



VA Caucus Agenda
Thursday, June 24, 2021; 1:00pm -4:00pm
Via Zoom: <https://us02web.zoom.us/j/87959206850>
Passcode: 524021

- 1) **Welcome and Special Guest Introductions** (*Jamie Gross, Vonda Poynter*)
Jeanie Barbrow, USDA RD; Amy Schwartz, Cliff Millirons, Sam Hanks – VH;
Brian Koziol, VHA; Lisa Porter, BRHA
- 2) **Review Previous Minutes and Action Items** *pp. 3-7*
- 3) **NeighborWorks Tableau Fellowship** (*Katy Stigers*) *p. 8* **10-15 minutes**
- 4) **American Rescue Plan Discussion, other Federal funds** **15-20 minutes**
DHCD, Virginia Housing
Attached: VA Funding, 5/13 Call Notes, VA Capacity Needs, ARP Advocacy Alert for
Local Funds pp. 9-16
- 5) **Around the Horn – Staffing issues – new staff, needed staff** **10-15 minutes**
- 6) **State Legislative Updates** (*Andy Kegley, Brian Koziol*) **15 minutes**
Virginia Housing Alliance
- 7) **Advocacy** (*Alex Dadok, Josh Stewart*) **15 minutes**
 - a. Reenergize Southwest VA, Public Comments to VA Dept. of Mines, Minerals and Energy due Sept. 30. Energy Affordability, Workforce Issues Listening Session Rept.
 - b. Hiring update
- 8) **Communications** – Ted Boyatt
- 9) **Health Initiative – Ballard Collaboration Update** (*Andy*) **10-15 minutes**
- 10) **Caucus Chair Election for 2022** (*Vonda*) **5 minutes**
- 11) **Nominating Committee Discussion** (*Samantha Livesay*) **10 minutes**
 - a. Who is interested in serving?
 - b. How hard is it to fill your Board seats and other commitments, like Caucus Chair?
 - c. What would make the lift easier?
- 12) **Virginia Housing Updates** (*Amy Schwartz, Cliff Millirons, Sam Hanks*) **10 minutes**
- 13) **USDA Updates** (*Jeannie Barbrow*) **10 minutes**

14) Fahe Updates – Memo Attached

20 Minutes

- a. Feb. Board Report - Bd. Members Andy Kegley, Jake Powell
- b. Member Updates (Vonda)
 - Reporting – QE 3-31-21 **p. 17**
 - Training for 2021: June – Rental Portfolio Mgt.
 - FY22 Leadership Trainings in process
 - NWA schedule (Jackie)
 - HUD Counseling deadline August, 2021
 - Communications Poll Results (*in Minutes, p. 6 of packet*)
 - Renewals, (Jackie)
- c. Resource Plan Working Group (Sara Morgan)
- d. Lending – Community Lending, Just Choice Lending **pp. 18- 20**
- e. Partners for Rural Transformation Report **pp. 21-22** **Link to [Case Study](#)**

Next Caucus Meeting – Thurs., Oct. 28, 2021 – **tentative** host AppCAA, Natural Tunnel State Park

Upcoming Events

- **Wed., June 30 - 2 pm:** Monthly Training Webinar – Rental Portfolio Mgmt.
- **Sept. 21/22/23 – [Fahe Annual Meeting](#)**
- **Thursday, Oct. 28** - VA Caucus Meeting

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

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



VA Caucus Minutes Thursday February 25, 2021 ~ Via ZOOM

Name	Organization	Name	Organization
Renetta Robinette	AppCAA	Alex Dadok	Fahe
Samantha Livesay	Comm. Housing Partners	Chad McPherson	Fahe
Jake Powell	Comm. Housing Partners	Claire Silberman	Fahe
Andy Kegley	HOPE, Inc.	Colby Lilly	Fahe
Jordan Atwood	HOPE, Inc.	Drew Pritchard	Fahe
Rob Goldsmith	People, Inc.	Jackie Weiss	Fahe
Cherry Wilson	SERCAP	James Caudill	Fahe
Regina Sayers	Guest - AASC	Jessie Hunt	Fahe
Lisa Porter	Guest - BRHA	Jim King	Fahe
Lynn Pannell	Guest - BRHA	John Niederman	Fahe
Jeanie Barbrow	Guest - USDA-RD	Joshua Stewart	Fahe
Brian Koziol	Guest - VAHA	Kodi Mullins	Fahe
Molly Jacobson	Guest - VAHA	Pam Johnson	Fahe
Cliff Millirons	Guest - VH	Sara Morgan	Fahe
Sam Hanks	Guest - VH	Sarah Weintraub	Fahe
Amy Schwartz	Guest - VH	Vonda Poynter	Fahe
Jose Quinonez	Partners for Rural Trfmtn		

100% Attendance

1) Welcome and Special Guest Introductions (Andy Kegley, Vonda Poynter)

2) Review Previous Minutes and Action Items - minutes were reviewed, Jake moved for approval, Cherry seconded, motion carried.

3) Message from Jim King

Looking ahead – 4 corners mentioned at the Annual Meeting as we plan for the next ten years of working together. Creating the communication in Appalachia where we want to live. Thought about our foundation as actual four corners:

If you remember from Dave Kreher, Members are the rebar.

1. More Capital to the region
2. Build Capacity in the Region
3. New Narrative
4. Strength in Numbers

4) Around the Horn – Check-in discussion

CHP – More of the same; rising cost of materials is crushing right now, esp. lumber. puts on bigger pressure to make the right choices with design, pass on costs to homeowners, proformas looking worse and worse. 300% on some things, hopeful that things come back in line, continue to look for solutions.

