



West Virginia/Maryland Caucus Agenda
Tuesday, February 6, 2024, 11 am – 3:00 pm
American Job Center – 426 Leon Sullivan Way, Charleston

- 1) Welcome & recognition of Special Guests - Dave Clark**
Bryan Phillips - The HUB; Jon Rogers, Nate Testman – WVHDF; Penny Thaxton, USDA-RD (virtual); Megan Crider (tentative), FHLB-Pittsburgh; Zane Hornbeck-Buseman, WVLS; Mel Jones – VA Tech; Daniel Eades & Jackie Strager – WVU; Martin Jenkins - Partner Capital (tentative)
- 2) Outside Agency Presentations/Topical Discussions**
 - a. Dept. of Environmental Protection – 2nd Round DLAP **pp. 3-5**
 - b. Governor's Budget - \$50 M for Affordable Housing **pp. 6-7**
- 3) Partner Updates**
 - a. WVHDF Updates **35 minutes**
 - i. WVHDF Lending update - Jon
 - ii. HOME, AHF, HOME-ARPA – **pp. 8**
 - iii. ERA 2; Homeowner Assistance
 - b. FHLB – Volunteer Housing, AHP **15 minutes**
 - c. USDA – Penny Thaxton **5-10 minutes**
 - d. West Virginia Land Stewardship – Zane Hornbeck-Buseman **5-10 minutes**
 - e. Community Works **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 November Caucus Minutes **pp. 9-14**
 - b. Fahe Executive Report **pp. 15-17**
 - c. Four Corners Working Groups **Capacity–Narrative–People–Money**
 - d. Fahe Research – Katy Stigers, Jackie Strager **pp. 17-27** **20 minutes**
Final Report: <https://www.fahemembers.com/wp-content/uploads/Fahe-Final-Report-WVU-June-2023.pdf>
 - i. Mapping Feedback Requested (building better data)
 - ii. Housing Needs; next, Housing Economic Dev. Impact
- 5) Advocacy** **20-30 Minutes**
 - 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. Agenda for session
 - ii. Update on tracked legislation

- iii. Discussion of two major proposals:
 - SB 188 – Mountain Homes Act **pp. 28-42**
 - Governor's \$50M budget proposal for WVHDF
- iv. Potential election-related activities for 2024
- c. Federal Updates – Josh Stewart

6) Strength in Numbers - Member Interest/Focus Updates

20 minutes

- a. Organizational Strategies – Drafts for Member Input **pp. 43-47**
- b. Workforce Development
- c. Energy Opportunities – funding announcements in March

7) Fahe UPDATES – Attached Memo **p. 48**

25-30 minutes

- a. Fahe Board Report Dec. 2023 – Emily Wilson-Hauger, Christal Crouso
- b. Membership Committee (Christal Crouso, Vonda) **p. 49**
 - Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing) – draft for review attached – good with the Caucus?
- c. Membership Updates
 - Reporting – QE 12-31-23 status- Vonda
 - Membership Training - Jackie Weiss
 - Disaster Preparedness/Business Continuity Planning – Diedre Kendall VISTA
 - Member Disaster Risk Assessment – Jeremy Cornett VISTA
 - Health & Housing - Brainstorm health organizations Members might connect with - Nicholas Bormes & Updates to www.fahemembers.com
- d. Communication Round up – Lina Page
- f. Lending –
 - Community Lending
 - JustChoice Lending – Home Sweet Home, open until funds exhausted **p. 50**
- g. Partners for Rural Transformation Update - Sara Ball

8) Follow-Up

15-20 minutes

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

Upcoming Events

- **Feb. 6, 7-8 pm – E-Day Advocacy: Bills & Talking Points Webinar – [register here](#)**
- **Feb. 13 – 9am-2pm WV Environmental Day (E-Day) at the Capitol – [register here](#)**
- **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) to San Francisco, CA**
- **April 17-18 – Fahe Spring Retreat/Leadership Retreat, Berea, KY**
- **May 6-10: NeighborWorks America Virtual Training Institute (VTI)**
- **Aug. 26-30: NTI Pittsburgh, PA**
- **Sept. 9-10-11 – Fahe Annual Meeting, Roanoke, VA**
- **2024 WV Housing Conference - Tentative Sept. 25-27**

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

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

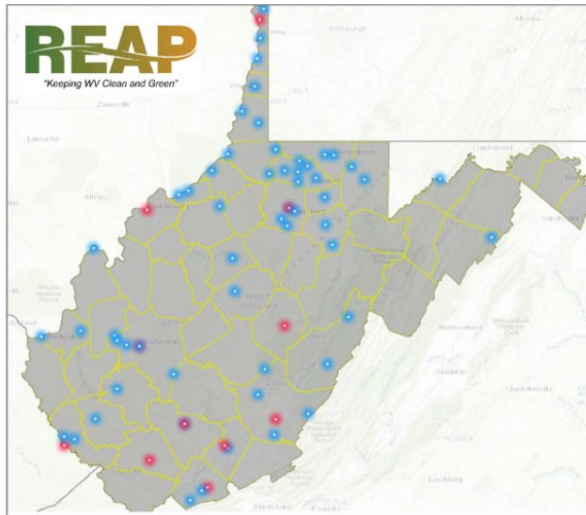
WV Caucus page: <https://www.fahemembers.com/state-caucuses/wv-md-member-information/>

Wednesday, January 31, 2024

Gov. Justice, WVDEP announce second phase of Reclamation of Abandoned and Dilapidated Properties Program



WVDEP REAP Dilapidated Properties Program
2024 DLAP Phase 2
Sub Grant Projections



69 Awardees

13 Counties

56 Municipalities

1,290 Targeted Dilapidated Properties

\$15,662,250 Appropriated for Demolition

CHARLESTON, WV — Gov. Jim Justice and the West Virginia Department of Environmental Protection (WVDEP) announced today that 69 communities will receive over \$15.6 million in grant funding as part of the second phase of the State's Reclamation of Abandoned and Dilapidated Properties Program (DLAP).

The funding represents a significant step forward in the state's ongoing efforts to address and mitigate the challenges posed by abandoned and dilapidated properties across West Virginia.

In this ambitious second phase, a total of 69 communities, including towns, cities, and counties, have been approved for grants amounting to \$15,662,250.

"These funds are helping move West Virginia in the right direction," Gov. Justice said. "Let's be clear: West Virginia is on the rise. We're attracting visitors and businesses from all over the world, and our future is brighter than ever. This funding provides the rocket boost needed to propel us forward, because we are tearing down what's holding us back and making way for what's to come. I thank the WVDEP for their incredible work to get this second phase across the finish line."

This funding will reimburse the communities for expenses related to the demolition of 1,290 targeted structures, marking a substantial increase in the program's reach and impact compared to its pilot phase.

Mirroring the outreach conducted for DLAP's inaugural phase last year, the WVDEP sent interactive

questionnaire surveys to all 55 counties and to all incorporated municipalities in West Virginia. It received responses from 43 counties and 124 municipalities.

Grant selections were made from this list of respondents following a comprehensive review process based on certain minimum requirements and American Rescue Plan Act (ARPA) guidelines to ensure the funds are used efficiently and effectively and have a significant potential for positive community impact. The selected projects span the state, from Weirton in Hancock County to Wyoming County, showcasing the widespread need for such an initiative.

"This program is about more than just tearing down old buildings – it's about building up our communities, making them safer, and preparing them for future productive use," said WVDEP Cabinet Secretary Harold Ward. "We're not just clearing away the old; we're laying the foundation for the new."

The WVDEP will administer the funding and is committed to providing technical assistance and support throughout the execution of these projects. Selected communities will have 12 months to spend their budgeted amount, with the possibility for a single six-month extension. No payments will be made until demolition work is completed and all required supportive documentation has been submitted.

The selected communities include:

- Anmoore – \$143,000
- Beckley – \$487,000
- Belington – \$39,000
- Belmont – \$39,000
- Bluefield – \$650,000
- Cameron – \$169,000
- Charleston – \$500,000
- Chester – \$195,000
- Clarksburg – \$390,000
- Delbarton – \$130,000
- Dunbar – \$73,400
- Durbin – \$78,000
- Fairmont – \$468,000
- Fairview – \$117,000
- Farmington – \$130,000
- Gassaway – \$130,000
- Glenville – \$65,000
- Grafton – \$429,000
- Grant Town – \$263,000
- Greenbrier County Commission – \$572,000
- Hancock County Commission – \$117,000
- Harrison County Commission – \$413,500
- Hinton – \$481,000
- Hundred – \$65,000
- Huntington – \$213,000
- Kanawha County Commission – \$1,500,000
- Kingwood – \$78,000
- Logan - City of – \$156,000

- Lost Creek – \$52,000
- Madison – \$78,000
- Mannington – \$286,000
- Marlinton – \$156,000
- Mason – \$20,000
- Mason County Commission – \$52,000
- Masontown – \$130,000
- Mercer County – \$750,000
- Milton – \$76,000
- Mingo County – \$143,000
- Montgomery – \$65,000
- Morgantown – \$650,000
- Moundsville – \$169,000
- New Martinsville – \$260,000
- Nitro – \$234,000
- Pennsboro – \$26,000
- Philippi – \$130,000
- Piedmont – \$151,850
- Princeton – \$78,000
- Raleigh County Commission – \$494,000
- Richwood – \$260,000
- Roane County Commission – \$156,000
- Ronceverte – \$182,000
- Rupert – \$169,000
- Salem – \$145,500
- Sistersville – \$195,000
- Smithfield – \$104,000
- St Albans – \$182,000
- St Marys – \$104,000
- Summers County Commission – \$201,000
- Wardensville – \$26,000
- Webster County Commission – \$260,000
- Weirton – \$78,000
- West Milford – \$65,000
- Westover – \$78,000
- Wheeling – \$377,000
- White Sulphur Springs – \$234,000
- Williamson – \$260,000
- Wood County Commission – \$182,000
- Worthington – \$78,000
- Wyoming County – \$234,000

1/18/24 - Gov. Justice proposes \$50 million for affordable housing in growing West Virginia

CHARLESTON, WV – In a move to address the growing need for housing in areas experiencing economic expansion, Gov. Jim Justice proposed in his budget an allocation of \$50 million in surplus funds to support the construction of new single- and multi-family housing units across West Virginia.

Gov. Justice **discussed** (<https://www.youtube.com/live/WtnjY3rkA40?si=tkQjPFen29nMet6l&t=80>) the budget proposal and the need for additional housing during his regularly scheduled Administration Update Briefing.

"West Virginia is booming, and with new companies and a thriving tourism industry, we need homes for our growing workforce," Gov Justice said. "This proposed investment is a strategic step towards ensuring our communities have the capacity to welcome and retain talented individuals who are discovering what we've known all along: that West Virginia is the best place to live, work, and raise a family."

The Governor's proposal comes at a time of unprecedented economic growth in the state. Recent developments, including the arrival of major employers like Berkshire Hathaway and Nucor, coupled with the establishment of the New River Gorge National Park and Preserve, have fueled significant demand for housing in areas across the state.

