



Tennessee Caucus Agenda

Wed., Oct. 20, 2021, 1-4 pm Eastern, (Noon-3pm Central)

Via ZOOM:

<https://us02web.zoom.us/j/84750547460?pwd=THZsa2MzczM3REZYcldGRtF3UnJjQT09> Passcode: 4231980

- 1) Welcome and Special Guest Introductions** (Sherry Trent, Vonda Poynter) **3 minutes**
Cassandra Larcarte, Judy Rose - FHLB-CIN; Cynthia Peraza, Katie Moore, THDA; Don Harris, Shannon Roberson, Marisol Torres, Mary Hickman - USDA RD
- 2) Caucus Business** **25 minutes**
 - a. Review Previous Minutes and Action Items – Sherry Trent **pp. 3-14**
 - b. Download from Annual Meeting – Jim's video
 - i. What did you hear that you liked; any ideas for follow-up
 - ii. Member interest in replicating workforce development through housing work following HOPE building model with Fahe staff support – w/Nick Martire (VISTA) **pp. 15-16**
- 3) THDA Updates** (Cynthia Peraza, Lindsay Hall) **20 minutes**
 - a. COVID-19 Rent Relief Program
 - b. Community Programs: HOME, ESG, ESG-CARES Act Program, THTF, NHTF and the closed programs TRLP, Gap, and ROP
 - c. Update on Counseling - NWA Counseling Funds - HUD Counseling Intermediary (Lindsay if available)
- 4) USDA Updates Affecting Caucus Members** (Don Harris) **15 minutes**
 - a. FY22 Funding Status (Continuing Resolutions)
 - i. No Certificate of Eligibilities being issued
 - ii. Current backlog of pending applications
 - b. FY21 Year End Production Totals
 - c. Income Limits / Area Loan Limits Spreadsheet **pp. 17-18**
 - d. Housing Preservation Grant Program Update
 - e. Loan Packagers Update Meeting - TBD
 - f. Presidential Declared Disaster Assistance for TN Counties
 - g. Appraisals -- National Office Addresses the delay issues
- 5) FHLB Updates** (Cassandra Larcarte) **pp. 19-20** **10 minutes**
- 6) CDBG and Coronavirus Relief Fund** **5 minutes**
- 7) Caucus Member Discussion –** **30 minutes**
 - a. [ARP- HOME for Homelessness Guidance issued by HUD](#)
 - i. [CPD Notice](#) - requirements for use of funds
 - ii. [Waivers](#) and alternative requirements for HOME-ARP
 - b. Homeowner Assistance Fund for DPA
 - c. Member Updates, Production (**no survey responses received**)
 - d. Around the Square – are you still building and making it work? Is grant money **slow**?

What do you think about manufacturing housing?

8) Advocacy (*Alex Dadok, Josh Stewart*)

20 Minutes

- a. Income Eligibility Update, and
 - i. Prospects for passage of major legislation
 - ii. Infrastructure Bill, Early Education side will impact CAA, also Weatherization
 - iii. DASH Act (Decent, Affordable, Safe Housing for All), LIHTC reform, MIHTC; new tax credit for first time homebuyers
- b. Leadership Development Update (*Andrae Hash*)

9) Communication Director Communication Collaboration (*Ted Boyatt*)

10) Fahe Updates – Memo Attached

20 Minutes

- a. Feb/June Board Report, Board Members Jackie Mayo, Lindy Turner
- b. Fahe Member Updates (*Vonda*) **pp. 21-22**
 - Reporting – QE 3-31-21
 - Leadership Training for 2022 in process;
 - Online Self-Paced Training Deadline (*Jackie Weiss*)
 - NeighborWorks America VTI - February 7-11, 2022
- c. Resources/Innovations (*Pam Johnson*)
 - Heirs Property
 - ARPA Local Funding
 - Resource Working Group Update
- d. REED, Research Evaluation Evidence and Data Committee (*Katy Stigers*)
- e. Lending – Community Lending and JustChoice Lending (*David Brock*)
- f. Partners for Rural Transformation (*Jose Quinonez*)

Upcoming Events

2022 Caucus Meeting Dates - Yet to be Determined

- **Feb. 7-11** - NeighborWorks America Virtual Training Institute
- **April 2022** - Fahe Spring Retreat
- **Sept. 2022** - Fahe Annual Meeting - week of Sept. 19

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Tennessee Caucus Minutes
June 30, 2021 9:00 am-Noon ET (8:00am CT)
Via ZOOM

Attendance:

Name	Organization	Name	Organization
Haley Terry	Appalachia HFH	Tony Gibbons	Loudon HFH
Nicole Intagliata	ASP	Julie Keel	Mtn TOP
Cindy Ross	ADFAC	Michael Feely	Mtn TOP
	Blount Co. HFH	Cassandra Larcarte	Guest - FHLB-CIN
Sarah Halcott	CCI	Connor Craghead	Guest - FHLB-CIN
Andrea Karr	Clinch-Powell RC&D	Maria Catron	Guest - Oak Ridge HA
Laura Soprano	Clinch-Powell RC&D	Kelsey	Guest - TCAC
Lindy Turner	Clinch-Powell RC&D	Retha Patton	Guest - TCAC
Rebecca Dillow	Clinch-Powell RC&D	Shannon Delk	Guest - TCAC
Sabrina Seamon	Clinch-Powell RC&D	Cynthia Peraza	Guest - THDA
Sherri Fugate	Clinch-Powell RC&D	Katie Moore	Guest - THDA
	Crossville HA	Don Harris	Guest - USDA RD
Amy Livingston	Eastern 8 CDC	Sonya Evans	Guest - USDA RD
John Dillow	Eastern 8 CDC	Alex Dadok	Fahe
Mindy Bowman	Eastern 8 CDC	Colby Lilly	Fahe
Donna Lewis	Eastern 8 CDC	Jackie Weiss	Fahe
Sherry Trent	Eastern 8 CDC	Joshua Stewart	Fahe
	Foothills CDC	Katy Stigers	Fahe
Chris Osborn	HomeSource etn	Pam Johnson	Fahe
Jackie Mayo	HomeSource etn	Ted Boyatt	Fahe
Michael Price	KHRA	Vonda Poynter	Fahe
Sam Edwards	KHRA	Christina Tetrick	UChi, Inst.of Politics, Intern
Adam Montgomery	KLF	Sarah Weintraub	Fahe AmeriCorps
	Knoxville HFH	Shannon Howley	AC/VISTA Summer Assoc.

11 of 15 Members present = 73.3% Attendance

1) Welcome and Special Guest Introductions (Sherry Trent, Vonda Poynter)

Sherry recognized our guests and asked Cynthia at THDA to share any THDA news.

