



West Virginia/Maryland Caucus Agenda
Tuesday, February 7, 2023, 11:00 am – 3:00 pm
Fairmont-Morgantown Housing Authority
103 12th Street, Fairmont, WV 26554

1) Welcome & recognition of Special Guests - Dave Clark

Jon Rogers, Cathy Colby & Nate Testman(tentative) – WVHDF; Penny Thaxton, USDA-RD; Megan Krider - FHLB-Pittsburgh; Taylor Bennett, Zane Hornbeck-Buseman, WV Land Stewardship Corp.; Erin Brittain, WVDEP; Marten Jenkins, Partner Capital (tentative)

2) Membership Business

20-30 minutes

- a. Review of November Caucus Minutes and Action Items **pp. 3-10**
- b. Caucus Discussion around the room – Dave has a question...

3) Partner UPDATES

- a. WVHDF Updates – HOME/HTF/AHF

20 minutes

- i. General WVHDF Lending update
- ii. American Rescue Plan resources – ERA 2; Homeowner Assistance
- iii. HOME-ARPA RFPs pending - Survey: **p. 11**
- iv. Update-Raleigh Co. Housing Authority – housing choice voucher availability?

- b. FHLB – Summary of AHP Program funding

20-30 minutes

Congratulations to Woodlands Development, RCCR, Randolph Co. Housing Authority!!

- c. USDA - Penny Thaxton

5-10 minutes

- d. Community Works – pending introduction to Craig

5-10 minutes

- e. West Virginia Land Stewardship – Taylor Bennett

5-10 minutes

- f. WV Development Office – Tax Credit Program

5 minutes

4) Presentation - Erin Brittain

20 Minutes

- a. WV Dept. Environmental Protection – Dilapidated Buildings Program announced – (SB 368) and Brownfields Assistance Program

Break for Lunch by 12:30pm

20-30 minutes

1:00 pm Caucus Time

5) Advocacy pp. 12-16

20-30 Minutes

- a. State Updates – Maggie Riden
 - i. State Advocacy Committee
 - ii. Further engagement
- b. Federal Updates - Josh Stewart
 - i. Big Picture Policy Committee Work
 - ii. Federal Appropriations

iii. Spring Retreat Expectations

6) Strength in Numbers - Member Interest/Focus Updates

25 minutes

- a. WV ARC INSPIRE Planning Grant – Nicole Intagliata/Jacob Humes
- b. Workforce Development –
Randolph Co. Housing Authority – Graham Godwin
SALS - John David
- c. Broadband – Woodlands Update

7) Fahe UPDATES – Attached Memo *pp. 17-19*

20 minutes

- a. December Fahe Board Report – Emily Wilson-Hauger, Christal Crouso
- b. Strategic Visioning Planning Update
- c. Membership Updates
 - Reporting – QE 9-30-22/12-31-23 status- Vonda
 - Training - Jackie – see dates below for NTI's
 - Trauma Informed Care Training – Nicholas Bormes:
<https://www.eventbrite.com/e/trauma-and-resilience-basic-training-tickets-520028799137>
 - Spring Retreat – www.fahemembers.com/fahe-conferences
- d. REED, (Research Evaluation Evidence & Data Cmte)– Members/Katy/Camila
- e. Lending – Community Lending and JustChoice Lending *pp.20-22* – Dwain/Drew
- f. Partners for Rural Transformation - José Quinonez, Essence Smith, Emily Burleson

Upcoming Events

- **Feb. 23 (Thurs) from 12:30 p.m. – 4:00 p.m.** - USDA Southern WV Rural Partners Network (RPN) Meeting [Register by Feb. 10](#) - [HERE](#)
- **Wed. March 29 – 11am-12:30 pm ET – Fahe Advocacy Training #2:** How to Run an Effective Legislative Meeting (Virtual meeting info to come)
- **April 11 & 13 - Fahe Advocacy Training #3:** By Invitation only – Practice Sessions for Hill Visits
- **April 25-26 (Tues/Wed)** – HOLD for [Spring Retreat in DC!](#)
- **May 1-5** – NeighborWorks America NTI – San Francisco
- **June 13 (Tues) – WV Caucus Meeting – Location TBD**
- **Aug. 21-25** - NeighborWorks America NTI – Chicago
- **September 19-21 (Tues-Thur)**– HOLD for **Fahe Annual Meeting in Charleston!**
- **Nov. 7 (Tues) – WV Caucus Meeting – Location TBD**

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 of the Member website: <https://www.fahemembers.com/state-caucuses/wv-md-member-information/>



West Virginia/Maryland Caucus Minutes
Tuesday, November 9, 11:00 am – 3:00 pm
American Federation of Teachers Office:
1320 Kanawha Blvd. East, Charleston, WV

Attendees:

Name	Organization	Name	Organization
	Almost Heaven HFH	Roger Waugh	Guest-USDA-Virtual
Nick Guertin	Coalfield Dev.-Virtual	Jim King	Fahe
	FMHA	Vonda Poynter	Fahe
	GCCAC	Diedre Kendall	Fahe AmeriCorps
Kristi Pack	HAMC	Nicholaus Bormes	Fahe AmeriCorps
Summer Runyon	HAMC	Benjamin Trogdon	Fahe/PRT-Virtual
Kate Somers	HOC	Emily Burleson	Fahe/PRT-Virtual
Elaine McVay	Mon Valley HFH-Virtual	Essence Smith	Fahe/PRT-Virtual
Erin Metz	NCWVCAA	Jose Quinonez	Fahe/PRT-Virtual
Tina Boyer	NCWVCAA	Amanda Scalph	Fahe-Virtual
	RCCR	Camila Moreno	Fahe-Virtual
Graham Godwin	RCHA	Drew Pritchard	Fahe-Virtual
Karen Jacobson	RCHA	Jackie Weiss	Fahe-Virtual
John David	SALS	John Niederman	Fahe-Virtual
Marcus Wilkes	SALS	Joshua Stewart	Fahe-Virtual
Emily Wilson-Hauger	Woodlands Dev.	Margaret Riden	Fahe-Virtual
Dave Clark	Woodlands Dev.	Nicole Intagliata	Fahe-Virtual
Debbie Elmore	Guest-Amer. Fed. Of Teachers	Sara Ball	Fahe-Virtual
Marten R. Jenkins Jr.	Guest - Partner Capital-Virtual	Ted Boyatt	Fahe-Virtual

8 of 12 Members in attendance = 67%. Those in red had no representative in the meeting.

