



Tennessee Caucus Agenda

Wed., Nov. 1, 2023 11am–3 pm ET (10-2 Central)

Host: Knoxville Leadership Foundation; Regas Building (Regas Room)
318 N. Gay Street, Knoxville, TN 37917

- 1) **Welcome; Special Guest Introductions; Meeting Called to Order** – Maria Catron
Bill Forrester & René Mann, 1st TN Dev. Distr., Bill Lord - THDA; Don Harris, Marisol Torres, Mary Hickman, USDA RD

2) **Membership Business** – Maria 30-40 minutes

- a. Approval of Previous Meeting Minutes and Action Items **pp. 3-7**
- b. Caucus Discussion – Around the Horn:
Are you experiencing difficulty recruiting, or retaining, skilled employees?
Can you share about your recruitment practices, where you find and how you retain skilled employees that find purpose in affordable housing work/career?
Please feel free to share your success/best practices or challenges/obstacles...
- c. Annual Meeting Reflections
- d. Four Corner Work Group Updates **p. 8**
- e. Fahe Executive Report – Jim / Sara

3) **Partner Updates** 30-45 minutes

- a. **THDA** – Bill Lord
 - i. Status of GMS
- b. **USDA-RD** – Don Harris, Marisol Torres, Mary Hickman **pp. 9-23**
 - i. Production
 - ii. Disaster Grants
 - iii. SF Handbook Updates
- c. **FHLB Updates** (from Judy Rose)
 - i. CMPHF – All projects must be complete/disbursement requests entered **by 12/1**
 - ii. AHP Awards will be announced the Tues. before Thanksgiving for 2024
 - iii. 2024 Implementation Plan for housing programs will be released end of Dec.
- d. **TN CED**

4) **Strength in Numbers - Member Interest/Focus Updates** 15 minutes

- a. Workforce Development – Traviss Witt
- b. Department of Energy Overview - GGRF **p. 24**
- c. Opioid Settlement Funds
- d. Broadband

Break for Lunch - – check out the “nonprofit math” giggles at:

https://www.instagram.com/reel/CyjyY_UvX2b/?igshid=MTc4MmM1Yml2Ng==

5) **Advocacy** 20-30 minutes

- a. State - Maggie
 - i. TN Caucus Advocacy Elevator Pitch

We are a collective of small businesses serving Tennessee, providing housing opportunities for upward economic mobility. Housing, it is more than a foundation!

- ii. Treasury expansion of ARPA funding activities (natural disasters, additional transportation project, housing, etc. <https://urldefense.com/v3/> <https://www.route->

[fifty.com/finance/2023/08/treasury-expands-uses-arpa-funding/389838/;!!NMDdcaPKarK7B1_YDA!az1f5yjD1kw0NsaoIG37T2BakyYW1aKCqy0xoX3jrlgb3U8fv83zBsF-vNFaNDi-X88TiUKmknTghxqsLOU\\$](https://fifty.com/finance/2023/08/treasury-expands-uses-arpa-funding/389838/)

- iii. State Advocacy Coalition Activities – FSAG – Next Steps with THDA (Fahe Advisory Group / proposal design)
- iv. March 1st TN Hill Visits – Planning Legislative Outreach – [TN List of Key Legislators](#)
- b. Federal Updates – Josh Stewart

6) Fahe Updates –

30 minutes

- a. Fahe Board Report: Board Members Jackie Mayo, Lindy Turner
 - i. New Board Member, Donna Gambrell
- b. Membership Committee – Julie Keel *tentative*
- c. Membership Updates
 - i. Reporting – QE 9-30-23 status- Vonda
 - New Federal Fiscal year for QE December 30 – watch for updates
 - ii. Membership Training Opportunities; Renewal update – Jackie Weiss
 - iii. Business Continuity Plans – Status Update – Diedre Kendall, Fahe AmeriCorps VISTA working with AL and WV; still available for updates.
 - iv. Ballard Collaborative 3rd Funding Round – Nicholas Bormes
 - Reporting, What Ballard wants: higher numbers in referrals, more involvement in meetings. Next Ballard Collaborative meeting is **Nov. 15th at 2pm**
- d. Communication Round up – Lina Page
- e. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers
 - Office hours: 1st Tues. 9:30-11:30am & 3rd Thurs. 1-3 pm
 - Standing Committee (REED): 2nd Mon. of each month, 1:00- 2:15 pm
 - Contacts: kstigers@fahe.org cmoreno@fahe.org
- f. Lending – Community Lending and JustChoice Lending **p. 25**
- g. Partners for Rural Transformation Update – Sara Ball **pp. 26-27**

Next Meeting: Winter Caucus Meeting (February date TBD) – hosted by Foothills CDC, Maryville, TN

Upcoming Events

- **Nov. 21** – 12:30 pm ET (11:30 am Central) – Fahe TN Advocacy Coalition Meeting (ZOOM)
- **Dec. 19**– 12:30 pm ET (11:30 am Central) – Fahe TN Advocacy Coalition Meeting (ZOOM)
- **Feb.** date TBD – TN Caucus Meeting hosted at Foothills CDC, Maryville
- **Feb. 22** – 10 am ET -**Fahe Advocacy Webinar**
- **Feb. 26-Mar 1** - NeighborWorks Training Institute (NTI) returns to San Francisco, CA
- **Feb. 28-Mar 1** – TN Housing Conference, Nashville
- **April** date TBD – Fahe Spring Retreat/Exec. Director Symposium, KY
- **May 6-10**: NeighborWorks America Virtual Training Institute (VTI)
- **Aug. 26-30**: NTI Pittsburgh, PA
- **Sept.** date TBD – Fahe Annual Meeting

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

Sign up for Fahe's Blog here: www.fahe.org/signup



Tennessee Caucus Minutes
Wed., June 7, 2023 11am–3pm ET (10-2 Central)
Host: Creative Compassion Inc. at Roane State Community College
Community Room - 2567 Cook Rd, Crossville TN 38571

Attendees:

