



**West Virginia/Maryland Caucus Agenda**  
**Tuesday, February 26, 2019, 11am – 3 pm**  
**WVHDF Office, 1<sup>st</sup> Floor Conf. Rm. - 5710 MacCorkle Ave SE, Charleston**

**1) Welcome and Special Guest Introductions** (*Dave Clark, Vonda Poynter*)  
Mel Jones, VA Tech; Jon Rogers, Nate Testman - WVHDF

**2) Housing Needs Assessment** (*Mel Jones*) Drill down on WV in the Assessment  
a. Different view than the traditional housing lens  
b. Conversation on utility burdened vs. rent burdened.

Fahe is planning a rollout of the Assessment: Housing Needs and Trends in Central Appalachia and Appalachian Alabama with a Webinar/Roundtable Panel. Everyone will receive a Go-To Meeting Invitation to join.

**3) Review Previous Minutes and Action Items** *pp. 2-6*

Community Works has an Executive Director Position Open in Charleston – working with Raffa from Washington DC on the job search.

**4) WVHDF Updates** (*Jon Rogers, Nate Testman*)  
a. AHTF update  
b. HOME applications due last of May, 2019  
c. LIHTC applications

**5) Fahe UPDATES – Attached Memo** *pp. 7-12*  
a. Fahe Board Report – (Karen Jacobson, Christal Crouso) Board Meeting February 19-20  
b. Advocacy (Alex Dadok)  
c. Community Lending (Dwain Neeley) (*see p. 10*)  
d. Spring Retreat (Vonda)  
e. Deeper Exploration of an issue?

**Possible discussion topics:**

- Any interest in development of recovery housing models that make sense – has to be an easy on-ramp.
- Recovery: Mingo County – what have we learned with Serenity Point – everything is a cash flow issue. As Housing advocates, we can reframe our work – people have to live somewhere.
- Elderly Initiatives: Possible ZOOM – what we can learn from Karen Jacobson and Jackie Mayo. Include discussion of Healthy home initiative.
- Financial Opportunity
  - HOC – WDG has referred business clients to HOC for credit counseling....
  - Duty to Serve – any new Fannie Mae/Mac opportunities:  
Freddie Mac - Next Job information – reporting requirements

**Next Caucus Meeting** – June 26, 2019

**Upcoming Events**

- **Member Connection Call**: Tues. Mar.19 11am **Dial-In Number: (641) 715-0730 Access Code: 429695#**
- **Fahe Spring Retreat** - April 24-25, 2019, Boone Tavern Conference Center, Berea, KY
- **NTI** – New Orleans – August 19-23, 2019
- **Fahe Annual Meeting** – September 9-13, Joint Fahe Annual Meeting & NeighborWorks National Rural Conference, Knoxville, TN
- **Quarterly Reporting** – **Deadline** for Quarter Ending 3/31/19 – **Tues. April 16<sup>th</sup>**

# West Virginia/Maryland Caucus Agenda

## Thursday, November 29, 11am – 3 pm

WVHDF Office, 1<sup>st</sup> Floor Conf. Rm. - 5710 MacCorkle Ave SE, Charleston

Member Group	Representatives	Present	Absent
<b>Almost Heaven Habitat for Humanity</b>			<b>X</b>
Coalfields Development Corp.	Claud Karr	X	
Fairmont-Morgantown Housing Authority	Theressa Nichols	X	
Garrett Co. CAC	Duane Yoder	Jennifer Rexroad	
	Gino Mauricci		
HomeOwnership Center	Kate Somers		
HA Mingo County	Belinda Harness	X	
<b>Mon County Habitat for Humanity</b>			<b>X</b>
North Central WV CAA	Erin Metz	X	
Randolph County Housing Authority	Karen Jacobson	X	
Religious Coalition for Community Renewal	Debra Payne	X	
Southern Appalachian Labor School (SALS)	John David	X	
Woodlands Development Group	Dave Clark	X	
Fahe Member Appalachia Service Project	Erin Andrews-Sharer	(in TN Caucus)	
GUESTS	Erica Boggess	WVHDF	
	Jon Rogers	WVHDF	
	Cathy Colby	WVHDF	
	Nate Tessman	WVHDF	
Fahe STAFF	Jim King	Vonda Poynter	
	Alex Dadok	Michael McCanless	
	Kyle Parsley		

