



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

- 1) **Welcome and Special Guest Introductions** (*Andy Kegley, Vonda Poynter*)
Jeannie Barbrow, USDA-RD; Shelley Woods & Cliff Millirons, VHDA; Lisa Porter, Bristol Housing Authority
- 2) **Review Previous Minutes and Action Items** *pp. 3-8*
- 3) **People Inc. Introduction** (*Jamie Gross*)
- 4) **Reflections...Spring Retreat follow up** *pp. 9-12*
- 5) **Advocacy Session**
 - a. Two Advocacy Working Groups – Alex
 - b. Josh Stewart introduction and discussion on state priorities
 - c. Michael McCanless – Presentation on research on models for integrating employment services with the provision of affordable housing.
- 6) **Legislative updates** – Andy Kegley
- 7) **VHDA Updates** (*Shelley Woods, Cliff Millirons*)
- 8) **USDA Updates** (*Jeannie Barbrow*)
- 9) **Housing Needs Assessment** - May 1st – Webinar roll out
- 10) **Fahe UPDATES – Attached Memo** *pp. 13-19*
 - a. Fahe Board Report – *VA Caucus Board Seats are now held by Andy Kegley and Jake Powell – orientation next week; budget session*
 - b. Quarterly Reporting for QE 3-31-19

Other Discussion Topics – Interest in Deeper Exploration

- 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
- f. 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

Virginia Caucus Minutes
February 27, 2019 – 10:30am-2:00 pm
 VHDA Office 105 E. Main St., Wytheville

Member Group	Representatives	Present	Absent
Appalachian Comm. Action (AppCAA)	Rebecca Dillow	X	
Community Housing Partners (CHP)	Jake Powell	X	
	Samantha Livesay	X	
HOPE, Inc.	Gail Hudler	X	
	Andy Kegley	X	
	Jordan Atwood	X	
People, Inc.	Jamie Gross	X	
SE Rural Comm. Asst. Project (SERCAP)			X
Washington Co., VA Habitat for Humanity			X
GUESTS	Amy Schwartz	VHDA	
	Cliff Millirons	VHDA	
	Casey Edmonds	NRCA	
	Jonathan Penn	NRCA	
	Jeanie Barbrow	USDA-RD	
	Alison Crehore	VHA	
	Sim Wimbush	VHA	
Fahe STAFF	Pam Johnson	Alex Dadok	
	Vonda Poynter	Dwain Neeley	

67% Attendance – 4 of 6 member groups present

ACTION ITEMS FROM MEETING:

FOR MEMBERS:

ACTION ITEM	DEADLINE/Notes:
Notify Alex interested in Focus Groups	ASAP

FOR FAHE STAFF:

ACTION ITEM	DEADLINE/Notes:
Vonda to share info rec'd from VHA Wash.Co. HFH	As Received

- 1) **Welcome and Special Guest Introductions** Andy welcomed all to the meeting, and recognized Visitors/Potential Members from New River Community Action: Casey worked with Mt. Rogers and Jonathan Penn is from Pulaski. Everyone introduced themselves around the table.
- 2) **Review Previous Minutes and Action Items** - Andy moved that the minutes be accepted; Jamie seconded – motion carried
- 3) **Reflections...What's Going On...**
 - a. **AppCAA** – introduction of their New ED Rebecca Dillow- 8th week; team has been amazing and very helpful to her. Originally from Ashland, KY – ready to absorb and learn.
New River CA – Casey reported they just received a new HUD grant for rapid rehousing, will hire an additional rapid rehousing counselor targeted for homeless youth and families working with substance abuse or mental health disorders. It isn't permanent housing, 24 month period.
HOPE, Inc. - Andy noted that for the group homes, HOPE's insurance company had some concern as to one lease and then they sub-lease. Insurance company asked that they get out of the sub-leasing; however, HUD allows it. Lots of conversations about that.
People Inc. – Melinda Fairhurst has left People Inc.

Andy shared that Michael Haas has left **SERCAP**.

b. **Effects of the shutdown in our communities?**

USDA - lost some employees – one of the program specialists left the SW service area – some issues with contracts. However, have a better plan in place for any future shutdown; some essential employees approved for future. Initially only funded for three weeks; pushing to catch up and should now have the balance of the federal fiscal year funding.