2) USDA Updates (Don Harris, Sonya Evans)

Don Harris with USDA shared updates first as THDA had some technical difficulties. Don noted he had seen some of the Caucus attendees yesterday in Nashville - Eddie Latimer put on a good show. Don shared that Sonya should add some commentary as he shared updates:

- Production is going really great this year, TN in the top 5 lenders, no decrease - it's a fantastic year
- Guaranteed Direct lending – same phenomenal success \$1.2 /\$1.2B; exceeded 200% of TN allocation this year and close to 40% of those packaged loans; thanked Members for their work.
- Asked that Fahe check to see if as an intermediary we are bundling loans – seen three coming in at one time for the same office which is not normal procedure. Prefer that they are sent as completed as to not strain the work load of the staff – Vonda to check on this.
- Hearing this is a coming issue for other institutions, as we are expecting Re-Financing on loans. Anyone on moratorium that will soon expire, will pick up the loan. USDA has 21,000 borrowers across the nation who are in that ReFi group; TN has 545 borrowers; Refi is diverted from St. Louis to

the state field staff. Don has created a jump team to address those ReFi's. Working with Fahe to do loan packaging for the refi. Check USDA info in the packet is the process in TN for underwriting. It is a learning curve and has impact on the existing workload. Nat'l office is providing adequate funding but hasn't thought of everything. We completed our first one and will use that to tackle the increased amount we expect in July. The Intermediaries are helping on this and as we get more referrals, the ReFi work will increase.

- August/Sept. we expect plenty of funding to do the ReFi work from the National office. It will be on our radar for a while as continue the loan origination process with Direct and Guaranteed work. Received approval for hiring 5 single family positions right now; some offices have one specialist but our goal is to get every office with at least 2 specialists and sometimes 3 depending on the volume of that office.
- Recognized the guaranteed lenders here and our top guaranteed lender the past fiscal year in TN, we recognized Mortgage Investors Group out of Knoxville; second place was First Community Mortgage, and third is in Murfreesboro, who has Mortgage Protect.
- HPG Application: \$362,000 - the most you can get is ½ of that, but if interested – check the NOSA – Due July 19th. Available to nonprofits and governmental entities to help with repairs/rehab or single-family and multi-family developments but used most with single-family rehabs; very popular program. TN office has had several calls and expect a lot of interest; have hosted a couple of workshops. TN took the HPG bull by the horns when multi-family left it for us, but feel strongly that we have a program that will work. HPG may be a challenge with folks showing interest and looking for guidance, and in rehab and in construction, cost of materials is skyrocketing. It's a valuable program – working internally to see if folks that don't want a loan would fit with HPG. If interested, the Special Project Coordinator is Angela Hawkins, **reach out to Don or to Angela.**
- As some of the partners know, USDA staff is starting to get out more; it is good to see people and shake their hand or give them a hug. You may see us more late summer and early fall. Making field visits; trying to spread the word on programs and keep momentum going as we go into next fiscal year. **Any Questions?? Reach out to Don.**
- Tried to get Sonia on, but no audio – noted trouble with her mic, can't un-mute – if there is something she needs to relay, we'll make sure to get it out.
- Jackie Mayo had a question – With all the mortgage assistance money that is supposedly coming, will that work with the ReFi so if people could pay several months of their arrears on their mortgages, they can then ReFi – can it work together? Y
Don: Yes, they can – it is preferable to get the mortgage assistance funds first, pay that and then ReFi. Anything we can do to help eliminate their debt.

Sherry thanked Don and noted that they were definitely busy with 502 loans, just need houses to go with the clients. Back to THDA's update with Cynthia.

3) THDA Updates (Cynthia Peraza, Bill Lord)

- a. Rent Relief Fund / ESG [COVID-19 Rent Relief information](#))
- b. GC-97 – an update to [THDA lending](#)
- c. HUD Counseling Intermediary Update
- d. Community Programs: [HOME](#), [ESG](#), Reinstatement Only Program, [IHTE](#), [NHTE](#)

Cynthia: Good Morning, thank you all for inviting me, I appreciate attending and enjoy the meetings and hopefully we will get to be in person soon. THDA is starting to get out and about some – you'll see Ralph out more frequently across the state. I'll deviate a bit from the agenda – if you have questions we will get to them at the end:

- Quick update on the Great Choice 97 (GC97) from the team – they have approximately 55 lenders now approved to participate in the GC 97, working in the field to sign on new ones so feel free to reach out.
- No update on counseling. THDA is working on another application for some FMC type of funding for the THDA network – you can **reach out to Gina w/questions.**
- Noted the department has over 30 programs which is a lot
- Direct Relief Program – seems to be hot topic now. Lots of info out there about this program, a

new program, lot of money. \$380 M is being shared with localities that received their own funding: Shelby, Memphis, Knox and Rutherford. To date, THDA has helped almost 1200 people, funded over \$8.3M in rent relief assistance and that includes rent arrearages and utilities. THDA putting together a Strategy Team to evaluate potential uses of that money. Right now, there are cases where landlords have large balances for a tenant that lived in their unit, but moved or were evicted – looking to cover those arrearages, not just to help the landlord but to keep the tenant's credit as it will hinder their ability to move to a different location at more affordable rates. Will want to be strategic in considering relocation and moving costs. Not there yet but we will continue to evolve and find new ways to help with housing stability services – we will continue to update the FAQ page on the THDA website – visit THDA.org for relief information.

- Also looking at ways to provide the tenants that receive assistance with a supplemental benefit as we are not paying future utility assistance; we are providing future rental assistance.
- Looking for ways to refer/layer assistance, checking with legal on authorizations, possibly link to LIHEAP or Water Assistance Program – working on requirements for that program and making it available in October – drafting our model plan - it will align with how THDA funds the program for energy assistance – keep an eye out for this.
- Tennessee Renovation Loan Program or Repair Program – been out a couple of years now and we don't have the same kind of money available – maybe enough for 10 loans. THDA is evaluating other funding sources to see if there is a way to keep it open. There is demand and need identified by the nonprofits. If we can't fund this program, we'll continue with emergency rental payments, the ARP emergency repair program – only available through development districts which we are seeing a very high need for – glad to hear from Don that USDA has another program for repairs – housing preservation is so important, aging in place is a concern and we are trying to determine the best way to access money to continue programs that work well. More info to follow.
- Appraisal Gap Program would end today but we are asking the board for additional funds to continue this program. We will utilize the \$300,000 remaining; it may not go past the end of the CY. The demand for this program as evidenced by HFH in Memphis and nonprofits in Shelby Co. It is available across the state but we will keep you posted on the Repair Program and the Appraisal Gap Program and our search for funds to keep it going to meet the needs; it will remain open to use that. Appraisal Gap program is only available in certain counties – Cynthia to confirm the locations.***
- Hardest Hit program has been open almost ten years, those funds are ending. Over the last 5 yrs., the blight program and the reinstatement on the program are scheduled to end this year.
- Homeowner Assistance Fund (HAF) is coming with the ARPA from Treasury – a lot of focus on these funds. These funds will be like Hardest Hit Program
- THDA has maybe 12 ROP in process as we are ready to close our deadline on comments by July 1 for Treasury's funding. When those funds are committed, we will reconcile with Treasury. I applaud your efforts in helping THDA administer those programs and helping clients with their applications or any of the needs they had. We know we couldn't have made that program as successful as it was without your help; that's 10 yrs. worth of support – thank you all for that.
- We have discussed ways to use funding we have access to for successful programs; we are seeking dollars based on the need/demand. We have found that with the HOME program funding from ARPA will fund development and development subsidy which is essentially the appraisal gap. For the board items, encouraging all NPs to apply and access funding for new homeownership development and/or development subsidies with the HOME in ARPA. HOME can cover the entire gap within the eligibility requirements. Possible option for use across the state. Nonprofits should be able to absorb the training and particularly with new development it would not require many changes to access the money. For rehab activity there is more management on the environmental side that makes it a little more complex, but the n5w

development should be an easy route for you to access a lot more money than what you have in the past. This is something THDA is working on to make sure it is on the THDA Board Agenda in July. It would not likely have a cap as it does now at \$20,000 but would cover the entire gap. There are household income limits and acquisition limits to meet but serving the same population and the same purpose of providing affordable housing. We're hoping this is a good option for housing nonprofits.