Samantha, Realty/HO: building a healthy pipeline for potential clients – online/digital, different platforms, utilize existing partnerships with Univ., Employers for lunch & learn. Low inventory of homes to sell – gone in a blink of the eye.

SERCAP – IPR – Going to Fahe for HOME Funds x2 – funding falling short with increased contractor costs. The quota with HCD is 5 houses. Looking for additional funding wherever they are able to.

AppCAA: in transition, interim Director. FOC – helping folks with credit, HBE, lots of changes

going on.

HOPE, Inc. – Noted the passing of Maxine Waller did a lot of work with DHCD, a real force in the work. Online celebration of her life, Civic League in Ivanhoe – late 1980s and early 1990s. She was a force and there was a memorial service online. Nice to hear the reminiscing. 2 spec homes in Long Meadows subd. and will start 2 more once one of those close. Building for inventory. . \$524M for the rent relief program. \$50M with the rent-mortgage relief from June to Dec. Issue w/DHCD in the way they are handling the rent relief. Private Call center for residents, single point of contact at VH for the landlords. Brian/Molly? Has that been an issue?

5) Caucus Representative to Nominating Committee (Vonda)

With Rebecca Dillow leaving the caucus, we need a new rep for the nominating committee. That person cannot run for a seat on the board, not a heavy lift? **Samantha Livesay volunteered, Jake motioned to nominate, Renetta seconded, all approved!**

6) Virginia Housing Updates

Amy: Ramping up internally to help with the Rent Relief – some personnel, some contractors. Piloting a new program for TPO (third party originators), working with 1 bank in SW VA and hoping to add another. Housing stock shortage is impacting program usage. Price increases in lumber and supplies are an issue. Underserved areas and metro areas struggling with lack of housing stock. Qualified homebuyers in the pipeline but no houses available. New Home sales, price is going up all over the state,

Andy – which bank? Amy: 1st Community, the other is still in negotiation. Smaller banks don't usually participate, but their customers want the programs that VH offers so it's done internally. 502 Guarantee mostly.

7) State Legislative Updates - Virginia Housing Alliance (Brian Koziol, Molly Jacobson)

Brian: Session started Jan. 13 – extended into special session. Big priorities are the Housing Trust Fund, Supportive Housing, Housing Opportunity Tax credit (state LIHC). Laid on the table in house subcommittee, lined up in the Senate companion bill. It passed unanimously out of committee and passed unanimously in the Senate. It came back to the House and in conference (marked up unfavorably). Brian is hearing that there will be a stat LIHC program to the tune of \$15M per year with a credit period of 5 years with the option for VA and Dept. of taxation to work out a certificate program.

Molly – ATF – started out for FY21 w/governor's budget \$70.7M both bodies decreased the increases that were added to support HO/Rent relief. Asked that they maintain the original level, keep it as a base budget in permanent supportive housing. \$34M for 2022. Budget amendments were offered but not taken up. Voted to have a special session that will end this week, hopefully with an approved budget.

Brian – if there are any questions, will share the bill-tracker in the chat. Delegate Borne's bill anti-NIMBY as to building affordable housing.

Josh asked about the unfavorable mark-up in the House for the state LIHC. Brian noted future certification of those credits was pushed. \$29.5M/year in line with the federal tax credit – they inserted some language to push NC, no preservation deals and cut to \$2.9M of credit flow for 3 years... more of a pilot program design. Cut the stability of the investment. Brian thinks that we will get to \$15M/year and then by 5 years at \$75M flowing.

Andy asked about Advocacy's letter to support the LIHC included in the packet may not be needed. We will send a thank you letter to Del. Bourne for the certificated amendment and Senator Locke who have championed these bills.

8) Advocacy (Alex Dadok, Josh Stewart)

a. State priority update: Discussion of draft letter on state LIHC program – change to a thank you letter per discussion above.

b. Federal update: prospects for passage of legislation –

- ***** NOTE:** Federal Eviction Moratorium on March 31 – rental will lose their federal eviction protection

- ***** NOTE:** Biden Admin extended homeowner foreclosure moratorium until June 30.
- People need to get Rental Assistance quickly. Some state level changes to slow evictions but the CDC moratorium will go away.
- There is another relief bill – the Budget Reconciliation process – the American Rescue Plan – the “thing” in Congress. Financial Services Committee is over the HUD-Transportation. The Byrd Rules determine what can or can't be included in the budget reconciliation.
- Final Version will include (match what Fahe Members have said they want):
 - Extend unemployment insurance (expires mid-March) don't want it expiring in the pandemic
 - More ERA funding on top of the Dec. – another \$19M
 - \$9.9B – the Homeowners Assistance Fund – looks like Hardest Hit Fund in 2008.
 - \$5B for HOME program – a lot of which will go to TBRA but also existing home purposes. Extend to renovation of non-congregate facilities
 - Housing Counseling money to go through NWA, looks like National Foreclosure Mitigation Counseling Program
 - \$5B of new vouchers – temporary vouchers with a 10 year timeline – targeted to people that are homeless or at risk of homeless based on coronavirus impact on housing stability. The vouchers are not portable
- c. Strength in Numbers – when we're thinking about state-level priorities or our national partners, the more we work together, the better chance we get a win, in this to work together for our communities – advocacy and programs.
- d. Hiring update from Advocacy Department – Fahe making an investment in this kind of work, Advocacy Director – and Leadership Dev. Director – take this work to the next level, work even better, more disciplined, together. Use our strength in numbers to bring more money to the table to support this work. Fahe's staff behind you in your work.

