



West Virginia/Maryland Caucus Agenda
Tuesday, June 13, 2023, 11:00 am – 3:00 pm
American Job Center - 426 Leon Sullivan Way,
Charleston, WV 25301

1) Welcome & recognition of Special Guests - Dave Clark

Taylor Bennett, WV Land Stewardship Corp.: Jon Rodgers, Nate Testman (tentative)– WVHDF; Roger Waugh & Penny Thaxton, USDA-RD; John Bendel- FHLB-Pittsburgh (virtual-tentative); Jim Birt, Housed-Up, Inc.; Bren Pomponio & Michael Nissim-Sabat (virtual) - Mountain State Justice

2) Membership Business

30 minutes

- a. Review of February Caucus Minutes and Action Items **pp.3-9**
- b. Caucus Chair Election – *Kevin Jones, Nominating Committee*
- c. Caucus Discussion around the room
- d. Spring Retreat Reflections – Hear from folks attending – *Dave, Graham, Emily, Karen*
- e. CEO/President Update on Strategic Plan - *Sara Morgan* **p.10**

3) Partner UPDATES

- a. WVHDF Updates – HOME/HTF **pp.11** (from *Cathy Colby*)

35 minutes

- i. General WVHDF Lending update - *Jon Rogers*
- ii. American Rescue Plan resources – ERA 2; Homeowner Assistance - *Nate Testman*
- iii. HOME-ARPA RFP pending

- b. FHLB - *John Bendel (virtual)*

15 minutes

- c. USDA - *Roger Waugh, Penny Thaxton*

5-10 minutes

- d. Community Works

5-10 minutes

- e. West Virginia Land Stewardship – *Taylor Bennett*

5-10 minutes

- f. OTHER WV Programs?

5-10 minutes

4) Presentations

- a. Mountain State Justice – *Michael Nissim-Sabat (mfg. housing res. lawsuits)*
- b. Housed-Up, Inc. - *James Birt (tentative)*

15-20 minutes

Break for Lunch by 12:30pm

20-30 minutes

1:00 pm Caucus Time

5) Advocacy

50 Minutes

- a. State Updates – *Maggie Riden*
- b. Federal Updates – *Maggie Riden*

6) Strength in Numbers - Member Interest/Focus Updates

25 minutes

- a. WV ARC INSPIRE Planning Update (*Nicole Intagliata/Jacob Humes*)
- b. Workforce Development (*Traviss Witt*)
- c. Broadband

7) Fahe UPDATES

20-30 minutes

- a. March Fahe Board Report – *Emily Wilson-Hauger, Christal Crouso*
- b. Membership Committee (*Christal Crouso, Vonda*) **pp.12-17**
 - Membership Criteria;
 - Member Application Checklist;
 - Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing), Associate Member (all still pending)
- c. Membership Updates
 - Reporting – QE 3-31-23 status- (*Vonda*)
 - Membership Renewals; Training – (*Jackie Weiss*)
- d. REED, Research Evaluation Evidence & Data Cmte - *Katy Stigers, Camila Moreno*
https://www.fahemembers.com/wp-content/uploads/Data-Reference-List_updated-2-14-23.pdf
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
- e. Lending – Community Lending and JustChoice Lending (*James Edington*)
Welcome Home 2nd round **opens July 6 p. 18**
- f. Loan Servicing Update: New Software System, Investor Calls
- g. Partners for Rural Transformation - *Jose Quinonez, Essence Smith*

Upcoming Events

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

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

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, February 7, 2023, 11:00 am – 3:00 pm
Fairmont-Morgantown Housing Authority
103 12th Street, Fairmont, WV 26554

Attendees:

Name	Organization	Name	Organization
	Almost Heaven HFH	Andrew Bates	Fahe
Casey McCann - Coalfield Dev.	Coalfield Dev.	Drew Pritchard	Fahe
Christal Crouso	FMHA	Joshua Stewart	Fahe
	Garrett Co. CAC	Nicholaus Bormes	Fahe
Betty Workman	HA Mingo Co.-Virtual	Diedre Kendall	Fahe
Kate Somers	HOC	Vonda Poynter	Fahe
Elaine McVay - Mon Valley HFH	Mon Valley HFH	Amanda Scalph	Fahe-Virtual
Erin Metz	NCWVCAA	Dallie Martin	Fahe-Virtual
Kevin M. Jones	RCCR	Jackie Weiss	Fahe-Virtual
Graham Godwin	RCHA	Jacob Humes	Fahe-Virtual
John David	SALS-Virtual	Jamie Puckett	Fahe-Virtual
Dave Clark	WDG	Jerri Dyer	Fahe-Virtual
Emily Wilson-Hauger	WDG	Jim King	Fahe-Virtual
John Bendel - FHLB-Pittsburgh	Guest-FHLB-PGH-Virtual	John Niederman	Fahe-Virtual
Megan Krider	Guest-FHLB-PGH	Jon Brooks	Fahe-Virtual
Erin Brittain	Guest-WV DEP	Laura Meadows	Fahe-Virtual
Penny Thaxton	Guest-USDA-RD Virtual	Nicole Intagliata	Fahe-Virtual
Jon Rogers	Guest-WVHDF-Virtual	Savannah Goff	Fahe-Virtual
Nate Testman - WVHDF	Guest-WVHDF-Virtual	Essence PRT	PRT/Fahe-Virtual
Taylor Bennett	Guest-WVLSC	Jose Quinonez	PRT/Fahe-Virtual
Zane Hornbeck-Buseman	Guest-WVLSC		

10 of 12 Members Represented = 83% Attendance, absentees listed in red

1) Welcome & recognition of Special Guests - Dave Clark

Jon Rogers, Nate Testman – WVHDF; Penny Thaxton, USDA-RD; John Bendel, Megan Krider - FHLB-Pittsburgh; Taylor Bennett & Zane Hornbeck-Buseman - WV Land Stewardship Corp.; Erin Brittain, WVDEP; Penny Thaxton – USDA RD

2) Membership Business

- a. Review of November Caucus Minutes and Action Items – approved by consensus
- b. Caucus Discussion around the room – Dave has a question...

3) Partner UPDATES

- a. WVHDF Updates – HOME/HTF/AHF
 - i. General WVHDF Lending update
 - ii. Have the best interest rates, first time home buyer program funds have become more attractive, more space between zero and six. 5.43% interest rate for first time homebuyers, 4.99% for target, undeveloped counties up until yesterday. Blowing through money. Having record months and a record year. Emphasis coming from Eastern panhandle. Have a ton of new lenders reaching out to become participants in their programs.

- iii. New TV ad – rebranding of core program, down payment and closing costs assistance program, low-down home loan program. Program is still 2% for 15 years up to \$10,000.
- iv. On multi-family side, gearing up for some opportunities in 2023. Drafting of new qualified allocation plan for income tax credit plan for 2023-2024 for the low-income housing tax credit program, have some good improvements to the documents. They will go to their board this month, released for public comment after that in the next few weeks.
- v. Affordable Housing Fund Program – flexible source of funding for units of local government, etc. Releasing RFPs annually for this program, strongly suggest you use it. RFP that is ready to roll out end of this week or early next week. Not a complete overhaul, similar type program w/similar funding as prior yrs., one project per application/product.
- vi. American Rescue Plan resources – ERA 2; Homeowner Assistance
 - ERA2 funds for housing production/preservation. ERA2 funds were originally issued and allocated to the state for emergency rent assistance with provision that if spent a certain percentage by September 30 2022, remaining unobligated funds can be used for housing, saved for rental and mortgage assistance for emergency situations, bulk of remaining funds to be used for housing production/preservation. Treasury has defined three main criteria for doing that: Units must serve 50% AML, income restrictions must be under land use agreement of 20 years, and funds must be aligned with another federal housing program such as HOME program, etc. Unlikely that they are going to issue a separate RFP, will identify projects in those funding cycle. Will be looking at backlog of home projects for candidates that can utilize the funds. Minimum of 5 million will be used for smaller developments. Program deadline – funds must be expended by September 30 of 2025. In the neighborhood of 25 million, have some set aside for other efforts.
 - HOME-ARPA RFPs pending -Cathy shared with Vonda – 2023 Home and Housing Trust Fund RFP is being finalized and hopes to issue late February, response date would be May 1, 2023.
 - February 3rd, Cathy sent out notice about HOME ARP program, survey to make sure they are in compliance with HOME guidelines, survey is in packet. Open until February 14th.
- b. FHLB-Pittsburgh– Summary of AHP Program funding