1) Welcome & recognition of Special Guests, Dave Clark

Debbie Elmore, American Federation of Teachers; Marten Jenkins, Partner Capital; Roger Waugh, USDA-RD;

Introductions around the room -

Vonda, Sr. VP of Membership - Welcome! it's a pleasure and privilege to work with the Members, we are busy sharing out information following the annual meeting. Making sure to introduce partners, keep up on current opportunities

Kate – ED at HomeOwnership Center, Elkins – Ever-changing housing market – is there a possible way for credit-builder loans not be a money losing proposition for HOC? There are people that can use the service – how do we pay for it?

Emily Wilson-Hauger – Woodlands, Based in Davis, Tucker Co., pushing workforce housing in their area – not sure how far it will go but there is a subdivision project behind the senior independent living center – public private partnerships – 50 – 60 units if we can get it moving.

Graham Godwin, ED at RCHA – Focused on the launch on the foster youth initiative voucher program – coming out of the foster care system – voucher for 3 years with supportive services – moving to self-sufficiency – after 3 years could be standard HCV. Cert. of Occupancy on Riverview project – good to see it finished and leased up. Several large workforce dev. grants – from hospitality to heavy operator equipment.

Diedre Kendall – AmeriCorps VISTA with Fahe, working on Business Continuity Planning for VA/TN Caucus Members

Nicholaus Bormes – AmeriCorps VISTA 2nd year at Fahe this year focusing on the Ballard Health Working Group

Kristi Pack, HA Mingo Co.: working on CDBG CARES, covid relief for mortgage & utilities

Summer Runyon, HA Mingo Co.: working on HPG files, 20 families for the existing grant.

John David, SALS, a volunteer and glad to be here

Karen Jacobson, Part-Time with RCHA and Woodlands – HPG money to touch 16 units built 24 years ago – roofs, flooring, HVAC.

Tina Boyer, NCWVCAA – working on new community needs assessment – contracted out looking at results – Strategic Planning Retreat with the Board Members – getting the next 5-year plan in place – one component is a financial literacy program with tenants – hopefully moving that out into the other programs within the agency.

Erin Metz, NCWVCAA – make everything digital when it comes to property management – working on this.

Jim King – CEO, Fahe – one thing you are working on – excited about after the Annual Meeting: Dana Bezerra – no dominant theory about how big agencies don't have a path to get money to the ground. Under-Secretary Torres-Small, join Dana at Heron – what would it take to get us on the same page.

Marcus Wilkes, SALS – housing counselor – most recently are looking at the disparities that exist in housing with the minority population. Pulled in a great deal of information and expand on the opportunity to look at disabled communities. We are finding that there are a lot of disabled individuals in rural communities, homeowners. Impact their ability to gain affordable housing.

Dave Clark, Woodlands – Taylor County – downtown redevelopment – interested in affordable housing and looking Unleashed Tiger – cool group.

Debbie Elmore, AFT – here to give an update on Reconnect McDowell (fliers avail.)

Elaine McVey – Mon Valley HFH – Morgantown, offices in the Restore. Too new to know what I don't know. Learning a lot.

Roger Waugh - USDA; Glad to be here

Marten Jenkins – Happy to be able to listen in

2) Membership Business

- a. Review of February Caucus Minutes and Action Items – no changes noted, accepted by consensus.

3) Partner UPDATES

- a. WVHDF Updates –

- i. HOME/ARP Updates from Cathy Colby:

HOME ARP Allocation Plan, was approved by HUD. Originally, the Fund's HOME ARP application was estimated to be released in the 4th quarter 2022. However, the HOME ARP application is scheduled to be released in the 1st quarter 2023.

HOME ARP eligible activities are:

- Development of affordable housing pursuant to Title II of the CranstonGonzalez National Affordable Housing Act of 1990
- Supportive services to qualifying individuals or families not already receiving such supportive services, including:
 - o Activities listed in section 401 (29) of McKinney -Vento Act
 - o Housing counseling; and
 - o Homeless prevention services
- Acquisition and development of non-congregate shelter units
- Nonprofit Operating Assistance HOME-ARP Qualifying Populations are:
 - o Homeless (McKinney definition)
 - o At-risk of homelessness (McKinney definition)
 - o Fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, or human trafficking

- o Other populations for whom supportive services or assistance would prevent the family's homelessness or serve those with the greatest risk of housing instability

Questions about HOME ARP can be emailed to home-arp@wvhdf.com.

- ii. MRAP – there is a balance that will be utilized for rental – 50% Nate update – Primary focus is MRAP program, \$170 million in assistance. Closed in September, transitioning to new part of program. Deliver assistance by end of year, eviction prevention, exploring other forms of assistance. Many projects are delayed by construction costs and more. Anticipate release of RFPs early 2023.
- b. FHLB – John Bendel update: Megan Crider – out on maternity leave – Vonda - special pot of funding for WV – reduced the amount of the awards to \$500K – applications – SALS, Woodlands – 2, FMHA – more money. Should find out in December for Pittsburgh
- c. USDA - Roger Waugh
SF housing program director – any Veterans on the call – thank you for your service – HPG, pilot programs and appraisals issues
Funding – CR through 12-16-22; WV has not been given a state allocation – national office is funding 502 case-by-case every Tues/Thurs. no issues with funding the home purchase applications. WV opted to continue to accept applications for home purchase – 30 days to be processed for COE; requesting applicants not enter into purchase contracts requiring closing within 60 days.
Home repair applications – In FY22, SF direct and guaranteed – 1,682 - \$69M - \$13M direct loan program (502 home purchase was 73.4% of poverty counties. 61.8% of 504 home repair in poverty counties. Outstanding year.
2022 HPG – 2 HPG approved by the SALS, Woodlands. Well done on securing those funds.
Pilots: financing existing manufactured homes – RD waives regulatory but 2 conditions – MF constructed after Jan. 1 2006 and on a permanent foundation. Current expiration is Nov. 4, 2024.
Covid/ARP – any homebuyer with a hardship can apply. Covid Moratorium will also allow for refinancing. Applications taking at the local offices.
Appraisals – taking a long time earlier in the year – 90-120 days. Now it is better, shorter wait times. National Office authorized 3rd party appraisers via intermediary packagers. Tool for you to use – Sept. 30, 2023.

