



## Kentucky Caucus Meeting Notes & Take-Aways Wed. Feb. 17, 2021, 9:00 am – Noon via ZOOM

### Take Aways:

1. Positive movement on Jim's 4 Corners: Increased Investment (\$58M of \$100M raised), Expanded Capacity (\$4M grant funds avail. to Members 1<sup>st</sup> half of FY21), Building New Narrative (interviews underway for new Communications Team), Strength in Numbers (hiring Leadership Dev. person)
2. AHTF Advocacy - Reach out to your county clerks. Schedule a meeting to talk about how the funds are invested in your counties. Note that not all counties are identified where funds are invested as the allocation information stays with the organization's location. This could be shared with the Clerks if you are aware of AHTF funds invested there.
3. KHC is extending the higher development gap and repair funds through December 31, for Homebuyer Development and AHTF Home Repair.
4. HPG Program should be opening soon – expecting additional \$\$ this year.
5. Resource Development Plan – Watch for email requesting volunteers to invest time and brain power for a discussion group on what resources Members need, coming in the next few weeks.
6. Survey on how you prefer to receive information from Fahe. If you did **not** participate in the Poll during caucus, the 1-question survey can be accessed [HERE](#)
7. FHLB - Welcome Home – opens March 1, funds are usually all reserved in the first 6 weeks. Reserve your spot with JustChoice Lending – contact [David Brock](#)

**Thursday, 2/19**– 2 pm – Fahe Member Monthly Training Webinar – USDA 502 Updates/Refresher

**April:** Suggestion that the caucus get together in April and do some messaging work; what is priority for advocacy in the state.

### Notes:

#### **1) Welcome Members and Recognize Guests** (Cassie Hudson)

Adrienne Bush – HHCK; Curtis Stauffer, Kelli Reynolds – KHC; Judy Rose, Cassandra Larcarte, Connor Creaghead - FHLB-CIN; Barry Turner, Erika King – USDA-RD

#### **2) Review Previous Minutes and Action Items** - Dave Kreher made a motion to approve; Tom Manning-Beavin seconded, motion was approved

#### **3) Message from Jim King**

Looking ahead – 4 corners mentioned at the Annual Meeting as we plan for the next ten years of working together.

1. Investment – Increasing investment - this region has been underinvested and with CV-19, it is more obvious. Fahe is creating the Appalachia Persistent Opportunity Fund to capitalize at \$100M (\$58M so far). So we are making plans and making progress.

2. Expanding Capacity – Thinking about how Members receive investment so you have the capacity to deliver. First 6 months FY21, \$4M of grant funds have been made available to Members. Target \$60M of loans and investments. For example, Fahe provided leverage loan dollars to serve 200 families at HomeSource east tennessee. John Niederman has been looking at how we strengthen your ability to be social entrepreneurs, looking for common themes and how we can be more helpful. Just started an SEO (Search Engine Optimization) pilot project related to increased web traffic. Using google grants to create this funnel to better drive traffic to your website and see how addt'l mortgage activity increases; will work w/one Member in each state.

3. Building a new narrative – as we are building the American Dream, we want to work with our neighbors and our communities. The region isn't compelling to others as it isn't their own story. Some of the things we battle here speaks to other folks; how do we share our narrative? As we push this, we want people to see our work in Appalachia as what's possible for others. Rebuilding the communication team is underway and having assistance right now from Sarah Weintraub, AmeriCorps VISTA. Fahe was in a New York Times Article; Jim and three other Member representatives from WV. It's something that shouldn't be rare, and it increases our ability to build that new narrative.

4. Strength in Numbers. Building a bigger tent – inviting others into our conversations – start in our own communities and with our partners. If you want to go fast, go alone, but if you want to go far, go big, you go with friends. We need to live into each other pretty strongly. May need more friends to build the kind of movement we want. Challenging time in our world and can test the strength in our relationship. Fahe is looking for a Leadership Development person to work with Members – more conversation, more unity, so we don't get divided. Fahe hiring a consultant so we have guidance on conversations we need to have but are not having – they may be hard conversations. As we build this tent, we will create conversations that build a unified voice.

