



West Virginia/Maryland Caucus Agenda
Tuesday, June 14, 10:30 am – 3:00 pm
WV Housing Dev. Fund - 5710 MacCorkle Ave,
Charleston, WV

- 1) Welcome & recognition of Special Guests** - Dave Clark
Jon Rodgers, Cathy Colby (tentative), Nate Testman – WVHDF; USDA-RD; Megan Crider - FHLB-Pittsburgh, Meghan Smith – WV Dept. of Economic Dev.

- 2) Membership Business** **10 minutes**
 - a. Review of February Caucus Minutes and Action Items **pp. 3-12**
 - b. Election of Caucus Chair for FY23
 - c. Fahe Board Elections at the Spring Retreat

- 3) Partner UPDATES**
 - a. WVHDF Updates (*Jon, Nate, Cathy*) – HOME/HTF/AHF **15 minutes**
 - i. American Rescue Plan Act Update
 - ii. HOME-ARPA
 - b. FHLB - Megan Crider **pp. 13-14** **5-10 minutes**
 - c. USDA - *See Update from Roger Waugh p. 15* **2 minutes**
 - d. Community Works - Dave **5-10 minutes**
 - e. West Virginia Land Stewardship – Taylor Bennett **5-10 minutes**

- 4) Presentations**
 - a. **WV Development Office – West Virginia Build Act** - Meghan Smith **20-25 minutes**
 - b. WV Dept. Environmental Protection – Dilapidated Buildings Prog. Update likely at Nov. Meeting (SB 368)

- Break for Lunch 30-45 minutes

- 1:00 pm Caucus Time**
- 5) Caucus Discussion – Around the Square** **20 minutes**
Reflections on Spring Retreat – look forward to Annual Meeting – consider different sources of funding (FHLB AHP is coming up...)

- 6) Advocacy** **20-30 Minutes**
 - a. New Fahe Board Policy Positions – Alex Dadok **pp. 16-27**
 - b. Housing Forum in July - Alex
 - c. Federal Updates - Josh Stewart
 - i. Appropriations Process – recap Training March 10th
 - d. State Updates – Maggie Riden **pp. 28-34**
 - i. Engagement Strategy
 - ii. State Advocacy Committee – Dave

- 7) **Communication** - Ted Boyatt **5 Minutes**
- 8) **Strength in Numbers - Member Interest/Focus Updates** **20-30 minutes**
- a. Workforce Development – Vonda **pp. 35-36**
 - i. Research ongoing
 - ii. Further collaboration on funding
 - iii. Next steps
 - b. Broadband – who is working on this?
- 9) **Fahe UPDATES – Attached Memo pp. 37-39** **20-30 minutes**
- a. September Fahe Board Report - Karen Jacobson, Christal Crouso
 - b. Membership Updates - Vonda
 - Evaluations at 12-31-21
 - Reporting for 3-31-22
 - Training - Jackie
 - Membership Renewals - Jackie
 - Annual Meeting –
 - o Annual Awards **Nominations due July 15**
 - o Watch for Announcement Opening Registration, Hotel Room Block
 - c. Fahe Research – REED Cmte – Katy Stigers, Camila Moreno
 - d. Lending: Community Lending; JustChoice Lending – David Brock
 - e. Partners for Rural Transformation - José Quinonez, Emily Burlison

Upcoming Events

- **June 23 – 11 am** – Fahe Advocacy Webinar: **Nonprofits and Officials: Strengthening the Relationship**
- **July 13-15** – [Rural LISC Rural Talks: Housing](#) – Washington, DC & Virtual
- **August 15-19** – [NeighborWorks America NTI](#) – Kansas City, MO
- **Sept. 20-22, 2022 - Fahe Annual Meeting** – Kingsport, TN, September 20-22, 2022
- **Nov. 9 (Wed.)** – WV Caucus Meeting – location TBD
- **Dec. 7-9** – Rural LISC Rural Talks: Workforce + Small Business

Sign up for Fahe’s Member Newsletter here: www.fahemembers.com/signup

Sign up for Fahe’s Blog here: www.fahe.org/signup

WV Caucus page of the Member website: <https://www.fahemembers.com/state-caucuses/wv-md-member-information/>

Attendees:

Name	Organization	Name	Organization
	AH HFH	Dallie Martin	Fahe
Annalee Posey	ASP (TN Caucus)	Drew Pritchard	Fahe
Nick Guertin	Coalfields Dev. Corp.	Dwain Neeley	Fahe
Christal Crouso	FMHA	Heather Wells	Fahe
	GCCAC	Jackie Weiss	Fahe
Tabitha Hitchcock	HAMC	James Caudill	Fahe
Kate Somers	HOC	Jamie Puckett	Fahe
	Mon Valley HFH	Jeneene Estridge	Fahe
Erin Gibson	NCWVCAA	Jessica Estes	Fahe
Tina Boyer	NCWVCAA	Jim King	Fahe
Jim Gordon	RCCR	John Niederman	Fahe
Graham Godwin	RMHA	Joshua Stewart	Fahe
	SALS	Katy Stigers	Fahe
Dave Clark - WDG	WDG	Maggie Riden	Fahe
Emily Wilson-Hauger	WDG	Nicholaus Bormes	Fahe
Taylor Bennett	Guest-Land Stewardship Corp.	Nick Martire	Fahe
Roger Waugh	Guest-USDA RD	Pam Johnson	Fahe
Jon Rogers	Guest-WVHDF	Sara Morgan	Fahe
Alex Dadok	Fahe	Ted Boyatt	Fahe
Angela Stephens	Fahe	Vonda Poynter	Fahe
Camila Moreno	Fahe	Essence Smith	Fahe/PfRT
Colby Lilly	Fahe	Jose Quinonez	Fahe/PfRT

8 of 12 Member Groups represented = 66.7% Attendance

Minutes:

- 1) **Welcome & recognition of Special Guests** – Dave asked everyone to go around and introduce themselves. Guests: Jon Rogers – WVHDF; Roger Waugh - USDA-RD; Taylor Bennett – Land Stewardship Corp.;
- 2) **Review Previous Minutes and Action Items** – no changes noted, approved by consensus
- 3) **Membership Business Updates**
 - a. Nominating Representative on Board Elections (Dave) – Kevin not available today, viewed video from Sara Ball on Board election process. Dave noted that one person had come forward to offer to serve on the board. Emily Wilson-Hauger.
Emily introduced herself: Started at Woodlands, in 2013, as an AmeriCorps and then was hired on with another one of my colleagues at the time in 2015. Since then I've just been kind of doing a little of everything at once. Focused on Tucker Co., trying to move some housing projects along and downtown projects community facilities projects, brownfields cleanup. Subsequent years, more involved in business development support as well. Current title, Director of Programs and Partnerships, very broad. Enjoys getting out and meeting folks, partners that we work with like Fahe and enjoy the Fahe in-person meetings. Excited to get to know everyone.
Dave asked for anyone else who would be willing to run. No other interest, Emily approved by consensus. Noted that Christal has two more years to serve on the board.

- b. President's Report (Jim King) – If anyone in the Caucus has a suggestion for At-Large Board Members, still building a solid list of folks. They cannot be associated with a member. In particular someone with a broad perspective and diversity I'm looking for folks who may be come from other sectors are familiar with, with either the work of members or far more generally, and care about the region.

Conversation – Started strategic planning, identified that we needed to do some work around the Mission Statement, as we have been doing a lot of new, different work.

Membership Cmte has been looking at Membership criteria, does that mesh with the Bylaws? Governance cmte looking at the bylaws as well. All pointing to getting our identity clear, so asking for some quick reaction about who you think WE (all of us) are? Who would we like to become? And need Member vols. To attend the Board mtg in March to talk about this.

Karen – discussion teaser – how should we refer to Fahe, our Membership with Fahe? A Collective? Membership? What words to you use to describe when you talk about Fahe? What does Fahe do for you/your community?

Dave – meaningful engagement with peers, don't get that anywhere else. Being connected in a very meaningful way, not the same with other memberships/entities.

Jim – deeper, what makes it different?

Dave – feel like there's no contextual explanation needed when we talk – beyond comradery, we don't need to explain who/what we are, we can really focus in on what's making us successful or getting in our way.

Karen – peer interaction that leads to action – we talk about it and then we do it – advocacy/policy/financial product tweak that we discuss. Peer support for action to make things better/easier for us and our communities!

Vonda – please share your thoughts even after the meeting – send an email as we need your input – some folks need to mull things over.

502 Packager Fees (Jim)– This may or may not be a big issue for you – USDA increased fees – last yr. \$80M through Fahe. 502 Direct is always under attack in the budget cycle, important to our region, serves lower incomes. Over the years, there have been 3 increases in fees, we have always passed the full amount along to Members. The average fee that other intermediaries are taking is 25% and we're well below that. It matters to me because I want to continue to keep the advocacy pressure high for the program and by making sure we share the money as that helps enable our staff to be on point with USDA over the program. That's how your participation helps and matters to us. We are splitting this most recent increase with the Members (not non-member partners) and we are moving towards a 75%/25% division of the fees - email message will be coming from Laura.

4) Partner UPDATES

- a. WVHDF Updates (Jon Rogers)
- Mountaineer Rental Assistance Program (MRAP) As of the end of Jan. had dispersed \$50 million to West Virginia residents, there's almost \$350M yet to spend. Treasury recaptured \$3M. Over 14,000 people have rec'd assistance through that program. The first of February we launched a sort of an initiative, and additional push to that program, bringing more resources more staff resources to it. There will be some new advertising starting next week. We will just certainly continue to ask you guys if you've got people that need that assistance point them to the program, it's, It's on our website.
 - American Rescue Plan Act Update - Nate Testman has been talking to Fahe Members about a deeper dive into housing stability services. You all might know more about that and may have not been involved in that piece of the program.
 - LIHTC – contact is Michelle Wilshere mwilshere@wvhdf.com . **App. due May 31**. If you're the mailing list, should have received a notice about the workshop, that's going to be held for this year's program of virtual workshop on **March 17**. If you're interested in that and haven't received that invitation or that notice, reach out to Michelle directly. As a result of an expiration in a boost to the program formula for calculating the amount of credits to the state, we anticipate a decrease in the dollars. The credit, the dollars for this year,

roughly from \$5 million to about \$4.65 or so. And that's based on estimated population numbers that we have not seen yet.

- Affordable Housing Fund - We expect to release an RFP for that program, by the end of next week. There are no substantial changes to the program RFP for this year and certainly we encourage eligible organizations to apply.
- West Virginia Homeowners Rescue Program - close to launching that program for what we call our Homeowner Rescue Plan; based on the pilot version of that program is part of our plan that we submitted the Treasury and we were actually on the phone with the Treasury folks yesterday. Hearing their guidance/recommendations to add it to our program outline, they weren't substantial. Those changes go to Treasury, probably tomorrow. We can launch the pilot program without Treasury approval and we're going to. It involves us, reaching out to our own portfolio of loans, we've got about 18,000 mortgages here. We'll contact folks in our portfolio that are 90 days or greater delinquent offer them this assistance, and we're going to operate that program for as long as it takes to get it to where it's running effectively and efficiently. Then, roll it out to the rest of the other mortgage servicers who have loans on West Virginia properties with eligible borrowers. We don't think that will take more than a month or two to get it to where it needs to be. Assistance will be up to \$15K per household, to make up back mortgage payments including taxes, insurance, there's a small amount for utilities homeowner's association dues, etc. We ask you to point your potential applicants to the program to our website <https://www.wvhdf.com/west-virginia-homeowners-rescue> Right now, people can give their name and email address to us. And when we're ready to launch the program fully will let them know, we've got 3000 people that are waiting to hear that we've launched the program. \$42.5M available, expect that money to go quickly. Have had lots of communication with the National servicers that had West Virginian loans.

Christal - we have our own waitlist - should we be getting them to your website?

