



Fahe 2020 Spring Retreat Executive Director Symposium

Thurs. April 23 ~ 9 AM - 1 PM Eastern
(8 AM - Noon Central)

Via ZOOM		Session Leader(s)
9:00 AM Eastern (8:00 AM Central)	Member Meeting & Board Election	Karen Jacobson Jim King Vonda Poynter Sara Ball
10-11:15 AM Eastern (9-10:15 AM Central)	Strategic Plan Update and Vision for 2026	Jim
15 Min - Break/Stretch		
11:30 AM-12:30 PM Eastern (10:30-11:30 AM Central)	COVID-19 and the Economy - What's Next?	Jim
12:30-1PM Eastern (11:30 - Noon Central)	40th Anniversary Celebration!	Vonda

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SAVE THE DATE! Fahe's Annual Meeting Sept. 22-24
Meadowview Conference Resort & Convention Center
Kingsport, TN



fahe | conferences



Spring Retreat Membership Business Agenda

Thursday, April 23rd, 2020 9 AM Eastern (8 AM Central)

Via ZOOM

9:00AM Call to Meeting to Order

Karen Jacobson

(8:00 Central) Roll Call (via ZOOM Chat)

9:05 AM Status of the Membership

Vonda Poynter

(8:05 Central) Leadership Changes

- KHIC/Highlands Housing, *London, KY* – Gordon Kidd

Prospective New Members (applications submitted)

- Alabama Rural Ministries, *Auburn* – Lisa Pierce, ED

9:10 AM Caucus Chair Reports

Tom Manning-Beavin

(8:10 Central)

Lindy Turner

Andy Kegley

Dave Clark

9:20 AM President's Report

Jim King

(8:20 Central)

9:30 AM Fahe Board of Directors Election

Sara Ball

(8:30 Central)

- Introduction of BOD nominees
- Emailed ballot - complete and scan/email to [Sara B.](#)

9:40 AM Floor open for Member Questions/Comments

(8:40 Central)

Upcoming Events:

- Wed. June 17 – **VA Caucus** – Daniel Boone Interpretive Center
- Thur. June 18 – **WV Caucus** – WVHDF Office – 1st Floor Conf. Rm.
- Wed. July 1 – **KY Caucus** - Fahe Office, Berea
- Thur. July 2 – **TN Caucus** – **need a location**

SAVE THE DATE! Fahe Annual Meeting – Sept 22-24 ~

Meadowview Conference Resort & Convention Center, Kingsport, TN

Kentucky Seth Long



**HOMES, Inc.
Whitesburg, KY
Executive Director**

Seth Long- has served as the Executive Director of Housing Oriented Ministries Established for Service, Inc. (HOMES, Inc.) in Letcher County, Kentucky since 2008. Seth and his wife, Sheryl, hail from southeastern Pennsylvania. In 1991, Seth was working for a custom home builder when he and his wife decided to come to Kentucky for a three month volunteer service position with SWAP, the Mennonite Central Committee (MCC) housing repair program, which was at that time located in Letcher and Harlan County. With a sense of calling and purpose they never left Letcher County.

In the fall of 1991-1995 Seth worked for HOMES, Inc. as a fulltime volunteer through MCC. In 1995 Seth was hired to manage HOMES, Inc. construction activities as the Field Supervisor. In 2005, he was promoted to Deputy Director. In 2008, HOMES, Inc.'s Executive Director for 17 years resigned unexpectedly when HOMES, Inc. found itself on the edge of a financial catastrophe. Moving quickly, HOMES, Inc.'s Board of Directors placed Seth as the Executive Director with hopes of saving the organization. Under Seth's leadership, HOMES, Inc. was able escape a complete financial crisis, stabilizing then growing the organization in a way that is more self-sufficient and sustainable. Over the last 29 years with HOMES Seth has helped to develop 248 new homebuyer opportunities, complete countless rehabilitation projects and fifty affordable energy efficient rentals.