Andy – looks like Congress is getting ready to go back to using “earmarks” only for nonprofits and local govt's. Broad range of nat'l infrastructure projects.

Rob – People, Inc. ***** personal note:** Jamie's husband Fred is still waiting on heart surgery. Likes the idea of earmarks coming back. Previously got some work done with those. Believe they are an essential tool for cooperation within Congress; makes them more likely to work together on other things. Morgan Griffith not likely to use it but possibly Kane/Warner would and it wouldn't depend on Griffith's approval.

Andy might check in with the Kane's local office about a project in Wytheville.

Alex – Roanoke Times – school issue & political interests in VA – to fund in an equitable way – recommend that you read that series. Duane Yancy might be good as a possible speaker for a Fahe meeting. Alex met him. Jim also published an Op-ed there.

Bristol Redevelopment & HA – Envision Center – to bring together partners under one umbrella as a one stop service. Have a nonprofit and bringing in dollars to pay for that coordination. PH repositioning is important; 2nd oldest HA in the state! Once we reposition our stock, they will not be eligible for the same type of grant for resident services. Moving to Work Agency in cohort #1 agencies. It will allow us to ask for waiving in business as public housing – like rent calculation, the fundability of resources – 20 year demonstration program. The group has been so welcoming and they are working on submitting their Membership Application. Really see the benefit and “fit” with Fahe Membership.

- 9) **Health Initiative Collaboration Update** (Andy) – Paula Masters, Andy, and Rebecca Dillow (formerly with/AppCAA, now at Clinch-Powell RC&D in TN) presented a session in the Gov's Conference. Ballad reported 5500 unmet housing needs referrals in their 7 VA hospitals. Patients do a CMMS screening. . Continuing conversations with Ballad. Regional collaboration – VA, TN. Fahe submitting a grant for the collaboration - 8 members – proposal for 7 members for \$100,000 grant – distributed to each group to support work with housing

and health.

VA Gov. is pushing UniteUS as a referral system. Client management system, but the value is that it is linked to health departments, community service boards, who may be mandated to use it if a state office. It can be a valuable referral system – the roll out is not quick. Ballard behind it – it will be adopted in TN on Ballard's dime. Every Tuesday there will be a demo.

Rob noted that he spoke with Ballard on UniteUS – he volunteered to advocate with the UniteUS owner to facilitate coordination with high other client management systems.

Jackie shared link for demo on UniteUS.

10) Member Discussion – State financing topic – where is your interest?

Gaps in financing from the state to do your work? ([spreadsheet](#) and [PowerPoint](#))

11) USDA Updates (Jeannie Barbrow) Still working from home, accepting applications in many forms – still do not have a State Director – don't know where they are in the process of filling that position. *** **NOTE:** Offering 502 Packager training online.

Have moved HPG to Single Family Housing since that's where the dollars were being spent. New home loan income limits have been posted. Still waiting on budget to come through – funds hopefully to be released by the end of the month, everything has been funded so far.

12) Fahe Updates – Memo Attached

a. Dec. Board Report - Bd. Members Andy Kegley, Jake Powell

Jake – not a ton from Dec. but some great work being done on the Strategic Plan.

Leadership at Fahe is being really intentional about the process – if you want to provide feedback, you can contact Jake/Andy and they will take it to the board.

b. Fahe Member Updates (Vonda)

- Reporting – QE 12-31-20 – great response 98% at quarter end 9/30/20 and were only at 78% for 12/31. It's important to tell our story but we are not on track to meet our goal for FY2021 – hoping to see upticks in the numbers over the next two quarters. It does get attention at the national level, training \$\$ from NWA -
- Training: 9 operational scheduled for 2021: February, 502 Refresher-Member staff; March – Fair Housing; NWA schedule; HUD; FY22 Leadership trainings.
- Jackie shared a poll on Communication – being mindful to use our time best for the Members, we want to know how Members prefer to receive Fahe Membership communications. Will revisited when Fahe has a new Communication Team.

	Mon. Email	Mo.Newsletter	Posts to website	Member Forum	one-off emails
VA - 15	11	8	0	1	6

c. Resource Plan (Sara M.) – Persistent Opportunity Fund – not just a lending vehicle – it is part of how we help to resource the entire network. Resource plan will link together resourced needed for lending capital, support network business you conduct and, resources to support our advocacy and communication uplifting work.

What resources should propel Members work and businesses forward? To help inform this plan, Sara will need help from the Members. Need to know the type of money you want.

*** **NOTE:** We will be asking for Members to help inform the plan – if you already have an idea, you can send an email: sara@fahe.org .

d. Lending

- Community Lending Referral program - available to work with you on Guaranteed Bond Program funds; let Dwain know if you have a need. dneeley@fahe.org
- Just Choice Lending – Welcome Home Flyer in the back of the packet.
*****NOTE:** Opens March 1st expended by mid-April, less funds available this year. The Member only DPA program will open again this spring so watch for that opportunity.

Housing Counseling is having 2 financial literacy March 16, 6-8pm and March 20 from 10-12 am. New program for A/R/S/ - one house to flip - reach out to any potential homebuyers – 60 days for Low income homeowners, then market. Joann Kerman at DHCD – her husband passed. Water is Life – April 22nd – don't know the process yet, whether virtual or in-person.

Next Caucus Meeting – June 30, 2021 – **tentative** host AppCAA, Natural Tunnel State Park This meeting will include Caucus Chair election.