JK – any unallocated HPG funds? National office determines amount per State – full awards in 2022. 2023 HPG application comes out at the end of Spring – NOSA. Great change is that it can be used for multi-family properties. Can't apply for your own projects (partner with others to do the rehab). No one entity can get more than 50% of the funds of state allocation. 2 projects funded.

- d. Community Works – Dave/Emily report out on Housing conference
Involved in the planning – Emily shared that attendance was good for not getting the word out. Presence from the Fund was strong. Woodlands did the community revitalization tract for the conference – that was SHPO, Main Street, solar, housing assessments – how did the other tracts go?
Transitioned leadership – New director – Craig Petry – diving in, he noted they will be making some changes (avoid Fahe dates). Great to invite him to a meeting – extend an invitation for February.
John, SALS- it would be good to figure out how one can participate in the planning – his suggestions went nowhere. No scholarships make it very costly – is that something with sponsors that could be discussed. \$150/person and then the hotel costs.
Dave: Way-back when – CW, WVAHA, Fund, HFH; HFH state association went away; the WVAHA is not participating. Previously, people were begging to sponsor, not so much now.

Planning is open to CW members – we will get info out there to everyone.

Marcus, SALS – thought the conference went quite well. Pretty diverse workshops – FH, opportunities. The SW-CAA from Huntington – Roger Miller (not in planning process) – but great deal of participation from diverse agencies. Impactful awards ceremony – exception work around affordable housing work.

Dave - Attendance dropped off Friday morning, folks leave early on the last day.

e. West Virginia Land Stewardship – Taylor Bennett (no RSVP)

Emily – Abandoned Property Coalition. She is continuing to work with the Auditor's office – also an EPA Brownfield assessment work. For folks that might make sure of the properties. She is hiring right now – had a staff person leave. Land Banking – tagged in right of first refusal – trying to get it extended so it doesn't sunset... watching the demolition pilot program. Taylor has requested earmarked funds for demolition. DEP funding – 12 communities with demo funds – Elkins – Parsons – Thomas was awarded. Redevelopment is not on their radar – not looking at maximize the use for redevelopment. APC – Abandoned Properties Coalition - trying to look at redevelopment data in those towns.

Land Stewardship has demo money for communities with Bad Building Program.

Relatively small amount that the legislature appropriated – sitting on a big pile of money – ask for more money – advocacy?

Deployment of this program funding – it has been terrible. Providing this program to folks that don't understand Section 106 review, environmental. Did not include the planning/development district. Moving slow, a one-time thing, need to provide the redevelopment impact on the properties – they want to see it continually funded.

f. Marten Jenkins – Partner Community Capital (PCap) – Natural Capital Investment Fund

Note: Recreational Economies Initiative – TA for anyone wanting to do a tourism initiative.

Job/Program description is on Partner Community Capital website.

4) Presentations

a. WV AFT – Renaissance Village nuts and bolts – Debbie Elmore

Private & Public partnership with 100 partners. Came about through a state takeover of school system. Brings in American Federation of Teachers, had a meeting. Early Childhood, 10-12, job economy. Through that, Renaissance Village. Can't keep teachers because need housing. Got broadband in. 1-2 bedroom apartments, commercial space being worked on. Hopefully open Dec 1. Have a waiting list. McDowell county is big ATV area, right across street is ATV shop, Mexican restaurant behind, cupcake shop within walking distance. Started out as teacher village, now accepts others as well. More kids are staying in program. 24 apartments, 4 floors. 3 teachers currently living there. Mentoring program – Broader Horizons.

Total Cost \$11M – 24 units – 4 floors – income restrictions – rules for NMTC – AFLCIO – Foundation - AML of \$1. Best Furniture Building – water main had broken – abatements – pigeons were an issue. Parking around the building is premium. It is unique, but this is going on in other counties.

Marcus noted the vast improvements in downtown Welch – it improved the scenery. One thing in McDowell is that folks in NC are buying up properties – little villages up in the mountains that are putting up cabins for ATV tourism – it is something for McDowell to build on but not hotel/motel accommodations. Past weekend – ATV on 52 and 16.

FCI prison – putting a hotel there – it fell through. There are a lot of AirBNB's popping up. Comparing it to Fayette County with the bridge activities and the rafting industries.

OK – VP ask for a sources/uses

Another developer did some work on the other side of town – they called it a teacher village – of the 3 houses, 2 are teachers – Craig Snow, Warrior Creek Development.

John, SALS: Bob Brown, 50 years ago was a millright – worked with him on a Beckley AFT organization.

- b. WV Dept. Environmental Protection – Dilapidated Buildings Program announced – (SB 368) and Brownfields Assistance Program

After Lunch:

Update on KY Flood Recovery Work – Jim King:

The need: 2300 new construction; 1900 for rehab, homes were not in the floodplain – never flooded before – are they in the floodway. KY legislature has a rainy day fund, put some funds together with several Fahe Members – we are building 100 homes under a Housing Can't Wait Campaign. 40 homes under construction, 185 rehabs are underway. Meeting on Monday with the KY Governor to say that we can't do all of this without you even if we can't wait to get started. We are thinking about what do we need to do to be better prepared. \$202M to do this and USDA is on board with some options. CDBG-DR funds. It is taking our bandwidth, but that is 2000+ long term relocation; outmigration is happening. A lot of families having to move to start school since schools also flooded.

