

Name	Organization	Name	Organization
	Almost Heaven HFH	Jon Rogers	Guest - WVHDF
Nick Guertin	Coalfield Dev. Corp	Jessica McDonald	Guest - WV Land Stwd
Christal Crouso	FMHA	Patty Hickman	Guest - WV Land Stwd
	Garrett Co. CAC	Alex Dadok	Fahe
Kate Somers	HOC	Colby Lilly	Fahe
	HA Mingo Co.	Drew Pritchard	Fahe
	Mon Valley HFH	Jackie Weiss	Fahe
Tina Boyer	NCWVCAA	Jim King	Fahe
Kevin M. Jones	RCCR	Joshua Stewart	Fahe
Karen Jacobson	RCHA	Katy Stigers	Fahe
John David	SALS	Pam Johnson	Fahe
Dave Clark	WDG	Sara Morgan	Fahe
Emily Wilson-Hauger	WDG	Ted Boyatt	Fahe
Erin Andrews-Sharer	Guest- ASP (TN Caucus)	Vonda Poynter	Fahe
Nicole Intagliata	Guest- ASP (TN Caucus)	Christina Tetrick	Fahe UChicago Intern
John Bendel	Guest - FHLB-PITT	Claire Silberman	Fahe AmeriCorps VISTA
Thaxton, Penny	Guest - USDA RD	Danica Moon	Fahe Intern
Cathy Colby	Guest - WVHDF	Shannon Howley	Fahe VISTA

8 of 12 Members Present = 66.67% in Attendance

1) Welcome & recognition of Special Guests (Dave Clark, Vonda Poynter)

2) Review Previous Minutes and Action Items - minutes approved by consensus.

3) REED, NeighborWorks America Tableau Fellowship – Katy Stigers

Research, Evidence, Evaluate, Data – join the committee! A mechanism to bring folks together; Funding from the fellowship, use the tool and include the Members in the process. Georgia State University – rural research – asked Fahe to be a community partner -KY, TN, VA sites; similar work with Partners for Rural Transformation. Offer a stipend as we value the participation of the Members. Voices that are closes to the work; good participation but need time and inclination to participate – quarterly meetings, maybe tag after a Caucus Meeting. If folks are interested, let us know, connect with Katy; kstigers@fahe.org she'll do a summary email after the round of caucus meetings. Elevate the research – you know what we need to share with each other.

Dave noted they are interested – getting your hands on good data in rural Areas – interesting.

4) American Rescue Plan Act Discussion: Conversation with the WVHDF; follow up, next steps

Looking at a significant amount of \$ coming – need to engage with the Fund, FHLB, how do we make use of these funds where we find the organizations better in 3 years – build capacity, not let the money just run through the programs, need to invest in moving our communities.

Karen: \$ that are coming for supportive housing, need to have additional conversations with the Fund.

Dave: \$ coming in restricted to 30% AMI that will require some ongoing housing subsidy – potential to convert these funds into long-term project based vouchers.

Members: Any updates on the ground – talking about local or state level?

Erin: talking with the City of Charleston on funding – discussions.

Kevin – talking with the City of Charleston – supportive services, other housing.

Any coordinated effort in Charleston/discussion with the City leaders has been very informal so far. Long-run it could be really helpful to get in a room together, but not quite there yet.

SALS/John David have sent letters to all the local officials.

Dave – talking locally on how to utilize these funds. Some preliminary discussions on workforce housing need; falls outside of traditional subsidies. \$12-\$15/hour wages but no access to decent affordable housing. Some on streetscape and infrastructure here downtown. Also some water/sewer needs being met with these funds.

This year's Housing Conference will have one session or more on Creative Uses of the Rescue Funding. If you have something of interest to share, send to Dave – in charge of that particular tract.

Cathy Colby: developers, states, sharing on webinars on putting together for Affordable housing project that would fit. Every time she hears about hotels, conversions have been done by a municipality, but they must have a developer. Check HOME/ARP website – not a lot of information, but it would be the place to find information going forward. Webinar info – eligible populations and eligible activities. At one time, HUD said late 2021.

Vonda: noted Treasury news, amendment to the Annual Action Plan and Consolidated Plan – will watch for this and share when released.

Jim: As HUD thinking about what guidance they want to give, as well as Treasury, what do we want to concentrate on?

- CHDO set-aside?
- What would the expectation look like?
- How does that feed transition and outcomes?
- What kind of guidance would HUD be able to give if that were to happen?

Cathy: - the \$19M, 15% can go to operating; CHDO on top of that?

Jim: yes –

Cathy: 6 months out on the \$, but if you are thinking of a project, start the conversation. Shout-out to Woodlands on the CDFI Rapid Response \$497,000. Great way to grow the balance sheet as it will leverage \$5 to every \$1 of CDFI funds.... Plug for CDFI!!