"Housing is a critical component of economic development," said Erica Boggess, Executive Director of the West Virginia Housing Development Fund (WVHDF), the state's housing finance agency. "The people who come to work for companies like LG Electronics or Nucor or for our new national park need suitable, affordable homes. We are grateful the Governor has recognized this need and the Housing Development Fund stands ready to bring new and affordable housing to our workers in areas across the state."

While the details of the proposed program are still under development, the WVHDF anticipates utilizing the majority of the funds for:

- Low-interest rate lending: This program will incentivize the construction of affordable housing units in targeted areas of growth.
- Pre-sale and financing assistance: This initiative will help home builders pre-sell units and assist buyers with securing financing before construction begins.

"We are looking forward to working with the state Economic Development Authority, Water Development Authority, the Infrastructure and Jobs

Development Council, and other appropriate groups to make sure we spend this money efficiently to meet the housing needs of West Virginia,” Boggess said. “We need to pull the rope together to ensure that we capitalize on this investment now and in the future.”

About the West Virginia Housing Development Fund

The West Virginia Housing Development Fund was established to increase the supply of residential housing for individuals and families of low to moderate income and to provide construction and permanent mortgage financing to public and private housing investors. The West Virginia Housing Development Fund is an Equal Housing Opportunity Lender, NMLS # 198038. For more information, visit www.wvhdf.com (<http://www.wvhdf.com/>).

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Contact Information

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HOME/HTF Update from Cathy Colby

January 31, 2024 was the application due date for projects requesting HOME ARP funding to develop multifamily residential rental or non-congregate shelter unit projects for HOME ARP Qualifying Populations, which are:

1. **Homeless, as defined in 24 CFR 91.5 *Homeless (1), (2), or (3)***
2. **At risk of Homelessness, as defined in 24 CFR 91.5 *At risk of homelessness:***
3. **Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD.**
4. **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.**

As of February 1 morning, staff has commenced application processing, and the HOME ARP funding is over-subscribed.

Build America, Buy America Act (see [BABA Quick Guide CPD Overview](#))

The Build America, Buy America Act (BABA) requires that all iron, steel, manufactured products, and construction materials used for federally funded infrastructure projects are produced in the United States, unless otherwise exempt or subject to an approved waiver. This requirement is known as the "Buy America Preference (BAP)" and the specific requirements are codified in 2 CFR § 184. BABA will be effective for projects receiving an award of HOME or HTF funds for which WVHDF received on or after August 23, 2024. Currently, it appears BABA will apply to projects closing late 2024 and afterward. The BABA procedures are being drafted and will be circulated via HOME/HTF mailing list and posted to the HOME/HTF pages of www.wvhdf.com when available.

Also - On January 31, 2024, I received the attached email, which was promptly forwarded to the HOME CHDO mailing list. Perhaps you will find it beneficial to share with Fahe members.

[FY 2023 and FY 2024 Rural Capacity Building for Community Development and Affordable Housing Grants NOFO Released](#)



West Virginia/Maryland Caucus Minutes
Tues., November 7, 2023, 11:00 am – 3:00 pm
WV Dept. of Environmental Protection
601 57th Street SE, Charleston, WV 25304

Name	Organization	Name	Organization
Nick Guertin	Coalfield Dev (Virtual)	Penny Thaxton	Guest-USDA RD (virtual)
Christal Crouso	FMHA (Virtual)	Cathy Colby	Guest-WVHDF
	Garrett Co. CAC	Andrew Bates	Fahe
Betty Workman	HAMC (Virtual)	Jacob Wolfe	Fahe
Kate Somers	HOC	Nicholaus Bormes	Fahe
	Mon Valley HFH	Vonda Poynter	Fahe
Tina Boyer	NCWVCAA (virtual)	Emily Burleson	PRT-Virtual
Kevin M. Jones	RCCR	Essence Smith	PRT-Virtual
Graham Godwin	RCHA	Sara Ball	PRT-Virtual
Joe Webb	SALS	Savannah Smith	PRT-Virtual
Dave Clark	Woodlands Dev. Group	Jeremy Cornett	Fahe-AC/VISTA (virtual)
Dustin Smith	Woodlands Dev. Group	John Niederman	Fahe-Virtual
Emily Wilson-Hauger	Woodlands Dev. Group	Joshua Stewart	Fahe-Virtual
Karen Jacobson	Woodlands (Virtual)	Katy Stigers	Fahe-Virtual
Katie Wolpert	Woodlands (Virtual)	Maggie Riden	Fahe-Virtual
John King	Guest -DEP	Nicole Intagliata	Fahe-Virtual
Davey Nguyen	Guest -US DOE		

9 of 11 Members Present = 82% Attendance

1) Welcome & recognition of Special Guests - Dave Clark

Jim King, WV-DEP; Bryan Phillips, The HUB; Cathy Colby– WVHDF; Penny Thaxton, USDA-RD (virtual); Davie Nguyen – DOE (virtual); Taylor Bennett, WVLS (tentative)

2) Energy Panel discussion

a. Dept. of Environmental Protection – Brownfields Program Update

Brownfield Update – Awarded 1M in revolving loan funds, can provide clean up funding at 0-3% interest rates. Can cross over with WV-DEP. Received another 2M for environmental cleanup last round to help with flooding, etc.

John King – WV-DEP - Great response to online survey of 170 total, 26 phase 1 grant recipients. 5 counties and 21 municipalities. Taken down nearly 400 structures at 10k per structure on average. Recently sent out 85 grant applications so getting ready to kick off 2024 grant cycle (round two). It is up to county to set priority.

Titles searches are done and funding can help with that – only awarded up to a certain amount, code enforcement can come out of that but that much less for demo. Large projects are case by case. Multiple checklists to streamline the project request.

b. WV Dept. of Energy (not available to attend)

c. US Dept. of Energy – Davie Nguyen

Unleashing Investments in Clean Energy through the Inflation Reduction Act's Tax Credits – not competitively awarded – available for everyone, extra benefits for underserved populations. Elective pay allows tax-exempt entities to receive a cash payment from the IRS for eligible clean energy investments. Cash for clean energy equal to the full value of clean energy tax credits. Can be combined with DOE grants and loans with some limitations. 12 of the Inflation Reduction Act clean energy tax credits are eligible for elective pay. Bonuses in clean electricity for energy communities,

domestic content, and wind and solar. Opportunities for community solar. Can get up to 70% of project back in tax credit. IRS will be issuing more guidance later this year. Pre-filing form is not yet available.

d. WV Economic Development Office (not available to attend)

3) Partner Updates

a. WVHDF Updates – HOME/HTF/AHF – Cathy Colby

i. General WVHDF Lending update

- Funding in May 2024

ii. American Rescue Plan resources – ERA 2; Homeowner Assistance

- Have been awarded to projects, none remaining

iii. HOME-ARPA RFP pending – potential for expanded uses prior to Dec., 2024

- Rolled out several months ago the preapplications for 8/31/2024, that window for pre-app has closed. Applications are due 1/21/2024. WV got just over 19M dollars for those are the risk of homelessness and domestic survivors.
- Homeowner assistance on their website.
- Created a critical home repair program, 150% of median income cap. The burden is on the homeowner to prove appliance has outlived its useful life. 4 questions, 1 of four can make you eligible, doesn't have to be all four.
- January 18, 2024, will be Affordable Housing Conference

b. FHLB –

Watch for approval – expect there to be more money. 4-month window so start planning now to get funded. Increasing maximum amount per project significantly as well.

c. USDA - Penny Thaxton

Interest rate on low and very low housing is at 4.5% and climbing. Still have 1% loans for repairs for 20 years, have to be in very low category. Still have grant money up to 10k, labeled as safety and health. Had banner year for 2023 for funding usage, using 113% of allotment, good year. Facing a lot of challenges in new calendar year, losing 3 very seasoned employees are retiring.

d. West Virginia Land Stewardship – Taylor Bennett not available to attend

e. Community Works – introduction to Craig – not available

4) Membership Business

a. Review of June Caucus Minutes and Action Items

Motion made to approve, seconded. Motion carried.

b. Annual Meeting Reflections

Got good face time with people, brainstorming, etc. Biggest turnout for meeting in years. Had several people bring more than one additional staff member which was great.

Next year's meeting will be in Virginia. Someone suggested Mountain Lake.

Information on that will be out soon.

c. Four Corners Work Groups

Have a list, still can let Vonda know where you might fit best. Looking at Four Corners as basis of strategy. Money, Capacity, Narrative, and People. December will be first meeting. Hit the ground running in earnest in January, coming back to it at spring retreat in April. 5-7 year commitment.

d. Executive Report – Sara Morgan

Housing crisis nationwide –The National organizations are seeing the crunch from the insurance side, especially with flooding and hurricanes. Seeing construction costs and staffing costs going up. Lots of conversation about manufactured housing, a push from HUD for manufactured housing.

Greenhouse gas reduction funding coming down – Fahe was on 7 applications for 3 pots of

money, think will hit the ground around March or April with allocations, money in winter or fall. Policy-wise, with housing policy summit, trying to get the 13 governors in the room and talking about housing and what we care about, economic opportunities in the region. Greenhouse gas will connect to flood recovery. Heard a lot from members about how hard it has been to recruit and retain staff. Will be digging further into it at spring retreat.

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.

Have the Tax Credit bill, the Affordable Housing Fund Funding Bill, was originally a grant but that money is all already spent so as an alternative, trying to double the transaction fees, both of those are currently \$20, trying to double to \$40. The Income Discrimination bill - identified David Elliott Pritt in the House, pursuing other opportunities for sponsorship as well. Dilapidated property – reach out to see what can do to help coalition.

Tax Credit bill – as originally drafted, was designed to apply credit to banks who make a loan at a lower interest rate or contributed to a CDFI. Sent bill out a couple weeks ago, would appreciate feedback on the list of eligible activities with that credit.

Jim King is trying to get the ear of the development office to lend support to initiatives. Indications are that housing is slowly gaining as an issue, becoming a problem for economic development so gaining status as a problem with the state. Erica is doing recon to see what other meetings need to have to get it on the agenda. Jim is working to elevate Fahe as a resource.

b. WV Advocacy Coalition – Andrew Bates

i. Options for identifying potential power “levers” for engagement

c. Federal Updates – Josh Stewart

Appropriations – all indications are that there will be another continuation. Accepted way forward is continuation until Christmas time. Current Speaker of the House is trying to put a continuation until mid-January.

Senate has acted on AG and HUD, pushed them through, House is floundering. Appropriations funding is threat to 502, 30% cut year over year. Proposal in Senate to change maximum interest rate from 1% to 2%. Received verbal assurances from folks in Senate that they will drop that language but it's still currently in the bill. Funding issue is less bright – House and Senate are not far apart on 502 numbers, best case scenario is Senate which is only 30M higher. Senate has passed that bill, House failed to pass their version in September. Still some utility in speaking to members of Congress.