Name	Organization	Name	Organization
Ashley Hillis	ADFAC	Maria Catron	ORHA (Virtual)
	Appalachia HFH	Krystal Keller	TCAC
Kristina Rowles	ASP (Virtual)	Retha Patton	TCAC (Virtual)
Matt McGee	Blount Co. HFH	Bobby Eason	Guest - FCDC
Rikki Eason	Blount Co. HFH (Virtual)	Bill Lord	Guest - THDA
Janie Burgess	Creative Compassion	Andrew Bates	Fahe (Virtual)
Mark Baldwin	Creative Compassion	Bethany Taylor-Gilbert	Fahe (Virtual)
Sarah Halcott	Creative Compassion	Diedre Kendall	Fahe
Victoria Ray	CHA	Maggie Riden	Fahe
Lindy Turner	Clinch-Powell RC&D (Virtual)	Nicholaus Bormes	Fahe
Rebecca Dillow	Clinch-Powell RC&D (Virtual)	Traviss Witt	Fahe
Sabrina Seamon	Clinch-Powell RC&D (Virtual)	Vonda Poynter	Fahe
Stace Karge	Clinch-Powell RC&D	Amanda Scalp	Fahe (VIRTUAL)
John Dillow	E8 CDC	Jackie Weiss	Fahe (VIRTUAL)
Kip Parks	E8 CDC	Jim King	Fahe (VIRTUAL)
Sherry Trent	E8 CDC	Sara Morgan	Fahe (VIRTUAL)
Jackie Mayo	HomeSource e tn	Jose PRT	Fahe/PRT (VIRTUAL)
Emily Chase	KHRA (Virtual)	Sara Ball	Fahe/PRT (VIRTUAL)
Jane Mikusa	KHRA (Virtual)	Emily Burleson	PRT (VIRTUAL)
Terry Cunningham	KHRA	Essence Smith	PRT (VIRTUAL)
	Knoxville Leadership Fndtn	Quenten Morgan	PRT (VIRTUAL)
Chris Callahan	Loudon Co. HFH	Eva Chaveau	PRT (VIRTUAL)
	Mountain T.O.P.	Theresa Mantiply	PRT (VIRTUAL)

Notes:

1) Welcome; Special Guest Introductions; Meeting Called to Order – Sherry Trent Bobby Eason – Foothills CDC; Bill Lord - THDA; Don Harris, Shannon Robertson, USDA RD (tentative)

2) Membership Business – Sherry Trent

- a. Approval of Previous Meeting Minutes and Action Items
 - i. Sarah motioned to approve, seconded. Motion passed.
- b. Caucus Chair Election
 - i. Maria Catron agreed to serve. Sabrina Seamon nominated Maria as caucus chair, seconded by Stace. Motion passed unanimously.
- c. Caucus Discussion – Around the Horn: Outreach – How are you reaching lower income families?

CHA - Working with local food banks – amazing amount of public help. Putting flyers out with the food to generate housing interest

Clinch-Powell – Affirmatively Furthering Fair Housing – radio add and newspaper outreach – huge yard sale in Rutledge benefiting local historical churches. Reiterating to community leaders to further

outreach. Pod-cast launch – looking at cell phone – Rebecca has an amazing job. Housing solution flyers in yard sale bags – and the podcast

Eastern 8 – get out to local businesses – finding contacts to set-up specific outreach; the workforce families is the target; TCAT centers in NE Tennessee (looking at students in the workforce as avenues). New website launch. John – enhancing social media platform – get deeper in the community. Help folks to be able to see that they can own a home. Sherry noted they are working on how to get 80% AMI qualified for new construction. Working with Bank of TN on an IDA type – they are matching 2:1. ADFAC, lots of word of mouth for clients in the community. Launching a new web-site and bulk up social media.

BCHFH – flyers in Restore, relationships with other local organizations (resource guide with United Way), social media and newspaper ads. Rikki – It's an issue to find the unicorn – afford the mortgage but in the AMI requirements – not a lot of wiggle room. Working with development director, and the housing authority to pull people from the housing authority (FSS). Partner with a place to stay – go to the housing authority from there. Word of mouth. Matt noted a push on the Veterans, disabled vets; doe anyone have experience there/Veterans outreach platform?

LCHF – Local food banks with outreach, newspaper ad. Business development individual is now two people – one is bank relations – one is tied to church relationships. Plenty of people calling for pre-apps – they are calling – the cost of rent is getting astronomical. Repair program is a challenge to engage seniors – find that most are interested, but they don't complete the application and no follow-up.

CCI – Speaking to local groups – word of mouth. Easy to get folks to come to us. He is also a County Commissioner.

ASP – low, very low applicants for home repair. Do word of mouth and have the application on the website. Large area – partner with other organizations that serve low/very low income that helps with referrals. Making themselves as accessible as possible. From Coalition – receiving funding on Veterans so tapping that.

ORHA – Access in the FSS program and homeownership pipeline – the issue is matching them up for existing purchase or NC. Exploring the Housing Fund – has opened a shared equity fund with Pinnacle Bank contributed to. Voucher to support the mortgage is making a home purchase possible. A way to create a shared equity type mortgage – they have done over 12 – this would be one of the first ones they do.

KHRA – FSS program is a referral for homeownership!

d. Spring Retreat Reflections -

- Enjoyed seeing how the process works
- Reinforced that when all together as one, amazing things can happen.
- Congressman didn't know what Fahe stands for, would like them to know that ahead of time.
- Great job of coordinating visits, good connection seeing how the process works
- Emphasis that we are all part of something bigger than our individual organizations
- Don't let up, continue to make connections with the folks in DC

e. Jim King – Strategic Plan Update

Working on the 5-year strategic plan, added a theory of change to express what we do and why we do the work we do. Should build capacity for members work and change the narratives and draw in more investment. The strategic plan is framed around four corners, money, capacity, narrative, and people (strength in numbers). Both are in their final stages, going to board later this month for approval. Budget and goals are put together based on four corners strategy.