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

 - i. FHLB-Pitts works with financial institutions and communities, owned in cooperative structure with financial institutions. Required to take 10% of earnings into Affordable Housing program every year. Because owned by financial institutions, everything flows through them. To get funding, organizations need to connect with and be supported by financial institutions.
 - ii. 279 Members – 49 in West Virginia. Different community projects, plans for affordable housing development, community lending program. Board has been really positively partnered on voluntary projects, like Voluntary Housing Grant, last year board decided to provide additional 10.2 million through the Housing Grant to help with affordable housing. AHP had 8.9M awarded last year provided to 20 projects supporting 188 affordable homes.
 - iii. Affordable Housing Program – competitive grants, low cost advances, up to 750k per project, will most likely have more money available. Awarded December 14th of this year. Applications due August 9th 2023. Funding has to support individuals and families with the limits. Don't forget about possibility of state limit and ability to use it.
 - AH Advisory Council – Christal was nominated and approved.

- WV Projects: 33.2 million dollars, supporting just under 1000 projects since 1990. Last round, 19 applications in 2022, bounced back to almost pre-pandemic levels. Outcomes: total amount of awards were 4 but 6 additional under other projects so 10 total projects funded. Out of 19 applications, most were in the rental space; high success in reserving units for special needs and homeless.
- Expanded to provide to aging veterans, those aging out of foster care, etc. 20% of total units minimum plus additional amount per unit above that.
- 2023 scoring – Community stability 0-16 variable (increase by 5 points), homeownership in low-income minority areas 6 variable. Moved sustained affordability to community stability. Rural OOR eligible for 10 points, Urban OOR eligible for 8 points. OOR eligible for 3 points if located in low-income minority census tract. Applicants are getting creative in categories.
- Common mistakes – inconsistencies in application, site addresses not clear, no signatures/wrong signatures or section, pieces of form left blank, donation conveyed outside of the 5-year lookback, property conveyance form not submitted. Community stability – no plan approval date provided, Empowerment – incorrect form, low-income minority area – did not receive community planning points.
- Implementation Plan is on website, webinar for awarded projects, match assistance.

Applications due August 9, 2023.

CEO's Report: Jim King – Working on strategic plan, have a committee with board members and members putting it together, will be getting feedback from membership in spring as it is put together. Second, at the annual meeting, conversation with Dana Bazara, president of HERON foundation at the time, Justin Maxim who just left USDA, what would a theory of change for places like Appalachia need to look like? Lots of private funders but also federal and state. Started work with Dana, another rep from HERON foundation, and Farah Ahmad with Jim and Jose Quinonez to make a better design and a playbook on what funding will look like. Third, spring retreat coming up April 25 & 26 in Washington DC. Thinking about having time bringing in representatives from the membership, notable persons like undersecretary of USDA, some select smaller groups as well. One training so far, two more trainings with members to help with hill visits. March 15th congressional briefing and get things tee'd up.

c. USDA - Penny Thaxton

- 4% Interest rate – seller's market right now. Appraisals were slow, that is getting better. Repair loans are still available. Safety and health grant up to 10k lifetime. Covid moratoriums going on still going out to homeowners, 6 month reprieve or re-amortization or refinance, never offered a refinance before. Can do a refinance even for a bank loan or if credit is bad. Can still offer 1% loan as well. Have opportunity at end of the loan, may not have to pay it back. Still have plenty of money left.
- Had brief hiring pause, had some people retire so will have openings soon but hiring pause due to budget constraints.

d. Community Works – pending introduction to Craig, doing some clean-up

e. West Virginia Land Stewardship – Taylor Bennett

- Awarded 70k for land stewardship program, plan to take some of WV's abandoned properties and put them back in the hands of those who use them for community needs at a fraction of the price.
- 9-15k properties on list of abandoned properties. Some are unusable but there are many zoned residential and are municipal properties. Take ownership of properties, clear the

title, make sure they are safe, and pass on to members to be used. 2/3 of the funding of the project so far.