Note on Community Reinvestment Act – just received the proposed final rule. Comments from Fahe were noted but largely ignored. If you have historically received CRA investments, you will likely need to work harder to keep them when regulations come into effect in 2027, and if historically you haven't been served by CRA, it is unlikely that you would begin to start. Very favorable to bankers in most places and artificially deflates the size of banks, decreases the amount of CRA investments that are going to be made. Did increase weight that community developments have, so that is positive. Rural places are going to become invisible particularly for retail lending. Will be releasing a written analysis that is more clear and final. CRA also did not mention anything about equity or rural equity or racial equity.

6) Strength in Numbers - Member Interest/Focus Updates

- a. WV ARC INSPIRE Planning Update – Nicole Intagliata
ARC Power Grant – Have submitted for review and send off – will send assessment out to members. Also created a workforce and housing mapping tool thanks to Camila and Katy. It is in pilot stage, hoping to grow and adapt it to make it the most helpful. If there are things that stand out or questions that you have, let Nicole know. Not an open power application yet, keeping an eye on it.
- b. Workforce Development
- c. Dept. of Energy
Renewing America's nonprofits application – got application in but was unsuccessful. Opioid settlement dollars in WV. Northern section split into regions – first money should come in next couple weeks so municipalities and counties haven't gotten money yet.
Big pot of money with DOE.
- d. Broadband –
Big pot of money – 1.2B, digital equity act which is what they use to disburse the funds. Will be available last next year. There is a group called PCs for People. They are revamping old technology, can take old computers off hands, and use credit to get devices for clients. For \$60 investment, pretty good computer, free Wifi for a year, and a warranty.

7) Fahe UPDATES – Attached Memo

- a. March Fahe Board Report – Emily Wilson-Hauger, Christal Crouso
 - Talked about Theory of Change, what staff has been working on. Passed Disaster Recovery plan. Did Jim's evaluation, he's still here. Financial committee, passed the audit. Have a meeting coming up shortly.
- b. Membership Committee (Christal Crouso, Vonda)
 - Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing)
Membership criteria is on it's way to the board.
Affiliated Partners are NOT members, they don't get to vote and other membership benefits. Maybe an organization that isn't ready for membership yet or a developer trying to work with nonprofits. After vetted through membership committee, will come back to caucus.
Membership committee made sure could get Jim/Sara in front of members for strategic plan, see where members land with working groups. Sent it out.
- c. Membership Updates
 - Reporting – QE 9-30-23 status- Vonda
 - Just overall, reporting was down across the board. At about 65.5% of membership reported. For WV, at 58% overall. It is very important to get that reporting in. It is a part of compliance. If didn't report in September, collect those numbers and include them in December reporting.
 - Membership Training - Jackie Weiss
Registration has opened for NTI in San Francisco – Fahe has a little money to support attendance, \$200-300. Might be better to do virtual training in February or training in August will be in Pittsburgh. Eligible for free hotel for the week but spots are limited, let Jackie know.
 - Disaster Preparedness/Business Continuity Planning – Diedre Kendall
 - Fahe Members site has spot for disaster recovery and flood recovery response info, it is dated. Diedre is wanting to revamp the site with more information so if you have anything you are proud of or want to highlight, send to Diedre. If there is anything you want to see, let Diedre know that as well.
 - Health Collaborative – Nicholas Bormes

- Just received 3rd year funding, 200k, we are reporting quarterly. Individually, members are getting 22k. Working on an ask for more money.
 - Working Group Meetings with Ballad Health, sometimes with guest speakers. If interested, let Nicholas know.
 - Repeating Ballad Health Informed Trauma Care training program available again next year for about 6 months, there is a cap on who can be there. Similar program but different speakers.
- d. Communication Round up – Lina Page
- Big picture is that our network knows what to do on the ground, just lacking resources. Working on visibility and reputation to bring in more support. Fahe is extremely well known in a tight circle of supporters but would like to expand our circle. Will be following up over the coming weeks and months to collect stories to support key themes. Consider joining the Narrative working group, wording and positioning can be powerful tools.
- e. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers
- Want ongoing conversation about things that are important such as manufactured housing. If you have anyone on your team that spends time on data, send them to Katy. Updated invitations coming, great speaker, connecting with researchers. Next speaker is on the importance of local news.
 - Real challenges for members in using census track data for cases and needs assessments. Smaller areas don't have reliable estimates, working with statistics experts, devise data that is bigger than Census track but smaller than state programs. Going to be sending out maps, seeing which ones are better. If you aren't the right person to answer which is better, please forward to who would be best to answer.
 - 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. 11**
- Home Sweet Home program is relaunching, flyer in the agenda.
- g. Partners for Rural Transformation Update - Sara Ball **p. 12-13**
- In the past, had questions about what PRT does and who they are – some info in packet. PRT amplifies Fahe's voice at national level, inclusion of national partners/partnership through PRT. National victories – 10-20-30 increased resources to our area, language in executive order from President Biden about rural America, and attention from Torres-Small et al. Have some advocacy things coming up, everything else story map is in second iteration. One story from KY on the site.
 - For Communications inquiries: essence@pfrt.org
For Research/Advocacy inquiries: emily@pfrt.org
For Fund Development/Lending inquiries: sarab@pfrt.org
For general inquiries: tmantiply@pfrt.org
Story Map Website: <https://storiesofruralamerica.com/>
PRT's Website: <https://www.ruraltransformation.org/>
Connect with us on Twitter: <https://twitter.com/PfRTorg>

8) Follow-Up (did not get notes for this part, had to step out for another meeting)

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=TkYzRDJnZ01JMmRvMUhKZ09mU0JjUT09>

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

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



Memo

To: Fahe Members

From: Jim King, CEO

Sara Morgan, President

Re: Executive report

Date: January 30, 2024

This is the first six months for FY2024 report on the organization from President Sara Morgan and CEO Jim King. Our vision is for Appalachia to be a place of growth, opportunity, and hope so that all people fulfill their potential and have a high quality of life. A vision that will take a generation of work. Our job over the next 10 years is to build the foundation capable of meeting that vision. All foundations have corners, necessary to building structures that will last. Our corners of Money, Capacity, Narrative and People also serve as the frame to our next strategic plan. We are organizing working groups of the Members around each of the corners to give greater clarity and direction to the strategic plan so that Members and their communities are at the center.

Money. Engage funders to bring significant new and increased investments to the region while also analyzing and advocating for policy reform to support the flow of more, place-sensitive resources to benefit Appalachia.

- Fahe joined several applications as part of the Inflation Reduction Act's Greenhouse Gas Reduction Fund.
- Fahe was selected via RFP from Kentucky Housing Corporation to serve as the Regional Implementation Agency for the Community Development Block Grant Disaster Recovery FY2022 Funding of \$298 million coming from HUD to the state in response to the East KY Flooding of 2022. We are working with the KY Governor's office on an administrative contract to manage both the High Ground Communities and the Team KY dollars for the Commonwealth.
- Under the leadership of Fahe's SVP of Advocacy, Maggie Ridden and SVP of Membership Vonda Poynter, Fahe's TN coalition is being awarded \$10M in ARPA funding to support the development of workforce housing which is much needed in the state. Building on these successes, staff will expand their efforts in the future to the states of Virginia, West Virginia and Alabama.
- With PRT we have been making progress with the Heron Foundation to create a plan to get significant philanthropic resources in the tens of millions to Appalachia and other persistently poor regions over the next several years.

Expanding Capacity. Expand capacity to meet the growing needs in our communities.

- Fahe's 2023 Annual Meeting was held with great attendance from members, USDA, State Housing Finance Agencies, ARC, etc. Sessions highlighted members responding to leaders such as Luke Shaefer.

- We launched working groups around each of the four corners identified in the 2024-2028 strategic plan and Members self-selected to participate in these working groups advising on the implementation direction.
- There is a real vacuum of leadership in the community development field on appropriations strategy. Fahe's advocacy team has begun engaging and pushing on national coalitions and groups to not only address the near term of "regular order" appropriations work, but to think longer term to the end of the year and work towards that goal.
- The Kentucky Caucus has formed solid working relationships with several major state nonprofit players, including the Louisville Urban League, KY Habitat for Humanity, and the KY Affordable Housing Coalition. Centering rural issues within this coalition is a work in progress, but LUL and KY Habitat lent their active support to the Rural Housing Trust Fund effort in the 2023 session.
- The AL Caucus continues to maintain a working relationship with LIHCA to uplift the HTF.
- Members of the VA Caucus are exploring collaborating with organizations like the SELC and VPLC to respond to (with litigation) the Younkin administration pulling out of RGGI and eliminating a substantial funding source for weatherization and residential energy work.
- Tennessee Members had Rep. Rose join their Making Housing Work for Working Families Event.
- In West Virginia, we have engaged with the WV Center for Budget and Policy, namely Seth Distefano, their main legislative person who expressed that he is glad someone is working on affordable housing issues in WV because there isn't much of a presence there.

Building a New Narrative. Work to achieve a collective brand and voice capable of building a new narrative that uplifts the culture, worth, and importance of Appalachia to the country's overall success.

- The Fahe Membership has an authentic community presence and that does allow the opportunity to elevate the voices of community.
- During the 1st six months we utilized a number of meetings and presentations to push the Fahe brand, as a leading voice on Appalachia, Strength in Numbers as a replicable approach, persistent poverty and leading change.
- We released the Housing Needs in Appalachia Study in July with a webinar. Met with Alanna McCargo of Ginnie Mae. Presented with the National Association of Business Economists.
- We continue to build on the Concrete solutions conversations, receiving commitments from USDA and the Heron Foundation to work on a Theory of Change that elevates our voices of experience to solutions. And we started the conversation to add academics, Luke Shafer and Katharine Edin to this group.

Strength in Numbers. Invest time and energy in trusted relationships across the region, growing our Strength in Numbers to create transformational impact that builds Thriving Appalachian Communities. We have long said that our identity is "Strength in Numbers". You have heard us repeat "if you want to go fast, go alone. If you want to go far, to do something big, go with friends."

Staff have worked hard on state level advocacy and coalition building. Our success in TN was driven by forming a coalition of over 100 organizations. In KY around flood relief work and some statewide work, our organizing did result in an increase of \$20 million in the Trust fund and dedicated resources for flood work.

The Annual meeting was a success, we had over 80% members present for the event. Chrystal Cornelius from Oweesta got us started with inspiring words that helped members see the connection to another part of the country. Luke Shafer enlightened and validated our understanding of deeply disadvantaged places of which Appalachia is one. We were able to highlight the work and thought leadership of the members in response to these speakers and showcase how the Strategic plan frames our work together.

Fahe in partnership with PRT has developed a Rural Equity Framework for which we have identified a set of principles and practices that inform our work: **Framework** harnesses the insights from ongoing analysis of what is possible to influence an important body of work that is DIFFERENT than what anyone else has done before because it builds on a shared understanding of the interrelatedness of racial, spatial, and economic inequities in places of deep poverty.