People Inc. - the catch-up was a big hit and the backlog was difficult. Closing a loan now that had been affected by the shutdown – considering that a win.

Jake, asked Jeanie about how far backed up USDA was and how the catch up was going. Jeanie noted they have a new specialist, but training and the back-log on guaranteed folks side is taking some time – they are taking activities in date order but they aren't even sharing a turn time. Jake noted that they had seen some COEs and that is good. Jeanie said all expired COEs during the shutdown were renewed when they opened up. If new client, it should move fairly quickly.

HOPE – had a contractor that had to take off a month or more. Roanoke hasn't had a full week with no rain since the middle of July.

c. **VA General Assembly** - \$19 M State Housing Trust Fund from Federal tax cut.

Sim shared an Update will go out tomorrow – from the budget conference, an additional \$1.5M per year = \$7M per year – a long way from \$19M for FY20 proposed by the Governor. He can sign or veto (veto session is April). The Governor wants to amend the amount. If it is amended it will go back to the budget conferees. Encouraged all to communicate with conferees and Governor to support that. There are no budget conferees west of Lynchburg.

Legislation on Eviction –funding from the budget conference for DHCD to fund a pilot study on how to implement eviction diversion programs – related to establishing an evictions problem solving docket in the court system. HB2007 and SB 1428 (Sim will share). ***SIM TO SHARE with Vonda; we'll share with the Members.***

Permanent Supportive Housing – 2nd year. Sort of good news, VA budget surplus – D/R couldn't agree on how to use but the Governor's budget got slashed. Happy, not satisfied.

d. **Virginia Housing Alliance** – Alison, Dir. Of Training and Events. Learning Partnership of VHA - initiatives to look at rural VA including affordable and accessible training. SW VA focus group – what would you like to see offered? What are your challenges and what are the barriers? What is your preferable delivery for training? If anyone is interested in joining the focus group? Currently doing conference calls. Can't do this work without help and knowing. Currently working on 2 cohorts –

Emerging leaders – 3 day program developed as professional development for folks – a full day, one day per month, 3 consecutive months. Abingdon and Lynchburg in the Fall. Love to share information and have some representation from the area. Start in September. Share some more information. ***Allison will share with Vonda to get out to the Membership.*** Sim shared that they were hearing that some organizations experiencing staff changes, some direct line staff members are rising to management, new supervisors that might need some training. Professional development and leadership skills and organizational development. They have good Trainers that we have are good that can help build bench strength.

AmeriCorps/VISTA – Affordable Housing/Community Development Slots – VHA is accepting letters of interest until March 15th!! VHDA's monetary support lets the VISTA at no cost to the organization. Andy noted that with VISTAs – good things happen – Open Door – VISTA originated the first business plan for a pay what you can restaurant. Great program.

e. **Counseling** – reporting for federal/state – different programs required for reporting: VHDA, HUD, HCE, NWA, Fannie Mae report –

Jake, CHP went to Cleveland NTI for kickoff for the Technology Advisory Committee, whose purpose is to tackle the replacement of Counselor Max. No major revelations; targeting a timeline of a fully operational system by March 2020 possibly sooner. Have to figure out how

to think about one system to tackle that. NWA wants to simplify process for directly reporting to ORS. Work with HUD? If every locality could adopt one system? NWA is finally listening and taking charge of CounselorMax as an antiquated tool.

People Inc. – using Counselor Max – switching to EmpowR – no “match” so currently having to enter into 2 systems. Jake shared that the NWA Technology Advisory Committee – advising NWA on the pursuit to replace Counselor Max – broad base of people from the network that can provide feedback.

Jake also shared that **HPN** has Launchpad (charged by Fannie Mae) – helped test that; it’s good. \$1250 for 5 licenses per year. Very clean – built off of Sales Force (up to 10 licenses/year you don’t have to pay). Fahe’s is hardest – per Andy and Jamie (ORS Template (large) spreadsheet).

