



VA Caucus Agenda
Thursday, November 7, 2019; 10:30am-2:30pm
VHDA – Wytheville, VA

- 1) **Welcome and Special Guest Introductions** (*Andy Kegley, Vonda Poynter*)
Jeannie Barbrow, USDA; Sam Hanks, Cliff Millirons, VHDA; Lisa Porter, Bristol Reg. HA (new member VHDA board); Casey Edmonds, Terry Smusz, New River CAA; Brian Koziol, VA Housing Alliance
- 2) **Review Previous Minutes and Action Items** *pp. 2-7*
- 3) **Icebreaker?**
- 4) **Fahe Annual Meeting Download-Reflections** (*Vonda*)
- 5) **Update on NWA IT Advisory Group** (*Jake Powell*)
- 6) **Legislative updates** (*Andy, Brian Koziol*) (*Alex Dadok, Josh Stewart*)
- 7) **Health Initiative Update** – Ballard Health (*Andy Kegley*)
- 8) **VHDA Updates** (*Cliff Millirons*)
- 9) **USDA Updates** (*Jeannie Barbrow*)
- 10) **Fahe Advocacy Session** (*Alex, Josh*)
 - a. Review Survey responses
 - b. State Advocacy priorities
 - c. Working Groups – Income Eligibility and Big Picture Policies
- 11) **Fahe UPDATES – Attached Memo** *pp. 8-11*
 - a. Fahe Board Report (*Andy Kegley, Jake Powell*)
 - b. Working Groups
 - c. Community Lending Services(CLS)

Other Discussion Topics – Interest in Deeper Exploration - keep on the list:

- Beth Macy, Dope Sick – future speaker
- Elizabeth Catte (wrote antidote to Hillbilly Elegy) What you are getting wrong about Appalachia
- Does anyone use SHOP?
- Qualified Contractors & skilled labor needed; possible participation in trainings on trades (high school, community colleges, local homebuilders)
- USDA/WH looking for opioid crises solutions – transitional housing for recovery opportunity

Next Caucus Meeting – Thurs. Feb. 27 – Where? (also: Thurs. June 17, Wed. Oct. 28)

Upcoming Events

- **Fannie Mae Webinar*** - Awareness & Access to Energy Efficiency Resources: **Wed. Nov 12: 2:00 Central/3:00 Eastern**
- **November 20-22** – Virginia Governor’s Housing Conference, Hampton Roads Convention Center
- **Quarterly Reporting** – **Deadline** for Quarter Ending 12/31/19 – **Wednesday, January 15, 2020**
- **NTI** – December 9-13, Portland
- **Fahe Spring Retreat** – April 22-23, 2020, Boone Tavern, Berea, KY
- **Fahe Annual Meeting** – September, 2020

* Covers how non- profit providers can raise awareness of and access to low- or no-cost resources that help clients achieve energy and water savings. Also, affordable options to finance energy and water efficiency improvements.

VA Caucus Agenda
Wednesday, June 13; 10:30am-2:00pm
 People, Inc., 1173 W. Main St., Abingdon, VA

Member Group	Representatives	Present	Absent
Appalachian Comm. Action (AppCAA)	Rebecca Dillow	X	
Community Housing Partners (CHP)	Jake Powell	X	
	Samantha Livesay	X	
HOPE, Inc.	Andy Kegley	X	
People, Inc.	Jamie Gross	Jane Wright	
	Kyle Sensabaugh		
SE Rural Comm. Asst. Project (SERCAP)	Cherry Wilson	X	
Washington Co., VA Habitat for Humanity	Krystal Kayton	X	
GUESTS	Cliff Millirons	VHDA	
	Jeanie Barbrow	USDA-RD	
	Lisa Porter	Bristol RHA	
Fahe STAFF	Pam Johnson	Alex Dadok	
	Michael McCanless	Josh Stewart	
	Dwain Neeley	Vonda Poynter	

100% Attendance – 6 of 6 member groups present

ACTION ITEMS FROM MEETING:

FOR MEMBERS:

ACTION ITEM	DEADLINE/Notes:
Let Alex / Josh know about legislative updates	ASAP

FOR FAHE STAFF:

ACTION ITEM	DEADLINE/Notes:

- 1) Welcome and Special Guest Introductions** (*Andy Kegley, Vonda Poynter*)
 Jeannie Barbrow, USDA-RD; Shelley Woods & Cliff Millirons, VHDA; Lisa Porter, Bristol Regional Housing Authority

What is your Hot Potato? – something that is hot on your hands:

People Inc. - Jane Wright – relatively new so ready to work to get things on track

People Inc. - Jamie Gross – Repair program – moving to Jane!