Community standpoint – can we put housing, schools, medical centers together – it can be contentious.... Can't rebuild where you are. Whatever picture people think of with a planned community. What is worth rebuilding and where.

It is appreciated that the WV Caucus Members have done outreaches.

USDA and HUD we have some advocacy agenda items, this event prompted an un-numbered letter – change some income limits (80% on a USDA 504).

John, SALS: International Climate conference – predicting future situations of this nature? Where the next one is going to be.

Jim: What should we think about – failures where there are places with this much risk that hasn't been recognized. Taking coal out of the mountain, and blaming these families for living where they choose to live.

Dave – Same conversations in WV

5) Advocacy

- a. Federal Updates - Josh Stewart
 - i. Income Eligibility Proposal – in most recent appropriations bill language, request for HUD to do study on impact of our proposal. Until the budget is passed, no action will be taken in the study. When the budget is approved in January, HUD would have 90 days to complete that report. Planning on doing a briefing with Congress in February, then report done, then spring retreat in Washington.
 - ii. IRA – moved through, dig in and see what all is in there, variety of funds and tax credits attached. If interested, let Maggie or Josh know. Funding is through variety of federal agencies via grants and tax credits, timing is variable. Maggie has slide deck on programs she can send out. Pretty limited in what properties it applies to.
- b. State Updates – Maggie Riden
 - i. Engagement Strategy - People continuing to meet – Tax Credit, dedicated funding for federal funding match pool, working with HUD, waiting for trigger in early 2023 to see that full funded. Starting to set up conversations around project-based vouchers, challenges and opportunities, soft work to see if there is a opportunity to add financial literacy studies to high school curriculum. WV Education Alliance meeting next week to try and get support.
 - ii. State Advocacy Committee - Emergency Rental Assistance program – had to return substantial amount of money, not alone. EMRAP two is more flexible, looking at how to invest in longer term solutions. Doesn't help for the right now but are trying to come up with a longer-term solution, hoping to have conversation about how funds can be used. Must be 50% or below.

Emily: Add anything, confirmed with Treasury. Maggie has joined some called calls on the HUB and Land Stewardship – good conversations.

Maggie: How many Housing Authorities are interested in PBV? That is what we want to know – some shared learnings. If some are using PBV, what worked and why – maybe talk about those options to leverage PBV with some of the MRAP. Section 8 tenants don't have enough housing to choose from (limited stock).

WVAHA – bd. Meets 2x year; have a workshop at one of the 2 meetings they have.

Before considering funding it, they want a commission to oversee the work – who do you want on that commission? Hope is to put forward some recommendations. Likely a good conversation to have. The HUB is doing some work around this.

Team is short staffed- one hire, one in the pipeline; they will be deployed on some of the state advocacy work.

Karen: federal matching pool – created but not funded.

Jim: build on more of the partnership that Emily spoke to – stronger coalition with Community Works and push some things at the state legislature.

6) Strength in Numbers - Member Interest/Focus Updates

- a. WV ARC Planning Grant: Vonda: Engaging the WV member network as well as employers and stakeholders to establish the WV Workforce Alliance running through Strategic Programs work for work opportunities. Looking at systems and program design, look at opportunities we want to pursue, sustainable pipeline for WV employers. Clear pathway to employment for those in the community. Planning Grant that will hopefully go into implementation to give stability. Probably no push until December or January. Nicole Intagliata will be heading. A piece of Workforce Dev. in the Regional work.
- b. Workforce Development – Vonda: Membership is also hiring Advancement Director that can move that work with the ARC and Workforce Alliance. It is a huge issue, and we can't solve it. Been doing research under John Niederman. Where do we find money for additional work. Will keep you apprised going forward. A yearlong or 18-month planning exercise.
- c. Broadband – Potential for USDA ReConnect Program – Not made for us, square peg and round hole, can't access those dollars.
Dave: Benedum Foundation has a broadband focus area - Woodlands take the lead on one project – some of the funding from EDA – difficult for local governments to access – that with ARC funding (after 1.5 years), blessed by both approved. Elkins, Harvest, to Davis - \$4M – WDG will own it – farm out the management to develop and manage it. Any company can get access – free services to local partners – health clinics, schools. The world of broadband in WV is chaos – there is no coordination – no one knows.
Karen – fiber going down, but they can decide whether to light it up – no access - WDG agreed to take this on as it is very rural area. Would we do it again? don't know; big learning curve – forced some coordination with the planning.

7) Fahe UPDATES – Attached Memo

- a. October Fahe Board Report – Emily Wilson-Hauger: Reviewed the audit – very strong standing. Brittney and crew worked hard to have systems in place, incredible amount of pieces in place. Fahe plans to have raised \$100M in investments and identifying another \$100M – we are exceeding these very big goals. Even bigger goals going forward in FY23. Per Sara Morgan, Fahe CIO, it is a hodge-podge. Lending capital – easy money to raise, grants much tougher. Also heard about some of the strategic planning – Jim's evaluation – hearing his vision for the future – staffing restructure. Talked about Jim's goals for himself and Fahe.
Christal still struggling after one year of breaking her knee.