#### Questions?

Tom M-B interested in the Leadership Development Director: Curious if there is more that you want to share on the scope of the development work. Jim: hard to separate the narrative and the raising up the voices and the big tent. A strong voice of more voices is better than a strong voice of fewer voices. Position for Leadership Development is in the Advocacy team. We feel lucky if the USDA 502 budget goes up, but it doesn't feel quite like winning. We will not get what we "need" until we are heard. It is not enough to just do a good job, people will notice and we will get what we need – that is not working. Strong Communication, messaging discipline can make a difference. If we don't ever overcome "differences".

Jim referenced Calvin and Hobbes – Mom says to clean your room, Calvin tells him mom he did, Mom says do a better job. Calvin tells Hobbs: I don't need a better job, I just need better PR on the job I am already doing.

Members should, Members need to use our credibility to bring people along. Lots of folks feel like the system has given up on them. Move people from a sense of agency, from "yay I got a home" to 'what else' – be proactive. Jim stated he appreciates the trust – grateful for the Members. Cassie noted that we/Members are grateful for Jim and the Fahe Team and Staff – makes it easier for being the boots on the ground.

#### **4) Caucus Member Conversation – "around the square"**

How is your production – overall sense of production capacity; are you fulfilling your commitments - struggles / successes; Estimate full operation for production by when?

Ken Stuber, **CAP** – Volunteers are an issue – the long term groups are not showing up. Rely on volunteer labor, and seeing some interest but filling in with staff. Window trim isn't good group work so using staff. Several handicapped ramps for accessibility – inside work. CAP is going forward lightly – trying to keep our distance with our homeowners. Some staff have had COVID – and volunteers – but thankfully no serious cases. Food bank works via a drive through. Full operation for CAP will be when restrictions on groups are eased – that's when they plan to get back.

Tom MB, **Frontier**: Mindful of the homeowner work as well. Pandemic coupled with low interest rates has every contractor in a 5 county radius occupied; struggling to find subs. Prices have skyrocketed, delays for appliances and windows, and cabinets (some damaged in transit so replacements delayed too). Waiting since December for an egress window. Back to normal depends on a lot, will have to wait and see. In the midst of all that, Frontier is plugging along. Tax credit project that has been 30 days from closing for 5 months and we are hopeful that March will bring the closing. Also, USDA 515 conversation that is state run, and multi-family is moving to

national office. On the bleeding Edge – from leading edge – first one through the process, you will bleed – suffer some losses – pushing forward.

Scott McReynolds, **HDA**: Never really stopped, even expanded staff by adding a carpenter. Did more rehab than ever during the last year at \$800,000. At first people were nervous about making commitments for new homes but people got excited about the subdivision (15 lots) and pipeline expanded. Hopefully HDA will own the subdivision next week; 13 of 15 lots/houses presold. Still need to keep pushing the scattered site construction alongside the subdivision. Looking at their highest production goals ever for 2021. Complete 22 new homes with 8 underway at the end of the year. Will need to hire add'l carpenters. Higher material prices are at least \$10,000 per house and could be even more. That is a lot of money and impacts everything, also availability of materials. HDA doing well on meeting grant commitments overall. SHOP commitment is an issue – 4<sup>th</sup> homebuyer. Subdivision project – the person's income requirements timelines can impact the process.

Cassie noted the production increase is impressive during these time. Scott shared that the windstorm last year expanded the demand, but matching the funding to the clients and moving paper is still the hard part of the process.

Seth Long, **HOMES**: Behind on the work because they have a lot to do. Work increases recently have centered around work with Addiction Recovery Care. Leased their dorms, and looking at additional lease opportunity. Recovery, sober living, internships started with HOMES. It is some of the most exciting work that Seth has been a part of – staff has been pleased, even with the challenges. Recently on a FB post, one of the interns (maybe not the best worker in the field) but he tells his story on FB about “look what I have done – with my hands – been a part of this.” This has been encouraging to HOMES – want to help more people this way and to do that, they need more work. Rehab work ongoing. ARC has different housing demands – houses that may have been vacant are being transitioned for use with people in Recovery. Lease in Neon for service facility. Solar installations as a line of business has been added with a dedicated staff member. Buckhorn Children's Center job complete for solar; 3 bids out and that work is good in the middle of the Coalfields. Maple Syrup on the side and is going well.