Alex, Fahe – good hot potato – 100% caucus participation

SERCAP – Cherry – IPR house in Buckingham – trying to get it done

VHDA, Cliff Millirons - Regional Mgr. – getting grant \$ to get a market study done on Richland – ready to go on a comprehensive plan.

People Inc. – Kyle – just posted a position for an operations coordinator – bulk of project mgt for assistance

Josh, Fahe – new – looking for potatoes

AppCAA – Rebecca – preparing for first open house (ever) – the office building needs work; have identified repairs and will be working on this – to have the dancing air guy with a de-jay.

CHP – Samantha – clients under contract to get closed – bigger pipeline than normal – juggling.

Pam, Fahe – not enough time in the day... working on improving

Michael, Fahe – vacation coming up – more vacation potatoes

USDA - Jeanie – vacancy announcement for Jeanie's old job – now doing 2 jobs – fill it so someone can do her old job; 4 loan specialists in training – get authority and move some loans!

Dwain, Fahe – personal side – remodeling complete

CHP -Jake – Neighborhood LIFT in Washington DC – 2 months – no work/life balance – 5 years of production in about 90 days... ready to put that behind them.

WCHFH - Krystal – new Exec Dir. - Needs construction Mgr. is one hot potato that tops the list; finishing my house is a personal hot potato.

HOPE - Andy – start saying no – need to practice

Bristol RHA – guest – Lisa Porter – repositioning of public housing and how to make it through that. Doing a strategic plan.

Andy extended a Welcome - Happy to see everyone.

- 2) **Review Previous Minutes and Action Items** - A couple of clarifications were noted for correcting the minutes; Jamie Gross made a motion to approve; Jake Powell seconded it; Minutes approved unanimously.

3) **People Inc. Introduction** (*Jamie Gross*)

Welcome to People Inc.; the organization provides community services; economic development, community development

Kyle Sensabaugh, Director of Housing Services, shared on Section 8, Weatherization, LIHTC projects.

Jamie: Homeownership has been busy – 22 loans, one loan closing today, 5 502 directs moving to closing; several with USDA; 2 pending submission – 12 on 502 Direct; 504 Repair – consuming a lot of SF housing time. VHDA loans in progress (3). As a Broker, looking to be more effective and cost efficient. DHCD – Downpayment program to be used. Jane Wright will be taking over the rehab work – Jamie appreciative to share the load.

4) **Reflections...Spring Retreat follow up**

- 1) Data Tracking/Management - Jamie noted they use Empower which was discussed at the Spring Retreat.

On counseling/reporting, Jake shared from the IT Advisory Committee that they wanted to look at HUD reporting system – have some momentum and funding – committee meets monthly. For network members there will be a Fall roll-out; non-network Members in the Spring of 2020. Design, needs, functionality – gathering to the network – if not NWA members, please channel information on pain points that you want NWA to hear to Jake.

HPN has released LaunchPad – it is a good tool – Jake tested, good system. NWA isn't working with HPN and there are some good conversations around the NWA activity.

Any advice for small member? NWA is committed to supporting CounselorMax, but expect folks to self-select out of it. All Members and non-members would pay for the new tools. It may be an estimate. Possibly building on Salesforce as a CRM – plugs in to your native instance. Many levels able CounselorMax – build reports. Jake noted there are good alternatives out there. Maybe think about waiting until NWA finishes analysis. LaunchPad cost is \$1200/year for 5 licenses.

Krystal at WCHFH uses FlipCause as a CRM. EmpowOR – platform has really good historical data management/tracking. Any opinions or directions, feel free to channel to Jake.

People Inc., when moving to EmpowOR, had some ongoing training – EmpowOR very helpful – 9902 (reports?) – they have good customer service.

