations, data. Be on the lookout for more communication from them. Reach out to Nicole or Jacob with any questions.
- b. Workforce Development – Traviss Witt What has Traviss been up to?
  - i. Introduced himself, said feedback has been a lack of skilled trades workers, general contractors. Actively looking for opportunities in that vein as well as other funding opportunities, DOE has some funding opportunities not in their typical vein. Greenhouse reduction money, had to ask for it, don't believe WV applied for it. Put in application for revolving loan to finance solo projects, find out in late July if get it, available to full membership in late 2024. Have some small business incubators.
- c. Broadband

## **7) Fahe UPDATES – Attached Memo**

- a. March Fahe Board Report – Emily Wilson-Hauger, Christal Crouso
  - i. Talked about Theory of Change and Strategic Plan. Approved disaster recovery position. Board packet available on board website, no longer password protected.
  - ii. Jim's email and press release about separation of CEO and President position.
- b. Membership Committee (Christal Crouso, Vonda)
  - Membership Criteria; Look at it, email Vonda with any questions/concerns.
  - Member Application Checklist; Completely separate checklist for renewals was suggested previously so will be looking into that.
  - Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing), Associate Member (all still pending)
- c. Membership Updates
  - Reporting – QE 3-31-23 status- (Vonda) – Reporting is important, please be mindful national is coming up June 30<sup>th</sup>.
  - Membership Renewals; Training – (Jackie Weiss)  
NeighborWorks is holding NTI in Chicago in August – can sign up under the network so you can get free lodging, once they are gone, they are gone. There are still some available. You are responsible for transportation. Fahe has a small amount of money available for reimbursement, \$200-400. Full week of classes, tuition is \$1300-1400. Will be responsible for your own meals. Training is definitely worth it, can get continuing education credits. Also signed up for online training package again.

Gives all members and your boards and staff access to the free courses online. Last day to sign up is September 30<sup>th</sup>, have 60 days after that to complete course. Info coming out next week.

Membership renewals in the next week to ten days, same documents and price as last year. For fiscal year 2025, it will be going up to \$750 per the membership committee recommendation, has not gone up in price in over a decade.

- d. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers, Camila Moreno  
[https://www.fahemembers.com/wp-content/uploads/Data-Reference-List\\_updated-2-14-23.pdf](https://www.fahemembers.com/wp-content/uploads/Data-Reference-List_updated-2-14-23.pdf)  
Office hours: 1st Tues. 9:30-11:30am & 3rd Thurs. 1-3 pm  
Standing Committee (REED): 2nd Mon. of each month, 1:00-2:15 pm  
Contacts: [kstigers@fahe.org](mailto:kstigers@fahe.org) [cmoreno@fahe.org](mailto:cmoreno@fahe.org)  
If you need help with data or presentations, they are great to go to for help. They can pull information together for you.
- e. Lending – Community Lending and JustChoice Lending (James Edington) Welcome Home 2nd round opens July 6 - WV is the 2<sup>nd</sup> largest state in our portfolio. LOCs for construction, revolving or not revolving, mini-terms. If you are a member, can renew every 3 years instead of every year to save costs. USDA loan programs as well. Member reference program – if you referral for a bond guarantee loan, you will earn 3% of the internet over the first year of the loan, paid quarterly. Community facilities, it's 5%. Need a name, a contact, and if that loan closes, it is rewarded. CDFI rate: around mid to upper 5%. Interest rate is jumping over the years. The sooner you can get in, the better. Also possibly changing software system, exploring the possibility.
- f. Loan Servicing Update: New Software System, Investor Call. Going to do an investor call, in the near future.
- g. Partners for Rural Transformation - Jose Quinonez, Essence Smith  
Moved up to right after lunch:  
- Hired new executive assistant, Theresa Mantiply, any inquiries to Jose or PRT in general, go to Theresa.  
- Working on rural equity framework in a 5-point program – Invest in community readiness, flexibility of funds, patient support, resources easier to access, supporting regional approaches and developing relationships.  
- Advocacy: PRT has responded to several requests for comments, responses to proposals. The research working group is finalizing PRT metrics dashboard including data that can be used internally.  
- New working group on lending, no funding yet but will keep you updated.  
- Link to NPQ Articles: <https://nonprofitquarterly.org/series/eradicating-rural-poverty-the-power-of-cooperation/>  
For Comms inquiries, please contact Essence Smith ([essence@pfrt.org](mailto:essence@pfrt.org))  
For Advocacy/Research inquiries, please contact Emily Burleson ([emily@pfrt.org](mailto:emily@pfrt.org))  
For general information/meeting scheduling, please contact Theresa Mantiply ([tmantiply@pfrt.org](mailto:tmantiply@pfrt.org))

Dave Clark proposed the meeting be 5 hours, not 4 hours going forward. Also, discussion of meeting place.