We believe policy makers, investors and philanthropists will benefit from the Framework as they consider how to make a greater difference in rural persistent poverty areas.

The last part of the Annual meeting with USDA, Luke Shaefer, Christie Cade, (policy makers, investors, philanthropists, academia and practitioners) was to conclude the event and direct us to a next step, to have Fahe host a conveying on the Framework.

As we head into the second half of FY2024, we will have strong strategic plan, backed by a well thought out Theory of Change. Our momentum is strong and we are feeling confident in our ability to make good progress on the goals and vision before us. By working together, we have before us the ability to change the narrative for Appalachia and the people and places that are affected by persistent poverty.

FAHE Progress Update

April 2023 - Original

January 2024 – Final Update

Jackie Strager, West Virginia University

Project Description

- Housing Metrics for Central Appalachia, Appalachian Alabama
- Exploratory spatial data analysis for Census tracts
- Issue: Census socio-economic variable estimates (from ACS) are not reliable for non-urban tracts
- **Goal: Group census tracts together based on shared housing-related characteristics**
- **Result: Census tract-based clusters (by state) for further analysis**
- Approach:
 - Develop tract-based socio-economic variables (ACS, GIS)
 - Use spatially constrained multivariate clustering to group tracts of interest
 - Present final results as maps, tables

Clustering work

- Main task: Clustering/grouping census tracts
- Approach: **Spatially constrained multivariate clustering** (ArcGIS Pro)
- Details:
 - **Spatially constrained**: Location matters (clusters will be contiguous)
 - **Multivariate**: Groups tracts based on values for selected variables
 - All variables for clustering must be numeric or (0,1)
 - 35 different variables quantified for each tract (10 used in final clustering)
 - Variables are normalized

Tract Variables

N=35 variables considered

Variables quantified for each tract

Data sources:

American Community Survey, GIS analysis

Highlighted variables (n=10) used for final clustering (not dependent on tract size/population, not highly correlated with one another)

HH	total households
POP25	population over age 25
HUNITS	total housing units
OCCU	occupied housing units
OWNU	owner occupied housing units
RENTU	renter occupied housing units
HHINC	median household income
HHINC_O	median household income, owners
HHINC_R	median household income, renters
MEDDOL	median dollars (value)
MEDGRO	median (dollars) gross rent
MEDM	median (dollars) with mortgage
MEDNOM	median (dollars) without mortgage
WITHM30	30.0 to 34.9 percent_WithM
WITHM35	35.0 percent or more_WithM
PCBM	% Cost Burden Owner with a mortgage
PCB30	30.0 to 34.9 percent_Rent
PCB35	35.0 percent or more_Rent
PCBR	% Cost Burden Renter
NLCD_PFOR	Percent (0-100) forested in tract, from 2019 NLCD forested land cover categories
NLCD_PDEV	Percent (0-100) developed in tract, from 2019 NLCD developed land cover categories
NLCD_PWAT	Percent (0-100) water in tract, from 2019 NLCD category 11 open water only
UA_PERC	Percent (0-100) urbanized area in tract, from 2010 Census urbanized areas
ACSPop_19	Estimated population in tract, 2019 ACS 5-year estimates
AreaSqMi	Area of tract in square miles (calculated by GIS)
PopDen_19	Estimated population density (2019 population divided by area in sq miles)
Q75_UA	0 or 1. Is tract over 75 th percentile in urbanized area relative to other tracts
Q75_NLCDDE	0 or 1. Is tract over 75 th percentile in developed area relative to other tracts
Q75_PopDen	0 or 1. Is tract over 75 th percentile in population density relative to other tracts
PUBLIC_PCT	Percent (0-100) public land in the tract as defined by US CBI
COMMUTERS	number of commuters (ACS journey to work data 2014-2019)
PCT_COMM90	percent of commuters traveling over 90 minutes to work (ACS 2014-2019)
PCT_COMM60	percent of commuters traveling over 60 minutes to work (ACS 2014-2019)
PCT_HHRENT	percent of households renting (calculated by WVU for tracts with data) based on households renting divided by total occupied households
PCT_HHOCC	percent of households occupied (calculated by WVU for tracts with data), based on total occupied households divided by total households

Variable correlation results

- Simple correlation matrix calculated for all potential variables
- Eliminated variables with high correlation from clustering

	HHINC	HHINC_O	HHINC_R	MEDDOL	MEDGRO	MEDM	MedNoM	PCBM	PCBR	NLCD_PFOR	NLCD_PDEV	NLCD_PWAT	UA_PERC	PopDen_19	PUBLIC_PCT	PCT_COM M60	PCT_HHR ENT	PCT_HHO CC
HHINC	1.00																	
HHINC_O	0.87	1.00																
HHINC_R	0.68	0.48	1.00															
MEDDOL	0.51	0.54	0.39	1.00														
MEDGRO	0.34	0.26	0.40	0.30	1.00													
MEDM	0.36	0.42	0.24	0.58	0.20	1.00												
MedNoM	0.23	0.36	0.14	0.40	0.21	0.43	1.00											
PCBM	-0.27	-0.31	-0.17	-0.18	-0.06	-0.03	-0.06	1.00										
PCBR	-0.28	-0.17	-0.51	-0.25	0.03	-0.15	-0.05	0.12	1.00									
NLCD_PFOR	-0.21	-0.33	-0.20	-0.38	-0.14	-0.23	-0.31	0.18	0.11	1.00								
NLCD_PDEV	-0.02	0.18	0.03	0.17	0.14	0.07	0.33	-0.07	0.04	-0.56	1.00							
NLCD_PWAT	0.12	0.13	0.08	0.17	0.05	0.14	0.13	-0.06	-0.07	-0.25	0.11	1.00						
UA_PERC	-0.03	0.14	0.02	0.10	0.12	0.01	0.32	-0.06	0.05	-0.47	0.94	0.10	1.00					
PopDen_19	-0.01	0.18	0.01	0.16	0.12	0.06	0.29	-0.04	0.04	-0.45	0.92	0.07	0.87	1.00				
PUBLIC_PCT	0.10	0.06	0.08	0.14	-0.06	0.00	-0.08	0.03	-0.08	0.27	-0.14	0.10	-0.09	-0.10	1.00			
PCT_COMM60	-0.10	-0.18	-0.06	-0.13	-0.10	-0.16	-0.14	0.01	-0.09	0.28	-0.29	-0.07	-0.24	-0.22	-0.02	1.00		
PCT_HHRENT	-0.33	0.03	-0.23	-0.02	-0.07	0.02	0.27	-0.03	0.12	-0.28	0.50	-0.01	0.47	0.48	-0.13	-0.24	1.00	
PCT_HHOCC	-0.06	0.04	-0.06	-0.06	0.08	0.08	0.12	-0.01	0.04	-0.17	0.10	-0.20	0.00	0.06	-0.25	-0.03	0.15	1.00

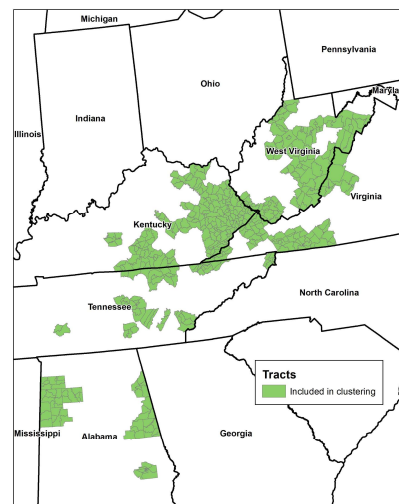
Highest correlations:

- Household income and household income owner occupied (use household income only)
- Population density, urban area %, NLCD developed area % (use population density only)

Study area: Tracts for clustering

- For ARC counties in 5 states
- Excluded tracts within metropolitan statistical areas or micropolitan statistical areas
- Clustering performed by state

State	# Tracts (total in ARC)	# Tracts included	# Contiguous Groups of Tracts
Alabama	728	64	3
Kentucky	318	170	3
Tennessee	646	59	7
Virginia	185	76	3
West Virginia	484	100	2

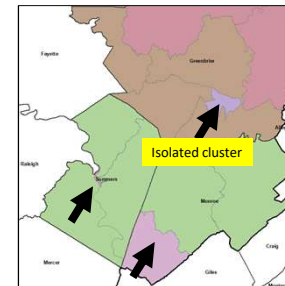


Clustering methods: Spatially constrained multivariate clustering

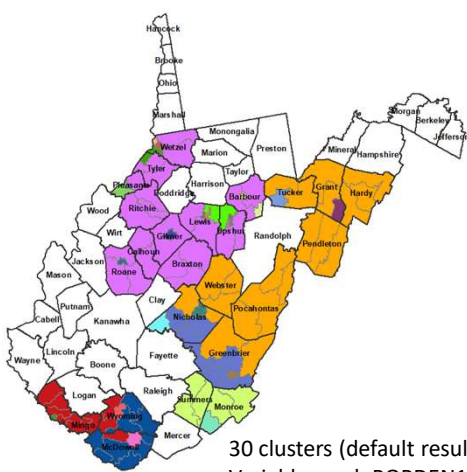
- Clustering model iterations – by state
 1. Perform clustering with single variable (n=10) at a time, examine R^2 values
 2. Perform clustering with two variables (variables w/highest R^2 values)
 3. Perform clustering with three variables (highest R^2 values)
 4. Evaluate cluster results using R^2 values (variable contribution) and F-statistic graphs (optimal # of clusters)
 5. For each state, determine best single cluster model = final clusters
 6. Note: Most runs end up with default n=30 clusters
- For final clusters – adjustments:
 - Eliminate single-tract (isolated) clusters by merging with adjacent clusters
 - See guidelines (next slide)

Final cluster adjustment (merge)

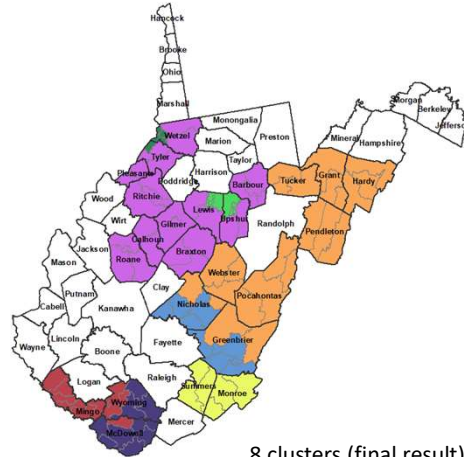
- Goal: Eliminate single-tract (isolated) clusters
- Guidelines:
 - Use of ancillary data layers: CDPs, census incorporated places, census primary/secondary routes
 - Is isolated cluster surrounded by another larger cluster? If so, merge
 - Is isolated cluster located along a primary/secondary highway? If so, merge with adjacent cluster on the same route
 - Is isolated cluster adjacent to a mapped CDP or census place? If so, merge with cluster adjacent to the same mapped place
 - If none of the above applies, merge isolated cluster with adjacent cluster with longest shared border
 - Did not take into account cluster geographic size or population (but could!)