- 2) Job Training / Recovery and Housing – lots of funds coming to the states – lots of interesting in tying that to workforce development – ARC POWER grant – Housing Dev. Alliance with KCTCS. Opportunities to lean in. Michael will talk more about workforce development in his presentation.
- 3) Social Enterprise - How could we get access to a venture capital type of fund? John Neiderman asked that as well. Discussion of ideas, farm to table products, -restaurant. Members with whatever you have. From that discussion was folks thinking about social enterprise, but what are the top 5 things I need to be thinking about. Long view of pay as you can kitchen/restaurant. Another lean in on John, Jackie, Andy, Janaka – pool that knowledge and get it back to the network. Legal Structure, LLC, what is the best practices.

Andy shared on the social enterprise Open Door Café and the process of how it came about. An AmeriCorps Vista did the business plan several years ago. It is operated by volunteers that sign up for 2 days/week. One world – Everybody Eats has two buttons: mission and sustainability. This evolved from a faith-based mission to a business issue. Goal is to be self-sufficient – not grants. Right now USDA provides ½ the salary for the chef and the manager. Goal is 60/40 – 60% of the customers pay for the other 40% of the customers. The Jan. and February shutdown impacted these numbers February it was 30/70 (people ran out of food stamps), March was 60/40 and May was 48/52 – this is something they are watching to see if the social enterprise can be self-sustaining. Watch for the coffee shop to open.

- 4) Elderly Housing with Services – tapping the network on housing for the elderly with services – conversation around how do you build those partnerships. Health work, all the HIPPA Rules, more conversations on building partnerships – what is the value proposition that we bring. Talking points to hold their attention long enough to have the second conversation.
- 5) Health care sector – continue to do work on this – example is Kentucky Housing Corp. – using the connection of housing to health. Enterprise – Affordable Housing and Health – lots of great talking points. Health Care players putting funds into housing. Health & Housing – new funder buzz words. Some structure has changed with hospitals – getting credits for open beds – subsidy to incentivize keeping people out of hospitals – housing situations can be the core of your health. Some models having success. A development in Baltimore of 450 units partnering with John Hopkins University – they invested for housing with developmental issues. Bob Zedick – potential to work with John Hopkins on a rural model. Samantha at CHP got in front of a health organization in the New River area – it took 2 years to get in front of them. Pitched as a benefit to the medical field. Columbus – Hospital related housing workforce project.

5) Advocacy Session

- Michael McCanless – Presentation on research on models for integrating employment services with the provision of affordable housing.

Research was done with Members in mind to see how to integrate housing and employment. First year of a 3 year project – this is a high level; second year is more practical – fund the models; 3rd year put into practice. How to plug into employment markets.

Across a broad scope of housing practitioners; review models; are you doing this work? Are you interested in doing more of it?

Integrated services are more effective working with housing; LOBs working on additional revenue – tap into different resources than NP usually do. It also lets us speak as advocates for employment sector as we speak as advocates for affordable housing. Years 2/3, the feedback is important.

Model A – workforce development – matching skills to local economy (Chicanos Por La Causo)

Model B – Finance – CDFIs, small business lending, consumer lending – investing in local economy (Northern Initiatives)

Model C – social enterprise – direct employment (Shelters to Shutters) – establish a network of NP housing developers and management companies - STS refer homeless folks for training (construction, real estate skills) with good retention and not experiencing homelessness.

So..... Where are we going?

Shelters to Shutters – interest in knowing where they serve – CAAs have partnered with them before. Race 1 provides adult education – could there be partnerships there or with DSS with their SNAP/TANIF programs for referrals? Rebecca noted that AppCAA works with the local community college. People Inc. has had YouthBuild program previously (Alita Spice); could possibly use EmpowOR to identify folks that might be interested in construction skills. New River Valley HFH partners with Giles County High School; students build modular housing. Washington County HFH partners with King College to build walls.

- Two Advocacy Working Groups – Alex – follow up on qualified construction people – on folks mind. A bit of a labor market miscommunication – need for the skills – need for a career for folks, some younger. Public policy issue – community problem identified – folks coming together to affect a change – not just the market on its own fixing itself. The national unemployment rate of 3.6%, but we still see there is significant need. As Fahe Members doing work in our communities for better places – housing, broader community programs, social enterprise – we do this work because we care about the communities. What does that mean – this moment is prosperous in our country, economy is good but there are mis-matches – we aren't seeing more investment in our communities. Lots of demands on our time – maybe lean in on State advocacy with Josh. We are staffing you – you are the strength in numbers.