- b. Strategic Visioning/Fahe's 2023-2028 Strategic Plan – Sara Ball: Workshop on Nov. 29
 Hopes to get a packet out to everyone with initial staff analysis and feedback from members. Prep is to complete own SWAT analysis. Sara will provide documentation to orient members. Come with questions that need to be answered. Won't be answered the 29th because guessing they will be big questions, but they can create common definitions and clarity around going forward. Presenting and walking through what found so far on 29th plus feedback and questions. Analysis will be sent out next week.
- c. Membership Updates
- Reporting – QE 6-30-22/9-30-22 status- Vonda: Memo in packet. At end of 9/30/22, WV had 83.3% reporting percentage, would like 87% so in line. Strength in numbers. 1st quarter has started for NeighborWorks, if there is a change in reporting, Vonda/Jackie will send it out.
 - Training – Jackie: If signed up for any free online self-paced courses, deadline for finishing the courses is coming up, Nov 28th. Finish up and send course completions to Jackie for when NeighborWorks asks. Coming up on virtual training institute in February, will get that information out to everyone, have not heard anything about training funds to support that.
 - Annual Meeting: Good responses about the final panel. It is posted on Fahemembers.com, previous events and presentations. Fahe.org site is in the process of being updated.
 - Spring Retreat - Income eligibility in February, want to follow that up with Spring Retreat in Washington, looking at week of April 24th. Want to make it convenient to have concentrated time in Washington, will be able to meet your own representatives. Will do best to make sure that have time to do that kind of work. Have a survey in the packet. Hoping to have travel plans nailed down soon.
- d. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers, Camila Moreno
 Working to relaunch the REED committee to build positive culture around measuring impact and putting it to use. Fahe and network are seeing an increase in requests of data. Opportunity to raise resources, learn more about what expect to accomplish, get good return on time on resources. Enhance overall strategy and direction. Would like to meet monthly plus additional one-on-ones as needed. Also offer office hours for assistance. Will have dates after first meeting this Friday. If would like to join, email Camila or Katy. Camila's email: cmoreno@fahe.org. Katy's email: kstigers@fahe.org
- e. Lending – Community Lending and JustChoice Lending - Drew Pritchard – from Strategic Programs to Com Lending in July. Know that there are needs in your communities, still have things to get done and if CL can meet your lending needs, they are glad to review. Bond Guaranteed program, Const., perm financing, bridge loans, participation loans. Members are our first priority so know that we are here if we can help you in any way. CF dollars through USDA – rural, nonprofit, and covers lots of activities – those rates are around 4% - if you have a project out there, it may be worth taking a look at as that is lower than any bank and is a 40-year rate. Can be used for transitional housing. Questions? Call Dwain or Drew
- f. Virtual CFO Services (Rae Williams) – Updated FASB in the packet, Rae not available today. Can also email Rae for help. rwilliams@fahe.org
- g. Partners for Rural Transformation - Essence Smith: Been super busy - \$500,000 grant. Story map – <https://storiesofruralamerica.com/> Told by people in rural America, insuring that PRT which would include Fahe Members – stories from their perspective. 8 stories in the coming months – focus on culture – shifting to equity – social justice – food, jobs, health and digital equity. Any suggestions or folks to participants – email Essence: esmith@fahe.org CFBP is looking at cash back fees
- Heron Foundation made a huge investment in PRT – us, federal agencies and philanthropies. Waiting for official notification.

Upcoming Events

- **Nov. 9-11 – [ReFrame Conference](#):** MeadowView Conf. Center, Kingsport, TN
There is a special offer for Fahe Members who register. Use promo code **Fahe** to save \$25. If you need a bigger scholarship to be able to participate, email becca@coalitionforhomerepair.org.
- **Tues. Nov. 29th 1:30-3:30 – Workshop:** Strategic Visioning for Fahe's 2024-2028 Strategic Plan
- **Dec. 7-9 – Rural LISC Annual Seminar - [Rural Talks: Workforce + Small Business](#)**
- **April 2023 – week of the 24th – HOLD for Spring Retreat in DC!**
- **September 2023 – week of the 18th – HOLD for Fahe Annual Meeting in Charleston!**

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 of the Member website: <https://www.fahemembers.com/state-caucuses/wv-md-member-information/>



HOME ARP Survey

It is necessary to gather HOME ARP information to confirm the HOME ARP Allocation Plan complies with [HUD Notice CPD 21-10](#).

If your organization may or will submit a request for HOME ARP funds for a Multifamily Residential Rental Housing or Non-Congregate Shelter Project, please complete the following.

Project Type	Multifamily Residential Rental Housing	Non-Congregate Shelter
---------------------	--	------------------------

Qualifying Population(s) Served	(May Check more than one)
--	---------------------------

Homeless as defined in [24 CFR 91.5](#) Homeless (1), (2), or (3)

At risk of Homelessness as defined in 24 CFR 91.5 At risk of homelessness

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD

Other Populations where providing supportive services or assistance under section [212\(a\) of NAHA \(42 U.S.C. 12742\(a\)\)](#) would prevent the family's homelessness or would serve those with the greatest risk of housing instability.

Note: Veterans and Families that include a Veteran Family Member that meet the criteria for one of the Qualifying Populations described above are eligible.

The project will give a preference to Veterans and Families that include a Veteran Family Member that meet the criteria for one of the Qualifying Populations described above.

Projects receiving an award of HOME ARP funds must follow all applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in [24 CFR 5.105\(a\)](#).

This includes, but is not limited to, the [Fair Housing Act](#), [Title VI of the Civil Rights Act](#), [Section 504 of Rehabilitation Act](#), [HUD's Equal Access Rule](#), and the [Americans with Disabilities Act](#), as applicable.

To comply with Fair Housing regulations, all HOME ARP projects must serve males and females, regardless of the Qualifying Population(s) served.

Email questions to home-arp@wvhdf.com.

Please complete and return on or prior to February 14, 2023, to home-arp@wvhdf.com.