**83% Attendance – 10 of 12 Members present. Those listed in red had no representative at the meeting.**

### FOR MEMBERS:

ACTION ITEM	DEADLINE

### FOR Fahe STAFF:

ACTION ITEM/Responsible Party	DEADLINE
Check on getting Mel Jones for next mtg – Vonda	ASAP

- 1) **Welcome and Special Guest Introductions**-Dave welcomed all to the meeting and thanked the Fund for hosting. Recognized the guests.
- 2) **Review Previous Minutes and Action Items** – approved by consensus
- 3) **WVHDF Updates**
  - a. AHF RFP process -Nate Tessman: Hopes that all the groups are using the AHF program. Shared a handout on AHF RFP summary: 34 applications submitted, 33 funded. After review of the potential schedule for next year – Jan/February application round, Nate asked for suggestions:
    - Dave Clark noted the pre-development program area was so important – allowing for staff time to do some of those pre-development activities and asked about increases for that area. Erica noted that was under consideration for 2019.
    - RFP in Jan/Feb of 2029 – earlier in the year to fit the overall application
    - Theressa, FMHA, noted that the TA funding for marketing is really exciting. Great process so far and good communication from the Fund.
    - Housing Counseling potential – can funding be increased? Erica noted that the Board approved the Program Guide – WVHDF management has the authority for some details

and that counseling is definitely on the list for consideration. The Fund wants to keep an array of products within the AHF. Great \$ as it is not federal.

- Revolving Funds should stay accessible. How could we better use those? Noted that they want to protect the revolving funds as any recapture moves to the forgivable pot of funds within AHF.
- For closings on the AHF funds, in 2-3 weeks, a closing checklist will be sent to those receiving funds – closings will be scheduled in December and January.
- Any additional due diligence from the recipient – any preparation? For the Permanent gap loans, may need to confirm budget, look at projections on rental to get to closing.
- Timing on next round – Jan./February.

b. HOME application status - Cathy Colby reported that CHDO's that have a project (HOME or National HTF) – apps are due last of May, 2019. Start working on the application now.

- 2 program periods in 2019 – last of May; but CHDO only and tax exempt applications – last business day in Sept. 2019.
- Additional requirements from HUD - Members asked about increased timing or costs for closing (appraisals, title). Cathy reported it may be that the Fund does a risk analysis. If cost occurs on or before the closing date, it is likely an eligible HOME expense.
- Families 60% AMI or less with HOME; HTF serves 30% AMI or less. – if a rental project, look at vouchers.
- Coalfields (if their Board is compliance for CHDO), Randolph County HA, Woodlands – plan to submit in 2019.
- Groups can also submit as a nonprofit, just not in the CHDO set-aside. Low-income representation on CHDO boards can be a moving target with new census information.

Discussion on low income definitions with census – American Community Survey problem: when everyone is poor, there is no low-income – Dave said they continue to work with Senators Capito and Manchin. National Policy Question – Census folks say this is not the measure of a low-income area, but HUD uses it. Sample sizes are too small in the non-adjacent rural areas... and those areas aren't served. Alex attended a University of KY conversation on this and shared a public comment that we asked for more money to do better sampling as part of Fahe comments.

Jon Rogers:

- shared that he saw Freddie Mac's announcement on Fahe participating in the sweat equity for downpayment. Jim noted that Freddie Mac invited an additional application for funds. Fahe anticipated being a seller/service with Freddie Mac by the end of the year. Anticipate Fannie Mae seller/servicer to follow quickly. All related to duty-to-serve.
- Recognized ASP and shared an article from the Charleston newspaper regarding a big new initiative with the West End and ASP. ASP gives the homes to families for free, has a program ongoing for Johnson City for three years. Jon gave a shout out for the ASP work in Rainelle after the flood in June, 2016.
- Single-family business for the first 4 months of the fiscal year is 26% ahead of last year (better than last 3 or 4 years) – no geographic parameters that he is aware of. They have added new lenders (7) that are national mortgage companies, not the traditional bank lenders. The companies are all technology-based reaching millennials. Access to new buyers that the banks aren't reaching.