Michael Swafford, **KCEOC**: They are moving along as normal; slower possibly with COVID. A couple of new construction, couple of rehabs. Held up with USDA and social distancing creating slowdown. Rehabbed a couple of flood damaged homes with FHLB Disaster Recovery. Having trouble getting PPE; having to order out as not available locally. Food box distribution on Thursdays from April through this March; they have 2 tractor trailers full and it is gone by lunchtime.

Gordon Kidd, **KHIC/Highlands Housing**: Staying busy. Completed 12 homes, 3 NC underway and two pending a start. One MF LIHTC in Monticello – need one final approve from KHC to move forward to close and start construction in one month. Continued delay but appreciate Tina Cain and Drew Pritchard at Fahe. Windows and vinyl siding – 4 month wait on window package. Normal will be after vaccines and immunity take hold.

Jimmy Stone, **KRFDC**: Credit counseling has taken a hit with no face to face meetings. 17% price increase on a new construction; the contractor noted that he will be increasing his bid to accommodate fee. This will continue to negatively impact their production.

Cassie, **Partnership Housing**: Still producing, New Constr. & Rehab but it is the lowest in 5 years. Material prices, homeowner RH, elderly clients, all scaled back on how much “in-home” activities can happen. Hoping to get back up to a normal rate of production in the next 3 months. Very busy in the office, still have as much office work as ever. Hoping to get started on some duplexes, expect 2021 to be better than 2020

Dave Kreher, **PSHH**: Production picked up in spite of COVID. Production of 2 or 3 new homes per year; less than in years past but there is not as much demand and it takes a longer for construction. Had 25 jobs in 2019 for rehab increased to 38 for 2020. Reduced construction crews

from 3 to 1 three years ago; provided the experienced workers tools who formed their own businesses and PSHH is subcontracting with them for the rehab jobs which was the intent. They know the standards that PSHH builds to and that is working well. Using their own crew to maintain their rental properties. Looking forward to some breaks in supply chain/health/snow. Cassie agreed, Rental units...the gift that keeps giving.

Wilma, **Beattyville HCD**: Production is down due to COVID. Advertised in Wolfe County and Beattyville paper with no responses from contractors. Possibly weather issues played into that as well. Need some pick up in the near future to meet production goals. Approved CDBG for the next section of their Crystal Ridge subdivision. may also boost interest. 3 rehabs and 1 NC underway.

Cassie asked Scott about the subdivision in Hazard were there any incentives? Scott noted no, just that the subdivision is located in the City of Hazard which is natural demand and there are very few lots available in town.

## 5) Advocacy (Alex Dadok, Josh Stewart)

a. State priority update: KY AHTF funding increase - County Clerks conversations  
Alex asked Cassie to share on AHTF updates. Cassie shared that on AHTF funding, HHCK, Fahe, KHC med with the County Clerk's Association for some AHTF education. We are still interested in the AHTF increase on the County Clerk level, informing the county clerks of the good work AHTF does. County Clerks appreciated the education on the AHTF – weren't aware of the benefits. Shared some before and after pics – Cassie's take was that they weren't sure on increasing funding as not all counties get a piece of the pie. Typically, that is the based on a community level. If more counties go after the funding, there has to be more AHTF dollars available. Cassie asked if Adrienne would share as she coordinated the County Clerks AHTF Education. Cassie, Seth and Dave shared with the Clerks.

Adrienne Bush, HHCK, noted that she was glad to coordinate the County Clerk meeting. Education on the Trust Fund is important. Considered it an interesting conversation – southern and western county clerks didn't understand why it doesn't automatically come back to their county. Lead to questions on the capacity at the local level – what is the county's responsibility to have decent housing.... To Cassie's point, \$4-\$5M annually isn't going to cover the state. The County Clerk President is Montgomery County Clerk Chris Cochrell was open to conversations to growing the Trust Fund and work on a legislative strategy going forward. Adrienne's conversation with Bill May who coordinates the training for the county clerks was in alignment. A follow-up email has been sent to Chris Cochrell for a meeting in March. Would like to have housing providers at the table. If we can iron out the legislative strategy before starting to push that and iron out any differences with the Clerks Association before we get there it will be positive. Clerks Association is a powerful political association.