3) Partner Updates

a. **THDA** - Bill Lord

- i. The community programs division has been split into two different divisions, community housing division and community service division – weathering, rental assistance, etc. is

community service division. Community housing division – all the TN housing trust funds, Habitat grant, competitive grants, repair/recovery, etc. Bill is director of community housing, community service director is unchanged.

- ii. About to make announcement on urban rehab program on Friday. First round of national trust fund for 2023 announcement on July 2nd. Just now getting the 2023 allocation.
 - iii. Will have another round of Home Rescue money to support qualified populations, mostly homeless populations. Will be taking to board shortly, look for that at fall. And home rental as well.
 - iv. For 2024, would like to have scheduled that all money is out in January and already approved by board.
- b. **USDA Updates** - Update on De-centralized loan process
- i. Don not available today, in training. Sent a message saying they have new staff, a little overwhelmed with applications for the disaster areas.
 - ii. Here is a link that might be helpful for the HOME funded rental projects determination of property tax exemption
<https://comptroller.tn.gov/content/dam/cot/sboe/documents/rules-&-manuals/2022.ExemptionManual.SBOEApproved.pdf>
- c. **FHLB Updates** – CMPHF, AHP, Welcome Home
- i. Carol Peterson Fund - There is a surplus of money from banks moving around money due to some challenges in the spring, but they may not have as much available next year.
 - ii. AHP is open now. There's a flyer in the packet.

4) **Strength in Numbers - Member Interest/Focus Updates**

- a. Workforce Development – Traviss Witt
 - i. Kip Parks - First TN Dev. District meeting in May
 - Getting workforce individuals in recovery housing, trying to help them transition, 12–18-month program. Can accommodate 150-300 people.
 - Heard from the membership that there are needs on the skilled trade side, addiction is high, all tied together. Researching and looking at opportunities, the opportunities now are unusual compared to normal. There is an opportunity to winterize home bases, any buildings you manage outside of housing. Windows, HVAC updates, etc. Grant with 20% match. HUD has advocated working for Connect Home program.

5) **Prospective Member – Foothills CDC** - Vonda Poynter, Bobby Eason

Bobby Eason – Foothills CDC Presentation – Went over current board and staff, history of FCDC (started in 2002), 2022 Restart. Continuing scaling Homeownership program, launch rental program. Motion made to accept Foothills CDC as a member. Motion passed. Will go to the board in June.

6) **Advocacy** – Maggie Riden

- a. State
 - i. State Advocacy Committee Activities – FSAG
 - Meeting June
 - Looks like the decision won't be until July.
 - ii. June 28th Coordinated Event
 - Legislative Outreach – [TN List of Key Legislators](#)
 - Planning
 - Expectations
 - Messaging
 - Media outreach

- For the 28th, one in Jefferson City, one in Knoxville, and one more. Reinforce how the funding will be used, bring folks together and go over impact. Will be getting another packet of information from Maggie.
 - Fahe Advisory Group / Proposal Design
- b. Federal Updates (*Maggie*)
- i. Not many updates at this time.

Will be doing an event later this summer or in the fall, may be asked for thoughts on bill addressing issues with income eligibility.

7) Caucus Discussion/Interests

ARPA fund awards

8) Fahe Updates –

- a. October Board Report: Board Members Jackie Mayo, Lindy Turner
 - i. Jim is now CEO, not CEO/President, Sara Morgan is now President. José is the President of PRT. Listening session on strategic plan to allow members more input. New board member at large coming onto Fahe board.
- b. Membership Committee
 - Membership Criteria; Worked with membership committee to streamline criteria. Synopsis in packet of work committee has done. For prospective members.
 - Member Application Checklist; want to keep simplified, may have separate lists for prospective members versus existing members/renewals.
 - Affiliate Partners (i.e.: housing/comm. dev. partners with shared interest in affordable housing), Associate Member (all still pending) – Would be beneficial to have at the table.
- c. Membership Updates
 - Reporting – QE 3-31-23 status- (*Vonda*)
 - On track as of December 30th. Will get notes out when it's available.
 - Membership Renewals; Training – (*Jackie Weiss*)
 - Materials will not change from last year; membership fees are remaining the same. It was recommended by the membership committee that fees for Fahe FY25 go up to \$750. It has been the same for over a decade at \$500.
 - Also considering after FY25, looking at a graduated scale. Doing a lot of research on other regional/statewide/national organizations to see how that might look. Open to comments.
 - Membership renewal materials will be coming out in the next few weeks, have until July 31st to get it back.
 - NTI coming up in Chicago, still 415 network spots with free lodging available as of Monday. The funding isn't what they wanted but hoping now that it goes up in late September, early October.
 - Business Continuity Plans – Status Update – Diedre Kendall, Fahe VISTA
 - Haven't had great turnout from TN members so far. Will be wrapping up this project at the end of July so let Diedre know ASAP if you want to be involved. Looking at riskfactor.com and see what risks your community has, what matters to the members.
 - Ballard Collaborative 3rd Funding Round - Nicholas Bormes, Fahe VISTA
 - Fahe has been working with members as part of a community health improvement program with Ballard Health. This has given some grant funds to help with community projects.
 - Quarter 3 reporting went very well, improvements as going along.

- Need to see higher numbers in referrals, more involvement in meetings and in general. Nicholas is going to forward emails to everyone as soon as he gets it, you may get duplicates but it's to ensure everyone is receiving the invites. Ballard notes changes and answers questions at the meetings.
 - Recommends everyone in a working group, go through reports, make sure everything looks good before heavy reporting time.
 - Next working group meeting is June 20th, last time before Quarter 4 reporting.
- b. REED, Research Evaluation Evidence & Data Cmte - Katy Stigers, Camila Moreno
https://www.fahemembers.com/wp-content/uploads/Data-Reference-List_updated-2-14-23.pdf
Office hours: 1st Tues. 9:30-11:30am & 3rd Thurs. 1-3pm
Standing Committee (REED): 2nd Mon. 1:00-2:15 pm
Contacts: kstigers@fahe.org cmoreno@fahe.org

If you need any help with any data or presentations, they do great work.