Fahe Caucus Advocacy Update

February 2023

Quick Asks:

1. We need the projects you're most proud of for our congressional district one pagers. Please send a paragraph and photo (if possible) to Andrew Bates; abates@fahe.org
2. We need to make sure we have your Spring Retreat Point Person and the congressional districts where you serve. Please pass these along to Jackie.
3. Do you have feedback about how Federal Recovery Funds flowed into your communities? What worked and didn't in rural areas? Treasury would love to know. Contact Maggie for more info. Mriden@fahe.org
4. Want to join a state advocacy coalition?
 - a. For WV and KY Contact: Andrew Bates, abates@fahe.org
 - b. For AL, TN and VA Contact: Maggie Riden, mriden@fahe.org

State Advocacy:

Tennessee (Partners: The Neighborworks Alliance of TN & TN Association of Housing Redevelopment Authorities - TAHRA)

SAVE THE DATE: 2023 Hill Day March 1, 1pm after THDA Conference

Standing Meeting Date: Rolling and As Needed

- Advocate for \$100 million in American Rescue Plan State Funding (ARPA) to support Fahe members in low/moderate income housing production statewide.

The Tennessee Caucus continues to make progress. We successfully presented our \$100 million in ARPA funding ask to the Governors team in early November. Jackie joined THDA Director Ralph Perry to present our proposal. While a decision was not made at that meeting (or a December meeting), our proposal was well received by the FSAG group. There were a handful of questions about how this proposal intersected with other funding streams and Fahe's history in the state and region. And at least one member of the FSAG group voiced his support for using ARPA funding for affordable housing. Although it was disappointing to not get a decision before the start of the new year, our ongoing outreach and the questions posed at the FSAG meeting helped Fahe staff and members better understand the amount of education that must be done with legislators on affordable housing needs; and generated some good insights into possible allies or avenues to move larger housing investment conversations forward. In addition, we submitted a second revised proposal in late January. We hope

to have more details to share about the reception of that proposal when we meet in person.

Kentucky (Partners: Urban League, Housing and Homelessness Coalition of KY) - AHEART Proposal:

Standing Meeting Date: 4th Wednesday of the month, 3pm EST

SAVE THE DATE: February 21st Hill Day with HHCK

- \$300 million spread over two years to establish and fund a Disaster Response Housing Trust Fund (home repair, new home build, capital repairs, tech assistance to include housing counseling)
- \$40 million one-time investment (ARPA or Budget Surplus) in the AHTF
- \$75 million (ARPA or Surplus) for vacant and abandoned property mitigation
- Increase the fees that fund the traditional AHTF from \$6-\$12

Our efforts in Kentucky continue to be largely defined by the July flash floods. During the second quarter, Advocacy team worked closely to support members of our KY Coalition in engaging in candidate/legislative outreach and media engagement. This work resulted in three very clear legislative champions (Smith, Adkins and Blanton. We also saw increased engagement from the Governor's Office, with a major project announcement in late December outlining his plan to invest in new community builds. Equally important, Fahe leadership remains a major source of insight and recommendations for the Governor; a strong indicator of the power we hold in local politics at this time. The second quarter also saw a flurry of media coverage on the limited action taken by KY leadership with regard to the Flooding. In the lead up to the Holidays, our issue received some useful media coverage, some of which mention our AHEART proposal, and we know of at least 3 -5 more pieces coming in January.

- [Herald-Leader Dec 30](#)
- [Public News Service Dec 30](#)
- [Courier Journal Dec 23](#)

West Virginia (Partners: The Hub and The WV Land Stewardship Corp/Vacant and Abandoned Properties Coalition)

Standing Meeting: 4th Tuesday of the Month, 3pm EST

- Tax Credit to support community development projects
- Dedicated funding for a Federal Fund Matching Pool
- Increased use of project-based vouchers
- Increased support for more robust financial literacy training for high school students

This second quarter brought some ups and downs for the WV coalition. We heard back in late November from a prominent education advocacy group in WV that our goal to increase the rigor of financial literacy at the state level was likely a non-starter (given

state politics and existing education priorities). Rather than spin our wheels with the state, we're working with a WV member to identify possible funding to support the pilot partnership she's developed with a handful of WV High Schools with the hope that this program can serve as a future proof of concept.

Our work on a state-based tax credit and dedicated funding match pool will begin in earnest with the start of this legislative session. We anticipate working closely with other state-based advocacy groups to identify possible allies to elevate these priorities. With regard to project-based vouchers; we're working to get a joint exploratory session between Fahe members and state Housing Authorities to explore opportunities to expand the use of project-based vouchers. Finally, SALS has elevated a major local challenge related to rental increases and the purchase of mobile home parks by for profit developers. Fahe Advocacy is doing some initial exploration into the scope of these issues in WV and the region more generally. While still in an early exploratory phase; the trends we're seeing in WV and other non-Appalachian communities- particularly with regard to the purchase of mobile home parks may have relevance to the region. More to come.

Virginia (Partners: VA Housing Alliance)

Standing Meeting Date: First Thursday of the Month, 11am EST

- Secure increased housing funding and a special carve out for SW VA.
- Work with Housing Agencies and the state to provide developers with the ability to transition tenant-based vouchers to project-based vouchers
- Eliminate the prohibition of using Homeless Assistance Grant Money to pay rent on units owned by the same agency. This could be specifically targeted to rural parts of VA.

Our VA Coalition continues to make progress- particularly in their work to elevate specific funding for SW VA. In late November the coalition contracted with VA Tech to complete a housing needs assessment specifically focused on SW VA. The information that this analysis provides will allow Fahe Advocacy team to draft a robust funding and policy proposal we will begin to circulate in Q3 and 4 of this year. Members continue to elevate the need to transition tenant-based vouchers to project based vouchers; and to address the prohibitions on Homeless Assistance Grant dollars as they meet with relevant agencies.

Alabama (Partners: AL Arise, Low Income Housing Coalition of Alabama)

Standing Meeting Date: Third Wednesday of the Month, 11am EST

- Dedicated, recurring \$20 million for their AHTF, and an additional \$20 million in one-time ARPA funding for their Trust Fund. To kick this off- we've commissioned an update to a 2014 housing study that looked at the economic benefits associated with a funded Trust Fund.
- State Low Income Tax Credit
- Increase in membership size

Alabama is our small but mighty caucus. In November of 2022, this coalition confirmed a contract with an AL based researcher to update a dated economic analysis that outlined the benefits to funding the states affordable housing trust fund. We are awaiting the final report now. As we wait, the coalition has done a deep dive on the original legislation to identify possible updates; is working to develop talking points that clarify how funding the Trust Fund is complimentary to a State Low Income Tax Credit (another advocacy priority that Fahe is supporting but not leading), and identifying possible champions for our ask within the Governor's office. The final report, and this work will inform the development and launch of a robust advocacy campaign for AHTF funding in advance of the 2023 legislative session.