- f. **Food Initiatives** - Andy, HOPE, Inc. - Open Door Café is averaging 80 meals per day – exceeding expectations and explanations. Track through the sales system – 20 volunteers (kitchen, prepping, serving and cleaning). After you eat, you’ll be asked what you would donate (no price). \$8 is the “standard”. 60% at 8 or more; 40% less than \$8. Last week or so, the numbers flipped: 64% of customers paid less. Expecting that the community changes that back. Put on FB a Sunday School class that donated \$22 and that was matched many times over. USDA supports healthy, locally sourced food for people that would not have that access. Evening meal coincides with HOPE Packs. A bag on Friday with 3 meals. The Packers eat at Open Door – Brinners (breakfast/dinner).

HOPE created a subsidiary (LLC), Open Door Café – wholly owned by HOPE – grant support for one year to pay for the 2 staff. Social enterprise, planning a drive through coffee hut and hoping it will throw off revenue. Working with the Department of Aging and Rehab services for training employees; hoping it doesn’t create unrelated income.

Open Door’s volunteer management isn’t Andy’s responsibility. Volunteers have to have health department training (2 paid positions). Volunteers work with the next crop of trainees (today from the community college); continually training. The volunteers are at about 22 per day. In December, there was a total of 120 volunteers. Program: “Sign up Genius” – helps with scheduling. HOPE is looking at several on-line CMS. SALSA – CMS – donor perfect system but ties to Constant Contact. Looking at a new volunteer management/contact management as SALSA is changing. Sales Force manages contacts. Not so much donors. 10 free licenses – nonprofit service pack that has donor management. CHP, Katie McKerndon, might be helpful. eTapestry (Blackbaud product, lighter than Raiser’s Edge)

VP – find the information from Washington CO HFH on contact management and share with Andy

4) **VHDA Updates** – (Cliff Millirons, Amy Schwartz)

Cliff: working with Steve Critchfield to think outside the box in Pulaski. Needed something to turn things around in the small town that has had some downturns. New Ideas – West Main Development LLC – 3 developers that combined resources initially. A virtual arcade – to counterbalance the risk, there are some traditional business – commercial first floors, apartments on the upper floors.

In Carol County, VHDA working with the County administrator – Woodlawn School - \$9M dollar investment – 24 acres and renovate a school. Richland, interest in multi-family rental property. Looking for some grant funding for a market study. Bristol apartment complex for rehab. VHDA has some new models being looked at to bring lenders into the program for homeownership programs. Lender Select for smaller banks.

Closing Cost Initiative – **Amy, VHDA** – Closing Cost program – a little lower than the current regular programs (it is on the website) – for Rural Development Guaranteed loans and VA loans. This fills a gap for the ability of some families to come up with the closing costs for those loans. Income limits are noted on the website are slightly lower than regular limits. Expect this to help a

lot of families; picked up on the VA side quite a bit. A lot of active duty service people in the Tidewater area and veteran retirees. It is 2% of the sales price.

DHCD program – ARS – interest in participation – don't have a next step just yet. Jake said he thought he would hear about round 2 application. Little Ten PHAs expressed some interest in Bristol. Waiting for next step from DHCD – adjustments on the qualifications – program design created an affordability gap instead of solving it. In a learning curve. Not wanting to reinvent the wheel (passed on the NSP program model) and as DHCD managed NSP, they should manage this. Several folks couldn't qualify so they were looking at some modifications. Problem is how to sell at a price/value that doesn't cover the costs. IF you can't sell it, could you rent it? Guidelines may reflect some adjustments.

5) **USDA Updates** – (*Jeannie Barbrow*)

Interest Rates From 3.75 to 3.5%. 504 Grant/Loan guidelines being re-written. More flexible – was supposed to come about in January; shutdown delayed. 502 direct loans – utilize the funds and with the shutdown, we are behind. Making some concessions to move the money. Student loan requirements - repayment amount can be used and do some waivers based on state office. Guidance on the DC office – temporary flexibility until October 1, 2019. Full funds should be ready next week – Barry Ramsey said that it would be out – all the money should hit next week.

6) **Housing Needs Assessment**

All Members received an email from Jim Feb. 18th on the study – there will be a roll out coming in March – everyone will get a webinar invitation.