- Will be reaching out soon to talk more about their program and supporting work that members are doing but no strong timeline right now. 8-11 month process. Hoping to get started soon.
- Can do it yourself very inexpensively but takes a lot of time and paperwork. The list of properties is public but difficult to access, happy to train people on how to access list and show people how to acquire the properties themselves. Working on DED funding and demolition services for smaller communities.
- Working with Aaron for assessments this year, also looking at direct support for this program as well, DED funding would be a great fit to pull it together.

1) WV Dept. Environmental Protection Presentation – Erin Brittain

- a. Dilapidated Buildings Program announced – (SB 368) and Brownfields Assistance Program
 - Brownfield – any property or site that is contaminated or believed to be contaminated.
 - 2016 EPA capitalized program with nearly 1 million – similar to Clean Water fund, designed to be low interest loans. Non profits, local governments, etc can apply for it. Committed funding right now, requesting supplemental funding.
 - Rate repayment can extend to 10 year after bulk of remediation is complete. Not housing specific.
 - Cap of 500k, can waive cap if needed.
 - Assessment Grant EPA – asbestos, lead paint, they have a lot of funding for that to assess and get it taken care of. 10 million for infrastructure funding, largest amount. Put in a request for the assessment.
 - Can use assessment grant for reuse planning.

Break for Lunch by 12:30pm

1:00 pm Caucus Time

2) Advocacy

- a. State Updates – Maggie Riden
 - i. State Advocacy Committee
 - Encourage to look at what partners are other states are up to, various states of progress. Join state coalition meetings, meet monthly thinking about bigger picture advocacy goals.
 - Based on priorities, trying to secure opportunity to sit down with public housing authority about vouchers, the overarching state association and see if can find common ground or understand the limitations. Supposed role trying to get matching funds with local dollars. Even though the commission fund is not established, money might be going out of it already and what does consistent funding look like going forward.
 - Dave to send Tax Credit legislation worked on years ago, Maggie and Josh will look at and strategize.
 - Mobile home parks bought by out of state investors and the problems involved. Andrew did a dive in what we are seeing national and WV isn't alone in this, seeing what protection there is to help prevent the issue.
 - Doing a couple of trainings leading up to spring retreat, if want more information, let Maggie know.
- b. Federal Updates - Josh Stewart

- i. Big Picture Policy Committee Work
- ii. Federal Appropriations
- iii. Spring Retreat Expectations
 - First time in over a decade for spring retreat to go, lots of work in the federal realm, might be the best time to make this trip. Hill day, have members of federal administration come to us to address us en masse, smaller groups for more specific topics, what interests members have. Senate meetings for folks on a state basis. Encourage them to take meetings with their representatives. 29 offices that we cover, they are unable to juggle all of them, will have trainings to help and Fahe staff will be around as well. Important opportunity and make the most of investment. Doing ground work in DC, soften the ground for things members will talk about like appropriations, funding, and economic fairness proposal. 15th of March.
 - If you are making the trip, who do you want to talk to? Wage Reduction Act. Can also let Membership/Advocacy know via email. Reservation emails to be sent out end of this week, beginning of next week.
 - If folks have a short story and a photo of a project that you are particularly proud of, please send to Maggie/Josh, going to include to show what work actually does.

3) Strength in Numbers - Member Interest/Focus Updates

- a. WV ARC INSPIRE Planning Grant – Nicole Intagliata/Jacob Humes
 - i. ARC POWER grant already received – creation of WV alliance focused on pipeline of skilled workers. Members, employers, communities to talk about what is needed with the hope that funding would become available. Going to send out via email, gather and talk about what plans want in place and what Fahe can do to support.
 - ii. From each organization, need a contact person to be on that call. Email Jacob at jhumes@fahe.org with who the contact person will be. Came up with a rough year plan with each quarter, points that we want to hit, 12 month outcome goal and 1-3 outcome goal and point person will be seeing that in the email from Jacob.
- b. Workforce Development –
 - i. Randolph Co. Housing Authority – Graham Godwin
 - Three grants funding three different programs – grant through DOL, heavy equipment training. Purchasing two VR caterpillar simulator, state-wide train, partner in southern part of the state, they will do northern part of state. Helping coal miners, people rehabilitated, and more. Reached out to employers of heavy equipment operators, they will spend a lot of time and money training employees and then employees leave so employers like the vetting process.
 - Another grant through HRTA, six county program focusing on clinical medical assistance, behavior health. Train 250 people in this program, partnered with several colleges, will give college credits or certificates, internships. ARK (START?) inspired grant, people coming out of substance abuse treatment, hospitality and woodworking. Creating a curriculum, reached out to people who do hospitality training, what classes will look like. Provide the services and the outreach. Offer transitional housing for up to 6 people while they are in the programs, only allowed to stay in transitional housing for 6 months. Anyone in the state. Bought a van for regional transportation as well.
 - ii. SALS - John David
 - Southern Appalachian Labor School – thank Jim and Vonda and Jackie for their support for what they are doing to help. EDA Grant called Job training in the West Virginia Coalfields – Adult-built. Work very closely with regional building council, coal is not going to be a place for people to plan their careers so retraining coal miners