- THDA will be initiating a Small Rental Development pot of \$ this fall, pending ARPA, for development of 12/10 units or less.
- 2021 HOME announcements coming out before the end of the week for the last round of applications submitted had some delays on posting and getting sign offs. You will see it on the website soon.
- 2021 National Housing Trust Fund has been recently approved; on the website. 6 competitive grants program under review, watch the website. That is where THDA staff is posting updates and awards. You don't have to call staff to figure out what is going on in Community Programs, easier to plan your project. Working on an Annual Community Programs calendar to identify all the program launches, application dates for the various HOME Programs (Urban, Rural, CHDOs, Mini-Rounds as well as rental opportunities); it will be a good tool for THDA as well as the nonprofits. You will receive a constant contact notification to become familiar and aware of the calendar.
- ESG funding – lots of activity going on – 4 different programs and 10x the amount of funding with ESG-CV. There may be some delays in turning the requests around, but THDA is working to get the \$ out ASAP. Added pressure with the CARES Act \$ as there are spend-down requirements and HUD can take back funds, so THDA is working to make sure the grantees are using the money. Thank you in advance, or my apologies in advance, for delays you may experience. Lots of reporting requirements to keep up with the spend-down requirements – making sure grantees know where they stand.

Announcements delayed on 2020-2021 applications due to technical problems with the system – a notice is going out today regarding the postponement of announcement for a week or so.

State and THDA developing contracts to fund nonprofits agencies and legal aid networks for assistance with Covid Rent Relief – legal aid has been distributing eviction flyers via circuit court. Flyers are available at THDA office if you want to access them.

Lindy noted there are partners skilled to help THDA and glad to hear they are considering contracts. Please consider the partners within the Fahe TN Caucus - let us help. We have experience and are known in our community – we can make a difference for THDA.

Cynthia agreed that the learning curve would be a whole lot less for the TN Caucus groups.

Lindy: Appraisal Gap Program, can the HOME ARPA funds be used to address the appraisal gap - can it be structured for the NP groups to access multiple pieces at the same time? We would like to discuss some spend down commitments as we consider layering the funds to assist the household. CHDO mini round would not allow eligibility for the appraisal gap program.

Cynthia noted there are some HOME funds pulled from 2017 and 2018, equal access to the funding but want to make sure the funds get used. Waivers lifting from HUD in September. Please take and USE the money. Demonstrate the Grantees that aren't using the HOME in the first two years, All entities aren't the same, some challenges, but look at historical use.

Counseling network – opportunity too opt in or opt out via THDA. Contract language has taken a little while due to "eligibility" and it's a state contract. That will have us scheduling a call.

Jackie: We are on the ground, we can help, we know up-front if people are eligible. HOME Rental Program for small developments, small projects of 12 unit rarely cash flow. Could it be a little larger, say 20-24 units? You can't find funds for the units for the very poor. It would be a great piece for owner/managers, to be successful, please consider 26-30 units.

Cynthia will get with Bill and discuss with some community partners.

Jackie: Small enough not to tie to tax credits – maybe some advisory group. So many programs – need information on the front end of the set ups.

4) FHLB Updates (Cassandra Larcarte)

AHP due July 30 - No letters on bank; dev. fee up to 15%. No live training but webinars are on their website. Lower amount of funds – AHP is \$20M. Low score last year was 66. The application information is online, and there is a portal for asking questions. If for some reason you can't access the question and we haven't gotten back with you. After 24 to 48 hours please pick a phone and just give us a call.

Disaster Reconstruction Program - This program awards, up to \$20,000 towards construction acquisition or repair to homeowners in an eligible counties that have been declared as natural disasters by FEMA, or state for renters, they're eligible for up to \$5,000 towards the purchase of a home if their rental place was damaged. Just some recent counties that were added to our list for Tennessee we're Davidson, Williamson, and Wilson, but you can get a full list of our counties in Tennessee that are eligible for DRP funds on our website.

Carol Peterson – less funds this year – request for funds submitted by Dec. 1st this year with required documents.

If you're celebrating and we're becoming groundbreaking or anything involving FHLB funds, please contact us and we'd be happy to be a part of that. In the packet, there is a list of all the resources for all the different programs so that you can contact us if you have questions. The HP application at www.FHLBCIN.com is for any HP specific HP application specific questions. We try to get those questions out to you within 24 hours.

5) Caucus Business

- a. Review Previous Minutes and Action Items (Sherry) Jackie moved that the minutes be approved, Lindy seconded, all approved.
- b. Caucus Chair Election (Vonda) – Sherry has agreed to serve another year, but we also want to make sure that we offer the opportunity to other caucus members if you want. No nominations from the floor, Lindy made a motion to re-elect Sherry for another term, Sarah, Adam and Jackie seconded, all approved!
- c. Nominating Committee Discussion (Cindy Ross) Recently met to talk about the election that will happen in 2022. The Members vote on all the seats, not just their state but the process is being discussed with the governance cmte. That process should be significantly better by the time that it comes around to voting next year. Also, the message here needs to be, if you can serve, think about the way in which you might like to serve. Some of us may be concerned about the amount of time it takes and the impact monetarily on our own organization.

Jackie M. noted that it's a great opportunity to serve our members, and as a board member you learn a lot too. I will say that you are asked to serve on a committee so there is that time commitment, and you have to be fingerprinted, and have credit report pulled. But I think the benefits far outweigh the challenges, I am happy to serve and it is a good experience, you learn a lot.

Lindy: It is a serious thing to be on the board, as much as you commit, you get more benefit; learn for your own organization. Opportunities for the caucus and Members as Fahe in general right now, magnifies the opportunities we have. We need more of us to participate. No limit as to how loud our voice can be if everyone participates. We can all do something. It magnifies what your organization is doing.

- d. Presentations from Prospective Members - we will hear both presentations and then after the meeting, Jackie will email a ballot and the Membership write-up for each prospective Member. I do not have the full financial analysis that that we usually have but I have a quick down and dirty from Dwayne, so that'll be in the memos that are attached to the ballot that'll be emailed out today. It will be sent to the primary and secondary contacts that you have with that you have on record with Fahe as part of your membership

information, and we will expect one of those to be to be completed signed and sent back to us by close of business tomorrow.

Oak Ridge Housing Authority (Maria Catron)

I'm excited to have the opportunity to bring Oakridge Housing Authority into the Fahe family! We celebrated our 50th anniversary during the pandemic so not much celebration going on there, but lots of exciting changes.