Jon - You should definitely point them to our website and have them provide their, preliminary information first and last name and an email address they'll get first notice when we launched the program.

Dave - How much total does the Fund have to distribute through that program?

Jon - Almost \$350M, you may have seen Erica on TV, last week. The Treasury Department recaptured \$3 million from us. We got more money than we have demand and we can only process applications that we receive. That probably won't be the last time that Treasury recaptures money from us and moves it to states that have more demand. Erica made a great point that I think the Treasury folks didn't take into consideration is that this state has the highest rate of homeownership in the country so per capita we've got less renters.

Christal - We're only getting \$42.5 million and the homeowner rescue program and you expect that to go quickly at 15,000 per pop; is there any crossover between those two programs can money be transferred?

Jon - No.

Dave - I'm just going to say that is unfortunate and if there's any turn of events where that might become possible or we can do anything to make that possible, be sure to encourage Erica to reach out to us, with our high homeownership rates. If it ever comes to pass just let us know what we can do as individuals and as caucus members, and as you know Fahe in general.

Jon - Treasury allowed DPA through the Hardest Hit Funds - it would take legislative action to do that with these.

Christal - Recently signed a contract for housing stability services. Some direct funding to do MRAP and have a person on staff that's going to help with that.

- HOME-ARPA (**see attached from Cathy Colby**) Cathy Colby - ccolby@wvhdf.com 304-391-8663 <https://www.hudexchange.info/programs/home-arp/>

b. USDA Updates (Roger Waugh)

We're still operating under a continuing resolution through Feb. 18th and that means we've not been given a state allocation for our housing programs. So, in order to get a loan or

grant funded we have to go to the national office on a case by case basis. The good news is, is that we have been able to process and fund a little over \$2.5M in loans and grants so far this year. While we're under this continuing resolution here in WV we're continuing to accept and process applications and we're continuing to issue certificate eligibility to are eligible applicants. The application processing time and most offices are currently taking 30 days, and we advise our borrowers not to enter into a purchase contract with less than 60 days to close.

Housing Preservation grant - We don't really have any anything new going on with the HPG program right now to report on other than those of you, which I believe there are several of you, members here that do have housing. Quarterly reports are currently due, if you haven't already turned those in.

Pilot programs as the USDA in WV is continuing to participate in the manufactured housing pilot program that are reported on last time was set to expire on 11/30/21 but is has been extended through 11/30/22. That's the program where we can finance in some cases, existing manufactured homes that are manufactured after 2006.

We're also still participating in the Home Repair pilot program, scheduled to end 5/31/22, but they are talking that they're in the process of making that pilot program become permanent. In that pilot they've increased the home repair loan amount from \$20K to \$40K and the grant amount was increased from \$7500 to \$10K.

American rescue plan updates - USDA buyers can continue to request a covert moratorium on their loans, until the end of the national emergency is declared, and all they need to do to get a covert moratorium is call our servicing center.

We are still accepting AARP applications for our existing buyers. This program is to refinance their existing loans that have been on an approved covered moratorium so one of the qualifications to qualify for that Refinance Program is you have to be an existing USDA buyer and you have to have been on a COVID moratorium.

The goal of that program is to get new rates and terms and to make the housing more affordable for our borrowers, that have been affected back over a loan packaging update already this year we received 10 package lines from our packaging partners. So that's really good.

Challenges that the field offices are reporting is in the Wheeling, Morgantown, Elkins, and Western areas, they're reporting that the home purchase customers are having trouble finding the affordable housing. The markets very competitive and a lot of times there's multiple offers on those homes. Also reported in that same area that in the home repair program applicants are having trouble finding contractors to do the work, or even to give some estimates. The cost of building materials, has been an issue; hopefully that's going to resolve itself here in the next year or so.

Getting appraisals under our new national office contract is continued to be a challenge but it has been improving and we're starting to get appraisals to come back in a little quicker time. Some of the appraisal issues we are having is that the appraisals are coming in right at the contract price so they're not giving us much room to include closing cost or any repairs that the house might need in order to qualify for the program. And finally, Alan Harris is still are acting state director.

Dave - Roger is USDA concerned about a part of the portfolio, being not engaging in the ARPA relief and being at risk of foreclosure when the National Emergency period is over?

Roger - Our servicing center is doing outreach on those that have applied for a COVID moratorium; doing mailings and contacting those people to tell them about their pa program and encouraging them to apply. As time goes on and people start coming off of those code moratoriums, I think that's when the activity will continue to pick up on those ARPA refinance opportunities, I think, while people are still on a moratorium and they're not having to make payments, they're less active in looking for a resolution. Once that the period of the moratorium starts to get closer to an amateur and I figure that that program will pick up.

- c. CARES Act Funding – WVDO update (Vonda) James Bush was invited and hoped he would provide an update but they seem to be very busy and he didn't provide us with an update.
- d. Community Works (Dave) – ED search underway Mary has moved to part-time at home, cell/email best way to contact her. They are working with an NWA consultant to help find replacement.