because have commitment to affordable housing in the coalfields. Have houses in the coalfields that are not really habitable anymore. Training is to provide miners with formal construction training by repairing their houses, providing sustainable, habitable, affordable housing in the coal camps. Repaired 1000 houses, rebuilt about 250 houses, have a lot of experience in people needing help. Affects education as well, isn't adequate educational space for children to learn, possibly why education is slipping in the area. 500 volunteers from various groups working to repair houses, Humanitarian XP and others. Some repairs are weatherization, some repairs are major. Try to train about 40 people.

c. Broadband – Woodlands Update

Getting ready to launch ISP – 4.1 M to launch broadband. Elkins to Harmon. The funder was encouraging them to do this, EDA has never done this before. Construct the line and manage the line on their behalf.

4) Fahe UPDATES – Attached Memo

a. December Fahe Board Report – Emily Wilson-Hauger, Christal Crouso

Strategic Planning, the route, the role, the schedule, making sure that we are saying our members and staff as Fahe, that was the overarching conversation. President's Report – financial standing, pleased with end of the first quarter.

b. Strategic Visioning Planning Update

Schedule/timeline in the packet – there will be other opportunities, more information will come out. Committee representing board and members and Fahe staff. Good thoughtful conversation starting with 5 year vision and what we have to do to get there.

c. Membership Updates

- Reporting – QE 9-30-22/12-31-23 status- Vonda, Didn't get the numbers yet

- Training - Jackie – see dates below for NTI's

- o VTI is this week – scheduled for two in person national training institutes. Any training funds for NeighborWorks is being used to reimburse smaller amounts for training. Hoping to hear something from NeighborWorks about more training dollars.

- Trauma Informed Care Training – Nicholas Bormes:

- <https://www.eventbrite.com/e/trauma-and-resilience-basic-training-tickets-520028799137>

- o Fahe did a collaboration with Ballard Health – their community strategic plan. Bridge the gap between the necessity of housing and health care. Part of the strategic plan is to provide trainings for members and staff. Recently been able to create training for trauma-informed care, February 21st from 1:00 pm to 3:00 pm. Communication toolkit for communicating with those who have or have had traumatic circumstances. In packets, more information. In collaboration with Personal Promise. Spread the word, doesn't have to be members focused, anyone you think could benefit from this. Will have multiple opportunities to attend training.

- Spring Retreat – www.fahemembers.com/fahe-conferences

- o Registration out as soon as hotel sends that out. Start in morning on Tuesday so want everyone there and available, member portion is Tuesday morning, finish with reception and report out on Wednesday, how the visits went, etc. Fewer number of rooms nights Wednesday and Thursday.

d. REED, (Research Evaluation Evidence & Data Cmte)– Members/Katy/Camila

- Reminder that they do have office hours the second Tuesday of every month. If interested in participating, need help, researching, they have a ton of tools to

share. Hear what you doing and how you are counting it. Contact kstigers@fahe.org with any questions or for more information or Camila at cmoreno@fahe.org or can email Jackie and she can pass it on.