- 128 units of public housing, scattered over eight different developments
- 295 vouchers for the Section 8
- We serve veterans, and within our jurisdiction, and we just most recently received vouchers for the foster youth initiative so we're working with foster youth that are aging out of foster care that need housing.
- Even though we're small we, have a family self-sufficiency and homeownership program
- We also developed a nonprofit arm. It's Oak Ridge CDC
- We're also looking at adding new affordable rental units in Oak Ridge. There is a huge housing need here. Both our public housing and section eight waiting list.
- Addressing affordable rentals and Oakridge is something that we feel strongly about, because we're seeing the need firsthand.
- New for the HA is we're really looking at resident engagement. HUD has a strong families initiative commitment it's centered around Father's Day Mother's Day.
- We're excited to say that for the first time in 50 years we held a resident focused celebration. And this month we had over 20 community partners that came out participated we had COVID vaccines and ministry by the health department, and we're excited 10:26:57 about engaging with our residents beyond just as a landlord.
- I'm excited to say that even despite the pandemic. We have had three graduates from the Self-Sufficiency program which moved to homeownership.
- We partner with THDA in that we were awarded and this past year I HOME grant award for downpayment assistance, and received a little over \$100,000 to help at least seven families. Each family could receive up to \$14,999. It's really to help fill the gap, so it covers downpayment assistance or closing costs.
- Our community development, nonprofit arm, we are looking at a variety of ways to partner with our city on distressed property because again it wasn't meant to be here permanently and 75 years later, we have over 6000 legacy homes throughout the

Tennessee Community Assistance Corp. (Retha Patton)

- We're located kind of between Knoxville and the tri Cities area and started back with a good partnership with the Housing Authorities across Tennessee
- Our mission is to provide needed and direct services to low income residents, families, communities, nonprofits and faith based organizations with the purpose of improving the quality of life for all residents.
- Our overall vision is to build stronger communities by working together.
- Our offices building is in Morristown, we have a very large building that we operate out of our offices, there's a warehouse as well.
- We have three programs right now. The first one is The Depot, it is a community discount store. We get donations from the community. We get donations from Good 360 that's a nationwide giving kind of arrangement. We are redistribution center where we can take the Good 360 items that they that we receive and then we turn around and get those out to nonprofits in the region.
- Our store is open for local residents to come in a shop and get really good deals on whatever we happen to have found that we can. It's mostly liquidation items we order big tracks at a time.
- And what we do with the profits from The Depot fund the missions of our organization so we have not signs around the store that shows you know what organizations that we have

been working with.

- The other program, is the AmeriCorps program. We administer an AmeriCorps program to work with the Housing Authorities across Tennessee.
- The proceeds from the store help run the AmeriCorps program. The operating cost of that and it just kind of shared with the sites as well. We have members that serve at 2022 sites across the state from Memphis, all the way to the tri Cities area.
- They primarily work in housing authorities, but they also serve in a couple of Boys and Girls Clubs and other youth organizations so we kind of focus on youth and elderly services.
- Our third area of programming is Housing. We do homeowner rehab. It started with the AmeriCorps program where our members were serving with organizations that did homeowner repairs, and so the need was kind of brought to the organization of, you know that, as we all know, It's just a huge need.
- The board decided that, we should increase our housing presence that there were a lot of housing deserts in our region that we serve. So our desire is kind of to find that niche of where there are kind of a gap in housing services and provide those to the community or.
- We have an agreements with several counties to administer their HOME programs
- We have just partnered with Don Harrison the USDA group for loan packaging.

6) Caucus Member Discussion – Am. Rescue Plan Act

- a. ERA 1.0; ERA 2.0; HAF; HOME for Homelessness (Josh Stewart) Taking a while to get out of HUD – regulations around the end of the federal FY. Concerned on the McKinney-Vento definition; there are 5 in the regs, but the broad definition of housing instability was the one we would prefer to make it more flexible per Congress. Would like for HUD to be flexible so we have pushed those discussions. We discussed the eligibility issues with home ARPA and the fact that, because it was home for homelessness. There were some worries that there would be issues with using the McKinney Vento definitions and finding enough people to serve that met the less than 30% AMI issue. At the time, there were five definitions for eligible populations, only two of which were McKinney Vento, one of which was for veterans, one of which was for folks fleeing domestic violence and then there was this fifth one. That was very, very written very broadly and didn't point to any definition and statute and it said basically anyone suffering from housing instability. Good news is, in those conversations with HUD, they have indicated that they will not be putting any sort of priority on the eligible populations, and they're going to encourage states to talk to their, you know folks like you, their state partners to determine how to deliver those resources.
- b. CV-19 Stimulus Package – \$15K for DPA for homebuyers?
Josh: To my knowledge, there is no downpayment assistance in any of the past coronavirus assistance legislation. Which is to say that there's nothing in law that creates a new down payment assistance program. I think the idea had been kicked around sort of early on in the process. It was part of the Biden administration sort of policy platform, when they were when they were seeking to be elected. The idea is not dead, but it hasn't been enacted yet. There's actually that we've seen and commented on at the staff level here at least four different downpayment assistance bills out there right now. Senator Warren's got one, Senator Warner has got one, So, Massachusetts and Virginia. The most recent one just got introduced by Representative Blumenauer in the house, and they're all slightly different. \$15,000 seems to be a pretty standard number but eligibility changes who it's for changes first generation versus first time, whether there's a target priority for specific incomes, or some of them are based on sort of disadvantaged populations so African American homebuyers, that sort of thing so they're all, slightly different. But they're all in either draft or just introduced phase at this point, I don't believe any of them have passed. Even the original.

c. Member Updates, Production

Cindy, ADFAC - good news, Connie and I are working back in housing again, over the past year we have both been in our household Assistance Program more than we have been in our housing program because as the pandemic hit we had lots of people needing emergency assistance, massive loss of income and that kind of thing, so our housing program, basically kind of shut down for several months. I'm excited just to be back in housing. We've got some projects going on, which is just awesome. We've already delivered, school supplies to six of our schools. I think there's probably 100 that will be delivered in the next month or so' so we've got volunteers and, and lots of school supplies going on around here. We are also planning our large fundraiser, our bow tie event which has become an annual event.

Nicole, ASP – we are in full swing with our summer program. So over the next seven weeks will host about 4000 volunteers in 17 communities throughout Central Appalachia here in Tennessee. We're focused primarily in the tri Cities area and then in Johnson County, TN. We are utilizing a lot of grant funding as a part of that so everything from HPG USDA and FHLB are kind of going into the pot of how we're how we're doing repairs we are doing exterior repairs only, and then coven hoping to lift that here soon though, to be able to get back inside homes. Other than that, our new build program is tracking along just fine as well we're starting a few new builds in the tri Cities area, including one in partnership with Eastern Eight.

Lindy Turner, Clinch-Powell – New strategic plan; Cares Act \$ Housing for homeless; HOME rehab grant. 4 houses under construction. Battling material costs, lack of contractors. Also applying for funding, keep watching out for those opportunities for funding that makes sense for the things that we do, or want to do. Busy and scrambling.

Sherry, Eastern 8 – NWA – regained Exemplary status! Everybody that works here and our board so that was a great accomplishment for us that very proud that so we've done that we're busy working with, we've got. We've got 12 houses under construction. We've got a multi-family project we're trying to acquire. We've got another HOME project we're trying to get rolling so. So we are very busy and 502 loans are going through the roof so that's great.