Upcoming Events

- **2020 MIT Student Report/Review Webinar** coming soon
- **Thurs. Feb. 18** – 2 pm: Monthly Training Webinar – 502 Updates/Refresher
- ~~Thurs. Mar. 25~~ – **UPDATED: Wed. 3/31** - 11am: Monthly Training Webinar – Fair Housing Workshop
- **April 21/22 - Fahe Spring Retreat/Executive Director Symposium**
- **Thurs. May 27** – 11am: Monthly Training Webinar – TBD
- **Thurs. June 17** – 11 am: Monthly Training Webinar - TBD
- **Thurs. June 24** – VA Caucus Meeting
- **Sept. 21/22/23 – Fahe Annual Meeting**
- **Wed. Oct. 28** - VA Caucus Meeting

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To: Fahe Members

From: Katy Stigers, VP of Research

RE: Invitation to join Research Evaluation Evidence and Data (REED) Committee

Memo

Fahe is increasingly presented with opportunities to participate in research with respected scholars and national partners. In addition, presenting the full impact of Fahe's work requires that we increase our attention to evaluating programs, measuring impact, providing evidence of our success, and building our own expertise in data that matters. The result is greater capacity to inform conversations with funders and others eager to support your communities. They don't know the right questions to ask so they rely on what they've done in the past – in areas that might be very different from yours—but are interested in learning from you.

Some of these opportunities to participate in research come with funding that can go to Members, either as a partner or by submitting our own responses to RFPs. Spending time now to establish some collaborative working groups will put Fahe in a position to capitalize when these occasions arise. There are two potential opportunities coming up in the next few months, one with a research project funded by USDA and led by the University of Georgia (with other collaborators) and the other is through Neighborworks Tableau Fellowship, which another Fahe member has benefitted from in the recent past.

Finally, many members have their own questions which require some research capacity. This committee is a way to come together to help formulate and prioritize those questions so that we can seek out the support and partners needed to answer them well. Ultimately this can bring attention to the great work you are doing in your communities, and eventually draw new funding.

Unless the Members of the Committee desire more frequent meetings (due to an ongoing research opportunity) the proposal is that the committee meet quarterly

The Committee would be comprised of member representatives. It may invite researchers as guests from time to time to present their projects or propose opportunities. Meetings would occur via Zoom on a set schedule convenient for the participants. Staff support comes from Fahe Research.

Initially this is an open invitation. Some research opportunities that involve pass through funding or have other criteria may require Members to apply to participate, but for the REED committee generally, please consider who in your organization has the time, interest, expertise and access to information to participate. This person may have an interest or background in research, or data management, or be curious and interested in building this as an area of expertise. This person should be able to make decisions or recommendations about participation in projects the committee may decide to take on, or be able to get approval to do so. It might be someone who currently does data reporting, or someone who prepares reports for funders. There are not hard criteria other than a commitment to attend meetings and participate regularly. We hope that the committee will be representative of Fahe geographically and across organization type.

Virginia Recent COVID Relief Federal Funding					
	CRRSSA	American Rescue Plan Act			
	Emergency Rental Assistance 1.0	Emergency Rental Assistance 2.0	Homeowner Assistance Fund	HOME for Homelessness	Emergency HCV
Federal Agency	Treasury	Treasury	Treasury	HUD CPD	HUD PIH
Funds Disbursed To	State	State	VHDA	DHCD	VHDA
Target Recipients	Renters	Renters	Homeowners	Homeless	Homeless
Type of Help	Rent & Utility Relief	Rent & Utility Relief	Mortgage & Utility Relief	Unit Creation, Rent Assistance	Rent Assistance
Can Fund Services Too?	Yes	Yes	Yes	Yes	No
Geography	Statewide*	Statewide*	Statewide	State PJs	Statewide
Deadline for Use of Funds	9/30/2022	9/30/2025	9/30/2025	9/30/2025	TBD
Allowable Admin %	10%	15%	15%	15%	TBD
Est. Total Funding to State	\$524,601,619.90	\$415,000,000	\$258,444,431	\$39,724,473	TBD
Funding^	\$52,460,162	\$62,250,000	\$38,766,665	\$5,958,671	TBD
Max. Services Funding	Included in Admin	\$41,500,000	\$12,922,222	TBD	-
Max. Operating Grants	-	-	-	\$3,972,447	-
Funding to VA Localities					
Alexandria	-	-	\$2,277,389	\$2,243,216	HCV funding will go to local public housing authorities.
Arlington County	-	\$5,592,188	\$2,668,611	\$2,628,564	
Chesapeake	-	-	\$2,035,223	\$2,004,685	
Chesterfield County	\$10,595,715	\$8,330,173	\$2,156,390	\$2,124,036	
CNSRT-Blacksburg	-	-	\$2,194,252	\$2,161,332	
CNSRT-Charlottesville	-	-	\$2,489,620	\$2,452,270	
CNSRT-Suffolk	-	-	\$1,473,391	\$1,451,291	
CNSRT-Winchester	-	-	\$2,347,947	\$2,312,718	
Danville	-	-	\$1,005,754	\$990,667	
Fairfax County	\$34,463,869	\$27,094,916	\$8,004,669	\$7,884,566	
Hampton	-	-	\$1,984,738	\$1,954,965	
Henrico County	-	\$7,811,099	\$3,265,850	\$3,216,865	
Loudoun County	-	\$9,764,240	-	-	
Lynchburg	-	-	\$1,521,286	\$1,498,471	
Newport News	-	-	\$2,837,666	\$2,795,087	

Norfolk	-	-	-	\$4,586,495	\$4,517,686
Portsmouth	-	-	-	\$1,563,932	\$1,540,476
Prince William County	-		\$11,105,300	\$3,401,619	\$3,350,574
Richmond	-	-	-	\$5,929,821	\$5,840,854
Roanoke	-	-	-	\$2,486,647	\$2,449,336
Virginia Beach	-	-	-	\$3,898,902	\$3,840,395
*Chesterfield County and Fairfax County are administering separate local programs.					