Federal Advocacy:

Finally, we are continuing to make headway in our Federal Advocacy Work. As we have reported in the past, our strategic focus here has been the passage of a legislative fix to the rural income limit fairness proposal Fahe has created. We have seen some progress towards that end this quarter. Congress directed, through its year-end spending bills, that HUD report on the impacts of Fahe's proposal by the end of June 2023. This will be the first time HUD is put on record on the issue, and is the first time Congress has acted in any way on our income limit issue. While only a first step, it is an important one.

Elsewhere on the topic of our income limit work, we have been working to educate our congressional delegation, raise the issue with federal administrative leadership during coalition meetings (e.g. National Rural Housing Coalition meetings), and work to include the proposal in ongoing advocacy work with the Partners for Rural Transformation. We have also made it the center piece of a public comment to the Interagency Community Development Committee, an arm of the federal government which brings together administrative staff from different federal departments to discuss cross-governmental issues with community development funding.

Finally, on the topic of our income limits work, we are glad to announce that we are in the early stages of planning Fahe's first ever congressional briefing. Planned for early Spring, it will bring together Fahe Members, representatives from the PRT and the research community, to host an event in the Capitol building aimed at educating as wide a swath of congressional staff as possible. The planning for this is in the early stages, but we hope that this event will set the stage for the later Spring Retreat advocacy of our Members.

The other large-scale projects which the department has focused on have been appropriations work and the summer flooding in the Region. We have worked to keep the flooding foremost in the minds of our congressional representation, not only to increase spending on year-end appropriations for programs like CDBG:DR (\$3+ billion) but also to ease administrative burdens on programs to help in the short term (mainly USDA housing programs), and to speed the process of administering federal funding (less successfully).

Appropriations have played out as expected, with a full year funding bill passed at the end of the calendar year, avoiding a continuing resolution. Unfortunately, the final funding levels are not as robust as they were in some proposals throughout the year. Most programs were flat funded. Some exceptions to this are found in increases to USDA Rental programs, the CDFI Fund, and CDBG earmarks from Members of Congress. But by and large, core programs like HUD's HOME Investment Partnership Program and USDA's Section 504 Home Repair remain flat funded at their FY2022 levels.

Elsewhere, Fahe made public comments on the future of the Federal Home Loan Bank system, as well as the CDFI Certification Application this quarter. We also gathered Member input on the potential for network usage of the new funding made available in the Inflation Reduction Act, to being identifying and facilitating the delivery of these funds.

This is by no means an exhaustive list, but a set of highlights to date. With the end of the 2022 campaign cycle, we will be identifying future champions and opportunities to elevate the needs of the region given the division of party leadership in the House and Senate. Other priorities were also pursued this quarter and will continue to be pursued next quarter as well (e.g. creation of a Neighborhood Homes Investment Tax Credit), but no significant progress was made this quarter to report on.

On a personal note, your staff is very glad to report that Capitol Hill is slowly getting back to normal following the restrictions of the pandemic. It is now possible to take meetings with congressional offices in person, and coalitions and organizations are beginning to host events in the city again. We take this time to remind you that Fahe has an Advocacy staff member in the DC area, and he is looking forward to accompanying you or facilitating your visits, if you should want to include Fahe in your advocacy.

Big Picture Policy Committee:

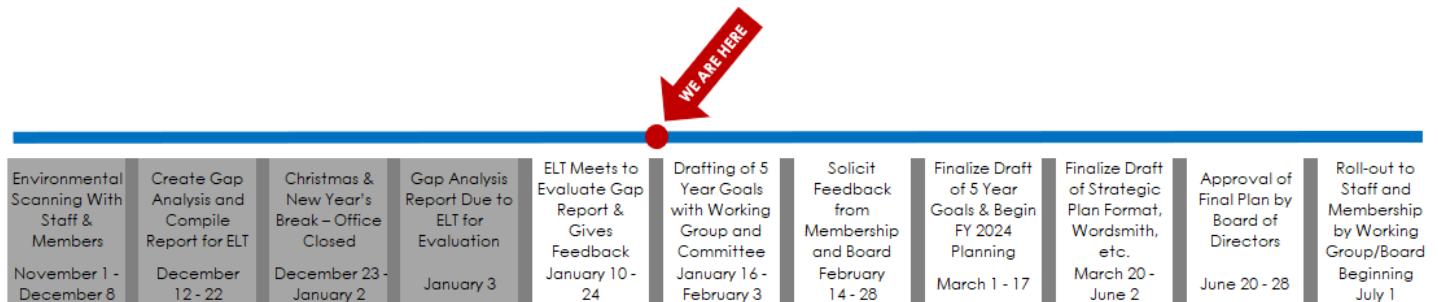
The BPPC committee continued to meet throughout this quarter. Although we had slightly reduced attendance due to some members having standing conflicts for the fall period- we were able to maintain quorum and produce some good work focused on strengthening Federal Disaster Recovery to maximize its utility in rural and hard to serve areas. The board will review and vote on this policy on during the February meeting.

Fahe UPDATES

USDA 502 Update from Jamie Puckett:

- The current rate as of 2/1/2023 has decreased to 4% from 4.25%.
- Phase 2 applications are to be submitted to Fahe if they are not already doing so if members are Qualified Employers/Certified Packagers with Fahe. Submit Phase 2 to Phase2@fahe.org
- Reminder to keep Fahe copied on all correspondence with RD. This ensures that all parties are kept apprised of the applications statuses throughout the Direct application process.
- Please remember that Fahe is here as a resource for your organization to utilize if you have questions, need guidance, technical support, advocacy, additional training or assistance with marketing.