Cluster results: WV (before and after merge)



30 clusters (default result)
Variable used: POPDEN19
R2 = 0.999



8 clusters (final result)
after merging to eliminate
isolated clusters (single tract)

Cluster results: AL

Final model for clustering:

POPDEN19 (r2 = .906)

PUBLICPCT (r2 = .917)

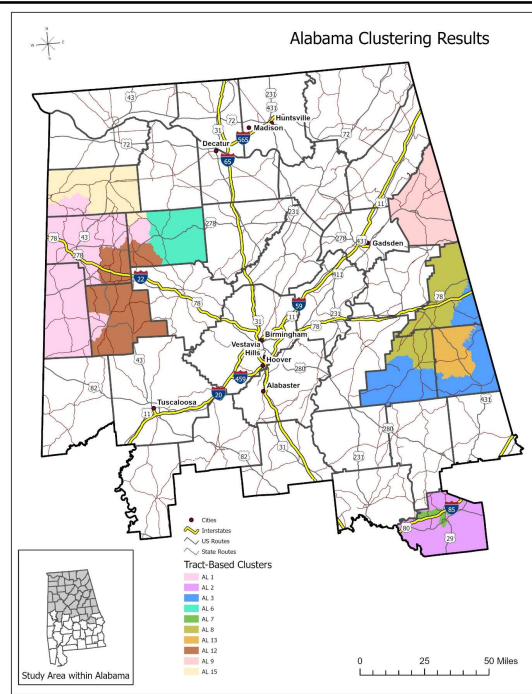
PCTCOMM60 (r2 = .767)

PCTHHOCC (r2 = .829)

Final # original clusters: 17

Final # clusters after merging: 10

Smallest cluster (by # tracts) (Randolph County) has n=2 tracts



Cluster results: AL

Final model for clustering:

POPDEN19 (r2 = .906)

PUBLICPCT (r2 = .917)

PCTCOMM60 (r2 = .767)

PCTHHOCC (r2 = .829)

Final # original clusters: 17

Final # clusters after merging: 10

Cluster	Tracts (N)	Households (N)	Housing Units (N)	ACS Population 2019 (Estimate)	Total Area (mi2)
AL 1	12	18,933	23,593	45,980	1413.74
AL 2	7	5,216	6,500	11,541	571.81
AL 3	8	10,628	13,266	27,487	833.05
AL 6	4	5,537	8,607	13,440	430.92
AL 7	5	2,258	3,796	7,167	41.40
AL 8	4	5,947	7,413	15,984	645.28
AL 9	6	10,737	16,579	25,903	599.98
AL 12	7	8,819	10,985	22,037	843.81
AL 13	2	3,005	5,061	7,429	272.82
AL 15	9	12,006	15,181	34,038	568.31

Smallest cluster (by # tracts) (Randolph County) has n=2 tracts

Final Clusters

Cluster results: KY

Final model for clustering:

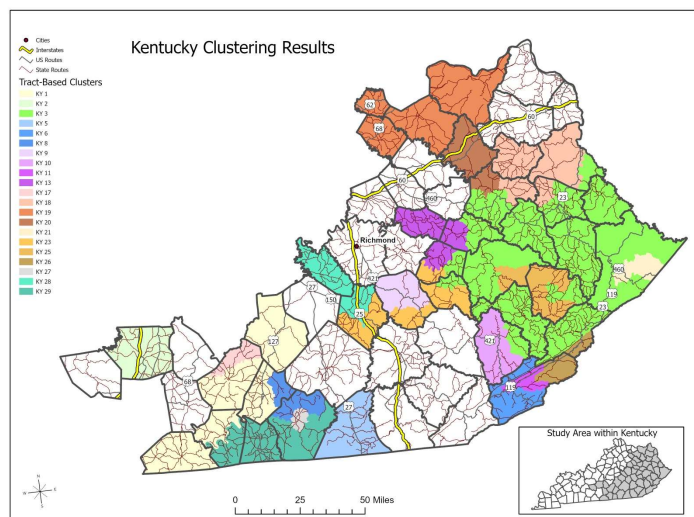
POPDEN19 (r2 = .967)

PUBLICPCT (r2 = .951)

Final # original clusters: 30

Final # clusters after merging: 21

Several clusters with only 2 tracts



Final Clusters

Cluster results: TN

Final model for clustering:

POPDEN19 (r2 = .952)

PUBLICPCT (r2 = .880)

HHINC (r2 = .844)

PCTHCOCC (r2 = .797)

Final # original clusters: 30

Final # clusters after merging: 13

Several clusters with only 2 tracts

Cluster	Tracts (N)	Households (N)	Housing Units (N)	ACS Population 2019 (Estimate)	Total Area (mi2)
TN 1	2	4,715	5,548	12,027	282.49
TN 2	11	17,695	21,596	48,085	1,118.31
TN 3	2	2,475	3,331	6,294	129.73
TN 4	3	4,938	5,888	12,104	216.75
TN 5	7	12,763	16,893	30,946	932.77
TN 6	4	11,301	12,993	29,391	178.20
TN 7	8	12,588	14,945	30,401	471.14
TN 18	4	7,092	8,382	19,158	271.38
TN 20	5	8,664	10,018	21,969	533.23
TN 22	3	3,435	4,097	7,918	193.91
TN 24	2	2,345	3,129	7,050	231.40
TN 25	3	6,686	8,242	16,673	474.39
TN 30	5	6,794	9,002	17,753	302.69

Final Clusters

Cluster results: VA

Final model for clustering:

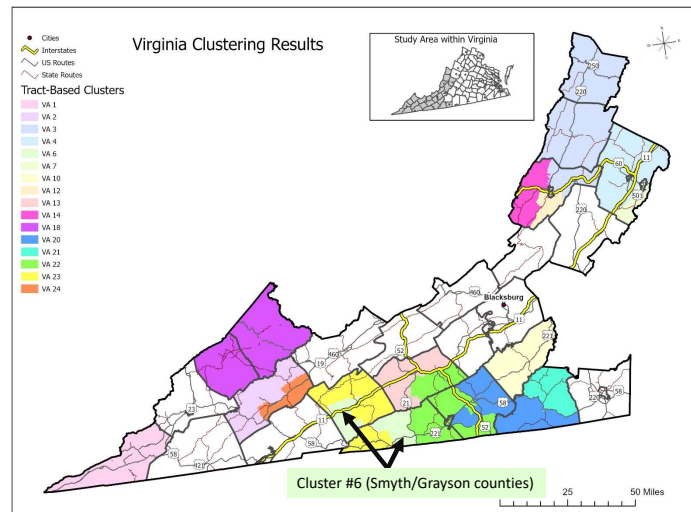
POPDEN19 (r2 = .994)

MEDDOL (r2 = .975)

Final # original clusters: 30

Final # clusters after merging: 16

Several clusters with only 2 tracts



Final Clusters

Cluster results: VA

Final model for clustering:

POPDEN19 (r2 = .994)

MEDDOL (r2 = .975)

Final # original clusters: 30

Final # clusters after merging: 16

Several clusters with only 2 tracts

Cluster	Tracts (N)	Households (N)	Housing Units (N)	ACS Population 2019 (Estimate)	Total Area (mi2)
VA 1	6	9,149	11,798	23,948	437.27
VA 2	5	7,579	9,703	18,584	350.06
VA 3	6	8,373	12,131	19,233	1,104.67
VA 4	4	9,767	11,901	25,717	518.82
VA 6	5	7,599	9,405	18,156	264.23
VA 7	2	4,156	4,853	10,578	90.19
VA 10	3	6,493	8,048	15,704	381.77
VA 12	2	2,169	2,586	4,910	88.42
VA 13	4	8,427	9,956	19,703	309.81
VA 14	2	1,321	1,692	3,123	212.78
VA 18	11	14,347	19,156	36,544	837.51
VA 20	5	9,673	13,168	23,016	512.53
VA 21	2	3,920	5,051	9,029	241.54
VA 22	11	16,978	22,280	42,105	562.43
VA 23	6	7,345	9,452	17,410	444.13
VA 24	2	3,233	3,844	8,557	126.38

Final Clusters

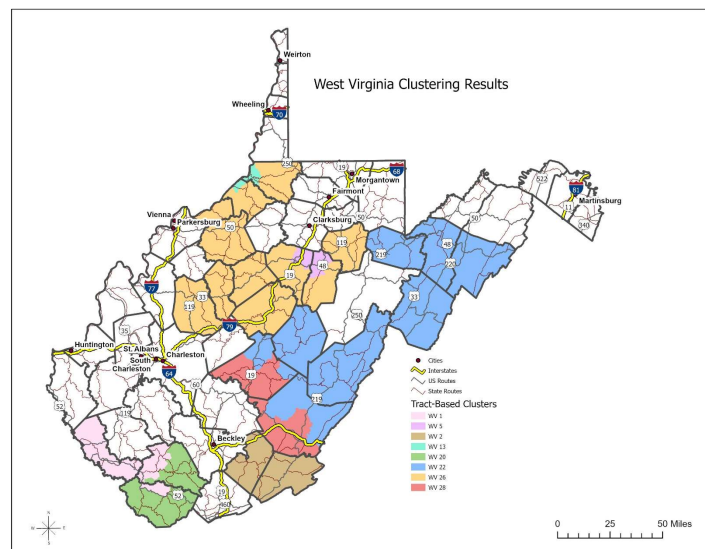
Cluster results: WV

Final model for clustering:

POPDEN19 (r2 = .999)

Final # original clusters: 30

Final # clusters after merging: 8



Final Clusters

Cluster results: WV

Final model for clustering:
 POPDEN19 (r2 = .999)

Final # original clusters: 30
 Final # clusters after merging: 8

Cluster	Tracts (N)	Households (N)	Housing Units (N)	ACS Population 2019 (Estimate)	Total Area (mi2)
WV 1	11	15,683	19,297	36,612	658.03
WV 2	7	11,284	15,346	26,249	841.37
WV 5	7	9,641	11,173	24,513	170.75
WV 13	4	4,709	5,965	12,591	68.87
WV 20	10	11,230	15,683	27,620	802.66
WV 22	23	29,463	48,061	70,173	4,453.56
WV 26	28	40,713	55,055	105,316	3,678.66
WV 28	10	19,702	24,280	46,300	907.41

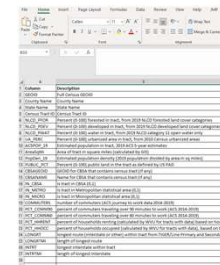
Final Clusters

Results/Deliverables

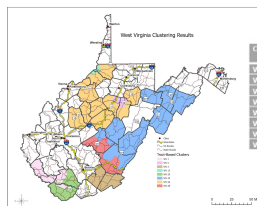
- Deliverables
 - Final Technical Report
 - Appendices (Excel)
 1. All tract data - housing
 2. All tract data - GIS
 - Figures (maps, as PDF)
 - Zip archive
- For each state:
 - Map of cluster results
 - Cluster summary table