- Josh Stewart introduction and discussion on state priorities

You should be seeing Josh a lot. Been with Fahe for over 2 months; previous 6 years as policy analyst/kinda lobbyist with a National Homeless Veterans – ties to Strankford, PA – loved it there, summers as a kid. Beautiful place and beautiful people that have been passed over by prosperity. Position is state policy that you want to work on. Not pitting your region against another region – it is what is important as a body.

Alex: In part, reorientation of Fahe Advocacy – what you want to do but also challenging the Members to rely on us as your in-house experts. Alex is Zorro (not Don Quiote). What can we do together, WV Caucus is concerned about X – can you tell us how to get from A to B. Seth Long had a NYT Letter to the editor in response to a Brookings Institute comments. Used Andy to get Jim's letter to the editor in the Roanoke Times – talking about wages/income. We want to organize ourselves on this – identify the direction we want to take.

Josh: The concrete example – regulatory strategy and policy understanding. AL had a pre-meeting call – AHTF – AHTF created, but not funded, new legislation to fund it. Josh reviewed the new bill – where our Fahe members are in AL, how the AL state factions (geographical) worked; talked with a potential sponsor to represent the bill to make it more palatable. Back to AL Members on how to approach someone to sponsor a bill and see what comes next.

Sample of what Josh will prepare: Advocacy Data (add source; use comparative data for the region vs. the state); Sample letter for responding to issues as a VA Caucus;

In addition to the service we provide in our communities is joining in the debate – being strategic with Fahe resources; Alex is contacting Foundations to raise money to this kind of

work so the Caucus has more persons to do this work to push for funds to get to Members for what you need to do in civic engagement... this is the vision of Advocacy. Pipe dreams of Josh that he shares with Alex, we can't be in Richmond all the time, but our philosophy is to make it easier for Members to do advocacy and do it more effectively.

State Policy discussion: What is really confronting your program implementation:

Construction skills lacking – 3 bidding cycles for a house – all too high. Finding contractors to work with the government (2); materials go up – expensive – cost of construction has increased – it is unaffordable for people at 80% of AMI (have to be at the top) to get into the program due to costs. People with higher incomes for USDA Guaranteed to assist those moderate income levels to meet the cost.

During the housing crisis – construction workers went to other jobs to take care of their families. Now, they aren't available as the housing market gets better. VHDA is seeing decent houses that need rehab, appraises for \$80,000; do \$50K rehab; appraisal and it is \$105K. Big Issue, no answer. Tradesman conversation – Josh's example that he has an archaeologist education. Contractors are aging out – no one replacing them. Colleges should entice the trade lines. Construction meeting with WCHFH – folks that are qualified are 60+; no young people to replace – the mindset of this generation is setting themselves up for failure when they are asking for \$50K off the bat. There is more than coding work. People should invest in the young people and push skills/trades; no one is interested in masonry but that skill is very much needed.

Jeanie - Student loans are crippling folks for homebuying – USDA temporarily relaxing some requirements. Medical collections seem to be harder – medical costs are more expensive, takes 6 months to get off the credit and only a month to get sent to collections. Rule about HIPPA? Medical collection...? Bills are numerous for simple procedures. Cliff: Discretionary spending – creditors will work with you - medical bills are quick to hit credit. Student loans – could they be income based; medical bills could be income based.

Rebecca: Financial Coaching and counseling – talk about going to a doctor instead of going to the ER. Managing money is not part of their background – relationship with money is an education piece.

Krystal – emergency financial education is needed. If an emergency happens, how to you manage significant, unexpected debt.

Jake: Dillon Rule – 6 states – Local Governments are restricted in their power and have to go up to the state level for changes. Others can make decisions locally.

Focus on affordable housing in Blacksburg, but the State has to approve that change – the town (Charlottesville) is trying to work around that rule with a “density bonus” – if you are building more units, you have to pay for it and the funds go to a trust fund. Other Dillon Rule States? The community wants to fund a good initiative.

Jamie – Not only contractors that are hesitant to work on government programs, so do realtors. They steer folks away from People Inc. as they perceive that we are too slow. Realtors are needed so they understand that they can help people be homeowners and that the products are amazing. If you can educate realtors, build the relationship, let them understand the mission. Clients say the realtors don't recommend coming to People Inc. Realtors have a point (some truth to it) on the speed being an issue – serve different populations. USDA/VHDA are continuing to improve their timing (USDA getting closer to 60 days). Continuing to squeeze the time line without undue risk, will make the Members' efforts more competitive. Realtor trainings are held with USDA/VHDA, but not everyone comes. The families get it, the realtors are more business driven, not mission driven.