**VA Caucus Meeting Notes
American Rescue Plan Act
May 13, 2021**

Follow Up:

- Meeting Notes and other information out to the WV Caucus for comment
- Members Supply For conversation with DHCD on capacity needs, Ballpark numbers on what you can do with current capacity AND what you could do with additional staff capacity – **send on or before May 21st** – to Vonda/Jackie
- Watch for any HUD clarifications
- Progress updates to Caucus group as appropriate

Meeting Material:

- <https://www.fahemembers.com/wp-content/uploads/NCSHA-Homelessness-Program-Under-HOME-Summary-03.10.2021.pdf>
- At-risk definition: [At a Glance Criteria for Definition of At Risk of Homelessness \(hudexchange.info\)](http://hudexchange.info)
- Handy Chart – <https://www.fahemembers.com/wp-content/uploads/VA-Recent-COVID-Relief-Federal-Funding-.pdf>

Member Suggestions:

- Utilize the most broad definitions possible for homelessness to use the funds – "unstable housing"
- Permanent rental development would require increased subsidy limits which may not work if limited to serving 30% AML.
- Vouchers that could stay with units in a rental development could make the property cashflow; broad, flexible uses for funding reserves for future operations
- Homeowner Assistance – VA Members can counsel, provide technical assistance, case management for payment for delivery of services resulting in more homeowners assisted
- Rental Assistance – same – deliver the assistance, paid for the service, more renters assisted, need to see if Duvall is performing.

NOTES:

Meeting to discuss how Fahe Members may partner with VA and DHCD to utilize the funding from the ARPA for long lasting impact – just want to brainstorm and hear ideas. Thinking about the Stabilization Plan proposed last year that can be modified - how do we make any funds work in a practical way, not just move the money but keep it moving in our communities. Quick review of VA estimated funding from ARPA attachment in the appointment.

On the Rental Assistance, as of December, Duvall is the 3rd party implementation contractor – somewhat frustrating.

Utility moratorium – same model used for utility relief assistance.

Bob Adams did a presentation earlier in the week – Andy shared – talked about the \$ hitting VA – the capacity of VH, DHCD and partners is the limiting factor to administer this new wave of funding.

While we talk about this – give heartfelt consideration to our organizations the capacity.

Andy noted issues with open positions – difficult to fill positions – Jamie hired a temp while Jane is on maternity leave – she lucked out with a really great person - amazing to consider temp possibilities.

Andy noted no applicants, even VA Employment Commission didn't have any other applicants – Pam shared that Fahe has had some good luck with temp services.

Jake – concerned about the amount of money getting bottlenecked.

Could we discuss set-aside – kind of like NWA does with underwriting grants – get large chunks of operational support? Is it Possible? We can ask – CHP has concerns about getting the money on the street.

How do the Members staff up – how do we pay for that staff – pay them more than we can currently afford - build capacity to maintain the staff. Can we make progress with the state agencies on this? One ready-made investment stream for capacity building in the HOME for Homelessness is the 10-15% designated for Admin and planning; there is 5% or 10% for capacity building – this is where we need advocacy to DHCD – their choice.

Eric Johnson at DHCD – hammer the need for the capacity building – HOME statutory ceiling.

Josh noted Rapid Rehousing is out to the COC Shelter.... HUD is conservative – would not likely run with any new ideas on the statute.

Jim noted as the Participating Jurisdiction, DHCD will be eligible for 5% for admin – wonder if they could pass some of that along. Are they going to staff up? Kentucky's HFA hired 70 people.

JK – hard to talk about this much money. If we had a handle on what we could do – something to talk about. We can move \$ XXX over “this” time line but it will take “this” much for capacity building to do that. Advocate with DHCD - AND some conversations that this is what is missing from the legislation.

PJs are likely hiring new staff or hiring 3rd party contracts. But we still have to move the money at the community level.

What are we hoping would happen?

CHP hasn't had a conversation of what that number might look like. How do we most effectively deploy it? Jake can commit to finding out what their ask would be. Noted \$6M in capacity building could be used by them.

Andy – needs someone between him as the ED and the program staff but how to fund that middle management staff person. It would help HOPE expand how to grow the mid-level person in a smaller organizations. Allocate across the board.

The amount of money on the table is a missed opportunity if we don't grow the capacity of these groups to deploy this money..... then the pendulum will swing the other direction and we need to be thinking how to cashflow consistently.

The state is going to have trouble getting a strategy together quickly or capacity building. They give money to people they know will succeed.... Extra operating money. Jim proposes putting something forward that Fahe could help decide where the capacity funds could go in SW VA – how it gets to each organization. Programmatically – are there ways for the money to flow that are more advantageous.... Create revolving loan funds – repayment feed bottom line later with the group retaining the ability to revolve for years to come.

The more we show up at the State with what we think it will cost, this is what we can do. We can start with HOME.

Rental Assistance – with a 3rd party – If that is the model how will they move this money – no case management, not served very many people very well. Build their capacity, build the partners' capacity. Address their own capacity – hired people – VA is just not investing internally.

Jake – seems backwards – DHCD has 15%; the groups actually deploy have capacity opportunity at 10% - DHCD, VH need structure and capacity, they are the conduit to us. The expense of putting the \$ into the communities – end pay off is better in the communities.