### **Upcoming Events**

- **August 21-25, 2023** – Neighborworks America NTI, Chicago
- **September 2023** – HOLD 19<sup>th</sup> - 21<sup>st</sup> for Fahe Annual Meeting in Charleston!
- **November 7, 2023** – WV Caucus Meeting – location TBD

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

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

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

## **Four Corner Working Groups**

### **Money:**

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

### **Narrative:**

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

### **People:**

Emily Wilson – Woodlands  
Lynn Parnell – BRHA

### **Capacity:**

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

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

# Fahe's 2024-2028 Strategy to Build **Thriving Appalachian Communities** is grounded by Four Corners



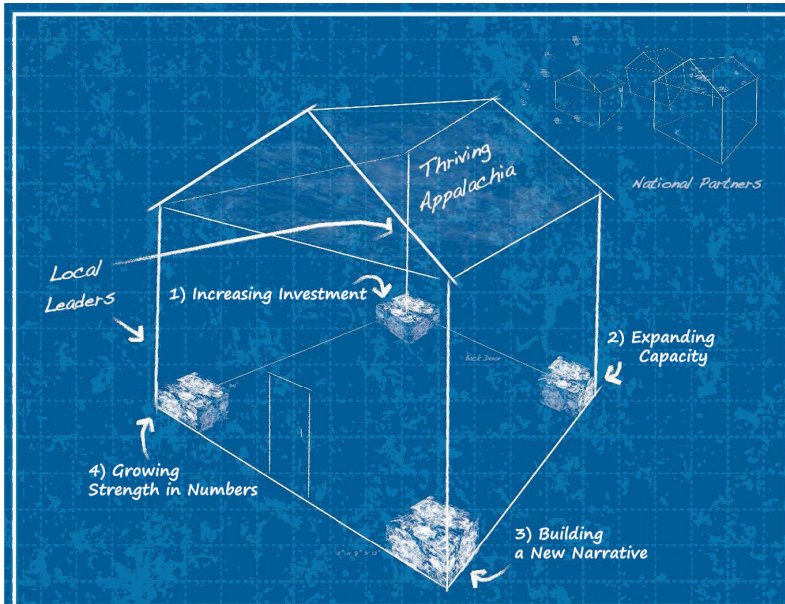
## Money

Fahe raises capital and improves delivery platforms that increase investment to our region, so we have the resources to respond to relevant needs and rectify historic disinvestment in Appalachia.



## Capacity

Fahe takes a future and community-focused view of capacity. We expand capacity by coupling targeted investment with development services, coaching, shared risk, leadership training, performance challenges, and other collaborative opportunities. We believe bringing lasting change and impact to people and communities is best done by adaptive leaders on the ground, whose perspectives as local practitioners and regional stakeholders make them the best architects for systems change. We engage Appalachia's place-based leaders in designing a path towards a brighter future and scaling solutions to achieve greater impact that benefits all Appalachian people and places.



## Narrative

Fahe works to increase visibility and elevate the voices of rural people and Appalachian communities, so that the dominant narrative about the region is crafted by those who live and work here, and contributes to a growing understanding that practitioners and local leaders have the expertise and vision needed to move Appalachia towards prosperity—we simply need more place-sensitive resources, programs, and policies to support that trajectory.



## People

Fahe shares knowledge, offers encouragement, and works collaboratively to combat the scarcity mindset and get more work done, so that we are sought out to participate in the creation of solutions for all of our region's people and communities, and influence this work in other rural and impoverished places in our country.

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

### National Clean Investment Fund

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

### Clean Communities Investment Accelerator

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

### Solar For All

Grid Alternatives  
Neighborworks America  
Habitat for Humanity  
KY EEC

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

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

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

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

**Award Announcements Expected March 2024**



# Home Sweet Home is **BACK!**

Reservations open **September 15th**. Don't miss out.

Apply today at  
**[www.justchoicelending.com](http://www.justchoicelending.com)**



- 0% Fixed Interest Rate Deferred Mortgage
- \$9,000.00 Second Mortgage Loan
- Due at year 35 years (balloon)
- No Income Restrictions
- Funds not available in West Virginia
- Primary Residences only
- CLTV cannot exceed 105%
- Homebuyer education is required
- May be used for Purchase or Refinance
- Cannot be used to meet the Borrower's Minimum Required Investment (MRI) for FHA Loans
- Must be paired with Fahe's JustChoice Lending 1st Mortgage



JustChoice Lending is an Equal Opportunity Housing provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age.

NMLS #52473

All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval. No cash back at closing. Credit can only be used toward closing costs on a purchase transaction. Not valid on Home Equity products.



## PRT Memo

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

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### Why should you care about the Partners for Rural Transformation?

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

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

### Who is PRT?

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

PRT's strategy focuses on four major strategic objectives:

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



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

The desired long-term outcomes from these strategies are:

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

## How does PRT Represent Fahe Members?

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

## How can you engage?

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

Contact Emly Burleson ([emily@pfrt.org](mailto:emily@pfrt.org)) to inquire about the Advocacy or Research working groups.

Contact Essence Smith ([essence@pfrt.org](mailto:essence@pfrt.org)) to inquire about the Communications working group.

Contact Sara Ball ([sarab@pfrt.org](mailto:sarab@pfrt.org)) for general inquiries or to inquire about the Lending working group.