Final report



Sample appendix



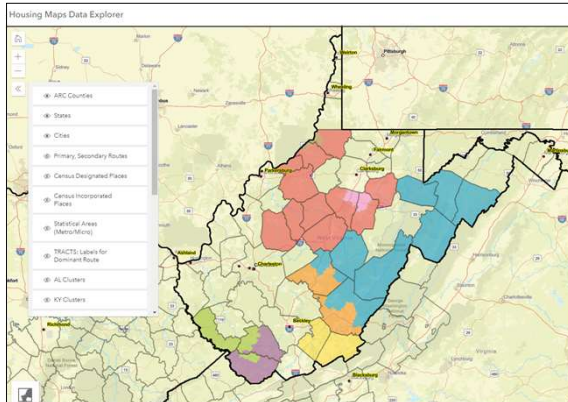
Cluster result map for WV

Cluster	Tracts (N)	Households (N)	Housing Units (N)	ACS Population 2019 (Estimate)	Total Area (mi2)
WV1	11	15,683	19,297	36,612	658.03
WV2	7	11,284	15,346	26,249	841.37
WV5	7	9,641	11,173	24,513	170.75
WV13	4	4,709	5,965	12,591	68.87
WV20	10	11,230	15,683	27,620	802.66
WV22	23	29,463	48,061	70,173	4,453.56
WV26	28	40,713	55,055	105,316	3,678.66
WV28	10	19,702	24,280	46,300	907.41

Cluster result summary table for WV

Viewing results on the web

- Housing Maps Data Explorer (ArcGIS Online web map app)
- No password or account required
- Link: <https://arcg.is/1OLSrn>
- Layers included:
 - Cluster results by state (merged final clusters)
 - Dominant routes
 - Additional reference layers (metro/micro, CDPs, Census places)



Note: Sponsored by Sen. Tarr, Finance chair, this bill would create a “Mountain Homes Fund” to provide loan guarantees for housing developments with at least 6 units and an appraised value of at least \$800K at completion. Applicants must demonstrate that the project will increase economic and job opportunities in its location (beyond any spending and jobs directly related to construction).

The intent is to target projects for which the applicant lacks sufficient cash-on-hand to close a construction loan covering *up to* 50% of a project’s cost. The Economic Development Authority would be able to step in and guarantee the required cash reserve (up to \$400K) so that if the applicant defaults, the EDA would reimburse the bank.

There are several mentions in the body of the bill of a “loan or loan guarantee” – but as far as I can tell this is a drafting error and the EDA is only able to make guarantees, not actual construction loans.

Below, several definitions and sections are highlighted – these are the most important non-boilerplate provisions, which we need Member input on. Thank you in advance for your review and feedback.

—Andrew

WEST VIRGINIA LEGISLATURE

2024 REGULAR SESSION

Committee Substitute

for

Senate Bill 188

BY SENATORS TARR, DEEDS, PHILLIPS, JEFFRIES, AND

WOODRUM

[Originating in the Committee on Economic

Development; reported January 10, 2024]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding thereto a new article,
2 designated §5B-2P-1, §5B-2P-2, §5B-2P-3, §5B-2P-4, §5B-2P-5, §5B-2P-6, §5B-2P-7,
3 §5B-2P-8, §5B-2P-9, §5B-2P-10, §5B-2P-11, §5B-2P-12, and §5B-2P-13, all relating to
4 creating the Mountain Homes Act; setting out a short title; setting out legislative findings;
5 defining terms; authorizing rulemaking; providing an effective date; providing for a sunset
6 date; creating the Mountain Homes Fund; providing for the purposes of the fund; providing
7 for administration of the fund; providing for recordkeeping; requiring reporting to the Joint
8 Committee on Government and Finance and the Governor; setting out required elements
9 for the report; exempting certain materials from the Freedom of Information Act;
10 establishing criteria for eligibility for use of funds; requiring an application for use of funds;
11 setting out elements necessary to be included on the application; providing for exclusions
12 from use of funds; providing for application approval; establishing evaluation standards
13 and criteria; providing for a final agreement; setting out terms of the agreement; allowing
14 for an extension of time; requiring adjacent properties to be subject to additional approval;
15 providing for administration of the act; setting out powers and duties of the Economic
16 Development Authority; and providing for a criminal penalty for a false statement.

Be it enacted by the Legislature of West Virginia:

ARTICLE 2P. MOUNTAIN HOMES ACT.

PART I. GENERAL

§5B-2P-1. Short title.

1 This article shall be known and cited as the Mountain Homes Act.

§5B-2P-2. Legislative findings.

1 (a) The Legislature finds that:

2 (1) Continued economic growth in West Virginia creates a responsibility in the state for the
3 furtherance of the general welfare of our citizens. The state's focus on and promotion of economic

1 development has created a business-friendly atmosphere for businesses to continue to remain
2 and locate here. The continued development of a business-friendly environment must include
3 factors to promote positive social and personal development;

4 (2) As our economy continues to experience change and is restructured from being
5 primarily energy based, our population will also shift. This shift will create a need for additional
6 services, most importantly in the housing development sector. As the state encourages business
7 activity and creates a more balanced economic base, the state must be mindful of the needs of
8 the workers who are gainfully employed in this state and who are necessary to accomplish the
9 purposes of businesses presently doing business here and those considering locating here; and

10 (3) The constraints on obtaining funding for housing construction potentially creates a
11 hinderance to continued economic development as businesses consider West Virginia as an
12 option. Workers who may locate here as businesses move here have an expectation of their
13 certain quality of life, including adequate housing. Fulfilling this expectation is a necessary
14 component of the state's economic development.

15 (b) Therefore, the Legislature recognizes the need to support and encourage businesses
16 and realizes that they can only achieve success with a quality, hardworking, gainfully employed
17 workforce. To achieve and advance a better workforce in this state, the Legislature hereby
18 establishes the Mountain Homes Act, with the intent to remove barriers to funding for home
19 construction with the goal of promoting a sustainable quality of life for the state's workforce.

§5B-2P-3. Definitions.

1 As used in this article, unless the context clearly requires a different meaning:

2 (1) "Applicant" means a business entity seeking a loan guarantee from the department.

3 (2) "Approved private entity" or "private entity" means any natural person, corporation,
4 general partnership, limited liability company, limited partnership, joint venture, business trust,
5 public benefit corporation, nonprofit entity, other private business entity, or combination thereof,
6 seeking approval to participate in a public-private partnership pursuant to the provisions of this

7 article.

8 (3) "Cash reserve" means applicant's 50 percent or more share of the anticipated total
9 cost to build a mountain homes project.

10 (4) "Common areas" means, but is not limited to, lawns, roads, streets, alleys, sidewalks,
11 parks, waterways, driveways, stairways, hallways, lobbies, corridors, sidewalks, parking lots,
12 parking garages, community swimming pools, community laundry facilities, elevators, roofs,
13 maintenance buildings, maintenance facilities, stairways, lobbies, corridors, and other property
14 available for common use by all tenants and groups of tenants and their invitees.

15 (5) "Construction loan" means or includes the purchase of any real estate upon which an
16 approved project may be constructed, working capital, necessary equipment and fixtures, the
17 purchase of building materials, and tangible personal property directly incorporated into the
18 project, common areas, and infrastructure during construction.

19 (6) "Default" means any default by an applicant, as that term is defined in this section, or
20 an approved private entity, as that term is defined in this section, in the performance of their duties
21 as outlined in a final loan or loan guarantee agreement or a final public-private agreement and is
22 not remedied following notice and a reasonable cure period.

23 (7) "Develop" shall mean to plan, design, finance, lease, acquire, install, construct, or
24 expand a qualifying project as set forth in this article.

25 (8) "Economic Development Authority" or "Authority" means the West Virginia Economic
26 Development Authority established pursuant to the provisions of §31-15-1 et seq. of this code.

27 (9) "Eligible lender" means any person who makes, offers to make, accepts, or offers to
28 accept or purchases or services any primary or subordinate construction loan in the regular
29 course of business. A person is acting in the regular course of business if he or she makes or
30 accepts, or offers to make or accept, any primary or subordinate mortgage loans in any one
31 calendar year.

32 (10) "Executive Director" means the Executive Director of the Economic Development

33 Authority or his or her designee.

34 (11) "Fees" means rates, tolls, or other charges imposed by the private partner or the
35 Authority for use of all or a portion of a qualifying infrastructure project pursuant to a final public-
36 private agreement.

37 (12) "Final approval" or "approval" means the action taken by the Executive Director of the
38 Economic Development Authority to approve a construction loan guarantee pursuant to this
39 article.

40 (13) "Fund" means the Mountain Homes Fund created in §5B-2P-6 of this code.

41 (14) "Infrastructure" means, and is limited to, the real and tangible personal property
42 located in a project that is directly used in, and necessary for, providing broadband internet
43 access, electricity, water, natural gas, sewer service, sewage treatment service, rubbish disposal,
44 and other utility services for residential units within a mountain homes project. An electrical
45 charging facility for charging electrical motor vehicles, or electrical hybrid motor vehicles of
46 mountain homes project residents may be treated as an infrastructure component of a mountain
47 homes project: *Provided*, That in no case shall any property or space that is used, in whole or in
48 part, as a gasoline filling station or other motor vehicle fueling station constitute project property,
49 or any part thereof.

50 (15) "Loan guarantee agreement" or "agreement" means an agreement guaranteeing the
51 cash reserve which a lender requires applicant to have as a condition for approving a construction
52 loan for a project.

53 (16) "Mountain homes project" or "project" means a housing project consisting of six or
54 more residential units or dwellings in a subdivision, housing development, or gated community in
55 the state with an appraised completed value of at least \$800,000.

56 (17) "Natural person" or "individual" means a human being.

57 (18) "Person" means and includes any natural person, corporation, limited liability
58 company, flow-through entity, or partnership.

59 (19) "Subdivision, housing development, or gated community" means a lot, tract, or parcel
60 of land separated into two or more lots, plats, sites, or other division for the purpose of construction
61 of a group of individual residential dwellings of similar design and built and sold by one
62 management group. The dwellings may be in a residential area with roads that have gates to
63 control the movement of traffic and people into and out of the area.

64 (20) "Timeshare" means an agreement or arrangement in which two or more parties share
65 the ownership of, or right to use, property (e.g., an apartment or condominium) that authorizes
66 occupation by each party, typically for periods of less than a year. "Timeshare" includes a deeded
67 contract providing such an arrangement and a fractional ownership agreement or arrangement.
68 "Timeshare" means and includes property that is the subject of any such agreement or
69 arrangement.

§5B-2P-4. Rulemaking.

1 To implement the provisions of this article, the Executive Director may propose rules for
2 legislative approval, or promulgate procedural, interpretive, or emergency rules, in accordance
3 with the provisions of §29-3-1 et seq. of this code: *Provided*, That no rule may require participation
4 in any project by organized labor.

§5B-2P-5. Effective date and expiration date.

1 (a) Any loan guarantee agreement authorized by this article shall take effect on and after
2 January 1, 2025.