#### 4) Reflections...

- Take-aways or "A-Ha" Moments from the Annual Meeting
- Karen asked about Senator Capito being there, Duane thought it was a good move and appreciated her sharing insight on the Budget; Dave agreed. Claudette appreciates politicians who speak from the heart and the brain, not reading a prepared statement.
- Debra noted having the agenda ahead of time, as early as possible so you can see who needs to be there from your organization and helps prepare.

- Member meeting – make that a more robust conversation. – Members and Jim, Members and Vonda, Members and Members. Lost opportunity.
- Senator – Plenary speakers – Andrea Levere, Joel Baxley – big picture. Andrea Levere – very compelling. Iterative process – caucus interest is informing the conversations. Big ideas – we don't take time to tease that out.
- Mel Jones – Dave would like to have her come talk to the caucus in the Spring – different lenses than what we look with our traditional housing lens. Jim noted that we can drill down in the Needs Assessment for WV. The Needs Assessment hasn't been fully released but is expected soon. Conversation on Utility burdened vs. rent burdened.
- Jim shared maybe have Spring Meeting with Mel Jones – thinking along the lines of Achieving Excellence or the Berea Performance Compacts – do some performance driven change training, cohort groups on various topics of need/interest.

**5) Fahe UPDATES** – Vonda noted the Fahe Updates are attached – please read and call with any questions.

- Development – Strategic Programs is asking any organization in the network with an interest in recovery, addition services/housing, opioid crises to give us a call so we have you identified. USDA is looking at transitional housing possibilities/opportunities and we are servicing on a Recovery Task Force in Kentucky. There are opportunities for funding – for services as well as brick/mortar. We would like to develop a model or models that can be replicated across the network.
  - Jim noted we want to know if you have interest to develop models that make sense, needs to be an easy on-ramp. We are here to help. Fahe has worked with 6 recovery centers in KY; some expansions; Mingo County has as project underway. Use what we have learned and how cash flow could be realized. As Housing advocates, we can reframe our work – people have to live somewhere.
  - Workforce training along with recovery also needs attention. Second chance employment – we don't have to be an expert. Belinda noted that getting walls torn down in the community has been the hardest work to be done. HUD rules for fair housing doesn't meet the need. Getting to the table for licenses, training to access the right kind of funds.
  - Debra added that Housing first model – thought that was **the** model – it doesn't work without the services. Belinda added that Landlord-Tenant laws doesn't work in the recovery model.... HUD says you don't have to do services, but have to have them available when the services are required for success.
  - Jim shared that Fahe is working with former Kentucky Gov. Fletcher – understands the services, needed housing, the task is whether we can replicate Recovery model that includes DOC, Section 8, HHS but we have to do something as it is killing our communities.
- a. Fahe Board Report – Karen Jacobson: board. meeting Nov. 14<sup>th</sup>; by phone, relatively short. Business Dev. Operations, Jim. Wanted to share that the organizational dashboard is shared for review and discussion. Information on integrating with strategic plan allows you to see and hear about progress. First Goal – Staff delivers advocacy that supports the Members with 75,000 individuals. Senior staff has been having conversations with Members. Education, health/well-being, leadership of the membership – development for impact; economic opportunities.
- b. Advocacy Alex Dadok: Working to represent the Member's voice at the federal level.
- Conferences: Small NWA gathering; OFN; Atlantic Magazine/Aspen Institute Festival – chairman of AT&T; Hulu founder, Hillary Clinton, Lindsey Graham, Chair of Federal Reserve... Alex was the only person there from a regional group with boots on the ground. Alex noted Fahe, a group in Appalachia and asked questions.. make a point on the different perspective that we have from being in Appalachia on the ground. Doing follow-ups with some of those contacts.

- Introduced Michael McCanless – research outreach – talked about where he was from, Georgia... he is allowing us to do more around the strategic plan charges – workforce development; commented on USDA 504, the funding should be increased, reach more people.
- Alex noted he had received confirmation from Senator Capito's office during HAC on Thursday, Dec. 6th.
- Network is getting Fahe's name into different agencies. **Broadband** (600M to roll out) – get the investment right the first time; provide good guidance and the right kind of investment alongside health investment. **CRA** – strengthen the Act but make it work more for small towns and rural areas. **USDA** – Anne Hazlett – the Innovation Office – Rural Workforce Innovation network – focus on up-skill for workers... who may need housing. **Surgeon General** – investment in health P/P/P - but , socio environmental factors.
- Have had some out reach from Senators on rural investment – Duckworth, NLIHC.
- MidTerm election – narrative is the suburban districts of democrats; rural going republican – more divide. Fahe Advocacy is more about bringing folks together – whole country should be represented well (much bigger political conversation).
- Dave said he had heard rumblings of potential cuts to HOME and Section 4 in the upcoming budget – concern about significant cuts to those. Alex or Jim were unaware of threats there. They will be checking.
- Alex noted THUD bill has not been finalized... Dec. 7<sup>th</sup> if the wall is settled. Next year, thought is that the House will help protect funds.