Seth is committed to thinking about opportunities which focus on housing and the important role that housing plays in a healthy community. This is especially challenging in communities with a broken housing market. Seth has been incorporating social enterprise opportunities to help achieve the mission of HOMES and increase sustainability.

Although HOMES, Inc. occupies a large portion of Seth's time, He with his wife and children own and operate SouthDown Farm where they make their niche product, delicious Kentucky Maple Syrup. They also grow a market garden, participate in local farmer's markets, agritourism events and have a permitted commercial kitchen on their farm where they bake what they grow. Seth is a charter member of the Kentucky Maple Syrup Association currently serving as the President of the KMSA.

Kentucky Cassie Hudson



A graduate of Morehead State University, Cassie Hudson, began her career serving others first as Program Facilitator for Lee Adjustment Center and then the Coordinator of Drug Free Communities for Owsley County Drug Awareness Council. As the Coordinator for Drug Free Communities, she assisted in the planning and coordination of activities aimed at the prevention of substance abuse and implemented a wide range of behavioral programs. She joined Partnership Housing, Inc. (PHI) as the Executive Director in October of 2012, after having served two years as a board member.

Cassie is experienced in securing and administering multiple federal programs, including HOME, Affordable Housing Trust Fund, Federal Home Loan Bank's Affordable Housing Program, Appalachian Regional Commission Funds, CDBG, USDA Rural Development's (RD) 502 Direct, and RD's Section 504 loans and grants. Under Cassie's leadership, PHI has secured over \$13.5 Million dollars in loan and grant funds from federal and local sources, and has assisted over 330 households through single family and multi-family new construction and a highly successful home repair program.

PHI has received awards that include the Kentucky's Touchstone Energy Cooperative "Most Touchstone Energy Homes (2013)" and "Excellence in Community Housing Development (2014)" from the Jackson Energy Cooperative, the Homeless and Housing Coalition of Kentucky Triple Crown of Excellence Award for Housing (2014), the Kentucky Affordable Housing Conference Innovation Award "Energy Efficiency-Residential (2015)", the Nonprofit Service Award from Kentucky Commission on Community Volunteerism and Service Governor's Service Award (2016) and FAHE's Green Energy Efficiency Champion Award (2018).

During Cassie's tenure, she has been awarded the 2014 Excellence in Entrepreneurship Award for Not-For-Profit Entity from The Center For Rural Development and is certified as a Housing Development Finance Professional from The National Development Council, and a Certified Grants Administrator for the Kentucky Community Development Block Grant (CDBG) Program administered by The Department for Local Government.

Cassie is a lifelong resident of Owsley County, KY where she resides with her husband and three children. While her true passion is housing, during her spare time she enjoys spending time with family and friends, being outdoors and enjoying the sunshine.

**Partnership Housing, Inc.
Booneville, KY
Executive Director**

Tennessee Lindy Turner



**Clinch-Powell RC&D
Rutledge, TN
Executive Director**

During 30 years of public service with USDA I had the great privilege of working with local leaders to form Clinch-Powell, a regional community development not-for-profit focused on building strong communities, caring for people and protecting natural resources in East Tennessee. After retiring from federal service I stepped into the role of Executive Director in 2011.

Clinch-Powell Council is a well-respected not-for-profit entity with a diversified financial portfolio and workforce to support mission programming with an annual budget of nearly \$6 million. I have extensive experience in grant and project development with more than \$50 million in grant awards that have in turn brought investment into the region of well over \$300 million. Clinch-Powell programming focuses on housing, lending, conservation, ecotourism and building community capacity. Our funding, by design, is as diverse as our programming.

Along the way I was honored to receive the Public Service Award from the USDA Secretary of Agriculture, The Nature Conservancy Conservationist of the Year and the U.S. Forest Service National Crystal Award for Rural Community Action. I have also proudly served as the Fahe TN Caucus Chair.