7) **Fahe UPDATES** –

a. Fahe Board Report – (Pam Johnson) VA Caucus Board Seats changing. Met in Abingdon at People Inc. First day covered where we are within our strategic plan, different reports shared. Second day was a generative discussion around Membership. How Members connect to Strategic Plan; how we connect to the Members. New Strategic Plan started 3 years ago: housing/leadership expanded to include education, health/human services, economic opportunity. Not all Members see where they fit in. Discussed how we make sure that Members are engaged and make sure they know they are important. Keeping the connection and lines of communication open. Feel comfortable with what the Members are doing. All Members are different. Keeping eyes open for many opportunities. Goal is to get connected and stay connected.

b. Business Development – Pam shared about the Strategic Plan – her team is looking for those opportunities. If there is something that you are interested in, please share so we keep that within our line of sight. Is there a Line of Business that you want to expand? increase your foot print? start a new social enterprise? Fahe can possibly assist with that and help with the risk of doing something different. It is easier to do work with partners – share the fun, risk, hard knocks that dance that we do well together.

Membership, Strategic Programs, Pam – Business Development – we talk often to keep ideas flowing.

ARC POWER – H.D.A. stretching and is now being funded. Fahe received another award for interns for job training for 2nd chance employers for recovery. People Inc. got a POWER Grant, the only one in VA.

c. Advocacy – (*Alex Dadok*)

Compliments for all the work on the ground – Advocacy is up a level – thanked VHA for their advocacy information. We have had a shutdown and Jim's op-ed got a lot of interest. In at-risk communities, the government (USDA, and others) there are essential services/funds that hurt rural. Even big city folks said "you elected this administration"; heard from rural communities and advocates as well. We are thinking about the shutdown, but also what is the region that we are dreaming of? We are here for a reason. We participated with a conference "Rural Places, Rural Faces". Jerome Powell, Federal Reserve is interested in raising

awareness and making sure the Community Reinvestment Act works for folks, this was the first time that a Federal Reserve Chair ever visited the Delta. The money flow matters, tied to Civil Rights, the region has worked hard to build the country; what can we expect as a region? We have a story to tell that people work together to have the country that we want.

Advocacy is working on 2 working groups:

1. Eligibility – USDA 502, HOME – how can we effect income eligibility to consider the very low AMIs in some of the Appalachian Region. It keeps the program from serving some people. Monthly hour long call. Let Alex know if you are interested.
2. Blue Sky Policy Group – If a 2020 presidential candidate asked what they should do for Appalachia – what would we ask for. As a Network, we should have some answers. Work our way into some big ideas. Something different than daily work. Also monthly hour long calls.

2020 appropriation requests may be delayed – subcommittees took it mid-March for 2019. 2020 budget no timeframe, but if you have some information to share, let Alex know. Fahe will be submitting a letter for the Network. You should be sharing with your legislators. Fahe will share our letter with you if that is helpful. Disappointed in the appropriation season... use the Housing Study – you can extrapolate that HOME should be 10 times more (as an example). Keep talking about how important funding is. Alex thinks it should be a pretty good year. Long term trend is down – we want to see what we can do to change that trajectory. What is the region we want to build. Sim: historically – what do we do at VA Community Housing Development is federal visits at NAHRO conference time. NLIHC – Alex and Sim will both be there.

d. CLS – (Dwain Neeley)

Started in Nov. – nonprofit work is amazing, especially how much work you do. We want to help get your message out more. Community Lending – we have money – what can we help your community do? What do your communities need? A new fire house, truck, day care? We want to relay that HOPE (your organization) helped bring “this” to the community. Housing/community programs – we’d like to do something big, could you partner? Fahe can help. Don’t think something can’t work – just ask. Banking background has a box; the beauty of Fahe, we can think outside the box. Look for ways to create a new product. Give us a call and we can see what could happen. It will never start with no – it will be “tell us more”. We are here to partner – you are the backbone – we can’t work if we don’t work with the Members.

Cliff – creative financing approach – there is the box in banking. NP – no box. Even with VHDA – public bank, but Non-Profit – the organization will listen to outside the box. Fahe could partner with VHDA....commitment to SW VA.