- e. Lending – Community Lending and JustChoice Lending –Drew Pritchard
- In the process of closing on affordable housing project in WV, 24 units, hoping to close in the next couple of weeks optimistically. In the middle of underwriting a hospital turned senior facility, 28000 sq ft 2.5 acres, 3 floors. 3 separate properties in Tennessee doing affordable housing on, same developer for each, together about 100 units.
 - Programs, still have some money at 4.5%, do have to check some boxes but if looking for healthcare or senior facilities, those really fit. Affordable Housing Project, bond guarantee program attached to treasury, rates are fluid, seeing that we are still a full point under most banks. As members, you get the discount from your fees. If you have an idea for a project, we are here to support you and help where possible. Referral program for members, if close on a loan with bond guarantee program, you get 5% of the interest for the first year, CF is 8%.
- f. Partners for Rural Transformation - José Quinonez, Essence Smith, Emily Burleson
- In the process of signing with USDA and developing work plan, hoping to finalize by February 15th. Familiar with 12 articles did with Forbes, now in similar situation with Nonprofit Quarterly. Developing rural development frame, creating a set of talking points when engaging with partners. Three- legged approach to PRT, hoping the rural development will make them major player in philanthropy and investments. Will have more once implementing all those things. USDA agreement will be shared with membership once it's final.

Adjourned 3:08 pm

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/>

From: Jim King
To: Members
May 31, 2023
RE: Update on Strategic plan, Theory of Change

Greetings friends, I wanted to offer an update on the purpose and then the status of our Theory Of Change (TOC), 5 year Strategic Plan, and FY 24 Goals for Fahe. My hope is that everyone would have a common understanding of our vision together and be able articulate why we do things the way we do and what we're committed to in Appalachia.

The Theory Of Change is meant to express why we do certain work, how we work together so that we address the long term and chronic disinvestment in our region. We have as a vision of our success that we are building Appalachia to be communities that people want to live in, and that they have the kind of opportunities that are similar with the rest of the country. When we work together across Fahe, we create regional level investment that leads to increased capacity, and that helps us all work together to change the narratives in our communities, and create a virtuous cycle of progress.

Regarding the strategic plan, most of you will be familiar with the basic message. We think about the next several years as building the foundation that it takes for that long-term success or that vision I spoke of earlier. The four corners of our foundation are focused on money, capacity, narrative, and people. These provide the direction for our work. It should inform what opportunities we will pursue and which ones we will not.

The goals for fiscal year 2024 fall in line with the strategy and Theory Of Change, we build the goals around the four corners in terms of status and progress. The Theory Of Change, Strategic Plan, FY 2024 goals and budget will be presented at the June 21-22nd board meeting for approval. Once approved, we will have a communication plan so that we all have key messages we can utilize. This will help us be consistent in how we speak about our work together, and when we speak with one voice, we are heard.

I'm inspired with the progress we are making in Appalachia which has faced long disinvestment and our success in this region serves as a source of hope for me when our country is struggling with a growing divide of wealth and quality of life. If we can do it here that makes me belief we can do it everywhere.

We do this with the knowledge that it's our Strength in Numbers that gives us the power to leverage real and lasting change.

West Virginia Housing Development Fund
HOME and HTF Update for the WV Caucus Meeting
June 13, 2023

Recent HOME and HTF activity

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

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

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

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

HOME ARP eligible activities are:

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

HOME ARP eligible activities will serve Qualifying Populations:

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

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

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

Fahe MEMBERSHIP

Thank you for your interest in becoming a Member of Fahe. Fahe is building hope, building relationships, strengthening communities, and nurturing families through housing and support systems. By building on trusted relationships in Appalachia, we make more happen together. We work together and openly share brand, influence, and successful strategies. We speak with a strong voice and create dynamic impact, gathering expertise from each other. 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.

Below you will find additional details regarding Membership benefits and responsibilities, the Membership application process and Membership criteria.

Membership Benefits

<u>Collaboration</u>	<u>Advocacy</u>	<u>Innovation</u>	<u>Communication</u>	<u>Financing</u>
Opportunity to benefit from shared experience of Member Network through annual meetings, events and peer-to-peer conversations and issue-specific working group participation. Access to program/project planning services and engage with cross-discipline partners and facilitate opportunities with municipalities.	Representation at the state and national level focused on increasing visibility to national funders, building relationships with housing finance agencies and helping craft state-level advocacy plans.	Opportunity to participate in strategic initiatives, Member driven compacts, access training opportunities with potential discounted pricing and receive pass-through funding as available.	Strong communication of shared narrative and assistance in amplifying Members' impact while boosting our message to influencers within the public and private sectors.	Access to financing for single family home mortgages through broker and loan packager (USDA-RD) relationships. Access to capital to include commercial loan products, lines of credit, multifamily construction & permanent financing.