No AHTF applications from west of Bowling Green per Curtis Stauffer. The Tompkinsville clerk wants someone to do a PR campaign to inform the counties. Adrienne asked the Clerks' President if the woman in Fulton County and in Tompkinsville spoke for the majority of the clerks – answer was no – likely a vocal minority. In follow-up, understand that housing is taken for granted and some of the cities and counties should step up and address their housing needs. Dave Kreher shared that the education was good and it is a good goal to have AHTF in all KY counties, but MUST have more, bigger, lots of pies! Need the resources to do that. Eastern KY has had the highest poverty levels and the affordable housing organizations have pushed to use the AHTF in their community to address housing needs. The other counties need to get something going. Early days at Fahe, maybe KHC wanted to know if we could mentor some groups in western KY. For many years, 80s and 90s, KHC made investment in the nonprofits. Lynn's leadership with KHC was that there would be no improvements in the persistent poverty area of Eastern KY unless there was an investment in the organizations to make a difference.

Sara Morgan noted that resources change – NHPR program no longer used, HOME is more “divided” among program areas and doesn’t flow as it used to, so the ability to build capacity from KHC has changed. Could view it as the State’s responsibility of the county’s responsibility; could we figure out new partnership and work on this.

KHC noted that a training held for the CAAs on AHTF Home repair program. It helps them work on their deferrals on the Weatherization work. This has improved participation on the weatherization funding use. There is a taste for it. If they got their feet wet with repairs using AHTF while the CAAs are great partners with Weatherization – to would assist to getting the CAAs introduced to the understanding the process. For the CAAs the scariest part is the paperwork of the programs. All the paper work is different for each program they use. Michael at KCEOC noted that they are doing Weatherization activities in Bowling Green.

Adrienne sees next piece of advocacy as a reach out to your county clerks. Schedule a meeting to talk about how the funds are invested in your counties. How much \$ and show them what those funds do. Cassie wants to challenge the members to reach out to the County Clerks. Seth noted that not all counties are identified where funds are invested as the allocation information stays with the organization’s location. This could be shared with the Clerks if you are aware of AHTF funds invested there.

Alex: If the Caucus works with partners in the state and support increased AHTF – this can move with Strength in Numbers.

County Clerks on the Association AHTF Training call:

Wayne Napier	Perry County	Debbie Gambrel	Bell County
Brian Crowe	Estill County	Donna Hoskins	Harlan County
Reci Cornett	Knott County	Winston Meade	Letcher County
Glenda Himes	Lewis County	Elwood Caudill Jr.	Rowan County
Heather Piercy	Wayne County	Carolyn Willis	Whitley County
Chris Cochrell	Montgomery County	Becky Curtis	Breathitt County

Barry Turner noted that USDA is also reaching out in Western Kentucky. Significant to have more people using housing resources.

- b. Federal update: prospects for passage of legislation (Josh Stewart) Important thing occurring or to occur at the federal level is that yesterday, Biden Admin extended foreclosure and homeowner protections until June, 2021. Renter protections expire end of March. Good to stand up some homeowner assistance programs. KHC will share on ERA from Treasury from the December relief bill. Other provisions: House and Senate currently passing reconciliation bills as the last round of relief/stimulus. Financial Services committee has some good items – forthcoming that should survive the reconciliation process. Previous federal relief has been for renters; now a companion program –
  - i. Homeowners Assistance Fund (like the Hardest Hit Funds for homeowners after 2008) \$9.9B
  - ii. \$5B of additional HOME which will be rental assistance (like TBRA) and general program support. Homeless services (convert non-congregate shelter into xxx); housing counseling of \$100M via NWA – look like National Foreclosure Mitigation Program.
  - iii. \$5B for new housing choice vouchers targeted to folks experiencing income loss and housing instability due to COVID – time limited – at the most 10 years – kinda special purpose vouchers.
- c. Hiring update: Alex noted that there is hiring in the advocacy department and more updates are to come.