BOARD Information (Vonda):

There are two board positions open and we have received interest from four VA Members that are willing and interested in serving:

Andy Kegley, HOPE; Jake Powell, CHP; Jamie Gross, People Inc., and Hope Cupit, SERCAP. We have ballots for the organizations to identify a minimum of three people to recommend to the Nominating Committee for consideration of the open Board positions. You can recommend 4 if you like, but a minimum of three is requested. Ballots were distributed and collected when complete.

Nominating Committee:

As Jake Powell is the VA representative on the Nominating Committee, and Jake is requesting to be considered for the Fahe Board Position, we will need to have another person to represent VA on the Nominating Committee. It can be a person other than the board nominee from the groups or AppCAA who is present. Rebecca Dillow volunteered and upon a vote was approved as the Nominating Committee representative for VA.

e. Spring Retreat – (Vonda)

Talked about planning for Spring Retreat and getting Members' input. What do you want for your organization - possibly a performance challenge (remember Pam's conversation on expanding your service area or building a line of business...). Maybe you just want to hear more about what a challenge would look like before making that decision.

Another option for discussion would be affinity groups – meet as CEOs and talk about what you are dealing with – could lend itself to monthly calls with some prep work.

Another option is topical groups – many those that want to figure out how to work on the recovery transitional/intermediate housing opportunities or elderly housing with services ..

How to build relationships to develop partnerships and opportunities. Set out on the edge – talk another language. How to collaborate. Anything you want to connect with.

Connections across the caucus... Think about that.

There is a ½ sheet survey for everyone to complete and leave with Fahe staff today on thoughts for the Spring Retreat.

f. JCL – *From Laura*: Add'l Project Reinvest has been approved dependent upon availability of funds. PR may last through June, 2019 (FYI: FL paired with LIFT money).

Fahe is working on the single-close product – KY has a contractor approved – VA would be approved as a builder or have their builders approved and work as a broker. If you have licensed staff, you can be the broker and get paid. JCL also looking at an 80/20 product with a focus group.

8) Other Discussion Topics – Interest in Deeper Exploration

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)

g. USDA looking for opioid crises solutions – transitional housing for recovery

Andy, HOPE, shared on the Service Board – group home for Autism/development disability. Those that work with mental health and substance abuse - \$ for pregnant mothers with substance abuse – one or 2 bedroom townhomes. Scary amazing numbers – working with Mt. Rogers.

Pam noted that we are not advocating for anyone to be a serve provider for recovery, but to look at housing as an opportunity to partner – we know housing. When you graduate from Recovery, where do you go – the Network knows how do housing.

Next Caucus Meeting – Thursday, June 13, 2019, location TBD – volunteer to host? People Inc. also CHP, but People Inc. might be closer.

Upcoming Events

- **Member Connection Call**: Tues. Mar.19 11am **Dial-In Number: (641) 715-0730 Access Code: 429695#**
- **NTI Scheduled**: August 19-23, 2019, New Orleans
- **Fahe Spring Retreat** - April 24-25, 2019, Berea, KY
- **Fahe Annual Meeting & Rural Housing Summit** – September 9-12, Hilton Knoxville, TN
- **Quarterly Reporting** – **Deadline** for Quarter Ending 3/31/19 – Monday, April 15th
- **VA Caucus Meeting** – Thu. Nov. 7, location TBD



Fahe Spring Meeting
Breakout Group Wrap-up Items
April 24 – 25, 2019

1. 2GenX Tracking – EmpowOR Program

Member Expert(s): Jamie Gross, People Inc.

Fahe Staff: Vonda, Kyle, Clay

Takeaways:

1 – Organizations would have to switch from current software or use empowOR in addition. Ultimate goal would be a cross-Member system within 2 years.

2 – Consistency is key – Must enter all data and in the same way...across organization....across membership.

Summary – The system is very expensive, and would be a huge lift to get all of the network to utilize EmpowOR, but has potential to be worth the investment. This would require an analysis of value and cost of activities as well as capacity for Members to onboard and implement. Fahe could do a survey on systems used that would be necessary. Barriers to implementation include shift in culture and mindset.

What are the activities, from beginning to end?

Analyze the value and cost of the activities.

1. Does the activity make you more or less competitive?

More – more accurate reflection of outcomes achieved with data to back it up.