Break for Lunch... & CDFI Focus/Affinity/Working Group Survey

5) Caucus Interest Updates

- a. Workforce Development Update (Vonda) – Discussed in the Oct. meeting – residential construction workforce shortage. What might Fahe do? Had Nov. calls for input, what you see as barriers. Realized a 2-page concept paper was not going to be possible by the holidays. Engaged the services of Ken Mall (EDIS) to assist, map it out. Then we saw the opportunity to submit an EDA Good Jobs Challenge Grant – several phases. 1. system development 2. program design 3. implementation. Engaged with a federal grant writer that has worked with us for over the years so between us and the two of them, came up with a plan to ask for some funding to get this system planned, if you will. There's been a lot of work done – Ken Mall & Fahe staff reaching out to Members, having conversations letting can kind of get to know you a little bit better and what you do and maybe what you do specific to workforce, what you see is barriers to be able to come together with an application. Fahe covers two EDA regions so had to submit 2 applications. Atlanta = KY, TN, AL, applied for \$3M. Philadelphia = WV, (VA, MD) applied for \$2.25M. We've decided that we are not going for implementation in this application because we don't know everything that we need to know yet. It was all hands on deck – lots of calls, Jim going to governors for letters of support, Advocacy going for other federal legislative letters. Thankful for all of the good participation from the Members, from the discovery calls in the Fall, calls with Ken Mall, help with local letters of support, contacts with different groups, offices. Very Exciting. If we get funded, there's stakeholder meetings and some other can meetings that we're going to have to pull together and make sure that we get kind of the information that we need to assess those barriers and think about solutions, before we actually get to a program design phase where we might actually even test how that could work, so just we have started, there's work to be done and we will need your help, "all hands on deck" so thank you.
- b. Broadband Update (Alex Dadok) – First major policy that the Fahe Board adopted, early 2020, submitted the longest comment that Fahe has ever written, and it made Will provide any direction we receive, see that communities get served, Fahe Members get compensated for this work. We are invested in making sure that the implementation goes well.

Dave – Heard early on that each state was going to have to present an articulate plan for deploying the funds.

Alex - There's, there's money to structure around affordability programs, the states have to submit plans for how they're going to serve and with the \$60 million, a huge chance to serve many of the underserved areas in the country, if it's done right. There are a lot of issues. Given the direction of the board to pass a position on broadband and prioritize that as an issue, we will use the capacity that we have, subject to Jim and the board's direction to do what we can. We did submit comments to the NTIA (Nat'l Telecommunications Information Agency). We have a consultant that we're talking with, a long-term expert who grew up in West Virginia now lives in Nashville. Time is certainly ticking. It's just a matter of can we can this be an opportunity for Fahe Members to get paid to do really important work in communities. We think the answer is probably that Fahe Members do want to see if there are opportunities to get involved and do things for their communities where they can get paid for their work and are interested in making sure the implementation works well in their communities.

Dave - We are kind of dabbling in this world now; kind of stunned at how chaotic and uncoordinated. Each state was going to have to present a pretty articulate plan for how

they were going to deploy, initially heard that the funds will run through EDA – is that still the intent?

Alex – Dept. of Commerce and NTIA are writing the rules, distributed to the states for their own approach, some states are farther ahead than others. Alex will share Fahe's comments.

- c. **Proposed WV Tax Credit** – Alex – team has been discussing, still here and willing to help if the caucus wants to move on it.

Dave – anyone heard of any movement in the state legislature?

Taylor – There has been work of the state Auditor & Governor on a bill:

https://www.wvlegislature.gov/Bill_Status/bills_text.cfm?billdoc=SB538%20INTR.htm&yr=2022 – Build WV Act SB 538 - offer tax break to organizations, not necessarily nonprofits, who are working on market rate housing construction. Economic Dev. (minor cmte first) Finance Cmte (major cmte 2nd) More important – would want the comments there, levers to pull – more momentum there!

Dave - Companion bill on the House side?

There is a companion bill in the House. HB 4502

https://www.wvlegislature.gov/Bill_Status/bills_text.cfm?billdoc=HB4502%20INTR.htm&yr=2022&sesstype=RS&i=4502

- d. **Recovery Work** – Karen – ARC INSPIRE Grant is open <https://www.arc.gov/sud-how-to-apply/> – for planning or implementing projects, addressing substance abuse disorder recovery. You know in the broad sense. RCHA is organizing, having done a whole assessment with the help of Fahe, of what kind of our ecosystem is our recovery ecosystem and will be applying in that next phase to implement something.
- e. **CDBG Funds Summary** – requested at the last caucus meeting so Advocacy did the research on how funds are used in other states – included in the packet.

6) Advocacy – (Alex and Josh Stewart)

- a. **Maggie Riden**, Director of Advocacy – Excited to introduce Maggie, glad she's here. Is based in Nashville, TN. She has a lot of experience running a coalition of members in human services, focused on youth, where she touched on workforce and other issues there as well in the Washington DC metro area. She was actually an executive director of that group and decided that the advocacy part was more fun. She's here to help do a little bit more encourage all and be more supportive than we've been able to be.
Also – we're working on an update to the Treasury Final Rule on State/Local ARPA Spending information, should be ready in the next week or so.
- b. Federal Update (Josh Stewart) - What people are talking about right now on the hill, are the two big things are appropriations for the current year where we're still in a continuing resolution and appropriations for next year which are coming up right now or should have already started those conversations. The first is the appropriations, - we're still continuing resolution we're still flat funded for the current fiscal year. Originally slated to run out on the 18th of this month so whatever that is nine days from now but yesterday the house introduced further continuing resolution, until March, there is desire in the Senate to pass it as well. We are pushing on your behalf for the higher of the numbers that are available for given programs between the House and the Senate just as a concrete example the Home program has different numbers proposed in the House and the Senate, the house is I believe 1.8 and change the Senate is 1.3 and change. So we're pushing for the adoption of the house number, but we're also supposed to be starting up on appropriations for fiscal year '23. We would normally be well into that process by now. I encourage more of you to make visits, I'm happy to take Hill meetings with folks or just talk to you before you go if you don't want me to go along.
- c. Federal Appropriations Webinar, March 17 - One of the things that we've heard from Members over the years, is that you wish you had some better information to hand when you're taking appropriations meetings or making calls to your members of Congress. So, we want to be responsive to that beyond the advocacy update, and the like. What we thought we would do this year is have sort of a webinar, we really want it

to be more of a conversation where we are going to talk about the appropriations process. Get you updated on what's happening up to the moment of the meeting. What's been proposed by the House, the Senate, the White House. Other advocacy organizations what follows these numbers are starting to look like. Then, provide you with those resources and, answer questions you might have or help with messaging or planning and that sort of thing.

Dave – We've seen a return of the earmark – are they going to stay around?

Josh - This cycle. Yes, through the end of this Congress. Beyond that, I think, it's fairly safe to say that there will be at least one house of Congress, that, that is likely to flip next after the election cycle and if that is the house and that Republicans return, it's a little less certain because that that was the part of that got rid of them to begin with. But, the resistance to bring them back was not that strong from either party.