**6) KHC Updates** (Keli Reynolds, Curtis Stauffer)

Keli noted the update in the packet. Some have asked about the development increases that were set to expire June, 2021; **KHC will extend through December 31, 2021**: it will be a public notice in the eGram.

CHDO Operating Grants – Getting them drafted, they will be doubled, from \$200,000 to \$400,000 resulting in more CHDO operating as it may be needed right now. Application awards will be announced prior to the CHDO operating grants. They are in review from Jan. 15<sup>th</sup> – received 15/16 in homebuyer New Construction; 18 for Home Repair. Hoping to announce by the end of February.

**FY21 Available Funds by Project Type\***

**HOME**

Homeownership Production/CHDO Projects \$4,261,701

Rental Production (credit and non-credit) \$2,878,555

**AHTF**

Homeownership Production \$1,840,104

AHTF Home Repair \$2,056,500

Rental Production (credit and non-credit) \$910,000

**TOTAL \$11,946,860**

**Funding for Single Family Projects**

SF Homeownership Production \$6,101,805

AHTF Owner-Occupied Repair \$2,056,500

**TOTAL \$8,158,305**

\*Excludes funds already committed to approved projects.

Working in the reviews with other processes and some folks asking about Set-ups. Johnny Bush was the Weatherization and is now head of KHC Design and Construction. Alison Craigmyle is transitioning to Weatherization (also working on Set-Ups); Jessica Shelton moves to Alison's position (on Set-ups); a new hire the first week of March will take Jessica's previous position. Turning some other staff to help in the pinch.

Cassie thanked KHC for extending the deadline for the increases and the increase in CHDO operating funds.

Curtis – Be aware that we don't have the 2021 funding yet from HUD, they are shifting around some HOME monies. CHDO is typically in November but HUD delays impact the timeline. Anita is the only CPD rep in the Louisville office. It is taking months to sign off on environmental assessments and Anita can't work overtime – there will be a lot of delays so you are aware. Be kind to Anita as she is overwhelmed but be aware of timeline issues. This is a continued failure of HUD to support their field offices – no director at the Louisville office. Recognize that delays may be out of anyone's control. Curtis noted the ERA is open as of Monday – processing and developing systems for the rental assistance as well as for utility assistance. There will be questions or complaints – asking for patience. If the organization is helping people complete the application which is anticipated to be a barrier, KHC encourages folks to help them and identify yourself on the application. It will be an adventure.

Scott – Appreciates the work at KHC. As that extension gets close to expiring – we may need to determine what is the determining factor for the funds – Set-Up or Closing/PCR as we plan to unwind that as KHC gets closer. Members may have to make decisions on who gets the windows based on the way the temporary increased assistance expires.

**7) USDA Updates** (Barry Turner, Erika King)

- a. New Administration, New staff - Barry Turner shared and noted that Erika King is on the call. Barry shared that Erika is now a new Loan Specialist, a promotion for her at USDA.
- b. 502 and 504, KY USDA has received a portion of the 502 funding and are prioritizing on persistent poverty and self help. Noted that 504 loan funds available, but still waiting to hear on grant funds. Field offices are processing 502 Direct, 504 loan/grant. USDA

moratorium on foreclosure extended to June 30, 2021. For homes that are abandoned, USDA is getting them advertised and sold.

GUS information: As of 2/26 GUS is no longer available for editing or processing applications; historical data will be accessible in Legacy GUS for 1 year. New GUS goes live March 1.

KY 2020 internal compliance review identified an area that needs attention – loan narratives – need to meet minimum requirements. Make sure to explain why the Packager thinks it is a good fit for 502 or for 504 – note their eligibility, any circumstances outside ordinary loan information in addition to creditworthiness; income eligibility and stability; repayment ability, any explanations that you may need to identify.

Appraisals on self-help grantees can be ordered by certified loan application packagers and intermediaries – that authority will expire September, 2021.