c. Lending – Community Lending and JustChoice Lending

Welcome Home 2nd round **opens July 6**

In the past two years, 2 M in lending directly to members. Quarter percent of origination fees for members. Loan products are revolving and nonrevolving LOCs – include construction. Mini-perms. 3-year term offered to members instead of 1 year to cut down legal fees. Permanent financing is also offered. Rates are very competitive right now. Members have a referral program with bond guaranteed program – 3% of the interest paid out quarterly for the first year of loan. With community facilities, it is 5%. Just a name and contact, like an email of introduction, that's all. If the loan closes, referral is paid.

d. Partners for Rural Transformation - Jose Quinonez, Essence Smith

- PRT staff added a new member, Theresa Mantiply, as executive assistant, to manage Jose's schedule, assisting in development of operating procedures.
- Article collaboration with Nonprofit Quarterly, four articles on the power of collaboration, displays the strides made and the change still working toward, projects designed. Link to NPQ Articles: <https://nonprofitquarterly.org/series/eradicating-rural-poverty-the-power-of-cooperation/>
 For Comms inquiries, please contact Essence Smith (essence@pfrt.org)
 For Advocacy/Research inquiries, please contact Emily Burleson (emily@pfrt.org)
 For general information/meeting scheduling, please contact Theresa Mantiply (tmantiply@pfrt.org)
- Working on a rural equity framework, recommendations for government agencies effectively: invest in community readiness, flexibility of funds, patient support, make resources easier to access, and more.
- Advocacy: busy responding to government requests for comments, bills, etc. Responded to CDFI/Treasury, OMD
- Wrote to HUD to support rigorous requirements for more affordable housing.
- Research working group is finalizing metrics dashboard that makes data available.
- New working group on lending, no funding announcement yet.

Upcoming Events

- **June 28 – TN Outreach Event**
- **Aug. 21-25** - NeighborWorks America NTI – Chicago
- **September 19-21 (Tues-Thur)– HOLD for Fahe Annual Meeting in Charleston!**
- **Nov. 1 (Wed) – TN Caucus Meeting – Location TBD**

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

Sign up for Fahe's Blog here: www.fahe.org/signup

Four Corner Working Groups

Money:

Christal Crouso – FMHA
Cherry Wilson – SERCAP
Tim Thrasher – CAPNA
Carrie Lea – CAANEAL
Cassie Hudson – PHI

Narrative:

Leah Knicely – Garrett Co. CAC
Victoria Ray – Crossville Housing Authority
Rebecca Dillow – Clinch Powell
Diane Loeffler – Fahe BOD

People:

Emily Wilson – Woodlands
Lynn Parnell – BRHA

Capacity:

Sabrina Seamon, Clinch Powell RC&D
Emily Wilson-Hauger, Woodlands Dev.
Jake Powell, CHP
Graham Goodwin, RCHA
Jackie Mayo, HSetn
Aron Boldog, CAPNA
Maria Catron, ORHA
Tom Manning-Beavin, Frontier Housing
Seth Long, HOMES Inc.

Members have time to sign up as initial meetings will be the first week of December to acclimate the groups with work-work beginning in January!!!

USDA Rural Development -- Tennessee Obligations Report

Single Family Housing Program -- FY 23

<u>Program</u>	<u>\$ Obligated</u>	<u># Loans / Grants</u>	<u>% of Appropriated funds Obligated</u>
502 Direct	\$61.6 million	259	330%
504 Grant	\$958.3 thousand	132	126%
504 Loan	\$373 thousand	57	48.2%
ARPA	\$4.1 million	32	N/A (most \$ in the nation)

Average 502 Direct Loan amount: \$251,588

Average 504 Grant amount: \$7,260

Average 504 Loan amount: \$6,550

Average ARPA Refinance: \$126,365

Loan Performance: (1st year delinquency): Tennessee 3.46% National: 5.00%

New Housing Preservation Grants for FY24: Seven (7)

New Mutual Self Help Grants for FY24: Two (2) CHA and Clinch-Powell

USDA – Rural Development Disaster Sheet

2022 Rural Disaster Home Repair Grants

MEET THE FOLLOWING QUALIFICATIONS:

Age 18+
Very-Low or Low Income
\$40,675 Max Grant Amount*
*damages caused by natural disaster ONLY

REPAIRS NEEDED FOR DAMAGES FROM:

Severe winter storm
during the period of
February 3-4, 2022

THE FOLLOWING COUNTIES ARE ELIGIBLE:

Crockett, Fayette, Haywood, Lauderdale, Shelby,
Tipton, and Weakley

♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦

REPAIRS NEEDED FOR DAMAGES FROM:

Severe winter storm
during the period of
December 22-27, 2022

THE FOLLOWING COUNTIES ARE ELIGIBLE:

Cocke, Coffee, Davidson, Greene, Henderson, Knox,
Maury, Perry, Putnam, Shelby, and Washington

OTHER TOPICS TO REVIEW WITH PROPOSED APPLICANT for BOTH 2022 & 2023 PDDA:

- Is the applicant income eligible?
- Is the applicant in an eligible area?
- Did the applicant have damaged caused/related to the disaster on the specific dates?
- Applicant will need to provide two (2) Bids for repairs?
- Repairs previously paid for out of pocket, can be reimbursed with applicable receipts provided.
(If paid w/Insurance or FEMA funds, not applicable)
- 2022 - separate 504 Application required for 504 health & safety items needing to be addressed
- 2023 – 504 PDDA grants funds up to \$40,675 covers both 2023 disaster damages AND 504 grant eligible repairs for health & safety
- Applicants Eligible for maximum grant amount of \$40,675 in both the 2022 and 2023 if applicable documentation is provided.
- 2023 - An application may be received up to one year from the disaster declaration date.