Conversation should be had – large pots of \$ in the future. Model of here is the money, hoe for the next pot – bad model – change the expectation.

Contracting out to Duvall – case Management should be a HUD priority – management for the household.

Treasury \$ comes with admin – where will it be used. Alex noted a consistent lack of intentionality to use pots of federal funds as investments.

Rental Assistance funds admin: ERA1: no more than 10%; ERA2: no more than 15%

Yes, supportive services paid for via the above

Statutory - and the above reflects the new direction by Congress in ERA2 for which Treasury has put out unified regulations. Seems like they have gone as flexible as the law allows.

ARPA Counseling – NWA admin on \$100M – 15% through NWA, HFA and HUD intermediaries. NFMHC program model. 15% for NWA via NWA organizations: 85% - split between HFAs and HUD intermediaries – national and state intermediaries and state agencies ~30% to State HFAs ~60% to national/regional HUD Intermediaries

Housing Counseling Services Defined.— For the purposes of this section, the term “housing counseling services” means— (1) housing counseling provided directly to households facing housing instability, such as eviction, default, foreclosure, loss of income, or homelessness; (2) education, outreach, training, technology upgrades, and other program related support; and (3) operational oversight funding for grantees and subgrantees that receive funds under this section.

VA Housing made an attempt to help with the processing of clients for rental assistance – June, 2020; changed to 3rd party in December, likely the CRRSSA funding.

Andy – if I had additional staff person, could increase HOME \$ - Members can pull their numbers to show DHCD what we could do. Think about how to push this as a fresh, different idea. What we think we could do now and what we think we could do if we had additional capacity to add staff – how many staff. Ballpark figures of what is needed for capacity to spend the ARPA funds.

Could the State still do a CHDO set-aside?.. even if CHDO set-aside waived with ARPA? If DHCD included, VA Caucus Members that are CHDOS could get a bigger piece of the \$. Kenny asked if the CHDO status should be by particular county or state-wide? Seemed state-wide would be best – duplicate full service area. Jamie is checking on CHDO status for People Inc.

HAF – no directions on how to set up the state level program – there are no hard directions from Treasury on how to run their state programs. Jim noted that Noel Poyo, Deputy Secretary Treasury, is someone we can talk to, Jim is going to talk with him – put some of these ideas in front of Noel.

Eventually NDHSA, NWA – will push for more capacity funds. If we can get something on paper, it will be provided – success will depend on organizations like you. JK - driving from the back seat.

Thinking through the capacity questions – Fahe working on the federal level to impact the 30% AMI – national homelessness groups on that as well.

DHCD – start administering the HOME – Josh shared the short version of the eligibility for HOME \$.

To qualify for assistance, individuals must be:

- * Homeless¹
- * At-risk of homelessness²
- * Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking
- * Individuals for whom provision of supportive services or assistance herein would prevent homelessness or who are at the greatest risk of housing instability; or
- * Veterans and their families that meet any of the preceding criteria.

Pushing housing instability – phs eligible –

National Homelessness advocates – 30% AMI is good, but argument that this is the windfall to push to unsheltered homelessness. Some of the strongest homelessness organizations are in bigger cities; they do not have the same sort of problems like cash flow that we have in rural and Appalachia.

Statement: What

VH Capacity Grant being offered - could they include this funding in their capacity building program – to move money as part of this. Currently it requires going through the hoops of strategic plan, technology plan – but we are looking to quickly deploy funds to expand capacity. This program was previously move flexible – now you have to hire from their list of consultants to hit planning marks – not that planning isn't necessary, but it will not deploy funds effectively.

Next Steps:

1. Members Supply For conversation with DHCD on capacity needs, Ballpark numbers on what you can do with current capacity AND what you could do with additional staff capacity – send or before May 21st – send to Vonda/Jackie
2. Conversation with DHCD week of May 25th - Andy will reach out to Pam Kestner, friend of SW VA (Chief Deputy/Acting Deputy Director of Housing); and then Eric Johnson, DHCD
3. Consider interventions with VH's current rental assistance delivery system; potential VA Member meeting to plan for discussion with Virginia Housing

Virginia Members - Capacity Needs

Fahe VA Members										
5/21/2021										
	Current Production	OR	Current		Increase Capacity		Potential Production	OR	Potential	
	Develop- ment of units		Deploy- ment of Funds		Capacity Build./ Staff Cost		Develop- ment of Units		Deploy- ment of Funds	Staff Needed
HOPE, Inc.	12	rental			\$ 80,000	1	30	rental		Housing Program Director - oversee 6 staff in crisis assistance, housing counseling and home- ownership
CHP			\$3,000,000		\$ 800,000				\$6,000,000	With trained staff, depending on qualifications of "housing instability"; could deploy \$10M
People Inc.										
AppCAA	0	rental			\$ 110,000		4			Additional trained counselor for two years - use with ERA and HAF
SERCAP	15	rehab			\$ 115,000		20	rehab		Additional housing staff would increase people served with housing services, counseling and construction services
	27		\$3,000,000		\$ 1,105,000		54		\$6,000,000	



Hello Fahe Members,

As you all know, the American Rescue Plan passed a few weeks ago, and we are writing to let you know of some potential funding opportunities that it presents.

\$130 billion is allocated for local governments nationwide. The linked [Excel document](#), from the U.S. Conference of Mayors, gives estimates for how much funding each locality can expect to receive. Local governments are responsible for the appropriation of the funds and can choose to transfer the funds to nonprofit organizations in the community, which includes YOU.

We recommend that you all reach out to local government officials and other relevant stakeholders in your communities to advocate that local governments funnel these pandemic recovery funds through nonprofits. Fahe staff are here to assist you in this task.