7) **Communication** (Ted Boyatt)

Two quick updates **1.** Circling back to the discussion with Jim earlier in the meeting, re: the strategic planning work around organizational identity. Hopefully will result in some important findings and conclusions that will that will be of particular value for communications. I want to reiterate, we really do welcome the thoughts that you have and your experiences here. If I were to ask you, what does it mean to be a Fahe Member, what's our role, what's our purpose, what's our value add? Who are we and what do we do I probably get similar but different variations of different answers from everybody so as we go through the identity setting process. Having firm outcomes on that that communications can synthesize them into a top line message into a brand identity. To help communicate us as an organization, and help tell the story of the work that we do in, in the voids in the gaps in the communities that we work in that we fill in a comprehensive way that that would be really important for us so really want to encourage you guys to send your thoughts on that and know that they will be of great, great value and greatly appreciated for comms, and knowing that that's how it's going to be externally reflected. If there's anything that you particularly want to make sure we get wrapped up into that I would love to hear it. – tboyatt@fahe.org **2.** We hired **Heather Wells** on is our digital communications manager She is our web guru search engine optimizer social media jockey and all things digital expertise, that is, that is what Heather does.

Heather: This is the first meeting that I've gotten to attend with members so it's been great to hear all the work that's going on. I'm originally from Richmond, Virginia, I'm now located in Huntsville, Alabama, and I've worked for a variety of nonprofit organizations and over a decade of experience in marketing, specifically for nonprofits so super excited to be at Fahe and I look forward to hearing more from you all.

8) **WV Land Stewardship Corp.** (Taylor Bennett) tbennett@wvlsc.org.

The land stewardship corporation is partnering with West Virginia State Auditor's Office, the auditor's office holds what is called the know bid property list. There are about 9000 properties on the list of varying property types. Some are no good to anybody but some are commercial properties and a lot of them are either abandoned and dilapidated residential properties, or they get lost in residential areas that have already had structures demolished on them. So, the goal of this project is that through our partnership with the auditor's office to take some of those properties off of that list in a lower cost way. Get the title clear, get some kind of site preparedness needs to happen, they're done and then transfer those properties. Once they're build-ready to housing partners like yourselves, who may be able to use those properties for projects at a significant cost that would be significantly less than market rate. TRUIST Planning Grant received, Jessica has reached out to some of the Members to coordinate with you, please reach out if you haven't heard from us already requesting property criteria information. We're excited to partner with you!

Will be starting with localities, but want everyone to be engaged in the process – what makes a property viable. Want to have as many housing partners as possible. The Land Stewardship is coordinating info related to these properties that would be viewable on a GIS mapping system.

Legislation released by the State Auditor Office via the Governor – Tax Bill Property Sale Process - Sen. Bill 552 – would give Land Stewardship the right of first refusal on properties, work w/ municipalities, Members – see who would be best to claim the property and LSC – manage the red-tape around the tax sale process. Auditor getting some pot of money to help remediate property, still a work in process, going through committee to hammer out the details.

Dave – source of money?

Taylor – spend down “surplus” to do a one-time allotment of a significant amount of funds (possibly Federal funds)

9) Caucus Discussion – Around the Square: *Anyone engaging local governments as Treasury has the local/state Final Rule?*

Woodlands – We have had initial discussions with a couple of municipalities, who've expressed some interest in converting downtown spaces to a partially affordable housing project so I find that encouraging, that people are thinking about this and a lot of our towns in our neck of the woods have already defined how they're going to use these dollars they've got kind of critical infrastructure needs, and they see this as being the first, great source of flexible funding for those emergency, or critical needs that are there.

FMHA - Christal – working with Morgantown, also Fairmont for some counseling \$\$ and another locality for building affordable rental. Have vouchers, but no units available.

Dave – might be some interest in connecting some of the communities they are working

Christal – Rec'd Fair Housing Education Grant – ed & outreach in their area, prop. First meeting tomorrow!

Dave - would like to hear more as you go forward

10) Deep Dive – Development Activity - (Karen Jacobson) River Place Apartments, mixed use redevelopment project on the river in Elkins. building as it was, since about 1985 when it was renovated using some HUD dollars. That was at the time called mod rehab, basically allowed private landlord US dollars for renovation and then provide those units to renters at 50% or below. Some similarities with the section eight program and the Housing Authority, had a role to play managing some parts of the process for leasing people, been working with this building and the landlord for a long time, became aware that the landlord was ready to sell which was great because the building had a terrible reputation. (1 of 3 buildings that accounted for about 75% of the police calls in the city). Built in 1910. Woodlands had a design charrette process back in 2017, hired an architect to do some Riverfront design.

2018- started working w/architect and landlord

2019 – signed option with the owner – first application denied, another year to get it awarded

2021-June – closed the deal 3 years in.

Project – taking from 19 units down to 15 and returning front to commercial use. Parking & green space added. 4 units at 50% and below AMI with a in project subsidy and the rest high HOME units at 60% to begin with but can rise to 80% so a little mix of incomes and mix of 1/2/3 BR units., 1 fully accessible unit. \$2.2M

Technical Services Division problem – required additional work/costs after plans/project already approved.

Multi-family funds – no objections to the retail space

Sara M – App. Funders Network may have some interest in the Lora Smith – Hannah Vargason.

11) Fahe UPDATES – Attached Memo

- a. September Fahe Board Report (Karen Jacobson)- Staff have done a great job trying to build the foundation of our next strategic plan – deep dive into the mission statement/vision as discussed earlier. All relevant, engaging with board. Conversations about equity/racial reckoning in the country, what does it mean in central Appalachia, what does it mean to Fahe and Members. Strong Aeris rating, strong growth in investments towards our big goal to build impact through capital. Hoping for an in-person Spring

Retreat and get ready to do the strategic plan which will engage a lot of Members and Caucuses

Sara Morgan – I would encourage all the Members who have need for any debt to be looking towards your depository CDFIs who might have gotten some advances to the EICP program (Emergency Investment Capital Program through the Treasury). Low-rate capital. Emergency Investment Capital – funds to depository CDFI's for low-rate capital, check into it if you have need of those funds. Contact Sara M.