Fahe Strategic Planning Timeline from Sara Ball:



Quarterly Reporting Information – Quarter Ending 12/31/22

Trauma Informed Care Information & Schedule from Nicholas Bormes

Good news! After coordinating with UWSWVA (United Way of Southwest Virginia), SAMSHA (Substance Abuse and Mental Health Services Administration), and Bristol's Promise, we've selected the following dates for standing trainings via Zoom for Fahe staff and member organizations:

Tuesday, February 21: 1p - 3p

Wednesday, March 8: 1p - 3p

Tuesday, March 21: 10a - 12p

Monday, April 3: 10a - 12p

Thursday, April 20: 1p - 3p

Monday, May 1: 1p - 3p

Thursday, May 25: 10a - 12p

The training is mostly twofold:

- The first hour focuses on the science of Trauma origin (Adverse Childhood Experiences) root causes, social determinates, the different forms stress can take, and the types of adverse experiences.
- The second half takes this information and relates it to client/customer/care settings, and how we should approach every situation assuming a level of trauma; how to avoid re-traumatization with at-risk or sensitive clientele (housing/food/childcare insecurity for Fahe and Member purposes).

The training is universal in its approach, which allows a range of professionals and staff across industry to benefit.

Following, is a flyer for the upcoming training. All participants (individually) will need to follow the link within the flyer or directly visit the Eventbrite page [HERE](#). The e-ticket "purchase" will be on the right side and the price is free. Once you register, you will receive an email – click "view the event" in your email, where you will choose from the dates above to attend the training. This will also give you the option of saving the zoom appointment to your calendar. After that, you're all set!



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ONLINE TRAINING

Trauma & Resilience Basic Training

Learn how healthy brain development can be derailed by toxic stress and what you can do in your workplace and community to build resilience across the course of a lifetime.

MULTIPLE DATES AVAILABLE

FEBRUARY THROUGH MAY*

*Each training in this series is the same training. Additional types and depths of training are available upon request.

Register Here



JUSTCHOICE LENDING UPDATE from Janel Lawson:

Welcome Home Program – Opens February 6!

JustChoice Lending's partner Federal Home Loan Bank of Cincinnati just announced the opening date for the Welcome Home grant program. It will open February 6 and July 6th, 2023. Funds will be available for reservation on a first-come, first-served basis beginning at 8:00 a.m. ET.

The grant will be \$10,000 (\$15,000 for veterans) for household incomes that meet the limit. Don't miss out on an amazing opportunity for your clients to buy a house and have a \$10,000 down payment. Contact us today at lockdesk@fahe.org.

Learn more here: <https://www.fhlbcin.com/housing-programs/welcome-home-program/welcome-home-program-homebuyer-information/>
Income Limits- KY,TN,OH: <https://www.fhlbcin.com/media/3032/income-limits.pdf>
Income Limits outside of KY,TN, OH- <https://www.ncsha.org/housing-help/>

See following pages for program flyers!



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Welcome Home

BROUGHT TO YOU BY:

JustChoice Lending



JustChoice Lending and the Federal Home Loan Bank of Cincinnati have partnered to offer a \$10,000 or \$15,000 grant for down payment and closing cost assistance to qualified buyers.

- Product opening begins February 6 and July 6, 2023.
- Applicants must contribute no less than \$500 towards the closing, but up to \$300 of that may be a gift.
- \$15,000 grant available for honorably discharged veterans, active duty military, reservists, and surviving spouses of service personnel.
- Applicants need not be a 1st time homebuyer; 1st time buyers must complete a Homebuyers Education Course.
- 5-year deed restriction
- Allow 4–6 weeks for approval
- Subject to restrictions and funds availability

Household income must be under the county income limits to be eligible.

FOR MORE INFORMATION, CONTACT:
Jamey Jessee, Loan Officer NMLS# 2395952
(859) 756-6325 | jjessee@justchoicelending.com



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

NOW AVAILABLE!



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NMLS 52473



FAHE COMMUNITY LOAN PROGRAM

OFFER VALID NOW- MAY 1, 2023

- 20% 2nd Mortgage for Down Payment and/or Closing Costs
- Fixed 4.50% Interest Rate 2nd Mortgage*
- The term of the 2nd Mortgage will match the term of the 1st Mortgage
- \$500,000 Available (first come, first serve- must be under contract)
- Offer valid for Fahe Network Members and Third Party Originators only
- Borrower must purchase in a CDFI Target Market or be under 80% AMI
- Can be paired with any Secondary Market 1st Mortgage
- Homebuyer Education Required
- Loan must close on or before May 15, 2023

Ask Questions or Reserve Funds at:
lockdesk@fahe.org

CDFI Investment Area Lookup Tool: <https://cimsprodprep.cdfifund.gov/CIMS4/apps/pn-cdfi/index.aspx?center=98.212,38.724&level=4>

*All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies are subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval. Additional conditions and limitations may apply. Secondary Market, purchase transactions only. USDA 502 Direct loans are not allowed. The funds cannot be used for the borrower's 3.5% required contribution for FHA loans. The Annual Percentage Rate (APR) for the second mortgage will not increase after consummation. Your interest rate of 4.50% listed for the second mortgage is for a secured home loan. The term (the amount of monthly payments due) of the second mortgage will match the term of the first mortgage.

Payment Example, assumes a 740 Credit Score. Purchase Price: \$200,000
Monthly principal and interest payments for the \$160,000 first mortgage loan at 7% interest rate (7.077% APR) with a term of 30 years would result in 360 monthly payments of \$1,064.48. Monthly principal and interest payments for the \$40,000 second mortgage loan at 4.50% interest rate (4.639% APR) with a term of 30 years would result in 360 monthly payments of \$202.67. Total monthly principal and interest payment for the first and second mortgage with a term of 30 years would result in 360 monthly payments of \$1,267.15. Taxes and insurance not included.