2023 504 PDDA Pilot Grant

MEET THE FOLLOWING QUALIFICATIONS:

Age 18+
Very-Low Income
\$40,675 Max Grant Amount*
*damages caused by natural disaster AND
to make the home decent, safe, & sanitary

REPAIRS NEEDED FOR DAMAGES FROM:

Severe Storms, straight-line winds and tornado
during the period of
March 1-3, 2023

THE FOLLOWING COUNTIES ARE ELIGIBLE:

Benton, Bledsoe, Campbell, Carroll, Cheatham, Clay, Crockett,
Davidson, Decatur, Dickson, Fentress, Gibson, Giles, Grundy,
Hamilton, Hardin, Haywood, Henderson, Henry, Hickman,
Houston, Humphreys, Jackson, Lake, Lauderdale, Lawrence,
Lewis, Macon, Madison, Marion, Meigs, Monroe, Montgomery,
Moore, Obion, Perry, Pickett, Polk, Rhea, Robertson, Stewart,
Sumner, Tipton, Wayne and White

REPAIRS NEEDED FOR DAMAGES FROM:

Severe Storms, Straight-line Winds, and Tornado
during the period of
March 31- April 1, 2023

THE FOLLOWING COUNTIES ARE ELIGIBLE:

Cannon, Giles, Hardeman, Hardin, Haywood, Johnson, Lewis,
Macon, McNairy, Morgan, Rutherford, Tipton, and Wayne

REPAIRS NEEDED FOR DAMAGES FROM:

Severe Storms and Straight-line Winds
during the period of
June 25-26, 2023

THE FOLLOWING COUNTIES ARE ELIGIBLE:

Fayette, Shelby, and Tipton

REPAIRS NEEDED FOR DAMAGES FROM:

Severe Storms and Straight-line Winds
during the period of
July 18-21, 2023

THE FOLLOWING COUNTIES ARE ELIGIBLE:

Fayette, Henry, Shelby, and Tipton

REPAIRS NEEDED FOR DAMAGES FROM:

Severe Storms, Straight-line Winds, and Tornado
during the period of
August 7, 2023

THE FOLLOWING COUNTIES ARE ELIGIBLE:

Bledsoe, Coffee, Cumberland, Jefferson, Knox, Loudon, Meigs,
Rhea, Roane, and Van Buren

Rural Disaster Home Repair Grant Program

COUNTY	1 PERSON TO 4 PERSON HOUSEHOLD MAXIMUM INCOME LIMIT	5 PERSON TO 8 PERSON HOUSEHOLD MAXIMUM INCOME LIMIT
COCKE, CROCKETT, HAYWOOD, LAUDERDALE, PERRY, WEAKLY	53,450	70,550
FAYETTE, SHELBY, TIPTON	64,800	85,550
DAVIDSON	79,850	105,400
GREENE	54,500	71,950
HENDERSON	53,500	70,600
KNOX	69,100	91,200
MAURY	62,800	82,900
PERRY	53,450	70,550
PUTNAM	56,150	74,100
WASHINGTON	57,050	75,300

Single Family Housing Section 504 Home Repair Loans & Grants in Presidentially Declared Disaster Areas Pilot Program

COUNTY	1 PERSON TO 4 PERSON HOUSEHOLD MAXIMUM INCOME LIMIT	5 PERSON TO 8 PERSON HOUSEHOLD MAXIMUM INCOME LIMIT
BENTON, BLEDSOE, CAMPBELL, CARROLL, CLAY, CROCKETT, CUMBERLAND, DECATUR, FENTRESS, GIBSON, GRUNDY, HARDEMAN, HARDIN, HAYWOOD, HENRY, HICKMAN, HOUSTON, HUMPHREYS, JACKSON, JOHNSON, LAKE, LAUDERDALE, LAWRENCE, LEWIS, MACON, MCNAIRY, MEIGS, MONROE, MORGAN, OBION, PERRY, PICKETT, RHEA, ROBERTSON, VAN BUREN, WAYNE, & WHITE	33,400	44,100
HENDERSON	33,450	44,200
STEWART	34,200	45,150
MADISON	34,250	45,250
JEFFERSON	34,400	45,450
POLK	34,550	45,650
GILES	35,550	46,950
COFFEE	36,250	47,850
MONTGOMERY	36,500	48,200
ROANE	39,250	51,850
HAMILTON & MARION	39,800	52,550
MOORE	39,950	52,750
FAYETTE, SHELBY, TIPTON	40,500	53,500
KNOX & LOUDON	43,200	43,200
CANNON, CHEATHAM, DAVIDSON, DICKSON, ROBERTSON, RUTHERFORD, SUMNER	49,900	65,900

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Rural Development

Housing Programs
Tennessee
State Office

441 Donelson Pike
Suite 310
Nashville, TN
37214

615-783-1300
800-342-3149
Fax 855-776-7057

SUBJECT: High Volume of Application Processing

Dear Applicant,

Tennessee Rural Development is currently experiencing a high volume of applications being received at this time in our Single Family mortgage and repair programs. We wanted to advise you that due to the increase in the applications being received, *the processing of your application may take additional time.*

We can assure you that we are doing everything possible to work through the applications in the order that they are received. To make sure that we can move forward to review your application and supporting documentation, please make sure you are completing your application in full when submitting. Complete the form, as well as reviewing and completing the Checklist of Items to Accompany the Uniform Residential Loan Application. *Make sure to return all applicable items on this checklist.*

We look forward to working with you on your application review and appreciate your understanding and patience during this high-volume period delay.