- b. Membership Updates (Vonda) – 3-legged stool of compliance Renewals/Attendance /Reporting – even though it's no one's favorite, it's important and gets us training and operation support through NWA. Will be doing another evaluation of how each Member measures up using those three measures, just like we did in July.
- Reporting for 9-30-21 – see packet for results, 12/31/21 reporting has been delayed.
 - CDFI Working Group – Working with John Niederman. Based on his conversations last year with many Members, expressing interest in a CDFI working group. Please complete the survey: https://www.surveymonkey.com/r/CDFI_Interest_Survey
 - Spring Retreat – April 20-21 – in person in Berea, dinner at Fahe office, on the lawn planned for evening, get it on your schedule. Also hoping for the next caucus meeting (June) to be in person – outside is an option, if needed. Bring your own chair!
 - NWA Training (Jackie Weiss) – VTI this week. Remember to send your receipt and certificates of completion so we can reimburse you (up to \$400) for your attendance. If another round of online courses as a package is available, we have set aside funds to purchase so Members can access for free.

- c. Fahe Research – (Camila Moreno) So, the survey is kind of this first step in my AmeriCorps project. In simplest terms, it's a data toolkit. The goal overall goal of the project is to kind of highlight data literacy gaps within the organization. In order to increase the capacity of not only Fahe but Fahe Members in managing and utilizing data to its greatest potential data science is just, you know, a some something that's kind of come up in in an unprecedented way since it's, you know, the technological era has advanced so quickly. Not everyone has data literacy skills. The product isn't really trying to teach anyone some high-level data statistical analysis, it's just to kind of create like a starting point for making people comfortable with data and to help drive those lasting solutions for the communities that the Members serve. So, and as of right now the survey will help kind of guide the formation of the framework that I'm writing up, I'm using. It's not all my work. I am doing research on what's already been done, and kind of pulling from that. So, the survey just kind of is that first step to gauge data needs, not only for fall he but all members and it's completely voluntary

if you feel like it speaks to you and it would be helpful for what you're doing and the work that you do on a day to day. I really encourage you to take the take the survey.

It's really short and again completely voluntary <https://www.surveymonkey.com/r/GYVRSSQ>

- d. Lending - Community Lending – still have the referral program
JustChoice Lending – have had some staff shortages but have hired and training new folks.
- e. Partners for Rural Transformation – (José Quinonez, Essence Smith)
New partnership on messaging with Forbes – great opportunity to get our message out there, see the packet for the details of the program. Have already released [two blog posts](#), the 3rd will be coming out before the end of February. Hiring another project manager to do advocacy and research.

- **Feb. 7-11** - NeighborWorks America Virtual Training Institute
- **April 20-21**- Fahe Spring Retreat, Boone Tavern Event Center, Berea
- **June 14 (Tue.)** – WV Caucus Meeting – location TBD
- **Sept. 20-21-22** Fahe Annual Meeting – MeadowView Conf. Center, Kingsport, TN
- **Nov. 9 (Wed.)** – WV Caucus Meeting – location TBD

Voluntary Housing Grant Initiative

A Resource for Affordable Housing Developers in Delaware, Pennsylvania and West Virginia

Get Started Now

Confirm funding round dates on our website. Visit the [voluntary housing grant website](#) and resource materials for more information.

Familiarize yourself with our AHP Implementation Plan, submit a member-sponsor match request form if you would like FHLBank Pittsburgh to assist in seeking a match.

Identify vetted projects and review the list of eligible FHLBank Pittsburgh members for application partnership.

Review the [voluntary housing grant initiative FAQ](#) for more information.

Learn More

Visit www.fhlpgh.com/AHP.

Contact Us

megan.krider@fhlpgh.com

For 2022 Only: Voluntary Housing Grant Initiative

The voluntary housing grant initiative provides \$10.2 million for one year (2022) only to applications in Delaware, Pennsylvania and West Virginia. The voluntary housing grant initiative is separate and distinct from the statutory AHP, but the Bank will leverage its existing AHP infrastructure to collect the applications, score, disburse and monitor the projects awarded under the voluntary housing grant initiative. Applications that are not awarded AHP subsidy in the 2022 AHP funding round will be automatically enrolled in the voluntary housing grant initiative application pool. Visit www.fhlpgh.com/ahp for more information.

For 2022 only, FHLBank Pittsburgh (FHLBank) is providing \$10.2 million to affordable housing projects in Delaware, Pennsylvania and West Virginia, which is the FHLBank Pittsburgh's "district." This one-time offering for in-district projects is the voluntary housing grant initiative, which is separate and distinct from FHLBank's statutory Affordable Housing Program (AHP). As we emerge from the pandemic, the Bank is providing this one-time additional funding to help people in need of stable homes as they reset and recover.

The voluntary housing grant initiative provides competitive grants to affordable housing developers, including nonprofit and for-profit organizations, and housing and redevelopment authorities that are engaged in creating or rehabilitating affordable housing.

Under the voluntary housing grant initiative, projects may be awarded up to \$150,000 per unit and a maximum of \$500,000 per project.

Using a Competitive Application Process

The voluntary housing grant initiative provides flexible funding to be used for rental and homeownership projects, including the acquisition, construction or rehabilitation of affordable housing for households with incomes at or below 80% of the area median income. The voluntary housing grant initiative funds work well with other funding sources, including low-income housing tax credits, private equity or grants, and federal, state and local subsidies.

FHLBank will leverage its existing infrastructure used for the Affordable Housing Program (AHP) through AHP Online to collect the applications, score, disburse and monitor the projects awarded under the voluntary housing grant initiative. This is an efficient and streamlined way – for members, developers and FHLBank – to get the dollars to those who need it.