John David – hasn't received a list of funds in 2 categories – 1) already approved and what they are for and 2) anticipated funds. As they represent rural unincorporated places, these fund could be used to replace coal severance funds on previous commitment. What document can be provided to make a case to present information to County Commissions?

Dave – noted that the first point is correct – no complete list of funding to be received – WVDO was making an effort to pull something together.

There is a list provided by Fahe to use: Last piece on guidance document to make local cases – creative uses of these funds.

Alex: noted that there isn't new information. Housing funds in the document, restricted in some ways; Treasury local funds for \$ that is much more flexible (some things you can't do, like back-filling) and can provide a link. There are other items in the relief bills – utility assistance, public health pieces – if there is specific information needed, let us know.

<https://www.govinfo.gov/content/pkg/FR-2021-05-17/pdf/2021-10283.pdf> is the actual rules. They are interim final rules, so they will still be finalized and one can give input

Treasury webpage for the state and local assistance: <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/state-and-local-fiscal-recovery-funds>

Sara M. - Local municipalities may not be staffed to use it – making sure they know you are there and can deploy these funds is critical.

John noted that a locality said that no \$ would go outside their jurisdiction;

Dave - remember that municipalities AND Counties are receiving funds.

5) Caucus – Quick check-in on COVID recovery – struggles; upcoming plans

Kevin – stuff going really well – services increased – assist more folks – Samaritan Inn – Ryan Brown funding some rehab activities. Clothing boutique. Waiting for the City of Charleston to approve some of our projects. New office – tiny house – small addition of 750 SF – 3 offices, tiny meeting area, connected to Samaritan Inn, all operations in one place.

Kate – transitioned smoothly – stayed busy. Challenge now is that we have more ready buyers than housing on the market – both 502 Direct and Guaranteed are disadvantaged as you have to be moving quick. Upward pressure on prices that tighten affordability and timeframes. Counseling

Tina, NCWVCAA - (had to leave the call)

Emily – Woodlands – work didn't slow down, CDFI work is going strong, lots of TA and coaching. Couple of projects under construction – we will get there – watching construction costs – hearing they are coming down but haven't seen them. LIHTC Closing in Elkins – hotel redevelopment in Elkins (Dave's gray hair). Housing Needs assessment in Barbour County. Hiring a couple of new development staff, bringing accounting in house. Workforce housing – increased tourism and 2nd houses due to people not traveling. Direct COVID related work is via the CDFI right now – lots of TA.

John, SALS – 16 weeks ; 135 volunteers on 26 houses in the Upper Kanawha Valley – lots of write-ups and delivery by Lowes. 16 Summer VISTAS – drive the vans, get folks where they need to go. Conditional approval for another ½ year. 2 Food pantries continuing to provide services. Volunteers – requiring vaccinated participants. Folks are appreciative after a year's hiatus.

Christal – received extra mainstream vouchers; foster youth initiative; busy with vouchers – just received Emergency Housing Vouchers – homeless populations. Currently at 102% on voucher lease-up. Counseling program going strong – people not getting home inspections makes her stomach hurt. More folks are having mortgage delinquency issues. At full-capacity unless they find more counseling funding. Have to employ new counselors. Moving forward on Scholar House plans, looking for area. Made some changes structurally to accommodate meeting folks.

Karen – growth in ability to work with people experience homelessness – with CDBG funds and ESG on prevention eviction in Randolph County – wonderful demand for SF housing in Highland Meadows, three lots and building 2 houses. One RD client released from her contract – RD 502 lock for construction loan and they couldn't get comfortable with the costs. Feels like it is beginning to sort itself out. Took over 19 units of affordable housing – needs rehab.

Rental housing is full in the communities and even if you have voucher, you can't find counties – looking to expand to Lewis County but pushing messaging to use the vouchers. YouthBuild – workforce training is at the heart of their mission. Informed that they were not awarded a YouthBuild grant – first time in 11 years that that critical funding – didn't fund any rural programs – looking to do advocacy and planning around this – YouthBuild will look smaller and different – will reapply quickly. EWVCTC –

productive partnership through pandemic; bring live instruction to Elkins campus – medical assistance certification. No programs funded in WV.

John hasn't received notification. ESG is homelessness prevention.

WH Domestic Policy Cmte reached out via Justin Maxson to ask what more could be done.

Erin leaving, Annalee new WV contact for ASP

Tina Boyer – on hold for 1-1/2 years; some CARES funding to provide snacks and food to LI housing complexes, 25,000 snacks last year; 15,000 this year during May-June-July. Just returned to open operations – Monday, June 21st. Waiting to see about HOME funds applications; Bellington; better support our clients and tenants moving forward.