Jackie, HomeSource – Chris – 2 construction projects underway, one New Const. Senior property-one Acq/Rehab. HOC balancing huge eHome/month, 2 financial capability classes each month, how new programs fit in the system. Small grant for DPA with city of Knoxville and some rehab \$ to help buy older houses in the city and fix them up.

Kingsport HRA, Sam – Breaking ground for the Opioid Recovery Housing, partnered with mental health on that. ESG funds moving with Rapid Rehousing and operating a COVID homeless shelter with those funds.

Adam Montgomery, KLF – SF – 4 units in construction, 2 later. MF – 158 units and maintained 95% occupancy – did a rehab during COVID – great occupancy. I just want to applaud our multifamily team. No instances of COVID, no outbreaks. Working with high school dropouts here in the Knoxville area as well as individuals transitioning from a reentry program. That'll kick off this fall Cohort of training with youth Summer Volunteers and programing (450 this week) very busy.

Tony Gibbons, Loudon Co HFH - Finishing one house, starting another. Contractors, material costs are issues. 6 critical repair projects, hope to have about 200 done in the next FY. New initiatives, in addition to getting back to normal operations, taking a hard look at families that own property, have mobile home but repair is not possible, feed to homeownership. Starting live fundraisers.

Michael Feely, Mountain TOP – must have dropped off. Michael is the new Executive Director so this is his first introduction to the Tennessee caucus. We'll have to tag him next time to do an introduction

Sarah Halcott, CCI – We're doing really well we have two houses under construction one is over

90% and the other ones about 65 and we're getting ready to start a new one which will finish up our most recent HOME grant. We'll be excited to apply and during the next round, our SHOP grant with housing systems council always goes really well. We got Carol Peterson funding four out of five of our projects got funded so those are all in process of being completed. Like Lindy said waiting on those subcontractors either to get it into their schedule or get supplies. We're just waiting on that, and today we are purchasing a lot of land that we're going to keep in our pocket to build on. We're also getting our audit done today so it's a big day.

7) CDBG and Coronavirus Relief Fund (Vonda)

Chris, HSetn - We've gotten a little bit of CDBG-CV funds to do DPA but that was from the city. They decided that they wanted to do that with some of their funds is not a satisfied program.

Vonda - Cynthia has dropped off the call. I'll do some checking and see if I can find out anything there but I haven't, heard anything since that was a part of our discussion back in February. I think you all heard from Ralph at the spring retreat if you attended that he was hoping to be able to work with the caucus on some funding. He has since reached back out to Jim. I know that they've talked about how the Tennessee Caucus Members have the ability again, to be those boots on the ground and I think what both Lindy and Jackie and Sherry shared with Cynthia is kind of the same conversation that we've been having with Ralph, and making sure that you know that, that we are a Network that can move money and know how to get the money to the people. From Chat: ADFAC is using the CDBG-CV funds.

Sherry - So we've had some discussion with Johnson City about their CDBG-CV, and we have kind of got together with a couple other nonprofits here and made a plan to acquire property and try to build some housing to, to help with the shortage of housing in the area, and HUD gave guidance to Johnson City that we can't use it for acquisition so sure we're going to have to start over.

8) Advocacy (Alex Dadok, Josh Stewart)

Alex: I'll just raise some of the issues with, wanting to just have a closer and better collaboration with THDA. We definitely want to do that and help out with that going forward.

- a. Federal Funding - Josh: In the interest of time, I've been giving a short little bit about infrastructure, which is an ongoing conversation and about appropriations we've been talking about. I'll say you know we're running a little bit behind so I'll just point you to the fact that you're going to get Jackie's newsletter in the next day or so and there's going to be an Advocacy Update there with all of the infrastructure and appropriations information that that I would normally sort of be giving you right now. So you can read that on your own time. We talked about home AARP a little bit earlier I wanted to talk about the Homeowners Assistance Fund, (ARP funding), and how that ties in with a member priority income eligibility, which we've been working on quite a lot here on our team and as the network for the last couple of years. Congress had decided to use 100% of the national median income as the priority for that program, rather than what is a normal thing which is an area median income. Using the national median income gets a sort of away from a lot of the income eligibility problems we've been having as a network over the last couple of years, so that was that was great news. Unfortunately, when Treasury got their hands on it, they put an income ceiling on the program of 150% of the area median income so there are a number of counties across the state some of your, your very own here in Tennessee. I believe it's 700+ counties across the country where 150% of area median income is a lot less. Sometimes a heck of a lot less than 100% of the national median income. So, we've been working with Treasury trying to get their attention to this and to get them to roll back their eligibility ceiling because Congress didn't tell him to do it and they can they can back off at any time. Similar to the conversation that we had a little bit ago about HUD. We've heard verbal things, nothing in writing it, but Treasury is indicating that they didn't realize what they

were doing, when they put that eligibility ceiling on, and that there's this unintentional consequence, and that they are probably going to be rolling it back in the forthcoming updated regulations to the homeowners Assistance Fund. That's encouraging, although of course the victory is not there yet, but we're still pushing on it and those regulations were supposed to come out about two weeks ago, maybe three and haven't been out yet so that's actually also a positive sign that they're checking their work.

Also, we've also made some progress on that wider reform that the members proposed to change the way that AMI is calculated. We had an [op-ed published on Spotlight on Poverty](#) and Opportunity that we co-authored with Dr. Luke Schaefer who some of you may know either from \$2 a day, or from his attendance at the Annual Meeting. That's helping us make some headway with national partners, other advocacy groups. And, you know, starting to make some headway in the administration and, and in Congress on getting that reform to be a real piece of legislation in hopefully in the near future.

Broadband: Infrastructure was going to focus on broadband. The FCC benefits that currently exists under the code regulation, it's basically an ongoing subsidy to folks that are low income or that meet several other eligibility definitions that basically the federal government will help them pay for their internet bill, and there's also some, some subsidy available for device purchasing. I'd encourage you if you're not familiar with it to just look [the website that the FCC has](#) is actually fairly decent, when it comes to sort of explaining federal programs and the application seems to be fairly easy we're hearing from other members in other caucuses. I'd really encourage you to look at it and, and think about helping some of your folks hook up to it.

Alex: We had some of you gotten to know our AmeriCorps and AmeriCorps VISTA this year. Sarah Weintraub through clinic pals at logic hears program. This is our last caucus meetings should be heading on to other things.

- Claire Silberman our AmeriCorps VISTA through neighbor works both of them have done exceptional work she will also be wrapping up her service in the next couple of months, and then back to school.
- We also have a summer Vista, who's joining us, Shannon Holly appreciate her service in the summer between her master's program at Wake Forest, and
- Christina Tetrick who is joining us from The University of Chicago Institute on Politics also heading back to school after the summer appreciate them joining us and they're doing some great work for us.

b. Hiring Update: Still looking for a Director of Advocacy. Hired a SW Virginia for a leadership development director – Andrea Hash from Virginia, he will start mid-July. If anyone has any ideas/recommendations, send them to adadok@fahe.org

9) Communication Director, Ted Boyatt: My favorite caucus Tennessee caucus go Vols! For those of you I have not yet had the pleasure to meet my name is Ted Boyatt, and I was fortunate enough to join Fahe about three months ago as our incoming Director of Communications. As Alex noted I actually do work remotely out of a virtual office here in Blount Co. actually just right down the road from one habitat actually. Hopefully I'll be seeing you guys around and for those of you who I don't get a chance to see in person between now and the fall I sure hope to see you at the annual meeting.