Membership Responsibilities

<u>Mission & Values</u>	<u>Attendance</u>	<u>Member Dues</u>	<u>Reporting</u>
Support Fahe's mission and values and adhere to Fahe's Code of Ethics as further described in Exhibit A	Attendance at two annual Membership meetings (Spring Retreat and Fall Annual Meeting) and bi-monthly state caucus meetings 3 times/year. Minimum compliance = 65% attendance of which one is an annual meeting	Annual Membership Dues payable no later than July 31 st	Quarterly Production Reports Annual Membership Materials

Fahe full Membership meetings occur twice a year, and individual state caucuses, (Alabama, Kentucky, Tennessee, Virginia, West Virginia) meet three additional times yearly.

Membership Application Process

- Prospective Members are introduced to the corresponding state caucus and invited to attend caucus meetings and events
- Fahe Member Services initiates call and/or site visit with prospective Member's executive director and key personnel
- Prospective Member submits a formal letter of request to join Fahe to Fahe Membership staff
- Fahe Membership staff extends invitation to submit application materials to prospective Members who demonstrate preliminary alignment with Fahe Membership criteria
- Prospective Member submits application and supporting documentation as detailed in the Fahe Membership Application (**Exhibit B**)
- Fahe Membership staff reviews application materials and provides a summary to the state caucus chair for presentation to the state caucus
- Prospective Member is invited to make a presentation to the state caucus
- State caucus conducts a discussion without prospective Member present
- If the caucus Members are in agreement, the caucus makes a recommendation for approval to Fahe's board of directors
- Prospective Member may be asked to make a presentation to Fahe's board of directors
- Fahe's board of directors acts upon the caucus recommendation at a regularly scheduled board meeting

Please note that Fahe's application process is intentional and patient; allowing the prospective Member, state caucus Members and Fahe Membership staff ample time to ensure a mutually beneficial relationship.

Exhibit A

FAHE MISSION, VISION, IDENTITY AND CORE VALUES

Mission

Fahe brings people, organizations, and resources together to build homes, communities and a thriving Appalachia through expanding economic opportunity and security for all. As leaders we speak with a unified voice to influence policy, philanthropy and systems change.

Vision

We envision Appalachia as a place proud of sustaining its culture and environment, where growth, opportunity and hope are balanced so that all people fulfill their potential with regard to housing, employment, educational opportunity, and quality of life.

Identity

Fahe is building hope, building relationships, strengthening communities, and nurturing families through housing and support systems. By building on trusted relationships in Appalachia, we make more happen together. We work together and openly share brand, influence, and successful strategies. We speak with a strong voice and create dynamic impact, gathering expertise from each other.

Mission Purpose

Fahe believes that in implementing our mission we must maintain the integrity of individuals and families in terms of their physical, financial and socio-cultural needs as a whole and build the healthy communities they need to thrive, while empower them to create lasting change in their own lives and communities.

Our Core Values

- Fahe values a culture of warmth and belonging, where everyone is welcome. In doing so, we are commitment to individual and organizational efforts to build respect, dignity, fairness, caring, equity, and self-esteem.
- Fahe values a culture of excellence where everyone has the freedom to pursue knowledge through innovation and creativity. In doing so, we are committed to develop a highly-skilled, dedicated, and diverse workforce that is empowered to achieve outstanding results.
- Fahe values a culture of accountability and transparency, where everyone is expected to act responsibly to guarantee integrity, trustworthiness, reliability and dependability. In doing so, we are committed to create a strong sense “organizational health and integrity” by holding everyone accountable to their duties, responsibilities, and commitments.
- Fahe values a culture of collaboration and partnership where everyone engages with respect, openness and trust in pursuit of a common purpose. In doing so, we are committed to do no harm to the communities we serve, act with political, ideological, and religious neutrality having regard for individuals, ideals, and the institution as a whole.
- Fahe values a culture of trust where everyone is being honest and ethical in all interactions, maintaining the highest ethical standards in public engagement and service. In doing so, we are committed to earn the trust of our staff, leaders, customers, Members and Partners through a pattern of unquestioned honesty and humility.