3 (b) Effective January 1, 2035, the provisions of this article shall expire and have no further
4 force or effect: *Provided*, That any loan guarantee agreement entered into pursuant to this article
5 shall continue to be valid and remain in effect until completion of the project.

PART II. CREATION OF MOUNTAIN HOMES FUND.

§5B-2P-6. Mountain Homes Fund; recordkeeping.

1 (a) There is hereby created a special revenue fund in the State Treasury known as the
2 Mountain Homes Fund. The fund shall consist of all money from available revenue surplus funds,

3 gifts, grants, contributions, any earnings, or interest accruing to said fund, and any other money
4 appropriated to said fund by the Legislature. Expenditures from the fund shall be for the purposes
5 set forth in this article. The fund shall be managed by the Authority. The Authority may invest and
6 reinvest moneys in the fund with the West Virginia Investment Management Board or the Board
7 of Treasury Investments.

8 (b) In addition to any other powers granted to the Authority pursuant to this code, the
9 Authority may use the fund to offer loan guarantee agreements for construction loans that meet
10 the requirements of this article. The provisions of the fund are exempt from oversight and
11 regulation by the Insurance Commissioner, the Commissioner of Banking, and the provisions of
12 §33-1-1 et seq. and §46A-1-101 et seq. of this code.

13 (c) The Authority shall keep itemized records of all fund transactions and agreements
14 entered in furtherance of the objectives of the fund. In administering the fund, the Authority shall
15 adopt appropriate accounting practices and internal controls. Fund transactions shall be subject
16 to an annual audit by an independent firm of certified public accountants.

17 (d) The Authority shall submit to the Joint Committee on Government and Finance and
18 the Governor an annual report addressing the status of each project with outstanding financing
19 issued pursuant to this article. The report shall, at a minimum, provide project-specific data
20 addressing:

21 (1) The outstanding amount of Authority financing for each project;

22 (2) The total amount of private investment in each project;

23 (3) The number of residences either under construction or completed by each project since
24 the fund's inception;

25 (4) The time between completion and sale to a residential owner of a single family home
26 pursuant to this article; and

27 (5) Any other information or data requested by the Joint Committee on Government and
28 Finance.

29 (e) Except for the records and audit required under subsection (c) of this section and the
30 annual reports required under subsection (d) of this section, any documentary material, data, or
31 other writing made or received by the Authority relating to projects pursuant to this article, shall
32 be exempt from §29B-1-1 et seq. of this code: Provided, That any agreement entered into or
33 signed by the Authority which obligates public funds for any mountain homes projects shall be
34 subject to inspection and copying, pursuant to §29B-1-1 et seq. of this code, as of the date the
35 agreement or resolution is entered into, signed, or otherwise made public.

PART III. MOUNTAIN HOMES FUND ADMINISTRATION.

§5B-2P-7. Eligibility requirements.

- 1 (a) To be eligible for a loan guarantee agreement, an applicant must:
2 (1) Be qualified and licensed to do business in West Virginia.
3 (2) Be current on all tax obligations to the state of West Virginia.
4 (3) Demonstrate creditworthiness to the department.
5 (4) Certify that the anticipated project will be in West Virginia.
6 (5) Certify the anticipated project will have an appraised completed value of at least
7 \$800,000 and will consist of at least six residential units or dwellings in a subdivision, housing
8 development, or gated community in this state.
9 (6) Demonstrate there is substantial and credible evidence that the project is likely to be
10 started and completed in a timely fashion.
11 (7) Demonstrate that the project will, directly or indirectly, improve the opportunities in the
12 area where the project will be located for the successful establishment or expansion of other
13 commercial businesses.
14 (8) Demonstrate that the project will, directly or indirectly, assist in the creation of additional
15 employment opportunities in the area where the project will be located beyond the jobs associated
16 with the mountain homes project.
17 (9) Demonstrate that the project is consistent with the goals of this article.

18 (10) Demonstrate that the project is economically and fiscally sound using recognized
19 business standards of finance and accounting.

20 (11) Demonstrate that the project will meet the immediate future needs of the area.

21 (12) Certify that the terms and conditions of the loan from the eligible lender require an
22 interest rate at or above the percentage rate currently being offered by lenders.

23 (13) Meet any other terms and conditions set by the Authority by legislative rule.

24 (b) The applicant shall comply with the provisions of the State of West Virginia Alcohol
25 and Drug-Free Workplace Act set out in §21-1D-1 et seq. of this code and any state policy
26 concerning drug-free and alcohol-free workplaces and shall make a good-faith effort to eliminate
27 illegal drug use and alcohol and drug abuse from places where work is performed.

§5B-2P-8. Application for loan guarantee; information required.

1 An application for a loan guarantee agreement for a mountain homes project shall be on
2 a form approved by the Executive Director and shall include the following information:

3 (1) A description and location of the project including a detailed strategic business plan for
4 constructing the project that meets the requirements of this article and any Authority rule;

5 (2) Applicant's construction experience and list of completed projects;

6 (3) Applicant's financial statement prepared by a certified public account;

7 (4) The amount of guarantee sought from the department;

8 (5) The amount and type of funds available to the applicant without financial assistance
9 from the department;

10 (6) Proof of applicant's inability to meet the required cash reserve to secure a
11 construction loan from a lender;

12 (7) Copy of application to an eligible lender for a construction loan to cover up to 50
13 percent of the anticipated cost of the project;

14 (8) Lender's conditional approval for a construction loan, if applicable;

15 (9) Certification from lender that approval of the construction loan is contingent upon

1 applicant having the required cash reserve to cover the anticipated cost to complete the project;

2 (10) Demonstration of compliance with the eligibility requirements in section seven of this
3 article; and

4 (11) Any other relevant information requested by the Executive Director.

5B-2P-9. Decision on loan guarantee application, evaluation standards and provisions.

1 (a) Upon a determination that all provisions of this article have been met, the Executive
2 Director may approve an application for a loan guarantee. Coverage is limited to a guarantee of
3 applicant's required cash reserve: *Provided*, That no guarantee may exceed \$400,000.

4 (b) The term of the loan guarantee agreement shall not exceed five years or the date of
5 the completion of the project, whichever is shorter.

6 (c) The Authority may request as a condition of approval that it be granted a subordinate
7 lien or security interest in any real estate covered by the guarantee for any construction loan.

8 (d) Should the applicant default on any provision of the loan to an eligible lender, the
9 eligible lender shall place the Authority on notice of their intent to collect on the default, pursuant
10 to the terms of the final loan or loan guarantee agreement. The Authority shall notify the applicant
11 and provide them 30 days to cure the default. At the conclusion of the 30-day period, if the default
12 has not been cured, the Authority shall pay the eligible lender pursuant to the terms of the final
13 loan or loan guarantee agreement.

14 (e) If the applicant should default on the construction loan and the Authority makes
15 payment to an eligible lender pursuant to the final loan or loan guarantee agreement, the Authority
16 shall have the right to a cause of action against the applicant for any amount paid by the Authority
17 to an eligible lender, plus interest, pursuant to the terms of the final loan or guarantee agreement:
18 *Provided*, That any lien held by the Authority shall be subordinate to liens from lending institutions.

19 (f) The Executive Director shall, within 60 days following receipt of a completed application
20 or receipt of any additional information requested by the department, whichever is later, issue a
21 decision on the application.

22 (g) Decisions by the Executive Director are conclusive and not subject to review. They
23 shall be in writing and any denial shall state the reason or reasons for the denial.

24 (h) The decision by the Executive Director as to certification of a proposed project, refusal
25 to certify a proposed project, decertification, or revocation of certification of a project is final.

26 (i) The Authority may establish additional criteria for evaluating applications for loan
27 guarantee agreements.

28 (j) The aggregate sum of costs for all projects for any fiscal year may not exceed
29 \$10,000,000. Any application submitted in the fiscal year after the sum of \$10,000,000 has been
30 reached shall not be approved. Notwithstanding any other provision of this code, for any fiscal
31 year, the Executive Director may not approve any application for a guarantee for any project that
32 does not qualify as mountain homes project as defined in section three of this article.

§5B-2P-10. Loan guarantee agreement; terms and provisions.

1 (a) Upon approval of an application, the Executive Director may enter into a loan
2 guarantee agreement with the applicant.

3 (b) The terms and conditions of each agreement shall be on a form approved by the
4 Executive Director and include, but not be limited to:

5 (1) All provisions required by legislative rule;

6 (2) Total projected costs, and within three months of the completion date, the approved
7 applicant shall document:

8 (A) The actual cost of the project through a certification of the costs by an independent
9 certified public accountant acceptable to the department;

10 (B) A date certain by which the approved applicant shall have completed and opened the
11 project for occupancy; and

12 (C) The projected time between project completion of a residence and the sale of the
13 residence.

14 (c) An approved applicant may request, and the Authority may grant, an extension of time

15 or change to any expected timeline. However, in no event shall the extension exceed three years
16 from the date of certification of the completion date specified in the agreement with the approved
17 applicant.

18 (d) Although adjacent properties may be developed and expanded upon by approved
19 applicants, a mountain homes project property may not itself be expanded upon unless the initial
20 loan or loan guarantee is paid in full by refinancing or other means. In such cases, the mountain
21 homes project designation and benefits of this article shall not apply with relation to such
22 nonapproved developments or expansions, except upon the issuance of a subsequent approval
23 by the Economic Development Authority for such development or expansion. In no case may an
24 approved project be augmented, enlarged, extended, or expanded, except pursuant to issuance
25 of an additional and separate approval by the Economic Development Authority. Any
26 augmentation, enlargement, extension, or expansion may only be approved pursuant to the
27 submission of a new request for project approval, with full payment of all associated fees, and
28 submission of full documentation as required pursuant to this article for a new project.

29 (e) A loan guarantee agreement is not transferrable.

§5B-2P-11. Prohibited projects.

1 (a) Projects ineligible for consideration include, but are not limited to, property or space
2 used, in whole or part, for:

3 (1) A residential or commercial timeshare;

4 (2) An industrial or manufacturing operation;

5 (3) A warehouse, distribution center, telephone call center, or telemarketing operation;

6 (4) An airport;

7 (5) Any business activity;

8 (6) Mobile homes; or

9 (7) Any other operation or activity excluded by Authority rule.

§5B-2P-12. Project administration and certification.