2. Is the activity labor intensive? How much does raw material cost?

Barriers:

- Organizational culture – shift to measures long-term to see if outcomes are achieved. Need to look at data and work in the business, maybe community based. Have we made a difference – for families housed, are the children more school ready; are the adults better educated...
- Shift in mindset
- Cost

Funding, what type?

?? Annie E. Casey and the Aspen Institute are looking at the whole family initiatives – Garrett County CAA has had funding and access to resources and expertise via those two organizations.

2. Job Training with Recovery and Housing

Member Expert(s): Scott McReynolds, Housing Development Alliance

Fahe Staff: Matt Coburn, Tina Parker, Tyler Johnson, Jim King

Takeaways:

1. analysis of funding and opportunity (state by state and who holds what);
2. coordinate site visits to an org (see what Members are doing); to Housing Authority of Mingo Co, to HDA
3. pushing at federal level with USDA and others to understand what is needed - more and different investment

Other Possible Steps:

1. Staff person to liaison with stakeholders, working with several Members on the ground
2. External vetting process to get beyond felony/addiction; partnership with Nat'l homebuilders, shortage of carpenters nationally
3. Getting community college system to waive tuition for trades like construction
4. Create and advocate for a model for vulnerable populations to obtain Associate's Degree while incarcerated or in recovery (transition out into Youth Build-type format putting trade training to work)

Resources Required to Succeed:

1. Fahe staff time (salaries + travel)
2. Travel funds/incentives for Members to attend site visits

3. Social Enterprise

Member Expert(s): Jackie Mayo, HomeSource east tennessee

Fahe Staff: Sara Morgan, Colby Lilly

Takeaways:

1. **Growth mindset** – often times in companies we as nonprofits are not in the mindset of being an entrepreneur. We need to think entrepreneurially in order to advance opportunities for new business lines, and thus new revenue streams.
2. **“Fail Fast, Fail Cheap”** – Along with the “growth mindset” you must have a desire to learn, fail, and refine your approach in order to succeed and produce viable business lines.
3. **Self-Sufficiency** - This is something Jackie and her team excel at. It's about doing what needs to get done, prioritizing competing needs, and delegating efficiently within the organization.

Barriers:

- John Niederman (Pathfinder) – How do we get funding in order to take on risk?
- You need good legal counsel to advise on corporate set up and tax status
- Insurance
- Marketing
 - o Branding and building that capacity up
 - o Social media management
- Summary:
 - o Need for startup capital – equity/venture capital
 - o Resources – LivePlan.com, SBA, SCOR
 - o Ideas for Social Enterprise that we can articulate? → What are barriers to digging into this work?

Ideas we heard:

- o Pop-up commercial buildings
- o Granny houses; micro homes
- o Market-rate rentals for mod-income
- o Nurseries & reclamation; agra-forest; superfoods; farm-to-table; breweries; Andy's hops; truffles
- o Some areas need code requirements
- o Financial coaching – community lending center as alternative to payday lending
- o Workforce development could be a connection point with all of these
- o Home rental after disaster; insurance company guarantees and Pathfinder can charge markup
- o Construction for hiring

4. Elderly Housing with Services

Member Expert(s): Karen Jacobson, Randolph Co. Housing Authority

Fahe Staff: Pam Johnson, Debbie Thompson

Takeaways:

1. DOT/HUD Partnership
2. Housing Study 2012- The aging population is doubling.
3. SASH Model – Launch low income housing for seniors

Being a Member offers:

- i. PH2 (mental assessment); assigned a nurse
- ii. Health Action Plan – Health plan and social plan
- iii. Wellness Assessment
- iv. Care transitions
- v. Care Coordinator, wellness nurse, paraprofessionals (i.e. retired social workers)

Barrier: funding sustainability.

Adult Disabled Waiver to help the elderly to stay out of nursing homes. Senior Center – Health Department – In-home care.

There is a gap in care and in home services are not well delivered. Transportation is the biggest health care problem for seniors as they can't get to their appointments. Perhaps bus voucher would help with that.

4. AmeriCorps Model – Started by Marshall University Community Health Worker Program

- Working together
- Right partners
- Approach
- How do we build with them?

Fahe can contribute towards the technical pieces and form a working group to address needs in the community.