FHLBank will collect all affordable housing applications concurrently for AHP and the voluntary housing grant initiative; submissions are due Aug. 9, 2022, 5 p.m. EST. The 2022 AHP Implementation Plan will be used to score and rank all applications. Applications that are not awarded AHP subsidy under the statutory AHP, and are located within FHLBank's district, will be automatically enrolled for consideration under the voluntary housing grant initiative funding.

All applications will still undergo FHLBank's feasibility criteria which includes, but is not limited to, an assessment of the need for subsidy, market demand, development team capacity and readiness to proceed.

The voluntary housing grant initiative has a state allocation of \$2.5 million each for Delaware, Pennsylvania and West Virginia.

Partnering with an FHLBank Member

Members of FHLBank Pittsburgh's cooperative of financial institutions are the "link" between your project and the voluntary housing grant initiative funds. One of our members must collaborate with you to prepare and submit a voluntary housing grant initiative application.

If your project receives a voluntary housing grant initiative funding commitment, you will continue to work with the FHLBank member throughout the disbursement and monitoring phases.

While the voluntary housing grant initiative application process is comprehensive and competitive, FHLBank offers assistance in the form of webinars, guides and application assistance. We can also help match you with a participating FHLBank Pittsburgh member.



Visit www.fhlpgh.com to learn about FHLBank Pittsburgh's community investment products. **13**

Affordable Housing Program

A Resource for Affordable Housing Developers

Get Started Now

Confirm funding round dates on our website.

Familiarize yourself with our [AHP Implementation Plan](#), which outlines the requirements related to scoring, feasibility, disbursement and monitoring processes.

Identify vetted projects and review the list of eligible [FHLBank Pittsburgh members](#) for application partnership.

Submit a [member-sponsor match request form](#) if you would like FHLBank Pittsburgh to assist in seeking a match.

Learn More

Visit www.fhlpb-pgh.com/AHP.

Contact Us

ahp@fhlpb-pgh.com

New for 2022: Voluntary Housing Grant Initiative

The voluntary housing grant initiative provides \$10.2 million for one year (2022) only to applications in Delaware, Pennsylvania and West Virginia. The voluntary housing grant initiative is separate and distinct from the statutory AHP, but the Bank will leverage its existing AHP infrastructure to collect the applications, score, disburse and monitor the projects awarded under the voluntary housing grant initiative. Applications that are not awarded AHP subsidy in the 2022 AHP funding round will be automatically enrolled in the voluntary housing grant initiative application pool. Visit www.fhlpb-pgh.com/ahp for more information.

FHLBank Pittsburgh's Affordable Housing Program (AHP) provides grants and subsidized loans to affordable housing developers, including nonprofit and for-profit organizations, and housing and redevelopment authorities that are engaged in creating or rehabilitating affordable housing. AHP subsidies are often used for housing development projects that serve youth and individuals with disabilities or those who are homeless, recovering from substance abuse, or have special needs. AHP subsidies – up to \$150,000 per unit or up to \$500,000 per project – are awarded on an annual basis following a competitive online application process.

A Flexible Source of Funding

AHP's flexibility allows funds to be used for rental and homeownership projects, including the acquisition, construction or rehabilitation of affordable housing for households with incomes at or below 80 percent of the area median income.

Additionally, AHP subsidies work well with other funding sources, including low-income housing tax credits, private equity or grants, and federal, state and local subsidies!

Partnering with an FHLBank Member

Members of FHLBank Pittsburgh's cooperative of financial institutions are the "link" between your project and AHP funds. One of our members must collaborate with you to prepare and submit an AHP application.

FHLBank Pittsburgh scores submitted AHP applications based on criteria that reflect housing priorities across our three-state district: Delaware, Pennsylvania and West Virginia. Applications that score competitively are reviewed to determine overall feasibility based on a variety of underwriting standards.

If your project receives an AHP funding commitment, you will continue to work with the FHLBank member throughout the disbursement and monitoring phases.

While the AHP application process is comprehensive and competitive, FHLBank Pittsburgh offers assistance in the form of webinars, guides and technical assistance. We can also help match you with a participating FHLBank member.



Visit www.fhlpb-pgh.com to learn about FHLBank Pittsburgh's community investment products.

From: [Waugh, Roger - RD, State Office](#)
To: [Jackie Weiss](#)
Cc: [Thaxton, Penny - RD, State Office](#); [Vonda Poynter](#); dclark@woodlandswv.org
Subject: RE: Caucus Meeting, Tues. June 14th at 10:30 am
Date: Thursday, June 2, 2022 5:00:35 PM

Good afternoon,

I don't have much to report on, but you can include the Section 533 Housing Preservation Grant (HPG) NOSA shown below. [Federal Register](#)

We are still accepting ARPA applications (the refinance program) from our existing 502 & 504 borrowers that have been on a COVID moratorium.

Our interest rate increased to 3% for the month of June for our 502 & ARPA programs.

June is Homeownership month for the USDA Rural Development.

Ryan Thorn is the new WV State Director for the USDA Rural Development, and we are so pleased to have him. If he is available, I hope we will get to introduce him to the Caucus in the fall meeting.

Thanks,

Roger Waugh

Housing Program Director | Rural Development

United States Department of Agriculture

418 New Goff Mountain Road, Room 103 | Cross Lanes, WV 25313

Phone: 304.776.5256 Ext. 115 Fax: 855.859.1834

www.rd.usda.gov

Relief. Recover. Refinance.

USDA is committed to supporting our customers through COVID-19 mortgage recovery.

Direct borrowers who are ready to resume payments after a COVID-19 moratorium may be eligible for a refinance loan that offers long-term, affordable mortgage payments. Learn how the [American Recovery Plan \(ARP\) Act](#) might be able to help.

“Together, America Prospers”

Stay Connected with USDA:



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 **USDA** Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Together, America Prospers

SFH Direct Loan and Grant Programs

May 26, 2022

Notice of Solicitation of Applications

The Fiscal Year 2022 Section 533 Housing Preservation Grant (HPG) Notice of Solicitation of Applications was published in the [Federal Register](#) on May 26, 2022.