Alex – two policy groups= Big Picture - Appalachia narrative – what is our focus; income eligibility group – income limits are too low. Monthly calls/every 3 weeks.

If interested, how can you participate. Thursday – June 20 for the big picture group.

6) Legislative updates – Andy Kegley

Andy will follow up with Alex and Josh – on any legislative updates!

7) VHDA Updates (Cliff Millirons)

VHDA has been successful for Michael Locking having a mobile office in southwest VA – anticipate new staff June 24th for the mobile office to be up and running in July. July 1, Cliff will work with Mike Hawkins in VHDA Outreach. Primary role will be outreach. Congratulations to Cliff.

8) USDA Updates (Jeannie Barbrow)

Homeownership Month – events throughout the state – HFH in Williamsburg on Tuesday – setting windows and putting a roof on. Behind in spending money – push loans out. Temporary authorizations. Credit scores relaxing – trade lines don't matter

Student loans – issue waivers to move forward

504 changes will hopefully come next year as VA is not a pilot state; states with more poverty areas are pilot state list... limit increasing from \$7500 to \$10,000 – hopefully it will come soon.

Income-banding is also coming.

If loan limit is too low – Jeannie asked that you let her know and we'll see what can be done in open season. Some folks are age eligible, but debt load may be a negative factor. If they are close, let RD know.

9) Housing Needs Assessment - May 1st – Webinar roll out

Great at framing the need. New River Valley Regional Commission will be talking about housing and policy strategy. Lots of request for the Virginia Housing Research department so they are seeking to train folks to do this work – considering looking at a local level possibly working with a university.

Lack of contractors, results in fewer houses being built. Housing study supports making a case for trainings or apprenticeships... ties to workforce housing conversation.

10) Fahe UPDATES – Attached Memo

- a. Fahe Board Report – VA Caucus Board Seats are now held by Andy Kegley and Jake Powell – orientation next week; budget session for review.
- b. Quarterly Reporting for QE 3-31-19 – over 85% of Members reporting!

Other Discussion Topics – Interest in Deeper Exploration - keep on the list:

- a. Beth Macy, Dope Sick – future speaker
- b. Beth Cat who wrote the antidote to Hillbilly Elegy from Johnson City – What's Right About Appalachia
- c. Any SHOP trainings available?
- d. Qualified Contractors & skilled labor needed; possible participation in trainings on trades (high school, community colleges, local homebuilders)
- e. USDA looking for opioid crises solutions – transitional housing for recovery opportunity

Next Caucus Meeting – Thursday, November 7, 2019; location TBD

Upcoming Events

- **Quarterly Reporting** – Deadline for Quarter Ending 6/30/19 – **Monday July 15**
- **Member Connection Call**: Mon., July 22, 2019 11am-Noon **712-770-4886** Access Code: 429695#
- **NTI** – August 19-23, New Orleans
- **Fahe Annual Meeting** – September 9-10, 2019, NeighborWorks Rural Initiatives Member Conference September 10-12, Downtown Hilton, Knoxville, TN

Fahe UPDATES

- **Advocacy** (see agenda)
- **JustChoice Lending** - David Brock is planning to reach out to schedule in-person visits with Members to learn how we could better assist Members (on the table: broker trainings, LOS training, marketing, etc.).
 - For working groups:
 - Product Innovations Group met in August for discussion of an 80/20 product and how Members' expect the borrowers to look like, how they can market this product, and what type of investor might purchase this type of loan.
 - CLIMB Program with the Fahe Broker Network of Members. Funding from Fannie Mae around duty to serve and Homeownership Council of America tutoring on the organization's capacity to be a broker, evaluation of marketing platforms with the provision of templates that can be branded by the Broker organization with the goal of improved loan production and marketing for single-family mortgage processes.
- **CLS – Member Referral Program** Earn up to \$5,000 for referring a new borrower that closes a Community Facilities or Bond Guarantee loan. (See flyer following this report) CLS is watching Member loans in the pipeline (\$7,518,286) for new loans; Member renewal loans of \$907,556; in FY2020, CLS has deployed \$1,162,857 of new loans to Members (\$499,900 of Bond Guaranteed Program funds and \$164,000 in Community Facility funds).
- **Strategic Initiatives –**
 - Recovery Working Group – established quarterly meeting for connecting/learning what is moving, where there are intersections with Members' housing work, what folks are doing in their communities. Next Meeting Scheduled for Thurs. 12/19 10am if interested in joining this call, please contact Jessie Hunt: jhunt@fahe.org
- **Customer Service training** - All Fahe staff participated in a training session for a refresher on how to put your best foot forward to our customers, which includes our Members.