In the linked [Word document](#), you will find:

1. Cover sheet explaining the legislation, then
2. Page two outlines some messaging and talking points,
3. Page three has tips for meeting with local officials, and
4. Page four is a sample letter that could be sent to local decision makers.

We hope these resources prove useful and we are here to help you maximize their impact.

In the next month or so we hope to know exactly how much funding each locality can expect to receive, and we will communicate that to you when we know. In the meantime, there is a window of opportunity where local officials are deciding how best to allocate the incoming funds, and we want to make sure they know you all are ready and interested in helping with recovery efforts.

Let us know if you have any questions and how we can help, thanks,

Alex

Alex Dadok

Fahe

Advocacy

adadok@fahe.org

859.228. 2132



Fahe Updates!

Quarterly Reporting – Qtr. End 3/31/2021

VA	420	Appalachian Community Action Agency (AppCAA)				Reports Sent - 4/14 - Danielle S	
	424	Helping Overcome Poverty's Existence, Inc. (HOPE)				Reports Sent by 4/26 but after submission	
	425	People, Inc.				Reports Sent - 4/15 - Jamie G	
	427	Southeast Rural Community Assistance Project (SERCAP)				Reports Sent - 4/16- Lauren M	
VA Organizations		3		VA Organizations		4	
Turned in by 7/10		0	0.00%	Turned in by 7/10		1	25.00%
Turned in by 7/15		2	66.67%	Turned in by 7/15		3	75.00%
Turned in by 7/25		3	100.00%	Turned in by 7/25		4	100.00%
Without NWOs					With NWOs		
Total Organizations		43		Total Organizations		51	
Turned in by 7/10		8	18.60%	Turned in by 7/10		16	31.37%
Turned in by 7/15		22	51.16%	Turned in by 7/15		28	54.90%
Turned in by 7/25		32	74.42%	Turned in by 7/25		38	74.51%

Membership Renewals:

Due no later than July 31, 2021:

- **Item A** – Fahe Member Contact Info List – review/fill blanks/make corrections
- **Item B** - Eligibility, Certification Compliance FY2022 – complete & sign
- **Item C** - Production Report for CALENDAR YEAR 2020 – review & correct if needed
We encourage you include any additional types of production you would like to report, please note that info in **column AJ** on the far right of the spreadsheet. Use as much space as you need.
- **Item D** - Membership Dues
 - \$500 – If we receive your **Items A,B,C & D(dues)** on or before July 31, 2021.
 - \$600 – Any renewal completed/rec'd **between August 1 and August 31, 2021.**
 - \$700 – Any renewal completed/rec'd **on or after September 1, 2021.**

Due no later than August 31, 2021: All remaining Files (Items E – H and pages 2 & 3 of Checklist)

All Forms are also available on the website:

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

Annual Meeting - Sept. 21-23 – MeadowView Conference Center, Kingsport, TN

- Award Nominations! Be thinking now about nominations, more info to follow in July!
- Attendees: Who from your organization will attend? In-Person? & Virtual?
- Session needs/ideas?
- Hotel Registration link will be active before the end of the month
- Registration opening – mid-July

JustChoice Lending

Memo from Janel Lawson, VP of Single Family Lending

In the past four months, we had a continued focus on strengthening and streamlining our Third Party Origination process, workflows and dedication to learning/teaching. In addition, we had a continued focus on creating learning opportunities to help the Brokers grow in their knowledge of Conventional lending. We will continue this work into the next six months as well. We also opened the Member's Only DPA from March-May, in addition, we offered the Welcome grant from March-April.

To celebrate HomeOwnership month, we launched a new down payment assistance program in June called Home Sweet Home that resembles the Project Reinvest program. Funding is limited and we expect the funds will go fast.

Please let Kodi (kmullins@fahe.org and cc: David david@fahe.org) know if you have a borrower who would like to utilize the funds using the initial request form attached. Please note these funds cannot be paired with USDA 502 Direct loans. The program highlights are listed below and in the attached flyer. If you have any questions regarding the program, please contact Kodi Mullins or David Brock.

Program Highlights

- ✓ Must be paired with Fahe's JustChoice Lending 1st mortgage (secondary market only).
- ✓ Due at year 35 (balloon)
- ✓ 0 % Fixed Interest Rate
- ✓ Fixed \$9,000 loan amount (fees involved).
- ✓ Max CLTV, based on 1st mortgage requirements.
- ✓ Limited funds available.
- ✓ Any homebuyer education platform allowed but it is required."



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Strength in Numbers

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



JustChoice Lending Just Made Owning a Home Even Easier

Home Sweet Home Assistance now available!

- Second mortgage loan of \$9,000
- Interest rate will equal 0%
(0.328% Annual Percentage Rate)
- Fixed rate deferred mortgage
(balance due at maturity)
- No Income Restrictions
- Must complete pre-purchase education
- Used for primary residences only
- May be used with purchases or refinances

**Funds not available in West Virginia.
Funds can be used in second or third mortgage lien position.
Closing costs fees apply.
Subordinations not allowed.
CLTV cannot exceed 105%
Contact us for all applicable terms and conditions.
The annual percentage rate will not increase after consummation.*

For more information,
contact Kodi Mullins,
Mortgage Loan Originator
- #NMLS 2024170, at
866.367.0855 x6260 or
859.756.6260, or visit us at
319 Oak Street in Berea.



Brought to you by:

JustChoice Lending

Do Good for Yourself
Do Better for Your Community
-a division of Fahe, Inc.



 Equal Housing Opportunity

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



Funds are limited and are on a first, come first serve basis.