**6) Presentation/Demonstration by Garrett County Community Action** - Duane Yoder, Jennifer Rexroad, Gino Mauricci - **EmpowOR** client intake/management system, and Financial Capability program:

Organizational culture – shift to measures long-term to see if outcomes are achieved. Need to look at data and work in the business. This could be community based. Have we made a difference in their 700 rental families: are the children more school ready; are the adults better educated;

Information is what we are looking at – Annie E. Casey and the Aspen Institute – whole family initiatives (2 generation is Aspen term) – have had funding and access to resources and expertise via those two organizations.

Shift in mindset of the frontline in the agency – have to do full assessment, not just their program assessment – GCCAA hired someone for support/train the front line staff across all programs to work with them on this mindset change... Dwayne said this was a heavy lift and the hardest change they tackled.

Info system to track everything - purchased a client tracking software off the shelf – worked with it for 2-3 years. Company couldn't better the platform, but suggested they work together to create empowOR **(Outcomes and Results)**. GCCAA has ownership. CCCAA determined common intake, common pathway plan, contacts/organization.

Gino is a support manager – works out of GCCAA – 80 customers now.

Assessments – sends reminder for the next year

Referrals – dates, subsequent contacts

Household information – can then check on programs they are enrolled in

CSBG demographics

Sort on services – wrap around, but can you break down?

Income calculations – accepted by HHS/CSBG programs?

Addresses are retained in the program – tracks the address changes throughout the service time.  
Or staying with different relatives – in effect, homeless.  
Not a snapshot, but a history  
Document Management Feature  
Evaluates grant outcomes and company outcomes – can see trends, correlations, etc.

Tracks households; businesses and communities.... Getting the outcomes for businesses and communities is a work in progress, but there are several states that have purchased and are using this software, some counties, some agencies (DHHS in Maryland). It “talks” to other software.

A very impressive software program – Kyle asked some questions and has the name of Paige who is responsible for sales and for understanding what an organization might need.

**Next Caucus Meeting** – Tues. February 26, 2019

#### **Upcoming Events**

- **NTI Pittsburg, PA:** December 3-7, 2018
- **HAC Rural Housing Conference:** Conference: Dec. 3-5, Washington, DC
- **NTI Cleveland, OH:** February 18-22, 2019 – Registration is OPEN – Started back – Vonda noted the NTI for Cleveland Feb. 18-22, 2019 – Fahe received several NTI catalogs - on the table at the back – please take one.
- **Fahe Spring Retreat** - April 24-25, 2019, Berea, KY
- **Fahe Annual Meeting** – September 10-13, 2019, Joint Fahe Annual Meeting & NeighborWorks National Rural Conference, Knoxville, TN
- **Quarterly Reporting** – **Deadline** for Quarter Ending 12/31/18 – **Tues. Jan. 15<sup>th</sup>**





## MEMO

To: Fahe Members

From: Jim King, President and CEO

Re: Memo

Date: January 31, 2019

We begin the new calendar year with the shadow that the federal government shut down is a major disruption to any progress any of us can make. Add to it the likelihood of a second shutdown on Feb 15, which will only make this worse. Suffice it to say that this quickly becomes a high priority for the entire Membership and Staff when we have to rally on policy, financing, and Member services to overcome the impact. Each day of this type of disruption sets everything back, including our earnings and ability to make progress on the big items in our Operations Plan. With that context, I will point out highlights specific to the work of the Staff in Berea for the current year:

- Advocacy work has positioned Fahe as well as we could hope in this new environment. We are positioned to be issue based (how to best serve people and places), bi-partisan in approach, and to seek to utilize common sense (this makes sense) as a tool.
  - Working with FHFA we are making progress on getting approval for equity investments from Fannie Mae and Freddie Mac in 2019, and looking toward a tour with all three in fall 2019.
  - Strong relationships with McConnell, Rogers, Barr, Capito, Manchin, Warner, and improving with Shelby, Alexander.
- Communication, we are in making headway as a thought leader, including recent mentions in NBC, Washington Post, and working on a feature with Shelterforce. At date of this memo, I am working the Federal Reserve Bank on their understanding of poverty and the role of federal policy and capital markets.
- Net asset position is 24%, exceeding our goal of 20%. This strength of our balance sheet allows us to bring on Community Facilities and CDFI Bond Guarantee. Based on calculation we can take on over \$40 M in CF and/or CDFI Bond and meet covenants and stay in a good financial position. This allows us to help the Members.
- Self-sufficiency ended at 60%, just below the target of 65%. This will improve with increased secondary market loans projected for the rest of the year.

These items (above) allow us to help the Members with things like the Emergency Stabilization loans, policy work, and member outreach.

The big things on my mind as we move through the rest of the year start with our relationships specifically Members. We are a relationship business and this is a relationship that is been left to old strategies. I am also watching our productivity, I try to live with an optimistic view that we are good at many things, and balance that with the reality check that no one can be good at all, as well as a bit of dissatisfaction that we can do better. In a general view, I have the following big things on my mind:

1. Members: The senior leadership and staff are fully engaging in a renewed focus with the Members. We learned much from the calls with Members. For sure we all work in dynamic, difficult and disruptive times. This makes working in our hard to serve region feel nearly impossible at times. Compound that with the growth of staff in Berea and it has created a perceived, and at times real, distance from Members. What is also true is that Members have also changed, and for some, the change is profound. It does mean staff have work to do, to build that bridge to meet the needs and work of Members in a meaningful way.

We heard that Members want different interactions and clear value from being a Member. Interactions, like caucus meetings, might still be meaningful, but I think there is a desire for different kinds of interaction within the Membership. We are leaning in hard to make this a Member experience you all need and want. It will be strategic and needs to encompass communication, engagement, and value.

I'm encouraged by the creativity and the grit of our Members. The Spring Meeting is being framed to build these new interactions. I'm working with staff to make Member service everyone's job, and develop an improved Member specific communication plan.

2. Narrative: Our work around communication and creating a different frame is important strategic work. I find it challenging as we to look for ways to adopt language and tactics that are uncomfortable and unfamiliar. However, I remain convinced that the ultimate amount of resources and intervention needed in places of persistent poverty, and expressly Appalachia, where we focus our work, will not take place without a new narrative. A narrative that is about investing in people and places that are the most difficult to reach, but cannot realize their potential without it. While the "meta narrative" is still being worked on, we are testing language with partners and colleagues. At this time we are working to get our house in order, with regular blog posts, social media activity, and tying Member stories to a broader narrative and audience.
3. Productivity and earning:
  - o Productivity: Total direct investment of 43 million dollars if we did hold steady for the remainder of the year we would reach \$86 million.
  - o Earnings: While I am very happy with our productivity, I am simultaneously concerned about our ability to earn off of that productivity. Self-sufficiency of 60% is not sustainable for the size of operation that we have. We can do better, and are projected to do so. I will be pushing staff to stay vigilant about paying for the mission.

Why does this matter to members? In my thinking our ability to advocate, protect existing resources and work toward new, is tied to our strength financially both in



reputation as well the ability to offer solutions such as the Emergency Stabilization Loans - 0% loans for Members during the shutdown.

4. Strategic Plan Progress: The senior team reviewed progress on the Strategic Plan, and put into action interventions to make the 5 year goals. We are feeling like we have a good plan in place to make meaningful progress in all areas of our five-year strategic plan by 2021. The majority of the activity at this moment is in putting plans in place, and I'm satisfied to report that we are making progress on all of those fronts.
5. Shutdown and Disruptions, I stated in a recent post, "When the government shuts down, millions of Americans cannot access critical funds and services. Those who live in places like Appalachia, the Mississippi Delta, Native American lands, and the Colonias along the Mexican border also lose access to capital for homes and facilities such as school classrooms or water-treatment plants." "The shutdown is at least on hold, while a solution for our country has three more weeks to come to some resolution, the effects on families and the communities they live in are not over yet and will unfold for months."