10) Fahe Updates – Memo Attached

- a. Feb/June Board Report, Board Members Jackie Mayo, and Lindy Turner: Work moving forward – Communications – encouraged to think about why are we a board Member – a Member. How do we nurture that? Our voice to Fahe, Fahe's voice to regional, push to amplify. Feel free to bring stuff to Jackie/Lindy.
- b. Membership Updates (Vonda)
 - Reporting – QE 12-31-20: Reporting last we did really great about two quarters ago, then

we've been, you know, in the kind of in the 80 80% pieces. Overall, with all the membership lately, we would really like to make sure that as we hit into this, this fiscal year, which is the quarter ending June 30. Please make a point to get your reporting in, it's not due until the 15th of the, of the following month. So it's important that that information gets submitted.

- Leadership Training for FY 2022 in process - this past year, we provided some organizational/capacity building training throughout the year. For the upcoming FY, we are working with Advocacy on the goal to provide training for leaders.

- Membership Renewals (Jackie Weiss)-

Out several weeks ago – KY Caucus gets theirs in quickly - thank you! Dues and first Items A-D, which includes dues have a deadline of July 31 - all remaining materials no later than Aug. 31. If you haven't seen this in your inbox, please check Junk mail. Jackie can resend if needed, also, can be found on the Member website:

<https://www.fahemembers.com/member-resources/fahe-membership-renewal/>

- On-line training courses – sign up by Sept. 30; complete in 60 days

Last of our Monthly trainings (9) is on Scattered Site Rental portfolios. Overview of NWA course: AM 230 but customized to the smaller, rural properties that our Members own/manage.

- c. Resource Plan Working Group (Vonda) - We have received about eight volunteers who want to participate in that committee and the purpose of the committee will be to inform our fundraising and investment seeking strategies, so that we're aligning those with the kinds of resources you are me, where we can.

- d. REED – Research Evaluation Evidence and Data Committee (Katy Stigers)

Members have a lot of information that others are interested in – similar to the work that Fahe has done with PRT, the opportunity to collaborate with folks that have a research background. Getting more opportunities and requests to collaborate with researchers. Applied for NWA Tableau Fellowship which includes some funding. We want to provide Members that participate in a shared impact practice, we will share a license for Tableau (need the right technology and a person to invest time and effort). Another example for research related activity – University of Georgia request – what might be available for the Members. See Memo Attached. Your knowledge and expertise should be compensated for. If funded, will form an advisory board and you will be compensated as an expectation even if not all of your time is covered. Foster work across the network. Invitation to research work – elevate this work but need the Members to form the questions that a funder might ask, that we could answer. REED will have Tableau Licenses and training to share with Members. Cmte would meet quarterly. If interested, contact Katy:

kstigers@fahe.org

- e. Lending – JustChoice Lending has put out the member only down payment assistance program so if you are interested in that, please reach out to, to Janel or her team but that is something that might be helpful. See brochure in packet.
- f. Partners for Rural Transformation Report (José Quinonez), Issued a report of the success over the last year – case study of the 6 organizations in PRT. I think you will find it very interesting, so whenever you have time, or you want to go to sleep just take it to bed and read. **Link to Case Study**

Next Caucus Meeting – Wed. October 20; Eastern 8 CDC, Johnson City

Upcoming Events

- **Thurs. June 30** – Rental Portfolio Mgmt.
- **Sept. 21/22/23** – **Fahe Annual Meeting**
- **Wed. Oct. 20** - TN Caucus Meeting

Sept. 21-22-23 - SAVE THE DATES!! - 2021 Fahe Annual Meeting, MeadowView Conference Center, Kingsport, TN - The Room Block is OPEN for Reservations – Act NOW to reserve your room

UPDATE POST-MEETING: Based on the vote of the TN Caucus, Both Oak Ridge Housing Authority and TN Community Assistance Corp. will be recommended to the Fahe Board for Membership.

Dear Fahe Member Organizations,

As some of you may know, my name is Nick Martire and I am working as Fahe's Research and Outreach Coordinator for the upcoming year, via AmeriCorps. My main focus for the year will be working with Members interested in implementing a program similar to the Housing Development Alliance (HDA)'s Hope Building project.

The Hope Building project was designed to address three issues:

- 1) The gap between the cost of building a home and price it sells at
- 2) The lack of good jobs available in the area
- 3) Provide individuals in recovery a path to gainful employment

Program Design

Hope Building combined a paid, on-the-job construction training program with a classroom component for individuals in addiction recovery. Three days a week, trainees worked on construction sites building middle-income homes. Another weekday was dedicated to classwork at Hazard Community and Technical College (HCTC). After a year of classes in the program, trainees could receive certificates in the following: Basic Carpentry, Residential Roofer, Carpenter Helper, or Construction Form Helper. These certificates comprise approximately 50% of the coursework needed to complete an Associate Degree in Construction Technology.

HDA partnered with the Perry County Drug Court, Hazard Community and Technical College, and other organizations to make this program possible. Hope Building was funded mainly through a three-year ARC POWER Grant.

Program Results

Trainees worked on 18 sites from August 2019-June 2021, four of which were homes they constructed exclusively. In under two years, the Hope Building houses went from a deficit of \$32,000 between appraisals and building cost, to a \$22,000 surplus. Although the last home sold may not be a reliable indicator due to the purchaser buying the property for more than the asking price, HDA Executive Director Scott McReynolds estimated that on balance, the appraisal gaps in Hazard have shrunk by 33%, from \$30,000 to \$20,000.

As of March 2021, 16 trainees have worked in the program, 8 of which have been "improved" as measured by completion of the program, finding full-time gainful employment, or completing their certificate through HCTC. This improvement rate is double that of individuals at Perry County Drug Court that do not participate in the program.

Potential Difficulties and Drawbacks

The ongoing COVID-19 pandemic has increased the price, and decreased the supply, of building materials for homes. COVID has also created difficulties for administering in-person classes, some of which are necessary components of program coursework.

A longer grant than three years may be necessary to completely shrink the appraisal gap, depending on where the Member operates. If the Hazard appraisal gap continued to decrease at the same rate observed during Hope Springs, it would close around six years after the program began.

Expanding the Program

I will work Members interested in creating a similar program for their service area that have the capacity to do so successfully. This includes identifying partner organizations and a target population to work as trainees, as well as other program aspects. I have also identified potential funding streams that could be utilized in creating a similar project.

If interested, please send me a proposal detailing why your organization is a good fit for this project. I can be reached at nmartire@fahe.org.