Serving Appalachia is in my blood. As a little girl, my Granny dragged me to community health meetings, city council meetings, senior citizen meetings and more. As an adult, I recognize that my Granny taught me to “show up”. At 14, she raised four siblings after her mother died, took in washing to raise three girls after her husband left her and worked in the mine during WWII. She never held a public office, but she was the voice pushing leaders to incorporate to get flood control, the committee woman who worked hard to bring in a rural health clinic, and the visionary pushing for a community center. She showed up and got things done and without ever saying a word, she showed me how to show up too.

In my life, I have also been a farmer and a military housewife. I have worked in a shirt factory, been a car hop, a secretary, sold magazines and sold plasma in tough times to make ends meet. I married a country boy who pumped gas in Crab Orchard, TN and we served our country in England and New Mexico. We have “fit and fought” and loved our life, our two children and our grandchildren for 43 years. We live in Blaine, TN in a log cabin with our two stray dogs, a house full of shotguns and the mandatory broke down vehicle in our yard. We are proudly Appalachian.

I have been blessed to spend a lifetime working with neighbors and partners to tackle community issues and to share what I have learned with dozens of other nonprofits across the country. I am still learning and excited about what comes next for Clinch-Powell and for Fahe, and I am eager to do what I can to strengthen our network.

Tennessee

Sarah Halcott



Creative Compassion, Inc.
Crossville, TN
Executive Director

In 2015, Sarah began a career in the nonprofit sector through a paid 10-week job placement with Creative Compassion, Inc., where she now resides as its Executive Director since 2017. Sarah is no stranger to charitable missions & causes, having traveled locally, nationally, and internationally to help our neighbors in need since she was a pre-teen. Sarah recalls one trip specifically in which she traveled to Biloxi, Mississippi, to aid Habitat for Humanity and Red Cross in rebuilding homes damaged by Hurricane Katrina. Thinking on her past experiences, it seems she was being prepared for a profession in affordable housing – though she did not know it at the time. She was honored to receive an Emerging Leader award from Fahe in 2019. Professionally, Sarah's favorite accomplishment thus far is seeing her commitment to increasing her agency's market resilience come to fruition; her agency has tripled its service revenue earnings since 2017. On personal accomplishments, she dreams to be able to run her own small dessert bakery & delivery service one day. Sarah graduated in 2015 from Tennessee Technological University in Cookeville, TN, with a Bachelor's of Science majoring in Sociology & minoring in Social Work. Her studies pertain to the understanding of people as individuals and culture groups, research, and communicating across diversities to create beneficial, lasting change. Professionally, Sarah continually gains knowledge in grant writing, business operations, and program management.

Sarah is thrilled to have been asked to be a part of the Fahe Board of Directors. She hopes she will prove herself to be a valuable “think tank” to the Membership and Board as Fahe explores its role to its Members.

Virginia Jake Powell



Jake Powell guides the overall direction and strategy of CHP's Homeownership teams at Community Housing Partners. These teams include Housing Counseling & Education, Realty, Lending, and Development. Jake joined CHP in 2015 after spending 10 years in Banking and Finance, where he gained experience in Operations and Financial Management. He is a licensed mortgage loan originator and a Virginia Housing Development Authority Qualified Trainer.

As a member of NeighborWorks America (NWA), Jake represents network organizations on the NWA Technology Advisory Committee, which stewards NWA's strategy to develop and promote technology-based solutions for the affordable housing industry. In 2019, Jake joined the Board of Directors for Fahe, a Kentucky based non-profit dedicated to eliminating persist poverty in Appalachia, where he brings a Virginia voice to a regional and national conversation on advancing healthy communities.

Jake is also an Instructor of Finance at Virginia Tech, where he teaches Financial Literacy and Investment Strategy for the Pamplin College of Business. He holds a bachelor's degree in Economics, as well as a master's degree in Business Administration, from Virginia Tech.