1 The Executive Director has the following powers and duties necessary to carry out the
2 purposes of this article, including, but not limited to:

3 (1) To approve applications for projects and enter into loan guarantee agreements for
4 construction loans for mountain homes projects with approved applicants;

5 (2) To employ fiscal consultants, attorneys, appraisers, and other agents as the Executive
6 Director of the Economic Development Authority finds necessary or convenient for the preparation
7 and administration of agreements and documents necessary or incidental to any project;

8 (3) To impose and collect fees and charges in connection with any transaction sufficient
9 to cover the costs associated with the provisions of subdivision (2) of this subsection;

10 (4) To impose and collect from the applicant a nonrefundable application fee to be paid to
11 the Economic Development Authority when the application is filed. This fee shall be set forth in
12 rules promulgated pursuant to this article;

13 (5) To issue approval or denial of all mountain homes projects;

14 (6) To decertify, refuse to certify, or revoke approval of any proposed or approved
15 mountain homes project, upon a finding that any person or entity involved therein, any approved
16 company, or any eligible taxpayer, has failed to comply with the requirements of this article, or
17 upon a finding that residential housing units, common areas or infrastructure of a mountain homes
18 project have been constructed with shoddy workmanship or materials, or that the approved
19 applicant has failed to maintain or repair project property in a manner consistent with accepted
20 standards or standards prescribed by the Economic Development Authority, or that any aspect of
21 the undertaking has been the result of, or involved, fraud, malfeasance, bribery, embezzlement,
22 corruption, intimidation, or gross misconduct; and

23 (7) To establish and prioritize areas throughout the state where high demand exists for
24 residential housing projects.

§5B-2P-13. Violations; criminal penalties.

1 Any person who intentionally misrepresents any material fact in an application, record,

2 report, plan, or any other document filed or required to be maintained under the provisions of this
3 article or any rule promulgated by the Executive Director is guilty of a misdemeanor and, upon
4 conviction thereof, shall be fined not more than \$1,000, or confined in jail not more than one year,
5 or both fined and confined.

Operational Strategies- Substance Use Disorder

Problem to be Solved

The Appalachian region faces a severe substance use disorder (SUD) crisis, particularly with the opioid epidemic, leading to elevated "deaths of despair." Limited housing compounds the challenges for those seeking treatment, impacting public health, emergency services, workforce participation, and community engagement.

Strategies

Funding and Program Access: Proactively secure grants to support diverse opioid-use disorder programs, emphasizing proven treatment services for widespread community accessibility.

Innovative Recovery Housing: Acquire funding for pioneering recovery housing models that address housing needs, provide supportive services, and offer ongoing assistance, fostering a comprehensive approach to rehabilitation.

Collaborative Partnerships for Holistic Support: Harness existing resources and grants through partnerships with healthcare facilities, career opportunities, and transitional housing, creating a network of support for individuals in recovery.

Education and Stigma Reduction: Promote continuous education on best practices, clinical findings, and research related to substance use disorders, aiming to implement effective strategies while actively working to reduce societal stigma.

What Does Success Look Like?

Fahe aims to break the generational cycles of poverty and addiction, emphasizing sustainability for prevention, treatment, and recovery initiatives. Appalachia should no longer be characterized as the epicenter of the opioid epidemic. Combining Federal, state, local, and private resources to make a significant impact should result in sharp declines in overdose and fatalities. Success is marked by frictionless access to treatment for anyone in Appalachia with SUD, leading to a larger volume of individuals in recovery living healthy, productive, and prosperous lives.

Operational Strategy – Public Health

Problem to be Solved

The Appalachian region grapples with escalating health disparities, marked by increasing rates of heart disease, cancer, diabetes, and stroke. The heart disease mortality rate is 17 times higher than the national average, with a common correlation between rural areas and higher cardiovascular disease rates. Access to healthcare, clean water, healthy food, and affordable housing are critical components of the public health landscape, requiring attention to bridge the existing gaps.

Strategies

Strategic Financial Support for Healthcare: Secure capital to fund quality healthcare services, collaborating with health partners to ensure widespread availability in communities.

Investment in Healthcare Infrastructure: Allocate capital to strengthen healthcare infrastructure, promoting proximity to quality healthcare, telehealth services, and essential tools.

Funding Health Promotion and Education: Prioritize health promotion and education funding, integrating them into programs to facilitate access to necessary health services.

Optimizing Referral Systems and Collaboration: Enhance referral systems for efficient access to housing, healthcare, mental health services, and holistic support, while fostering collaboration on community-centered health initiatives to address diverse healthcare needs.

What Does Success Look Like?

Fahe aims to transform the public health landscape in the Appalachian region. Success involves increased integration between Fahe's network and healthcare service providers, leading to improved health outcomes across the region. Long-term success is marked by enhanced accessibility and affordability of healthcare options, ultimately dispelling the region's reputation for poor health rankings. We will strive to align strategies around financial commitment, infrastructure, promotion, and collaboration.

Operational Strategy - Broadband

Problem to be Solved

Broadband access in the Appalachian region is marked by a rural-urban divide, with subscription rates over 20% lower in rural areas, hindering opportunities in education, telework, telehealth, business growth, and more. A lack of reliable broadband threatens to leave whole areas behind, necessitating a coordinated effort to bridge the digital divide and ensure equitable access.

Strategies

Strategic Capital and Platform Enhancement: Secure capital and enhance delivery platforms to increase investment in broadband infrastructure, addressing historical disinvestment in connectivity.

Affordable Access Advocacy: Implement solutions for affordable broadband connectivity by seeking grants, expanding partnerships, and advocating for policies that promote affordability, deployment, and equitable access.

Market-Driven Deployment Strategies: Tailor broadband solutions to address market gaps, conduct community needs assessments, and leverage resources to align solutions with demands, ensuring Federal resources effectively reach the region.

Overcoming Geographical Challenges: Focus on realistic strategies for comprehensive broadband coverage by collaborating on infrastructure projects, leveraging grants, and forming community partnerships to overcome topographical complexities.

What Does Success Look Like?

Fahe aims to empower Appalachian communities for a connected future, where broadband is an expectation, acting as a catalyst for economic growth, empowerment, and sustained connectivity. Success results a net-positive impact on broadband attainability, whether it be residential or community. Ultimately, success is achieving a world where high-speed broadband is universally accessible no matter who your momma is.

Operational Strategy - Infrastructure

Problem to be Solved

Appalachian residents face challenges in accessing affordable utilities and essential infrastructure, hindering economic growth. The region is lacking in not only basic utilities but also economic and workforce development infrastructure, including housing, transportation, and childcare, impacting the attraction and retention of a skilled workforce.

Strategies

Comprehensive Infrastructure Redefinition: Expand the infrastructure definition to include housing, transportation, and childcare. Innovate solutions for housing challenges, transportation programs, and childcare deserts, redefining these elements as essential infrastructure.

Housing Advocacy and Economic Stimulus: Develop a unified narrative characterizing housing as crucial infrastructure. Advocate for government responsibility in providing attainable housing, emphasizing community needs assessments and resource leveraging. Invest in affordable and attainable housing to stimulate economic activity, job creation, and employee retention.

Financial Sustainability Commitment: Demonstrate a commitment to financial sustainability in infrastructure development through grant-seeking, expanded partnerships, and tailored solutions to address financial challenges.

Collaborative Infrastructure Development: Collaborate on projects, leverage grants, and form community partnerships for comprehensive infrastructure development. Consider workforce development and address exclusionary zoning practices. Strengthen relationships with Urban Local Governments (ULGs) for improved safety, public access, transportation, utilities, and community access.

What Does Success Look Like?

Fahe aims to stimulate economic activity, create jobs, and enhance community well-being, emphasizing the interconnectedness of these elements in fostering sustainable and inclusive development. Built environments are capable of meeting basic needs, and state governments align on a comprehensive definition of infrastructure, contributing to a positive narrative around tailored infrastructure development solutions. Ultimately, success is marked by the creation of more livable communities with accessible, affordable, and better maintained infrastructure.

Operational Strategy – Residency/Fellowship

Problem to be Solved

The non-profit workforce in Appalachia faces a talent vacuum, with an aging workforce and motivated youth drawn out of rural areas, posing challenges in attracting, recruiting, and retaining skilled individuals. The region's labor force participation rate lags significantly behind the national average, and the specialized skills that Fahe needs are in increasingly short supply.

Strategies

Strategic Investment Prioritization: Prioritize private investment, philanthropy, and donor-advised funds to support residency and fellowship programs, emphasizing the essential return on investment for cultivating future non-profit leaders.

Match Requirement Solutions: Develop methods to overcome match requirements in fellowship and residency programs, with a focus on directing leadership development funding to attract and retain promising leaders for the future.

Leadership Engagement and Capacity Building: Actively involve current leaders in residency and fellowship initiatives, expanding their involvement to enhance mutual benefits for participating organizations and contribute to leadership development.

Innovative Recruitment and Capacity Expansion: Build new residency and fellowship programs, connect Members to existing resources, and establish a centralized recruitment strategy to engage a qualified pool of professionals, while collaborating across networks to expand reach, recruitment, and retention. The traditional candidate pool is shrinking, so Fahe will need to expand the candidate pools for residency and fellowship programming, as well as recruitment more generally.

What Does Success Look Like?

Fahe aims to develop and share successful, self-sustaining residency models within and outside the network, fostering collective expertise and ensuring the long-term success of organizations and the region. Success is realized through residency and fellowship programming that attracts professionals to live and serve in Appalachia, gaining ground in qualified non-profit leadership for the future. Fahe seeks to address this by emphasizing its mission-driven focus to bolster residency and fellowship programs, providing long-lasting positive community impact.

Fahe Updates – WV Caucus

Quarterly Reporting – 12/31/23:

Without NWOs			With NWOs		
Total Organizations	46		Total Organizations	54	
Turned in by 1/10	11	23.91%	Turned in by 1/10	19	35.19%
Turned in by 1/15	26	56.52%	Turned in by 1/15	34	62.96%
Turned in by 1/25	28	60.87%	Turned in by 1/25	36	66.67%
WV Organizations (Includes MD)	10		WV Organizations (Includes MD)	11	
Turned in by 1/10	3	30.00%	Turned in by 1/10	4	36.36%
Turned in by 1/15	5	50.00%	Turned in by 1/15	6	54.55%
Turned in by 1/25	6	60.00%	Turned in by 1/25	7	63.64%
Fairmont-Morgantown Housing Authority (FMHA)			Reports Sent - 1/10 - Theresa N		
Housing Authority of Mingo County (HAMC)			Nothing to Report - 7/27 - Betty W		
Randolph County Housing Authority (RCHA)			Reports Sent - 1/18 - Heather C		
Religious Coalition for Community Renewal (RCCR)			Reports Sent - 1/16 - Kevin J		
Southern Appalachian Labor School (SALS)					
Woodland Development Group (WDG)			Nothing to Report - 1/10 - Robin M		
North Central WV Comm. Action (NCWCA)			Nothing to Report - 1/9 - Tina B		
Mon Co. Habitat for Humanity (MHFH)			Reports Sent - 1/22 - Elaine M		
Coalfields Development Corp. (CDC)			Reports Sent - 10/18 - Casey M		
Garrett Co. Community Action Agency (GCCAA)			Nothing to report - 10/13 - Gregan C		

REED, Research Evaluation Evidence & Data Committee

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

Standing Committee (REED): 3rd Mon. from 1:00- 2:15 pm each month

Contacts: kstigers@fahe.org cmoreno@fahe.org

Fahe Affiliated Partner Criteria

Thank you for 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.

Fahe 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/invited by a Member or by Fahe Staff.

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.



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- Must be paired with Fahe's JustChoice Lending 1st Mortgage



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