6) Partner UPDATES

a. WVHDF Updates

Cathy – CHDO operating expense grant for eligible NP; pre-apps due July 16, full by July 30th. ARPA \$ - if you have a vision or idea, let Cathy know – start a conversation. HOME for Homelessness - \$19+M

Jon – board meeting today. Opening up the WVHDF building next week. The Fund is at the end of the Fiscal Year and funds allocation budget – Board approved a \$7M LIHTC in St. Albans – OCCH doing the syndication – 40 unit senior and family development, developer is Gorsuch. MRAP program – working with consumers on overtime hours, a bit overwhelming - \$200M and getting \$150M for the rental asst. program. Put out about \$5M dollars – engaged some assistance with organizations and 20 temps in the building. Chose to operate directly – affected a lot of the organization with OT to get it done and are getting good feedback on the program - \$ is helping people. Going to engage a partner to help them run the program and administer the program – Public Hearing was yesterday.

Vonda will check when comment are due. Plan may be on the website – submit to Treasury – deadline is end of the month.

Guidance from Treasury is not been overflowing but will submit a plan. Looking for a partner to help provide the vast majority of the labor to run the program. Erica has stated that we don't have the capacity to take on work of this scale. Mortgage business was record year last year and the existing programs much continue. Think KY Hardest Hit Program – that is a model for many states are doing with their HAF program; pay loan servicers to get people's mortgages on track. \$50M in that program. The Fund noted the grantees in the AHF program - \$1.9M of grants to WV NFPs. In the board packet. Battle on the program coming to the Fund – Board Chair pointed out that they have doubled the expenditures in that program. Glad to get the dollars out to help you all with your programs.

Today is the 5 year anniversary of the 2016 floods in WV – 23 people were killed in the 1000 year flood. ASP/Erin was very deeply involved in that recovery.

Treasury – plan to pay everything that the program will allow – question on how quickly they will approve – prefer to get running by August, 21. Run a pilot program where they use their own portfolio of loans – begin to operate the infrastructure of their program. Get some efficiencies before pushing it to external servicers that have WV loans.

Like work that we did in KY with NSP, the local organization acted as the local person; Fahe acted as an administrative agent, environmental, back-office, financial. Single portal for the state working through us, that created efficiency for the state – that could work for the Fund. ARPA allows for the development of SF and rental housing. Could be used in that manner. What Treasury said is an ability to do

some amount of repair to housing. It is not in their plan – no state has said they will do that. Plan is to pay back mortgage payments – writing checks –

Pam: Designed to work with servicers across the country – would you consider using Fahe as that intermediary and working with our Members on any local mortgages. Submit the Proposal and Fahe will compete with other proposals.

- b. **FHLB** - John had to drop off the call, make sure to read the packet on the upcoming AHP application, webinar, revised guidelines, hoping that they get applications from the WV Members.

- c. **USDA** - HPG - Application in by July 19th; cut-off on the advertisement is July 2/3rd. Refi for COVID – roll out for every loan we have – rolling back to 2.5% (training for ARPA this week – letters going out to – Share Don Harris' info – good program – cheat off VA and TN.

- d. **Community Works**

Homeownership center up and running; housing counselor on staff; announcement soliciting applicants for the ED position – hope to have a person by the end of the year. Housing Conf: Sept. 15-17 in Charleston. Any interest in sessions, let Dave/Emily know.

Internship program – efforts to move it forward – but need to create a sustainable funding source. Kevin asked about that. Benedum funded an Intern program with graduate students for 4-5 years. Need a more sustainable funding source. Brandon and Kevin went through the program.

7) Advocacy

- a. State priority update: Housing/Community Development Financing Prog. – Dave Like TN's CITI, some potential to work with this but at the same time CDFIs are talking about State investments. Started some discussions with other CDFIs and want to see where this goes. Alex noted he appreciated the leadership and to let the Advocacy team know if there is something needed.

- b. Federal updates - Continuing resolution for a Budget; not a regular order of appropriations this year; turned it over to Josh for federal update as he is our “federal” presence.

Had a call with Terry Sewell's office (AL rep.) – starting to see in-person meetings happen. Had an opportunity to talk about Income eligibility. Appropriations, President Budget, use CR – wants Infrastructure Plan passed – bi-partisan agreement is not there yet, blew a deadline. Moving to hard traditionally infrastructure but it does into a meaningful investment in broadband build-out. \$65B is the number - 99% of people in the country but no subsidy for affordability concerns. Big part of the broadband infrastructure discussion. Subsidy for individual household access. Appropriations – priorities we raise up are based on Member discussions needs – lift up appropriations that are important to you. ARPA/ HOME for Homelessness – preceded with a training opportunity. HUD Secretary's office contact indicated that there has been a long timeline and disappointment. Maximum flexibility – state level advocacy – good to hear this. Dr. Luke Shaeffer worked with Josh on an article on income eligibility Bipartisan Policy Cmte.