**Community Housing Partners
Christiansburg, VA
Director of Homeownership**

Virginia Cherry Wilson



**Southeast RCAP
Roanoke, VA
Housing Manager**

Cherry Wilson joined SERCAP as the Housing Manager in the spring of 2017. Wilson studied at Virginia Western Community College, and worked in the Medical Staff Office at Carilion Clinic for eight (8) years before transitioning into the Housing Field. Wilson began her tenure in the Housing Field in November of 2012 as a Rental Agent, and was quickly promoted to Property Manager in early 2013. She managed two (2) properties, including: a 72 Unit HUD Section 8 Housing property, and a 29 Unit Conventional Housing property. She has experience in maintaining occupancy, following and ensuring HUD requirements, following and ensuring requirements of other regulatory agencies such as VHDA, and complying with all local, state, and federal laws and regulations. Wilson also performed annual inspections of all housing units. Additionally, Wilson has successfully completed a number of Professional Development Trainings in the Housing Field, including: Interview Techniques for Applicants and Residents for Affordable Housing Properties, Fair Housing, Hoarding Aspects of Fair Housing Laws, Affordable Multifamily Rental Housing, and HUD Today Occupancy - Income Discrepancies.

Since joining SERCAP, Wilson has worked on several housing projects through the Indoor Plumbing & Rehabilitation (IPR) program and the Community Development Block Grant (CDBG) program, which are both funded by the Virginia Department of Housing and Community Development (DHCD). This experience has made Wilson very knowledgeable about DHCD's processes and requirements. Wilson is a certified Lead Risk Assessor and intends to sit for the exam to become a licensed Lead Risk Assessor in the near future. Wilson has continued her Professional Development Training, taking several training classes and workshops, including: the OSHA 10-hour course, Conflict Resolution, Grant Management Workshops through DHCD, yearly Fair Housing Training, and Fundamentals of Successful Project Management. Wilson has completed several courses through the NeighborWorks Training Institute, including: Mortgage Math Made Simple, Mortgage Lending Fundamentals, Marketing Your Program & Organization, and Essential skills for Supervisors. Wilson is responsible for conducting Housing Quality Standards (HQS) inspections, which are required by DHCD on potential projects to determine if they will qualify under the program. Wilson enjoys working with the clients in the communities she serves.

West Virginia Christal Crouso



Christal Crouso is the Executive Director of the Fairmont-Morgantown Housing Authority. She is a 1993 graduate of Fairmont State University with post graduate studies at West Virginia University and has acquired many professional certifications in various housing and community development programs.

Ms. Crouso started her housing career in 2000 where she claims to have caught the “housing bug”, her true passion for helping people in West Virginia with housing. During her professional career, she has been involved in the development of a multi-faceted HomeOwnership Center which includes a full cycle lending mortgage business, housing development and rehabilitation services, multi-phased housing counseling program and the design of a community development program called Morgantown Homecoming. Ms. Crouso is a successful grant writer and has helped her agency in the management of many federal programs as well as the design of some unique lending programs including Employee Down Payment Programs.

Ms. Crouso serves in various capacities with several organizations including being an associate member of the National Association of Housing and Redevelopment Officials (NAHRO), board member of Fahe, West Virginia Association of Housing Agencies, and Augusta Development Corporation.

Christal Crouso was born and raised in West Virginia and loves all things Mountaineer. She lives in Fairmont with her husband Denny and her two boys Jacob and Jackson.

**Fairmont-Morgantown
Housing Authority
Fairmont, WV
Executive Director**

West Virginia Claudette Karr



Prior to joining Coalfield, Claudette spent twenty years working for a, non-profit multi-family housing provider in West Virginia. In her role as a Regional Housing and Compliance Coordinator, Claudette was not only responsible for management, but was deeply committed to educating and mentoring new managers, maintenance and clerical personnel for 843 units. Additionally, in her free time Claudette volunteered for two years as the Hearing Officer for the City of Fairmont Housing Authority. Claudette attended West Virginia University, Stanley Technical Institute. She holds professional certifications for AHM through Quadel and LIHTC through The Spectrum Companies.