Thank you for your understanding and if you have any questions, please contact USDA, Rural Development at the following telephone number (615) 783-1300 or via email sm.rd.tn.sfhdirect@usda.gov

Respectfully,

Arlisa Armstrong

Arlisa Armstrong
State Director

FACT SHEET

Rural Disaster Home Repair Grant Program For Presidentially Declared Disaster Areas in 2022

Severe Winter Storm February 3-4, 2022

Crockett ♦ Fayette ♦ Haywood ♦ Lauderdale ♦ Shelby ♦ Tipton ♦ Weakley

Severe Winter Storm December 22-27, 2022

**Cocke ♦ Coffee ♦ Davidson ♦ Greene ♦ Henderson ♦ Knox ♦ Maury ♦ Perry
Putnam ♦ Shelby ♦ Washington**

GENERAL APPLICANT ELIGIBILITY

- Applicant's income must not exceed the applicable [low-income](#) limit based on household size and county.
- No age restriction for this grant program
- Property must have sustained damage, as a result of a Presidentially Declared Disaster in calendar year 2022.
 - Severe Winter Storm on February 3-4, 2022
 - Severe Winter Storm on December 22-27, 2022
- Eligible calendar year 2022 Presidentially Declared Disaster Area counties listed above:
- Property must be located within a Rural Development Single Family Housing [rural area](#).
- Maximum grant assistance \$40,675

DISASTER GRANTS CAN BE USED FOR

- Disaster related home repair expenses incurred prior to application so long as the needed repair was caused directly or indirectly by the disaster.
- Site preparation (HB-1-3550, Paragraph 12.2(A)) and the cost of moving a manufactured home. Since the disaster may have forced the applicant into temporary living arrangements, the applicant does not have to occupy the property they own until the replacement housing is installed.
 - A permanent housing solution on the applicant's site must be anticipated within 12 months of application or a permanent housing plan must be provided if more than 12 months is anticipated.
- The cost of materials can be paid to the contractor upon receipt of a paid invoice, or directly to the supplier, prior to site delivery.

INELIGIBLE GRANT PURPOSE

Grant funds may not be awarded when any other source such as insurance has provided funding for the same disaster-caused need, or when such assistance is available from another source.

- For example, Rural Disaster Home Repair Grants cannot pay for home repairs if the homeowner can obtain or has received sufficient funds from FEMA for the same repairs.

PRE-SCREEN

RURAL HOUSING DISASTER HOME REPAIR GRANT

Thank you for your interest in the USDA Rural Development Rural Disaster Home Repair Grant Program.

To better assist you some initial information is needed to help us determine your program eligibility. This is only an initial assessment and not a final determination. Once your information is reviewed – we will advise you of what is needed prior to submitting a full application.

QUALIFICATIONS

- Own your property and personally occupy your home;
- Have a low household income;
- Have a credit history, which indicates a reasonable ability and willingness to meet financial obligations;
- Property must be located in a Rural Development designated rural area, and sustained damage in a county declared a Presidentially Declared Disaster Area in 2022.
- See Property Eligibility website for designated rural area.

For Property Eligibility visit the website: <https://eligibility.sc.egov.usda.gov/eligibility/>

(Making sure to click the tab labeled "Single Family Housing Direct")

The below listed counties are eligible for this program. We suggest visiting the above website to determine the eligibility of your specific property address.

COUNTY	1 PERSON TO 4 PERSON HOUSEHOLD MAXIMUM INCOME LIMIT	5 PERSON TO 8 PERSON HOUSEHOLD MAXIMUM INCOME LIMIT
COCKE * CROCKETT * HAYWOOD * LAUDERDALE * PERRY * WEAKLY	53,450	70,550
FAYETTE * SHELBY * TIPTON	64,800	85,550
DAVIDSON	79,850	105,400
GREENE	54,500	71,950
HENDERSON	53,500	70,600
KNOX	69,100	91,200
MAURY	62,800	82,900
PERRY	53,450	70,550
PUTNAM	56,150	74,100
WASHINGTON	57,050	75,300

If you have questions, please call (615) 783-1300

Rural Disaster Home Repair Grant Program For Presidentially Declared Disaster Areas in 2022

WHAT IS NEEDED TO BE SENT BACK TO THE AGENCY:

- 1. Complete the attached Pre-Screen document in full.**
- 2. Complete the attached Authorization to Release Information**
 - a. One form Must be completed by each household member 18 and older.**
- 3. Complete the Certification of Disaster to Home Caused by a Natural Disaster and in Presidentially Declared Disaster Areas**
- 4. Required Documentation of the Destruction of or Damage to Home**
- 5. Two (2) estimates for the home repairs to be completed.**
 - a. If unable to get two (2) estimates; must provide documentation showing efforts made to obtain a second estimate.**
- 6. For home repair expenses incurred prior to completing the Pre-Screen, provide paid receipts for those repairs.**
- 7. Return completed Pre-Screen, bids, receipts, Certification, Required Documentation, and Authorization to Release Information form either by mail or email to the following:**

Mail to:

**Loan Application Intake
USDA - Tennessee Rural Development
441 Donelson Pike, Suite 310
Nashville, TN 37214**

Email to:

SM.RD.TN.SFHDirect@usda.gov

If you have questions, please call (615) 783-1300

MORE INFORMATION IS AVAILABLE FROM OUR WEBSITE: www.rd.usda.gov/tn

We look forward to receiving your Pre-Screen package.

USDA Rural Development

If your mailing address is different than street address, list it here: _____



TN RURAL DISASTER HOME REPAIR GRANT PROGRAM

Complete this page **and** sign the attached release.

Send to Rural Development, 441 Donelson Pike, Ste 310 Nashville TN 37214

Contact: SM.RD.TN.SFHDirect@usda.gov (615) 783-1300

- The Purpose of this request is ☐ Home Repair ☐ **2022 Disaster Repair** County _____
- I am currently ☐ a homeowner ☐ living with relative ☐ renting-rent/month \$ _____
- Have you ever had a loan or grant from **USDA Rural Development** or **FmHA**? ☐ Yes ☐ No

Tell us about		Yourself		Your Co-Applicant (if applicable)	
Name		Name			
E-mail		E-mail			
Social Security Number		SS#			
Current Street Address		Street			
City, State, Zip		C/S/Z			
Date of Birth		Date of Birth			
Phone(s): Home Cell		Preferred <input type="checkbox"/>	Home Cell	Preferred <input type="checkbox"/>	
Work		or preferred <input type="checkbox"/>	Work	or preferred <input type="checkbox"/>	

List all members of your household

(include yourself)				Wage Income		Other Income (Monthly Amt)				
Name	Relation to you	Age	Sex	Hourly Rate	Hrs/week	Child Support	Soc Sec, SSI, VA	Pension	AFDC	Food Stamps
Same as above	self									

NOTE: Everyone living in the household and their income must be included. Call if more room is needed.