National Association of Care Takers could be a possible partner for the working group.

Barrier: Transportation is a problem. We need to figure out a way to bring people closer to where their health care is located.

- Possible housing on hospital property?
- Housing needs assessment with a different set of partners?
- Corp. for Supportive Housing Partner? Maybe?

Four M's:

1. What Matters
2. Medications – reducing meds
3. Mobility
4. Mentation – decrease delirium/dementia – hydration

Next Steps: Form a working group to educate and provide first conversations with outside groups.

Fahe Updates

JustChoice Lending

From Laura:

- The team has been working on some new opportunities that could bring some exciting product options to the table. More to come later.
- We are also working on an easy to read reminder sheet that discusses what opportunities are available through JCL and which can provide Members a chance to earn capital for their organizations.
- Lastly, the MIT visit final results have been received and are under review internally for our response. This information will ultimately be shared, initially with the participating organizations.

From David Brock:

Credit report fees have increased over the past few months. Please see the following pages for the updated loan application with the current fees.

We just want to remind our Members, and the clients they send to us for pre-qualification, that these fees have increased. If we don't collect the correct amount initially, we will have to come back to them for the additional charges which we want to avoid if at all possible.

Here is the new statement atop the updated form:

Mail application and check or money order to:

Attention David A. Brock, Just Choice Lending 319 Oak Street Berea, KY 40403

Check or money order made out to JustChoice Lending for either \$20.55 for a single borrower or \$35.50 for two borrowers

Community Lending Services: Please see the attached document outlining the Member Referral Program! Hoping to see Members connecting with community partners for the program!

Appalachia Heat Squad

Appalachia HEAT Squad is an energy efficiency program created by Fahe through Appalachian Regional Commission POWER funds. It is currently available in 9 eastern Kentucky counties through 3 Fahe members. Energy auditors perform whole home assessments for homeowners and produce same day reports with suggested repairs and the associated cost. Appalachia HEAT Squad's POWER funding will end on October 31, 2019 and Fahe will be opening up the program to interested Members who may want to join the program after this date. More information will be available closer to November. If you have any questions about the program, you can email Tyler Johnson at tjohnson@fahe.org. You can also learn more about the program at www.appalachiaheatsquad.org.

Membership Renewals

Membership Renewals went out to the Primary Contact via email last week. The packet of forms and documents noted on the checklist, along with the fees, are **due back by July 15th**.

There are no changes this year. We do want to remind you that there are 3 spots where you have the opportunity to note **additional activities**, beyond production information collected quarterly.

- **Checklist** - midway through page 2 is a big blank area to insert your info
- **Item A** – Contact Info Sheet – **Column S** - this information is used for your entry on the interactive Member map: <https://fahe.org/members/>
- **Item C** – Production Report for Calendar Year 2018 – Column AJ at the far right

Fahe Annual Meeting

Membership is in planning and preparation mode for the Fahe Annual Meeting in Knoxville in September. We will be taking the survey information discussion from the caucuses to work on content for our breakouts.

We anticipate that registration will open for Fahe Members by the end of next week. For the regular price of the Annual Meeting, you will also be able to register for the Rural Initiatives Membership Conference at no additional cost! Please watch your email and newsletter for the announcement and registration information.

NWA Quarterly Reporting

Due July 15th – **KUDOS to Members**, we hit **89% reporting** for QE 3-31-19! We want to get it to 100% over the next year.



fahe
Strength in Numbers

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

Mail application and check or money order to:

Attention David A. Brock, Just Choice Lending 319 Oak Street Berea, KY 40403

Check or money order made out to JustChoice Lending for either \$20.55 for a single borrower or \$35.50 for two borrowers

DATE: _____

If you do not have a contract on a house, please complete the following:

Do you have a specific house payment you are targeting? Yes No What is target price? _____

Do you have a specific purchase price in mind? Yes No What is the price? _____

Will you occupy the property as your principal residence? Yes No

How many people will live in the house? _____

How would you rate your credit? **ANY COLLECTIONS, LATES OR NSF'S IN THE PAST 12 MONTHS?** Yes No