First joining the Coalfield team as the Real Estate Coordinator in 2016, Claudette is now the Director of Revitalize Appalachia: a multi-faceted social enterprise that comprises community based real estate development, construction and multifamily housing management. In this role, Claudette is directly engaged in all aspects related to Coalfield's real estate development initiatives, with a property portfolio totaling approximately 600,000 sf and spanning Cabell, Wayne, Lincoln, and Mingo Counties. To date, Claudette has helped shepherd over fourteen million dollars in funding for community development projects across West Virginia.

Claudette is active in community development and housing coalitions, working with the Downtown Appalachia Redevelopment Initiative, Steering Committee of the Abandon Properties Coalition and assisting with the organization of the annual West Virginia Housing Conference. She serves as secretary on the Board of Directors for the Good News Mountaineer Garage, a non-profit dedicated to assisting individuals and families facing transportation barriers.

**Coalfield Development
Wayne, WV
Director, Revitalize
Appalachia**

At Large

Diane Loeffler

Diane Loeffler is currently the Director of Undergraduate Studies in the College of Social Work at the University of Kentucky. She is a member of the Lewis Honors College faculty and is a Faculty Affiliate at the Appalachian Center. Diane's investment in housing and development in the region started with her tenure as an ASP "summer staffer" in the early 1990s. Ultimately, work in and with Fahe members led to a PhD in Social Work, with studies that emphasized issues in rural housing. Current research efforts include understanding the complexity of rural social work practice and research related to social work education. Outside of work, Diane logs many miles on KY's roads and trails as an avid runner. .



**University of Kentucky,
College of Social Work
Lexington, KY
Director of Undergraduate
Studies**



Board of Directors Ballot FY 2020

Ballot for Board of Directors Election

This year we have our regular Board of Directors Election to fill a seat from each of the four Caucuses, plus one seat for an At-Large Director. The Nominating Committee, comprised of Dave Kreher (KY-PSHH), Cindy Ross (TN-ADFAC), Rebecca Dillow (VA-AppCA), and Dave Clark (WV-Woodlands Development), met to discuss the nominees put forth by each Caucus for service on the Board and, by unanimous consent, have affirmed this ballot.

Each nominee per Caucus has been deemed eligible for the open seat. Please **put your initials in the third column beside the one person in each Caucus for whom you are voting** to cast your vote for those open seats. There is only one nominee for the open At-Large seat. Please **put your initials in the third column to vote for this person** to cast your vote for this open At-Large seat.

Each person elected will serve a four year term, July 1, 2020 through June 30, 2024.

Election for Open Board Seats (Only Vote for One in Each State)		
Kentucky Caucus Representative		
Nominee	Affiliation	Initial for Vote
Seth Long (Incumbent)	HOMES, Inc.	
Cassie Hudson	Partnership Housing, Inc.	
Tennessee Caucus Representative		
Nominee	Affiliation	Initial for Vote
Lindy Turner (Incumbent)	Clinch-Powell RC&D	
Sarah Bates	Creative Compassion	
Virginia Caucus Representative		
Nominee	Affiliation	Initial for Vote
Jake Powell (Incumbent)	Community Housing Partners	
Cherry Wilson	SERCAP	
West Virginia Caucus Representative		
Nominee	Affiliation	Initial for Vote
Christal Crouso (Incumbent)	Fairmont Morgantown Housing Authority	
Claude Karr	Coalfield Development	
At-Large Seat		
Nominee	Affiliation	Initial for Vote
Diane Loeffler (Incumbent)	University of Kentucky	

For Documentation Purposes	
Print Name of Your Organization	Print Your Name



Memo

To: Fahe Members
From: Jim King, President
Re: President's report
Date: April 9, 2020

COVID-19. The news changes daily and this is obviously an extraordinary event and requires a response that is not ordinary but extraordinary. If this were a natural disaster we would think in waves or phases of response, and in my opinion we are still in phase 1. Meaning we are still assessing damage, and reacting to circumstances.