I refuse to give in to this adversity, and in fact I am super hopeful about the future. I have a vision of what we are capable of doing and our opportunity to speak into our country. At the same time we are living with the reality that we are not there yet.

Fahe is on a mission to eliminate persistent poverty in Appalachia. We are a certified CDFI lender working with for-profit developers and our network of 50+ nonprofits across Appalachia to use our expertise in finance, collaboration, innovation, advocacy, and communication to connect local, regional, and national leaders to uplift our nation's rural places.

## PREDEVELOPMENT

Provides funding for costs such as reservation fee, market study, Phase I environmental, engineering and design fees, professional fees, etc. for rental housing, for-sale housing, mixed use projects, and health facilities.

Loans from \$25,000 to \$250,000 available at terms up to 18 months.

## ACQUISITION

To pay purchase price and closing costs for real property acquisition for future development as affordable for-sale single and multi-family rentals, mixed-use, or healthcare.

Loans from \$25,000 to \$3,500,000+ \*\* available at terms up to 36 months.

## CONSTRUCTION

To pay hard and soft costs of construction of new or renovation rental housing projects, for-sale housing, mixed use projects, and health facilities.

Loans from \$25,000 to \$3,500,000+ \*\* available at terms up to 24 months.

## TERM

To provide long term financing for rental housing, for-sale housing, mixed use projects, and health facilities

Loans from \$25,000 to \$3,500,000+ \*\* available at terms up to 35 years (based on funding type and origination date)

## BRIDGE

To bridge the timing gap between the project or program costs and receipt of cash from committed or anticipated sources for rental housing, for-sale housing, mixed use projects; health facilities, and services provided under reimbursement contract or grant.

Loans from \$25,000 to \$3,500,000+ \*\* available at terms up to 3 years.

## WORKING CAPITAL

To provide flexible capital to nonprofits to meet organizational, seasonal, or cyclical cash needs related to rental housing, for-sale housing, mixed use projects, health facilities or general operational needs.

Loans starting at \$25,000 available at terms up to 24 months.

## Community Facilities Direct Loan and Grant Program

Funding is available to Public bodies, Community-based nonprofits and Federally-recognized Tribes to develop essential community facilities in rural areas such as healthcare, public facilities, public safety, community support, educational, and utility services, and local food systems at terms up to 35 years.

## CDFI Bond Guarantee Program

Fahe is a recipient of funding in this program intended to reignite the economies of our nation's most distressed communities. Funding and refinancing is available for projects targeting low income populations or within CDFI investment areas. Fahe specifically targets lending to single and multi-family housing at terms up to 25 years.

**For more information on Fahe loans contact Dwain Neeley at [dneeley@fahe.org](mailto:dneeley@fahe.org) or 859-756-6257.**

*Terms subject to change. All loans are subject to underwriting and credit approval.*

*\*\*Loans over Fahe lending limits are possible and typically require participation by other lenders.*

Revised 1/31/2019

# JustChoice Lending

We would like to remind the Members among all the caucuses that the Welcome Home Grant will be available for reservations **on March 1<sup>st</sup>**.



**Welcome Home**

- \$5,000 available for down payment and closing costs
- First time buyers must complete a Homebuyers Education Course to be eligible
- For further details contact David Brock at 866-367-0855 ext. 2111

**JustChoice Lending**

Please contact **David Brock at 859-228-2111** or **Linda Sabino 859-228-2131** for more information



## Clinch Powell is partnering with Fahe in an exciting Employee Mortgage Lending Program

Clinch-Powell is rolling out a benefit program for Clinch-Powell employees and their families!

**This lending program will offer the following benefits:**

- Free Credit Pull for Qualification
- Quarter Percent Rate Reduction Based on Current Pricing for Loan Type
  - Up to \$400 towards appraisal costs\*

**To be eligible, the loan must meet the following criteria:**

- Loan Must be Secondary Market (Rural Development Guaranteed, FHA, Conventional)
  - Current Clinch Powell Employee
- Family Member Referred by Employee (Letter of Relationship Required)

**Please contact Andrea Karr at 865-828-5927 or [andrea@clinchpowell.net](mailto:andrea@clinchpowell.net) to apply.**

\*Conditioned upon loan reaching a closed and funded status. If loan does not move to closing, borrower will be responsible for all fees in whole



**fahe**  
Strength in Numbers

**JustChoice Lending**



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.