County Income Limits

Cnty Code	Cnty Name	Area Office	Maximum Income Limit for a Household of 1-4 People	Maximum Income Limit for a Household of 5-8 People	Max. Loan Amount	Min Loan Amount
43033	Bledsoe	Chattanooga	\$45,100	\$59,550	\$285,000	\$76,950
43054	Bradley	Chattanooga	\$49,100	\$64,800	\$285,000	\$76,950
43086	Grundy	Chattanooga	\$45,100	\$59,550	\$285,000	\$76,950
43012	Hamilton	Chattanooga	\$58,100	\$76,700	\$285,000	\$76,950
43065	Marion	Chattanooga	\$58,100	\$76,700	\$285,000	\$76,950
43078	McMinn	Chattanooga	\$45,100	\$59,550	\$285,000	\$76,950
43002	Meigs	Chattanooga	\$45,100	\$59,550	\$285,000	\$76,950
43060	Polk	Chattanooga	\$49,100	\$64,800	\$285,000	\$76,950
43068	Rhea	Chattanooga	\$45,100	\$59,550	\$285,000	\$76,950
43042	Sequatchie	Chattanooga	\$58,100	\$76,700	\$285,000	\$76,950
43070	Cannon	Cookeville	\$67,450	\$89,050	\$469,200	\$126,684
43021	Clay	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43067	Cumberland	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43080	DeKalb	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43010	Fentress	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43084	Jackson	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43053	Macon	Cookeville	\$45,100	\$59,550	\$469,200	\$126,684
43051	Overton	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43059	Pickett	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43064	Putnam	Cookeville	\$47,450	\$62,650	\$285,000	\$76,950
43074	Smith	Cookeville	\$67,450	\$89,050	\$469,200	\$126,684
43009	Van Buren	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43017	Warren	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43048	White	Cookeville	\$45,100	\$59,550	\$285,000	\$76,950
43077	Carter	Greeneville	\$48,250	\$63,700	\$285,000	\$76,950
43082	Greene	Greeneville	\$46,000	\$60,700	\$285,000	\$76,950
43020	Hancock	Greeneville	\$45,100	\$59,550	\$285,000	\$76,950
43036	Hawkins	Greeneville	\$47,700	\$62,950	\$285,000	\$76,950
43005	Johnson	Greeneville	\$45,100	\$59,550	\$285,000	\$76,950
43081	Sullivan	Greeneville	\$47,700	\$62,950	\$285,000	\$76,950
43095	Unicoi	Greeneville	\$48,250	\$63,700	\$285,000	\$76,950
43023	Washington	Greeneville	\$48,250	\$63,700	\$285,000	\$76,950
43014	Chester	Jackson	\$50,000	\$66,000	\$285,000	\$76,950
43071	Decatur	Jackson	\$45,100	\$59,550	\$285,000	\$76,950
43093	Fayette	Jackson	\$54,950	\$72,550	\$285,000	\$76,950
43024	Hardeman	Jackson	\$45,100	\$59,550	\$285,000	\$76,950
43035	Hardin	Jackson	\$45,100	\$59,550	\$285,000	\$76,950
43038	Haywood	Jackson	\$45,100	\$59,550	\$285,000	\$76,950
43039	Henderson	Jackson	\$45,200	\$59,650	\$285,000	\$76,950
43015	Lauderdale	Jackson	\$45,100	\$59,550	\$285,000	\$76,950
43062	Madison	Jackson	\$50,000	\$66,000	\$285,000	\$76,950
43087	McNairy	Jackson	\$45,100	\$59,550	\$285,000	\$76,950
43063	Shelby	Jackson	\$54,950	\$72,550	\$285,000	\$76,950
43085	Tipton	Jackson	\$54,950	\$72,550	\$285,000	\$76,950
43004	Anderson	Knoxville	\$59,100	\$78,000	\$285,000	\$76,950
43058	Blount	Knoxville	\$59,100	\$78,000	\$285,000	\$76,950

County Income Limits

Cnty Code	Cnty Name	Area Office	Maximum Income Limit for a Household of 1-4 People	Maximum Income Limit for a Household of 5-8 People	Max. Loan Amount	Min Loan Amount
43061	Campbell	Knoxville	\$45,100	\$59,550	\$285,000	\$76,950
43018	Claiborne	Knoxville	\$45,100	\$59,550	\$285,000	\$76,950
43025	Cocke	Knoxville	\$45,100	\$59,550	\$285,000	\$76,950
43046	Grainger	Knoxville	\$45,100	\$59,550	\$285,000	\$76,950
43090	Hamblen	Knoxville	\$46,500	\$61,400	\$285,000	\$76,950
43001	Jefferson	Knoxville	\$46,500	\$61,400	\$285,000	\$76,950
43007	Knox	Knoxville	\$59,100	\$78,000	\$285,000	\$76,950
43047	Loudon	Knoxville	\$59,100	\$78,000	\$285,000	\$76,950
43016	Monroe	Knoxville	\$45,100	\$59,550	\$285,000	\$76,950
43041	Morgan	Knoxville	\$45,100	\$59,550	\$285,000	\$76,950
43091	Roane	Knoxville	\$53,100	\$70,100	\$285,000	\$76,950
43022	Scott	Knoxville	\$45,100	\$59,550	\$285,000	\$76,950
43043	Sevier	Knoxville	\$46,800	\$61,800	\$285,000	\$76,950
43003	Union	Knoxville	\$59,100	\$78,000	\$285,000	\$76,950
43006	Bedford	Lawrenceburg	\$45,100	\$59,550	\$285,000	\$76,950
43044	Coffee	Lawrenceburg	\$49,600	\$65,450	\$285,000	\$76,950
43030	Franklin	Lawrenceburg	\$47,600	\$62,850	\$285,000	\$76,950
43037	Giles	Lawrenceburg	\$48,100	\$63,500	\$285,000	\$76,950
43057	Hickman	Lawrenceburg	\$45,100	\$59,550	\$427,800	\$126,684
43029	Lawrence	Lawrenceburg	\$45,100	\$59,550	\$285,000	\$76,950
43032	Lewis	Lawrenceburg	\$45,100	\$59,550	\$285,000	\$76,950
43045	Lincoln	Lawrenceburg	\$46,000	\$60,700	\$285,000	\$76,950
43073	Marshall	Lawrenceburg	\$47,300	\$62,450	\$285,000	\$76,950
43076	Maurry	Lawrenceburg	\$55,850	\$73,700	\$469,200	\$126,684
43028	Moore	Lawrenceburg	\$54,000	\$71,300	\$285,000	\$76,950
43052	Perry	Lawrenceburg	\$45,100	\$59,550	\$285,000	\$76,950
43027	Wayne	Lawrenceburg	\$45,100	\$59,550	\$285,000	\$76,950
43008	Cheatham	Nashville	\$67,450	\$89,050	\$469,200	\$126,684
43069	Davidson	Nashville	\$67,450	\$89,050	\$469,200	\$126,684
43088	Dickson	Nashville	\$67,450	\$89,050	\$469,200	\$126,684
43055	Houston	Nashville	\$45,100	\$59,550	\$285,000	\$76,950
43079	Humphreys	Nashville	\$46,100	\$60,850	\$285,000	\$76,950
43026	Montgomery	Nashville	\$52,550	\$69,350	\$285,000	\$76,950
43011	Robertson	Nashville	\$67,450	\$89,050	\$469,200	\$126,684
43019	Rutherford	Nashville	\$67,450	\$89,050	\$469,200	\$126,684
43075	Stewart	Nashville	\$47,450	\$62,650	\$285,000	\$76,950
43083	Sumner	Nashville	\$67,450	\$89,050	\$469,200	\$126,684
43094	Trousdale	Nashville	\$67,450	\$89,050	\$469,200	\$126,684
43066	Williamson	Nashville	\$67,450	\$89,050	\$469,200	\$126,684
43092	Wilson	Nashville	\$67,450	\$89,050	\$469,200	\$126,684
43031	Benton	Union City	\$45,100	\$59,550	\$285,000	\$76,950
43072	Carroll	Union City	\$45,100	\$59,550	\$285,000	\$76,950
43056	Crockett	Union City	\$45,100	\$59,550	\$285,000	\$76,950
43089	Dyer	Union City	\$46,150	\$60,900	\$285,000	\$76,950
43034	Gibson	Union City	\$45,100	\$59,550	\$285,000	\$76,950
43049	Henry	Union City	\$45,100	\$59,550	\$285,000	\$76,950
43013	Lake	Union City	\$45,100	\$59,550	\$285,000	\$76,950
43050	Obion	Union City	\$45,100	\$59,550	\$285,000	\$76,950
43040	Weakley	Union City	\$45,100	\$59,550	\$285,000	\$76,950