EXHIBIT B
Fahe Membership Application

ENTITY LEGAL NAME								
PHYSICAL ADDRESS				MAILING ADDRESS				
PHONE NUMBER				WEBSITE				
EXEC. DIR./CEO				E-MAIL ADDRESS				
ORGANIZATIONAL TYPE (Check all that apply)	<input type="checkbox"/>	CAA	<input type="checkbox"/>	CDC	<input type="checkbox"/>	CDFI	<input type="checkbox"/>	NWO
	<input type="checkbox"/>	HOUSING AUTHORITY	<input type="checkbox"/>	HABITAT AFFILIATE	<input type="checkbox"/>	HUD CERTIFIED		
SERVICE AREA	Appalachian States			ARC Counties				

Changes to the above information should be shared with Fahe as they occur

MEMBERSHIP CRITERIA & APPLICATION SUBMISSION REQUIREMENTS

CATEGORY	CRITERIA	SUPPORTING DOCUMENTATION	Must include w/ application	Required for yearly renewal
Organizational Documents	Duly Organized 501 (c)3 Nonprofit or other organization such as community action agency, housing authority, etc. as may be approved by Fahe's board of directors	Formation Documents, i.e., Articles of Incorporation, Certificate of Formation, etc.		
		IRS 501 (c)3 Determination Letter		
Service Area	Must have a focus on serving and investing in Appalachia	Please list Appalachian states and ARC counties served in the area above		Changes only
		Map of Service Area		Changes
Affordable Housing Commitment	Demonstrated commitment to affordable housing	Check all that apply		Changes
		<input type="checkbox"/> Development		
		<input type="checkbox"/> Preservation		
		<input type="checkbox"/> Counseling		
		<input type="checkbox"/> Financing/Lending		
		<input type="checkbox"/> Other		
Governance	Evidence of commitment to and implementation of governance best practices	Governing Documents, i.e., Bylaws, Operating Agreement, etc.		Changes
		Mission/Vision Statement		Changes
		Strategic Plan/Goals & Objectives		Changes
		Board Minutes – past 24 months		Past 2 meetings
		Executive Evaluation Policy & Most Recent CEO Annual Evaluation		
		List of Board Committees		

		Conflict of Interest Policy			
		Duties & Responsibilities of Board Members			
		Board Member Contacts		Yearly	
Financial Stability	Evidence of commitment to and implementation of best practices for fiscal responsibility	Most recent 3 Years Audited Financial Statements w/Management Letter		Yearly	
		Most recent Form 990		Yearly	
		Current Year Operating Budget			
		Quarterly Internal Financial Statements for past 24 months to include Balance Sheet, Income & Expense Statement & Budget vs. Actual			
		Please indicate method of financial record keeping below			
		<input type="checkbox"/> Internal Staff			
		<input type="checkbox"/> External Bookkeeper			
		<input type="checkbox"/> External CPA/Accounting Firm			
Operational Standards	Employ and/or contract with qualified professionals dedicated to housing efforts of the corporation (at least 1 FTE equivalent)	Complete following page of activities/programs			
		List of Goals & Objectives			
		Details regarding any pending litigation		As it occurs	
		List of organizational affiliations, i.e., NeighborWorks® Amer., etc.		Changes, additions	
Staffing	Staff Directory & Resumes for Key leadership				
Volunteers	% of business activity accomplished w/volunteers				
Strategic Plan	Provide 3-yr. Projections and Strategic/Business Plan				
References Used to verify performance/assure compliance	Organization		Name/Title	Email	Phone

Describe the activities/programs your organization provides, how long you have been providing them and the positive impact in the communities you serve.

(This might include education/training, affordable housing, social/health services, leadership, economic security/development, etc.)

In exchange for membership benefits, Fahe expects its Members to comply with any reasonable request that furthers Fahe's ability to provide resources. By signing below, **WE AFFIRM** support for Fahe's Mission and Standard of Practice and our organization's responsibility to the Network.

I understand and accept the terms of Membership with Fahe as outlined above. Furthermore, I certify that all of the information reported in these documents are true and accurate to the best of my knowledge as of this date.

Organization Name

President/CEO/ED (please **print** name) Signature

Date

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



 **Equal Housing Opportunity**
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.