List All Household Debts

Car/truck paid to		Payment/month		Balance owed	
Credit card paid to		Payment/month		Balance owed	
Student loan paid to		Payment/month		Balance owed	
Other loan paid to		Payment/month		Balance owed	
Other loan paid to		Payment/month		Balance owed	
Other credit card to		Payment/month		Balance owed	
• I pay Alimony and/or Child Support No <input type="checkbox"/> or Yes <input type="checkbox"/> > If yes, amount owed/month _____					
• I pay Child Care Expenses No <input type="checkbox"/> or Yes <input type="checkbox"/> > Weekly \$ _____ for _____ weeks during the school year. (school age child) Weekly \$ _____ for _____ weeks during the summer.					

Household Assets

Bank Name (Checking)		Account Balance	
Bank Name (Savings)		Account Balance	
Other Asset		Present Value	
Other Asset		Present Value	

Complete, Print and Return. See link at top for USDA contacts near you.


Date Received _____
To be entered by agency staff


Thank you for your interest in a USDA home loan. A team member will contact you shortly.

USDA Rural Development is an Equal Opportunity Provider, Employer, and Lender. To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Ave S.W., Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).


**United States Department of Agriculture
Rural Development
Rural Housing Service (RHS)**

AUTHORIZATION TO RELEASE INFORMATION

TO: _____  (For agency to complete as needed)

RE: _____  (For agency to complete as needed)

Account or Other Identifying Number

_____  (Type or print your name here)

Customer Name

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references.
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.


This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

_____  _____
Signature (Applicant or adult household member) Date


According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless as displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.


RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE BELOW


**United States Department of Agriculture
Rural Development
Rural Housing Service (RHS)**

AUTHORIZATION TO RELEASE INFORMATION

TO: _____  (For agency to complete as needed)

RE: _____  (For agency to complete as needed)

Account or Other Identifying Number

_____  (Type or print your name here)

Customer Name

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

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Your prompt reply is appreciated.

Signature (Applicant or adult household member) 

Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE BELOW

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business- Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantor.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.
14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.
15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.
16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.
17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.
18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.
19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).

**AUTHORIZATION TO RELEASE INFORMATION
REGARDING LOAN AND/OR GRANT APPLICATION**

**Optional - for use if you have a realtor with whom you are currently working with
OR
someone is helping you with your pre-screen information**

We the undersigned do hereby authorize

(Realtor Name & Phone #)

(Family Member Name & Phone #)

and its agents (realtor) to obtain from and supply information to Rural Development during our pre-screening and application loan process.

Applicant's Signature

Co-Applicant's Signature

Date

Certification that Disaster Home Repair Request was Caused by a Natural Disaster

AND Home is in a Presidential Declared Disaster Area

"I/we certify that the physical damage to my/our home located in _____ County was caused by the natural disaster that occurred in stated county on the date checked below, in which was later declared a Presidential Declared Disaster Area.

☐ February 3-4, 2022 – Severe Winter Storm

☐ December 22-27, 2022 - Severe Winter Storm

Signature of Applicant

Date

Signature of Co-Applicant

Date

Applicant's Required Documentation of Destruction of or Damage to Home

"I/We are providing the checked documents below regarding destruction of or damage to my/our home AND of any claims the homeowner has made to 3rd parties regarding disaster damage. "

*** Please check all that apply.**

- ☐ Damage Claim filed with FEMA.
- ☐ FEMA 'award' document issued if Applicant received FEMA assistance.
 - ☐ Documentation that the FEMA award funds were used for the purposes described.
- ☐ Applicant's insurance information claim **is required** for insurance benefits and evidence to show that the damage to the property is not fully covered*
 - ☐ Claim filed with homeowners' insurance company.
 - ☐ Copy of the insurance adjustor's form – noting destruction or damage.
- ☐ An inspection report by an independent fee inspector or government agency – noting destruction or damage.
- ☐ Applicant's written statement of the destruction of or damage to home, in which they are requesting Disaster Grant Funds. (i.e.: water pipes burst damaging flooring/subfloor or winds blew shingles/decking off roof *
- ☐ Conclusive photographic evidence showing the destruction or damage (as is relates to the written statement of destruction of or damage to home. *

- * Please Note:**
- (1) The Applicant must provide a copy of their insurance information claim.
 - (2) Written Statement regarding destruction of or damage to home, how the related storm, cause what damage to what part of the home.
 - (3) Photographs are required as part of your documentation.

SFH Direct Loan and Grant Programs

October 19, 2023

Updates to Handbook-1-3550

With the posting of [PN 595](#) dated October 19, 2023, changes were made to Handbook (HB)-1-3550, Chapters 1, 3, and Appendices 3 and 12. To follow is a brief summary of the changes, please review the PN carefully for more details:

- Chapter 1 was revised to provide clarification regarding reasonable accommodations and minor changes/updates to Attachments 1-B and 1-C.
- Chapter 3 was revised to provide updates to:
 - Construction Loan Estimate & Closing Disclosure issuance.
 - Timely application processing guidance.
 - Modification of HB Letter 3 to 3-A, and addition of HB Letter 3-B.
 - Updated guidance that all packaging types must submit applications through eForms.
 - Guidance added for acceptance of third-party appraisals ordered by self-help grantees, certified packagers, and Agency-approved intermediaries.
 - Clarified actions to be taken by the State Office when an intermediary is not involved because a non-certified packaging body was approved by the State Director, including a standardized Memorandum of Understanding with non-certified packagers.
 - The credit report fee charged to Section 502 applicants will be increased to \$30. The new credit report fee must accompany all applications which are received (or postmarked) after the date of the PN.
- Appendix 3 was revised to update Handbook Letters 1, 3 to 3-A, addition of 3-B, and 16.

The Greenhouse Gas Reduction Fund (GGRF) is a \$27 billion investment that provides grants and loans to support clean energy investments. The GGRF is implemented by the U.S. Environmental Protection Agency (EPA). Many applicants are focusing on housing, with a vision to connect these funds with weatherization, rehabilitation, and new construction projects with a focus on energy-efficiency, decarbonization and net-zero.