FAHE Caucus

FHLB CINCINNATI HCI PROGRAM UPDATE

AHP Application

- Applications submitted in the 2021 round are under review. The Board will review and approve applications on November 18, 2021. Applicants may contact FHLB after 2pm EST or formal announcements and confirmation letters will be forwarded within two weeks.
- All AHP application changes and criteria for 2022 will be available in January in the 2022 AHP Implementation Plan on our website at www.fhlbcin.com.

AHP Disbursements

- As a reminder, any projects funded in 2017 must have all funds disbursed by November 16, 2021. All requests should have been submitted by October 15, 2021.
- Projects funded in 2018 should have all rehabilitation/construction completed by December 31, 2022. Contact FHLB if this deadline will not be made.
- Utilize the most recent request forms and retention language for all disbursements. Forms can be found at <https://www.fhlbcin.com/housing-programs/affordable-housing-program/>.

Disaster Recovery Program

- Requests for currently identified eligible counties are still being processed. Program awards up to \$20,000 towards construction, acquisition, or repair to homeowners. Renters are eligible for up to \$5,000 towards the purchase of a home.
- For the most recent declaration list, please check the website at <https://www.fhlbcin.com/housing-programs/disaster-reconstruction-program/disaster-reconstruction-program-list-of-declared-counties/>.

Carol M Peterson Housing Fund

- Program opened on June 1, 2021 at 10am with \$1,000,000 in available funds. Program closed at 11:30am.
- FHLB received 353 requests and 149 were approved for a total of \$999,999.96.
- All funding requests must be submitted by December 1, 2021.
- Funds are requested through the member portal with the following documents attached:
 - Post-rehabilitation Inspection Form
 - Deed for the subject property (FHLB retention is no longer required)
 - Sources and Uses Statement
 - Invoices and/or receipts for all materials shown on statement

HCI RESOURCES

Information on all programs offered, as well as manuals, forms, and recorded webinars, can be found on the FHLB website at www.fhlbcin.com/housing-programs/.

Contact FHLB directly using one of the following:

- **Welcomehome@fhlbcin.com** for welcome home and Subsidy payoff questions
- **AHPApplication@fhlbcin.com** for application questions (the AHP online application also communicates from this address)
- **AHPDisbursement@fhlbcin.com** for disbursement questions
- **AHPmonitoring@fhlbcin.com** for compliance questions
- Contact Cassandra Larcarte at **larcartecl@fhlbcin.com**, or Connor Creaghead at **creagheadcb@fhlbcin.com** if an organization in which you are involved would like group training on any of the HCI programs.
- If celebrating a ribbon cutting, ground breaking, or other event involving FHLB Cincinnati funds from any HCI program, please contact us. We would love to participate virtually, and if possible, at in person events. Contact Brooke Smith at **SmithB@fhlbcin.com**, or HCI staff.

FAHE UPDATES - 2021 FALL ROUND OF CAUCUS MEETINGS

QUARTER END 6/30/21 REPORTING

Overall Member reporting: **96%** of Members reported - **TN had 93.3% reporting**

Without NWOs			With NWOs		
Total Organizations	43		Total Organizations	51	
Turned in by 7/10	13	30.23%	Turned in by 7/10	21	41.18%
Turned in by 7/15	30	69.77%	Turned in by 7/15	38	74.51%
Turned in by 7/25	41	95.35%	Turned in by 7/25	49	96.08%
TN Organizations	13		TN Organizations	15	
Turned in by 7/10	4	30.77%	Turned in by 7/10	6	40.00%
Turned in by 7/15	10	76.92%	Turned in by 7/15	12	80.00%
Turned in by 7/25	12	92.31%	Turned in by 7/25	14	93.33%

ORG INFORMATION		Report/Communication Sent		
State	Org Name	7/10/2021	7/16/2021	7/23/2021
TN	Aid to Distressed Families of Appalachian Counties (ADFAC)			
	Appalachia Service Project (ASP)			
	Appalachian Habitat for Humanity (AppHFH)			
	Blount County Habitat for Humanity (BCHF)			
	Clinch Powell RC&D (CPC)			
	Creative Compassion (CCI)			
	Crossville Housing Authority (CH)			
	Foothills Community Development (FCDC)			
	Kingsport Housing & Redevelopment Authority (KHRA)			
	Knoxville Leadership Foundation (KLF)			
	Knoxville Habitat for Humanity (KnoxHFH)			
	Loudon Co. HFH (LHFH)			
	Mountain T.O.P. (MTOPT)			

RESOURCES/INNOVATIONS - Pam Johnson, Sr. VP of Innovation

ARPA/Build Back Better Agenda:

We are working in unprecedented times due to COVID-19. Recovering from the past 18+ months will be challenging, but with these challenges also come new and exciting opportunities. Local governments across the Region are recipients of a new influx of once-in-a-lifetime state and federal funds, at a level that can position communities to make bold changes and advance transformative visions. Fahe Members should be at the table talking to your local governments. You are a key community asset and your local governments need you as a resource to deploy these new resources to the people who will be left behind without you. Your experience and expertise will ensure proper planning, and oversight to

ensure these funds are used properly and to their full potential, to create community-driven change and advance the visions of local leaders who know best what is needed to help their neighbors and future generations prosper.

Our communities have a once-in-a-lifetime opportunity to secure the resources needed to fuel the progress of existing plans, develop new programs, and/or pursue projects that may have seemed out of reach due to the lack of funding even two short years ago.

Over the past couple of months a few communities have reached out to Strategic Programs to contract with Fahe to assist with planning, asset analysis, affordable housing, recovery and understanding the compliance requirements that will come with funding. Working with communities will allow Fahe to include the local Member as a resource to assist with deployment of dollars to meet needs in housing, community development and a response to COVID.

We encourage Members to reach out to their local governments. If we can be of assistance to the Members with assistance to engage with the local government in addressing housing and overall community development needs.

Understanding each community is different, would you like Fahe to send information to your local governments? Would this benefit your organization in forming or deepening your relationship with local government to be presented as a solution to addressing community development needs?

Fahe staff has experience in community development planning, asset analysis, federal compliance, and financial management and would like to be a resource for your local communities. Please contact Pam Johnson to discuss at pam@fahe.org.