- **Health Initiatives** – group calls specific to SE Virginia/NE Tennessee with Ballad Health Accountable Care Community regarding community investment with advocacy, research, membership
- **Communication** –
 - Communication and Membership have met to lay groundwork for the Member Communication Strategy – more to come.
 - During the past quarter there were 7 blogs/stories shared about Fahe Members and 10 Members were highlighted in those stories!
- **Membership Renewals** - The Fahe Membership lost one Member in the TN/AL Caucus, Habitat for Humanity of Cleveland. Membership stands at 52 Members (50+ is our “official” statement): 4 in AL, 15 in KY, 1 in MD, 15 in TN, 6 in VA and 11 in WV. One prospective AL Member is improving their organizational structure and it is anticipated that within the next few months Alabama Rural Ministry (ARM) in Tuskegee, AL will be re-evaluated for Membership. The AL groups will continue to meet with the TN Caucus but have expressed an interest in their own meetings. Fahe will work long-distance via conference calls or video conferences to assess engagement and structure.
- **Fahe NTI Training Slots** – NeighborWorks has awarded Fahe 50 slots to share amongst Members and Staff, during Federal FY2020. You can use your allotment at any of the 3 NTI's:
 - Portland, OR **December 9–13, 2019** Reg. Deadline **Oct. 23, 2019**
 - Los Angeles, CA **May 18-22, 2020** **(Tentative)**
 - Washington, DC **August 17-21, 2020**

We received requests for 90 slots so most organizations did not get their full request. We held 3 webinars for Member Slot Contacts, to acquaint everyone with registration instructions, what's required to receive your travel stipend and info about how to make the MOST of your Fahe slot (course and cost-wise)! If you did not yet attend a webinar, there will be another round offered in time for registration for the May NTI (registration will likely open mid-February). You must attend a webinar or review the information with Jackie before using your slot to register for an NTI.

- **Reporting for QE 6-30-19** (see following report)

This is what was reported by the caucus for the quarter ending 9/30/19, and a comparison from the same quarter last year. Both units and people served are shown. Fahe Network total production is noted at the bottom.



319 Oak St. | Berea, KY 40403
859.986.2321 | www.fahe.org

Fahe CLS Referral Program

Earn up to \$5000 for your Fahe Member organization by referring a **new** borrower that results in a successfully closed and funded Community Facilities or Bond Guarantee Program loan. Fahe will share:

- 5% of the interest earned by Fahe over the first calendar year up to \$3500 for each referred Bond Guarantee Program eligible loan. The incentive bonus will be paid quarterly based on interest earned from the previous quarter.
- 8% of the interest earned by Fahe over the first calendar year up to \$5000 for each referred Community Facilities eligible loan. The incentive bonus will be paid quarterly based on interest earned from the previous quarter.

This offer is limited to construction or permanent loans greater than \$100,000 with new borrowers to Fahe's Community Lending Services. Referral awards will be paid quarterly on current active loans.

Community Facilities Direct Loan and Grant Program

Community Facilities funding is available to Public bodies, Community-based nonprofits and Federally-recognized Tribes in rural areas to develop essential community facilities, such as:

- **Health care facilities:** hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities
- **Public facilities:** town halls, courthouses, airport hangars or street improvements
- **Educational services:** museums, libraries or private schools
- **Utility services** telemedicine or distance learning equipment
- **Community support services:** child care centers, community centers, fairgrounds or transitional housing
- **Public safety services:** fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment
- **Local food systems:** community gardens, food pantries, community kitchens, food banks, food hubs or greenhouses