As a review of 504 program, rental property owners can also receive assistance for specific work items. You can work with the owner/landlord and tenant to apply for 504 loan/grant. KY USDA is waiting on Secretary of Agriculture to be confirmed and any additional staff changes per the Biden Administration.

## **8) Federal Home Loan Bank Updates** (Conner Creaghead, Cassandra Larcarte)

### a. Community Programs, AHP, CMPHF –

AHP: 2020 projects – high score was 76, 66.40 was low score. May 31st is AHP open application date – will use live webinars instead of in-person trainings. TA call on 2020 applications are available. Scoring changes review – included day care services to accept Head Start, preschool and after school programs. Read over the Implementation Plan, OASIS system updates, prior to workshops.

Watch for Live Webinars for disbursements – registration required. Verification info dated within one year of AHP unit.

Double disbursements for homeowner occupied rehab.

Carol Peterson (Cassandra) no updates yet – it is a voluntary program and there is less cash this year; the Board will be making a decision and then the information will be released.

Scott: Welcome Home – how long does it last? Up to a couple of months, it opens March, closes mid-April. Not as many dollars this year. It is homebuyer specific. Must have a purchase contract. Person and location specific. Has a broader income range than some of our other programs.

Cassie noted that for FHLB 2017 funding – can you submit a modification request with good cause and identify efforts to cure the issue first but with COVID, there have been modifications approved (60 to 90 days for review and determination made). Cassandra noted to submit ASAP and communication is key.

## **9) HHCK update** (Adrienne Bush)

### a. State Legislature Updates -

KY General Assembly convened first of Jan., recessed to Feb. and have cancelled all legislative days this week. Access to the Capitol is very limited. Tough to get meetings to talk about getting priorities through. Bills of interest:

1. Expanding access to mental health services among homeless youth – passed Senate and in the House
2. New class of criminal damages on renters – defeated last year but it will be back around
3. ID for homeless persons bill, last one was 2011. A bill has been filed to do a low-cost ID for people experiencing homelessness. Standardize the ways the IDs are procured. Instead of 120 Circuit Clerks having different processes, a standardized way for people to have ID and access housing.
4. Bill filed that may be of interest – Uniform Heir's Property for Partition or Sale. Sen. Thomas in Lexington – super minority - may not go anywhere. Scott: legally clearing heirs property is

unaffordable and out of reach for lots of people – not sure how often this will be addressed. Heirs property is an issue in our communities. Model legislation, I think I like it, need to review the solution, there are limited funds to spend on lawyers and attorneys. Cassie agreed, need to read. Adrienne noted we should have time. Adrienne is taking this week to get caught up on legislation. In order for it to move, a Republican will need to sponsor. Scott noted that Brandon might but need to read to see if there are any barriers. Derrick Lewis in the House would also consider it.

5. Rule changes on House Leadership – all bills get assigned to committees and the chairs have the decision as to whether or not it gets moved for consideration

KY Caucus – maybe get together in April – and do some messaging work – what is priority. Scott asked about utility assistance. Adrienne noted that utility assistance available from the CDBG assistance. Pretty deep pool of funding - \$2M but spread too thin - \$250 for household assistance. Smaller utility companies or investor owned utilities or is it the people having utilities in the middle of COVID and an ice storm.

ERA – appreciated their sensitivity to that. Back and forward on utility payments.

Odd – Asked to submit – just for utilities.

Cassie - CV-CDBG Initially has some housing discussion, infrastructure, worked into existing program areas.

CDBG Utility – Treasury regs for the ERA is stringent on duplication of services. Better served by ERA program than CDBG based on meager sources. Homeowners could apply for CDBG, renters should come via ERA. If KRADD has dollars – the \$250 to the homeowners would not preclude them from other assistance, but can't cover the same period and times. Renters should apply with KHC. Homeowners – other local utility services such as CDBG.

## 10) CDBG-CV Update– DLG has Utility assistance available; regular funding open

Vonda noted along the lines of the previous discussion that there have been lots of questions but as of 2 weeks ago, no applications submitted. Suggest that ADDs be the point of contact for the application work with non-profits/CAAs as it may work with Weatherization (no duplication of services). If interested, need to talk with local government.