Home Sweet Home Initial Request

Borrower(s) Name: _____

Lender Requesting Funds: _____

Loan Officer: _____

Contact Information: _____ (phone)

_____ (email)

Anticipated Closing Date: _____

To obtain these funds Fahe will need a few documents from you for our file:

- Appraisal
- Two months most recent bank statements (explain all non-payroll deposits)
- All household income- if applicable based on 1st mortgage program (30 days' most recent paystubs, current SS award letter, child support, no income letter, pension letter, etc.)
- Two years tax returns or a letter stating they do not file
- 2 years W2s
- 1st Mortgage lender's approval, Loan estimate and 1003
- Copy of driver's license
- Copy 1st Mortgage Lender's credit report
- Copy of the Contract
- Homebuyer Education Certificate

Please send these items to the below email addresses to begin the eligibility process.

Sincerely,

Kodi Mullins-NMLS #2024170

Loan Originator

859-756-6260

kmullins@fahe.org and david@fahe.org



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PRT Highlights: Advancing our Strategic Plan

4/29/21

The combined force of RWJF intentional investment and PRT targeted strategy is addressing unjust structural barriers and building the place-informed structures for delivering finance and opportunity in overlooked PPAs. With RWJF's support, we have hired a PRT Director, and developed and started implementing an Operational Plan that is supporting the advancement of the objectives in our strategic plan in the following ways—we are:

- **Collaborating to address inequities in public programs and pandemic recovery resources so we can continue making progress on closing the racial wealth gap in rural America. EXAMPLES:**
 - PRT functioned as a “tactical unit” during the pandemic to inform \$10B set aside in PPP for CDFIs early in the pandemic, plus \$12B in recent American Rescue Plan; and facilitated the flow of over \$117M in CARES and other stimulus funding into households and businesses impacted by COVID-19;
 - Supported the adoption or improvement of several policies with the potential to impact housing affordability, including the expansion of USDA RD’s 502 Direct Program to reach a broader income band and support refinance.
- **Amplifying rural voices by using our “on the ground” vantage point to push for policy change informed by lived experiences and real people living in persistent poverty areas. EXAMPLES:**
 - PRT Federal Policy Priorities shared with federal policymakers including President and VP Teams during transition in October 2020 ([click here](#)).
 - PRT Steering Committee ED Bill Bynum participated in the Presidential transition team.
 - PRT informed language represented in the Biden Administration [Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government](#).
 - PRT influenced adoption of language prioritizing persistent poverty areas in policy and legislation among groups like NWA’s Rural Initiative, Rural Network, and Rural LISC.
 - PRT increasingly called on to speak at a national level, such as national stage for the recent OFN conference, via podcasts, and on panels.
 - PRT launched a successful [narrative change campaign](#) aimed at addressing misconceptions of rural poverty with real stories grounded in lived experience.
 - PRT Strategic Communication Plan and PRT Brand Guide were completed—including the development of the website, creation of collateral materials, schedule of speaking engagements, and op-eds calendar.
- **Responding to need on the ground by providing training and technical assistance, such as strategic restructuring of debt for organizations seeking to free up resources to dedicate to delivering timely services to families made even more vulnerable by the pandemic. EXAMPLES:**
 - Provided critical support to businesses (including nonprofits) suffering immediate and ongoing effects of COVID-19 with the majority of support going to minority-owned businesses.

- Supported families in obtaining safe, affordable housing during a time when being healthy at home is more important than ever before.
- For more examples, please see the links below and the Appendix of stories/PRT in the News links submitted with the annual report in January (Jose can provide a copy upon request).
- **Strengthening our shared capacity and knowledge about how to get opportunity into places that are hard to reach or have been left behind. EXAMPLES:**
 - Bolstered capacity via the formation of an “action” infrastructure beyond PRT EDs with the formation of 4 Working Groups (Research, Fund Development, Communications, and Policy), which allow us to respond rapidly to need and opportunities.
 - Applied jointly for five challenge grants: Housing Affordability Breakthrough Challenge; Voices Incubator; Equality Can’t Wait; Equity 2030; and Google Challenge on Woman and Girls Equity.
 - Developed a data matrix in response to the need to represent our estimated impact as an entire Partnership to a potential funder This is an example of how our collaboration through the Partners is helping us think deeply about how to represent the significant investments in infrastructure, wealth building opportunities, and access to capital made possible by the Partners.

PRT IN THE NEWS

- [The Fight for Racial Justice in America.](#) 2020 OFN Conference, November 2020. PRT EDs Chrystal Cornelius (Oweesta) and Bill Bynum (HOPE) discuss racial disparities exacerbated by COVID-19 pandemic.
- [Analyzing the CDFI Asset Gap: Examining Racial Disparities in CDFI Fund Awardees from 2003 to 2017.](#) HOPE policy brief, November 2020. HOPE’s original research on the capital gap between CDFIs led by white and non-white principals. The analysis found that the median asset size of white led CDFIs has for the last 15 years been at least twice the size of Minority Led/Owned CDFIs (MCDFIs).
- [HOPE Submits Comments and New Analysis to Inform CDFI Certification Process.](#) HOPE blog article, November 2020. Urges the CDFI Fund to prioritize funding for lenders owned and led by people of color, based on HOPE’s analysis of disparities in resources to minority-led CDFIs.
- [Greenville, Mississippi entrepreneur creating job opportunities in the local community.](#) The Partners for Rural Transformation combined their resources, providing Distinction, LLC with \$500,000 in capital. The funding allowed Distinctions to begin the work necessary to start its contractual obligations.