National Clean Investment Fund

Housing Sustainability Collaborative
Housing Partnership Network
Coalition for Green Capital
Appalachian Community Capital
Climate United
Oweesta Corporation

Clean Communities Investment Accelerator

Opportunity Finance Network
Appalachian Community Capital
Coalition for Green Capital
Oweesta Corporation
Climate United
Justice Climate Fund

Solar For All

Grid Alternatives
Neighborworks America
Habitat for Humanity
KY EEC

Fahe has signed partnership letters, provided pipeline estimates, and expressed interest in capitalization funding with the partners listed above. If successful, these partnerships could result in \$50+ million in capitalization funding, grants, and TA to deploy for projects that meet the EPA's requirements for decarbonization.

National Clean Investment Fund (NCIF) \$14 billion National Clean Investment Fund competition will provide grants to 2–3 national nonprofit clean financing institutions capable of partnering with the private sector to provide accessible, affordable financing for tens of thousands of clean technology projects across the country.

Clean Communities Investment Accelerator (CCIA) \$6 billion competition will provide grants to 2–7 hub nonprofits that will, in turn, deliver funding and technical assistance to build the clean financing capacity of local CDFIs working in low-income and disadvantaged communities.

Solar for All \$7 billion competition will award up to 60 grants to expand the number of low-income and disadvantaged communities primed for distributed solar investment.

Award Announcements Expected March 2024



Home Sweet Home is **BACK!**

Reservations open **September 15th**. Don't miss out.

Apply today at
www.justchoicelending.com



- 0% Fixed Interest Rate Deferred Mortgage
- \$9,000.00 Second Mortgage Loan
- Due at year 35 years (balloon)
- No Income Restrictions
- Funds not available in West Virginia
- Primary Residences only
- CLTV cannot exceed 105%

- Homebuyer education is required
- May be used for Purchase or Refinance
- Cannot be used to meet the Borrower's Minimum Required Investment (MRI) for FHA Loans
- Must be paired with Fahe's JustChoice Lending 1st Mortgage



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

NMLS #52473

All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval. No cash back at closing. Credit can only be used toward closing costs on a purchase transaction. Not valid on Home Equity products.



PRT Memo

To: Fahe Caucuses
From: Sara Ball, Senior Program Manager, Impact and Reporting
RE: PRT Quarter 1 Report
Date: October 27, 2023
Cc: PRT Staff

Why should you care about the Partners for Rural Transformation?

One of the greatest benefits of Fahe is that together, whether directly or indirectly, we grow together. As they say, a rising tide lifts all ships. More money into the region benefits the region by alleviating the need in one area or proving that capital can flow into Appalachia, create organizational capacity, and increase our voice, which is good for all of us. Regardless of your specific community's designation – rural, urban, persistent poverty, etc. – your community helps to uphold the economy around it and benefits when relief and capital comes into it.

Partners for Rural Transformation works with much of the same premise. PRT represents rural, urban, persistent poverty counties, etc. regardless of the word rural being in our name. The regions we represent are more readily described as rural, regardless of the presence of cities scattered throughout. The regions collectively benefit from capital flowing well into one of them. This, again, alleviates need in one area and proves that capital can flow and make an impact.

Who is PRT?

We know you have heard about Partners for Rural Transformation for several years now, but who is PRT to a Fahe Member? As a Fahe Member, you are well suited to understand how PRT functions. Much like the Fahe Membership, PRT is owned by its Steering Committee. The Steering Committee is made up of six regional Community Development Finance Institutions (CDFIs): come dream come build, Communities Unlimited, Fahe, HOPE Enterprise Corporation and Credit Union, Oweesta Corporation, and RCAC. Together, we serve 78% of our nation's persistent poverty counties, most of them in rural areas populated by BIPOC individuals.

PRT's strategy focuses on four major strategic objectives:

- Capital: Infuse persistently poor areas (PPAs) with sufficient private and public capital to support economic development efforts and build wealth.



- Thought Leadership: Elevate our collective voice with a new narrative that highlights the solutions we have proven will bring about sustainable change in our regions and the value that we find in the people and places found in our regions.
- Civic Engagement: Build leadership capacity and political involvement to amplify local voices.
- Systems: Strengthen capacity at a local level and work at a regional level to challenge assumptions and build appropriate systems that provide comprehensive strategies as well as complement the work that is being conducted in local communities.

The desired long-term outcomes from these strategies are:

- Hope and Opportunity Mindset
- Engaged Communities
- Equitable Thriving Economies
- Communities and Wealth

How does PRT Represent Fahe Members?

PRT works to mobilize capital in the regions which our Partners work, including Appalachia, the Rural West, Indian Country, the Delta, the Deep South, and the Colonias along the U.S./Mexico border. We acknowledge all Fahe Members' work in these areas, and we hope to highlight this work, while simultaneously spearheading larger narrative and communications, research, advocacy, lending and fund development work that makes it easier for you all to do the great work you do. For example, research aims to produce stats and work that can be used to inform work done by our Partners. Another example is PRT advocating for legislation that is beneficial to Fahe and Fahe members (or against something harmful towards Fahe and Fahe members) to get rid of structural barriers that make the inspiring work you do harder to accomplish. We work to enhance the ability for you all to do the work you're already doing, and PRT does this as a collective of 6 Partners, of which Fahe is a part.

How can you engage?

The best and easiest way to engage with PRT starting out is to volunteer and join one of our four main working groups: Advocacy, Communications, Lending, and Research. The working groups meet once a month for an hour and do have relevant work outside of that time, i.e. submitting comments on proposed legislation.

Contact Emly Burleson (emily@pfrt.org) to inquire about the Advocacy or Research working groups.

Contact Essence Smith (essence@pfrt.org) to inquire about the Communications working group.

Contact Sara Ball (sarab@pfrt.org) for general inquiries or to inquire about the Lending working group.