## 11) Fahe Updates – Memo Attached

- a. December Board Meeting, Board Member Report - Scott McReynolds, Seth Long - No specific reports from the Kentucky Board Members.
- b. Member Updates (Vonda)
  - Reporting – QE 12-31-20: reporting fell overall from 98% for QE 9-30-20 to 78% QE 12-31-21 with Member production and Fahe impact, we are short at the halfway point of meeting our goals. Everyone knows how important the impact of the Network is so we want to make sure we are sharing the information with you so it is meaningful. It is the way we share the strength of the Network with our funders and other partners.
  - Training – 2021 trainings/webinars were operational in nature for the Members, next one is the 502 Refresher on Thursday; talked with Jim and Alex and more of a Leadership Development track planned for FY2022. NWA VTI is ongoing this week if you have time and interest – check with Jackie. HUD Counseling deadline is August; there have been several opportunities for counseling training for Members.
  - Carol M. Peterson Housing Funds (Jackie Weiss) – information on funds and deadlines will be shared out when release of information comes from FHLB.
  - Communication/Info shared by Fahe: Membership shares information several ways with the Members. Jackie shared a poll for evaluating how Members want to receive information by picking your top two. Internally we are challenging ourselves to do the things that matter and not spend time on things that aren't as important. Thanks for taking the poll. We will compile the information and share back out.
- c. Resource Plan (Sara Morgan) - working on a plan for resources/funds to support 1) Fahe

internal operations, 2) lending capital to deploy, and 3) building out support for Members' work. Haven't found a money tree but we need to know what kinds of money is needed by Members. Referenced NHPR earlier, a grant/loan program that built the members capacity – do Members need something like that? In Tn, banks' interest in delivering the CITC is going away with changes in the CRA and the bank's appetite for credit is not the same as it was 5 years ago. We will be launching a group to help inform Fahe on the resources needed by Members. If you have any interest in lending your brain to this group, watch for an email to invite you to the working group.

d. Lending

- Community Lending - Has some Guaranteed Bond Program funds and other dollars for Member loans or loans for community development in your community; still have a referral program if you bring them a customer that closes a loan – easy money for the Members.
- Just Choice Lending - Welcome Home Opens March 1<sup>st</sup> and will be opening the Members Only DPA program this spring – be watching.

Cassie noted that homeowners that may need to look at refinancing, contact JCL, they have some great rates right now.

Sara M noted that OMB wants to change the Metropolitan Statistical Area definition – that could impact changing the definition of rural. Lance George at HAC is digging into it and Josh is watching so we will share information as we hear. This could also allow more people to access USDA rural products.

Scott shared. Depending on counties, vaccines programs may be accessible to your office. Perry County hospital would thaw it and have extra – they scheduled HDAs staff to come down and get the extra vaccines. Rental properties in particular may get on a list – especially properties that are elderly – like Boodry Place in Morehead. Want to push it out 1As, 1Bs and 1Cs in the communities.

Next Caucus Meeting June 29, 2021; annual Caucus Chair election; reaffirm Nominating Cmte representative

**Upcoming Events**

- **2020 MIT Student Report/Review Webinar** coming soon
- **Thurs. Feb. 18** – 2 pm: Monthly Training Webinar – 502 Updates/Refresher
- **Thurs. Mar. 25** – 11am: Monthly Training Webinar – Fair Housing Workshop
- **April 21/22 - Fahe Spring Retreat/Executive Director Symposium**
- **Thurs. May 27** – 11am: Monthly Training Webinar – TBD
- **Tues. June 29** – KY Caucus Meeting
- **Thurs. June 24** – 11am: Monthly Training Webinar – TBD
- **Sept. 21/22/23 – Fahe Annual Meeting**
- **Tues. Oct. 19** - KY Caucus Meeting

**Sept. 21-22-23 - SAVE THE DATES!!**

**2021 Fahe Annual Meeting, MeadowView Conference Center, Kingsport, TN**

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