- c. Hiring update from Advocacy Department

Leadership Development Director - Andrea Hash, will start July 20

Still looking for Advocacy Director – looking for someone in the region

- 8) **Communication** – Ted Boyatt - has been at Fahe approx. 3 months, working on hiring an additional staff person, working on messaging, possibly rebranding. Abundance of opportunity to learn about the Members, Fahe, getting the message out.

9) Land Bank Programs – Guest Speaker – Patty Hickman, Jessica McDonald, WV Land Stewardship Corp. – presentation; discussion; opportunities. Submitted an earmark request for funding the DEP – Phase I Reports can be funded.

10) WV Caucus Chair Election - Dave has agreed to serve for another year, was confirmed by consensus. Be thinking about if you would be interested in leading the caucus in the future.

11) WV Nominating Committee Discussion – Kevin Jones

I volunteered to be your nominating committee representative. I couldn't attend the most recent meeting but I did watch the zoom recording. There's three questions that I'm kind of charged with asking you all today but since some have dropped off the call, we might send it out as a survey instead, give everyone some time to think about the questions and get some, you know, actual thoughtful responses.

- Who is interested in serving?
- How hard is it to fill your Board seats and other commitments, like Caucus Chair?
- What would make the lift easier?

Board elections will happen for next year so as we kind of go through this year that's something that's coming up and, and the nominating committee certainly has a role to play within that.

12) Fahe UPDATES – Attached Memo

a. February/June Fahe Board Report (Karen Jacobson, Christal Crouso)

b. Member Updates (Vonda) - In our conversations with the membership committee, we are doing evaluations on Membership now as renewal season is here. We're working through just reviewing the memberships adherence to kind of the three things that we always talked about that are, you know, are the compliance pieces one Have you paid your dues and have you submitted all your documents. We also look at the participation, are you attending caucus meetings, Spring retreat, Annual meeting. The third leg of that compliance is reporting, are you reporting every quarter, so that we know what you're doing, as far as some of the activities in your local communities. It's important because we compile that together so we can talk about what the Fahe network does.

- Reporting – QE 3-31-21 - Reporting last we did really great about two quarters ago, then we've been, you know, in the kind of in the 80 80% pieces. Overall, with all the membership lately, we would really like to make sure that as we hit into this, this fiscal year, which is the quarter ending June 30. Please make a point to get your reporting in, it's not due until the 15th of the, of the following month. So it's important that that information gets submitted.
- Membership Renewals, (Jackie Weiss) Materials went out on the 11th. Items A-D, which includes dues have a deadline of July 31 - all remaining materials no later than Aug. 31. If you haven't seen this in your inbox, please check Junk mail. Jackie can resend if needed, also, can be found on the Member website: <https://www.fahemembers.com/member-resources/fahe-membership-renewal/>
- Annual Meeting - Excited to see everyone in person in September. We are working out the final details of the Hotel registration site and the event registration will open up in July; watch for information coming out on that. Also watch for information on the Annual Awards, we look to the Members for nominations, please be thinking about who you'd like to nominate! Registration opens around 9:30 on the first day (Tues. 9/21) - the meeting starts at Noon. The Membership Meeting is the first thing on the agenda after lunch, that's the required part of the Annual Meeting for the Members.

c. Resource Plan Working Group (Sara Morgan)- We have rec'd about eight volunteers to participate in that committee and the purpose of the committee will be to inform

our fundraising and investment seeking strategies, so that we're aligning those with the kinds of resources you are me, where we can. If anybody else is just dying to participate. Send me your name or send to Colby clilly@fahe.org and we'll be more than happy to add you to the team. We should be trying to set that up in the next couple of weeks. I also wanted to address really quick reporting because I know, I know reporting probably is the bane of your existence. And I know we also recognize that the reporting that you send in only encapsulate only encompasses a small portion of the work you do but it is critically important for our ability to be able to represent the networks work in the region. When Alex and Josh and their teams are, are advocating for what's needed in the region.

- d. Lending – JustChoice Lending has put out the member only down payment assistance program so if you are interested in that, please reach out to, to Janel or her team but that is something that might be helpful. See brochure in packet.
- e. Partners for Rural Transformation Report - see **Link to [Case Study](#)**

Next Caucus Meeting –October 27, 2021 – Coalfield may host (West Edge)

Upcoming Events

- **2020 MIT Student Report/Review Webinar** coming soon
- **Sept. 21/22/23 – Fahe Annual Meeting**
 - **Wed. Oct. 27** - WV Caucus Meeting

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

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