The priorities that should guide us at this time are:

- Our well-being, are we taking reasonable measures to keep ourselves and others safe. Our priority is your organization/ team's well-being.
- Business continuity:
 - The families we are here to serve as well as our members count on us. Members are without much of their funding, need access to advice (programmatic as well as HR) now and for weeks to come.
 - Families are at a huge risk, especially for loans we service as many will have a loss of income.
 - It is my intention to keep Fahe "open for business", not only for the benefit of our members and families but to keep business flowing.

What is next?

There are two things that need to be done at the same time. We need to keep attention to the immediate/urgent, and at the same time think about what might need to happen in the future.

Yes, there will be a post virus followed by a severe financial crisis. 2009-2010 was the last crisis and Fahe was prepared, therefore had an incredible impact during the couple of years that followed. There is a current need for interventions with borrowers, mortgage customers, CL borrowers, Member needs, and a federal response of program funding that we will advocate for and compete to receive. We are pouring over the CARES act, SBA PPP program and already looking toward the future for additional stimulus and what agenda would matter to Appalachia.

Since the Annual meeting the Executive office:

- Attended White House ONDCP [Office of National Drug Control Policy]
- Met with officials at FHFA Duty to Serve to advocate for continuance of the DTS directive to the Enterprises as well as release of NAHTF. Successful on both fronts.

- Met with USDA on the CF Relending extension, have cooperation with staff to proceed on the legislative side for the extension.
- Met with SBA officials on programs of possible importance to members.
- Met with Wade Henderson and Center for Responsible lending on CRA.
- Renewed discussion with OFN, Hope and Mary Reynolds Babcock for a dedicated fund for persistent poverty rural.
- We hosted a round table with FHFA, Fannie Mae and Freddie Mac. Presented at the FHFA Duty to Serve listening session.
- Completed the Member/Customer service trainings with staff.
- Took part in the OFN Annual meeting with President Clinton and attended a follow-up in November at the Clinton Library.
- We hosted a follow-up round table with FHFA, Fannie Mae and Freddie Mac.
- Set expectation for CRM to be researched and implemented in calendar 2020.
- Announced a new name and policy paper for Partners for Rural Transformation.
<http://www.fahe.org/partnersforruraltransformation/fahe.org/partnersforruraltransformation/>
- Submitted a new article to Shelterforce co-authored with Stan Keasling RCAC. Published in the January edition. (<https://shelterforce.org/2020/01/17/how-a-dozen-organizations-are-fighting-persistent-poverty-together/>)

On my mind (In addition to everything is being affected by COVID-19 and the looming economic fallout):

Top of mind for me starts with our relationships; it's our distinctive competitive advantage. It is something that we are good at, and need to continue to learn as we grow.

Members:

How we support members and partners at this time is critical to our long-term success and a reflection of our values. Our messaging needs to include responsiveness to the crisis so that we don't appear "tone-deaf". Our productivity and earnings will be affected. And our strategic planning and goals may need to shift to new opportunities in the coming months.

Productivity and Earning:

Earnings: Our productivity is very solid. Based on the data from thru quarter 2, lending and investing is \$63 million and on track to exceed \$100 million. However with the big setback on the virus both our earnings and impact are under threat. We are going to just deal with it and adapt expectations.

Strategic Plan Progress: We got approval from the board to make a plan to extend the strategic plan for an additional 5 years. We will work on a presentation for the June board meeting. For staff this means we have a "solidness" to the trajectory and scope and an affirmation of the work we have done for the past several years.

GRACE

I know our effort is awesome, but this event is unparalleled so we need to be gracious with ourselves as well as extending grace to each other. We are doing the best we know how. I'm most concerned that we work together, that is how we succeed in turbulent times.