- Absolutely Perfect (no late payments ever)
 - Very Good (a few late payments long ago)
 - Pretty Good (a few late payments in last 2 years)
 - Not Great – (a lot of missed payments)
 - Definitely Not Good – (past due items or collections)
 - Bad – (recent bankruptcy or unpaid judgment)
- Date of Discharge? _____

BORROWER'S INFORMATION

Name _____ SS # _____

Marital Status Married Unmarried Separated

Date of Birth _____ Yrs. in school _____ Dependents # _____ Ages _____

Current Address _____ Length of time there _____
Home Phone # (____) _____

Employer _____ Length _____ Wages \$ _____ Average hours per week _____

Address _____ Phone # (____) _____
Position _____

Previous Employer _____ Length _____ Wages \$ _____
Address _____

If income is other than employment, what is the source of income? _____ Amount \$ _____ mo.

Currently: _____ Own _____ Rent _____ Amount of payment or rent \$ _____

If renting: Name of Landlord _____
Address _____

- If less than two years, please fill in the following

Previous Address _____ Length of time there _____

Previously : _____ Owned _____ Rented Amount of Payment or Rent \$ _____

CO-BORROWER'S INFORMATION

Name _____ SS # _____

Marital Status Married Unmarried Separated

Date of Birth _____ Yrs. in school _____ Dependents # _____ Ages _____

Current Address _____ Length of time there _____

_____ Home Phone # (____) _____

Employer _____ Length _____ Wages \$ _____

Address _____ Phone # (____) _____

_____ Position _____

Previous Employer _____ Length _____ Wages \$ _____ Average hours per week _____

Address _____

If income is other than employment, what is the source of income? _____ Amount \$ _____ mo.

Currently: _____ Own _____ Rent Amount of payment or rent \$ _____

If renting: Name of Landlord _____

Address _____

- If less than two years, please fill in the following

Previous Address _____ Length of time there _____

Previously : _____ Owned _____ Rented Amount of Payment or Rent \$ _____

List Checking/Savings Accounts (include 401K accounts)

Bank Name	Account Number	Balance

Vehicles/Motorcycles/boats, etc.

Creditor	Payment	Balance
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Child Support Paid	\$ _____	\$ _____
TOTALS	\$ _____	\$ _____

IF REFINANCING, PLEASE COMPLETE THE FOLLOWING:

Value of subject property: \$ _____

Loan paying off with new loan:

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Comments: _____

If more space needed, please add under separate sheet.

FAHE

Federation of Appalachian Housing Enterprises, Inc.

Strength in Numbers

AUTHORIZATION TO OBTAIN CREDIT INFORMATION

I hereby grant permission for Federation of Appalachian Housing Enterprises, Inc. (FAHE) to obtain any and all information deemed necessary to process my mortgage loan application, to obtain any payoffs necessary, and to make changes to the mortgagee clause in my homeowners insurance upon approval of my loan. This information includes, but is not limited to, my present employment status, my federal income tax returns, if required, my deposit account, my past and present consumer credit record, my mortgage record and/or my rental record.

REVERIFICATION AUTHORIZATION TO OBTAIN CREDIT INFORMATION

Federation of Appalachian Housing Enterprises, Inc. (FAHE), their successors and/or assigns, as their interest may appear may re-verify the information or documents used in processing this loan. I hereby authorize release of information to the lender or its designee, by my employer, bank, accountant, mortgage lender, landlord, creditors, and other sources to verify the accuracy of documents and credit information the lender used in deciding whether to approve the loan.

I also, grant permission to use a photographic copy of this form containing my signature to obtain any information regarding the items mentioned above.

Date

Signature

Name (Printed)

Date

Signature

Name (Printed)

Privacy Act Notice: The information to be obtained will be used by the lender and any federal agency insuring, guaranteeing or purchasing the mortgage to determine whether you qualify as a prospective borrower under the lender's and agency's underwriting standards. The information will not be disclosed outside the lender and the federal agency without your consent except to the person or company verifying the information including, but not limited to, your employer, bank, lender and any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information, but if you do not your mortgage loan application may be delayed or rejected. The information we will obtain is authorized by Title 38, U.S.C., Chapter 37 (if VA); and 12 U.S.C., Section 1701 et seq. (if HUD/FHA).

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.*