CDFI Bond Guarantee Program

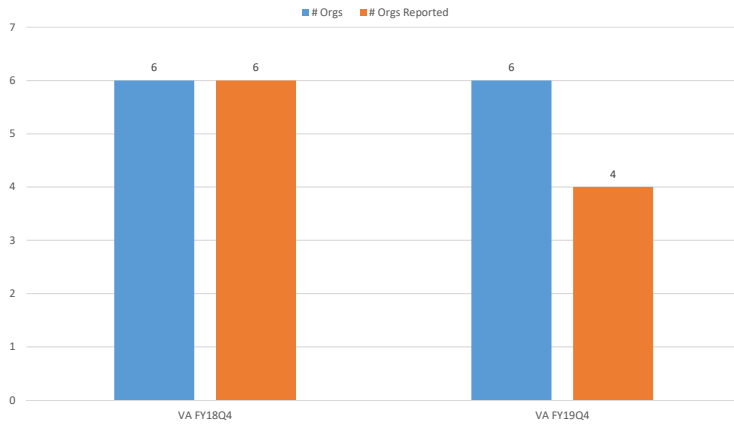
Targeting the nation's most distressed communities, BGP funding and refinancing is available for amortized loans helping low income populations or within CDFI investment areas. Fahe specifically targets lending to **nonprofit and for profit** organizations that are in line with Fahe's mission and working in the following spaces:

- Small Business
- Nonprofits
- Healthcare
- Commercial Real Estate
- Licensed Senior Living Facilities

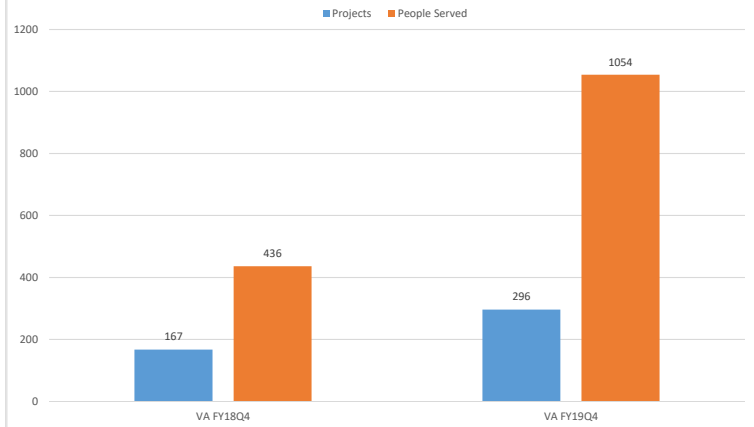
For more information on this program or Fahe loans contact Dwain Neeley at dneeley@fahe.org or 859-756-6257. *Terms subject to change. All loans subject to underwriting and credit approval. Loans over Fahe lending limits are possible and typically require participation by other lenders. Fahe reserves the right to change or discontinue this incentive program at any time without prior notification.*

VA CAUCUS

VA Caucus Participation



VA Caucus Production



Total Fahe Network Production FY19 Quarter 4

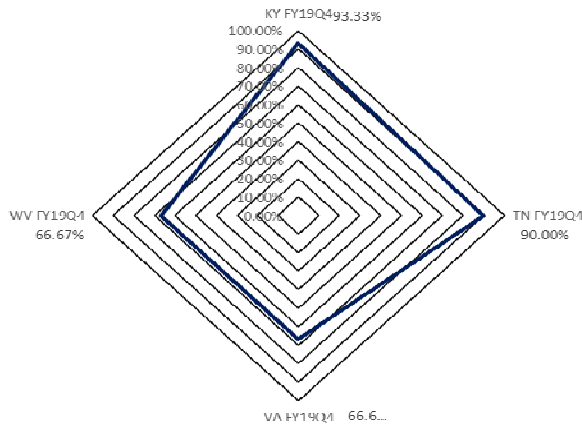
Unit Production/Projects

738

People Served

3892

% Orgs Reported



Caucus Production Relative to Reporting

Caucus

% of Total
Reported

% of Total
People

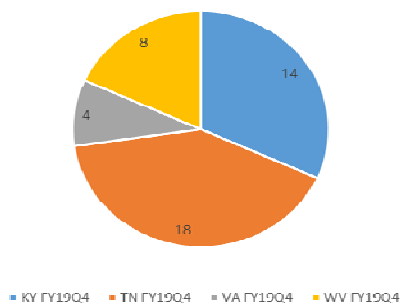
Served

KY FY19Q4
TN FY19Q4
VA FY19Q4
WV FY19Q4

31.82%
40.91%
9.09%
18.18%

6.29%
52.98%
27.08%
13.64%

Orgs Reported



People Served