The HPG program provides grants to qualified organizations to repair or rehabilitate housing occupied by very-low- and low-income families in rural areas. Eligible applicants include most State and local governmental entities, nonprofit organizations, and Federally Recognized Tribes. Applications may be submitted to the [Rural Development State Offices](#).

The closing deadline for receipt of all paper or electronic pre-applications is July 11, 2022.

For general information, applicants may contact Mandy Couture at 515-418-2188 or via email at mandy.couture@usda.gov.

Program Information

[Single Family Housing Direct Loans](#)

[Single Family Housing Repair Loans and Grants](#)

[Mutual Self-Help Housing Technical Assistance Grants](#)

Signup for SFH emails (Direct and GRH) [GovDelivery](#)

Workforce, Jobs & Economic Development: **Revitalizing Distressed Rural Communities through Economic Stabilization**

In much of Appalachia, as in much of the United States, decades of industry closing, farm consolidation, and abandonment of small businesses has left our economies ragged. The pandemic has only accelerated this economic slide, and exacerbated the differences between our communities, as did the Great Recession before it. This furthers divisions between our people, and between our cities and countryside. We want to diversify our economy. We want to innovate so that for these communities, there is an economic future. To rebuild our prosperity we propose a ten-year stabilization investment, the goal is for the local economy to reverse its slide and begin self-sustaining. The increased investment would then attract related business (restaurants, marketing firms, trades, lawyers and accountants, tourism) so that people from that area would not have to leave their loved ones to make an honest, modest living with which they can support a family.

As Fahe Members, and local experts in housing and community & economic development, we know too well the unique challenges of working in one of the country's largest persistent poverty areas. High unemployment, low median incomes, high rates of addiction, and poor housing quality all conspire to make it difficult for our communities to retain young people – which only furthers the economic slide we work against. In some of our smallest, most rural communities, these forces are stronger – and less governmental and private investment is made to combat them. In recognition of that, we call for the creation of an economic stabilization program targeted specifically at the rural places facing the most economic distress in this country. The scale of the investment should compensate for the decades of disinvestment and underinvestment these places have seen, and allow them to arrest their economic slide and move the needle in the other direction.

Locating “economically distressed” rural communities

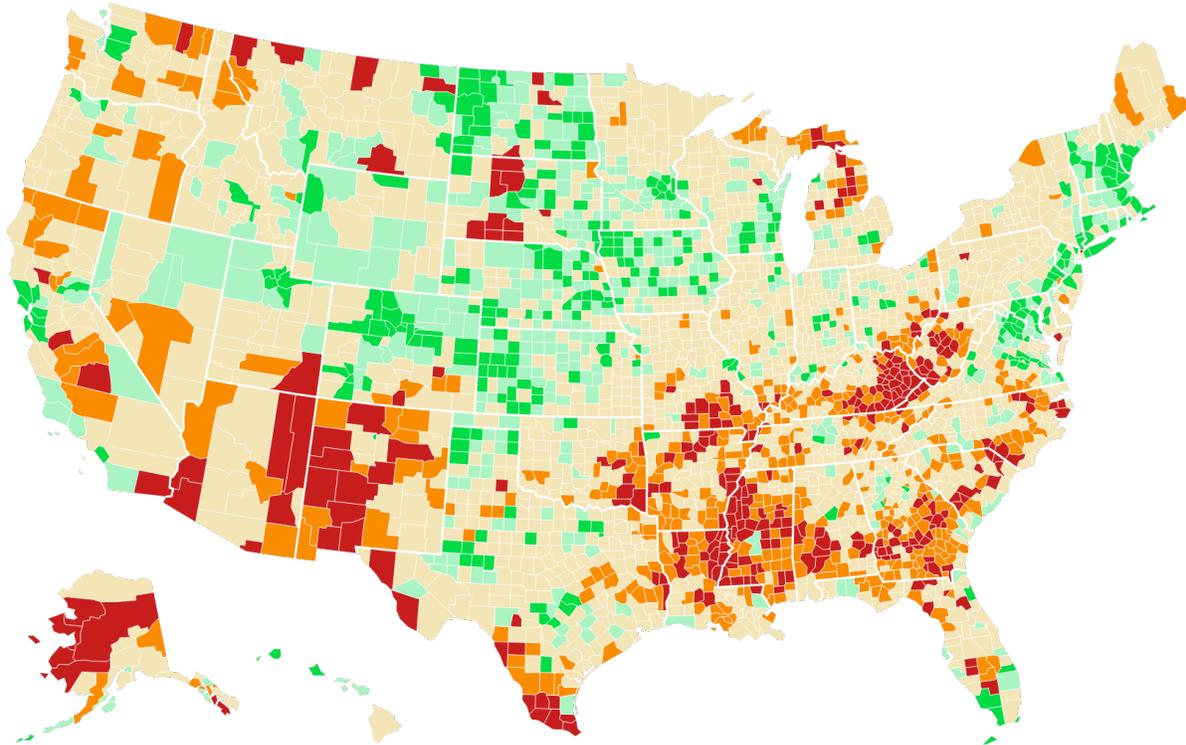
Targeting this economic stabilization investment to the communities that most need it requires a comprehensive look at economic health metrics. For instance, examining the unemployment rate, or poverty rate, alone will not identify places experiencing widespread economic decline. We have developed a series of metrics that allow for the identification of places in the most need of this kind of investment.

The first set of metrics is a nation-wide extrapolation of an [existing metric](#), used by the Appalachian Regional Commission (ARC) to determine the economic health of counties within the Appalachian region. This model measures a county's three-year average unemployment rate, poverty rate, and per capita market income. It then classifies counties, in comparison to one another, into five groups: (from worst to best) “distressed”, “at-risk”, “transitional”, “competitive”, and “attainment”. Extrapolating this

metric across the country allows us to identify “distressed” and “at-risk” counties – i.e. those in the lowest 10% and 25% of counties, respectively.

County Economic Status (ARC Model)

Attainment Competitive Transitional At-Risk Distressed

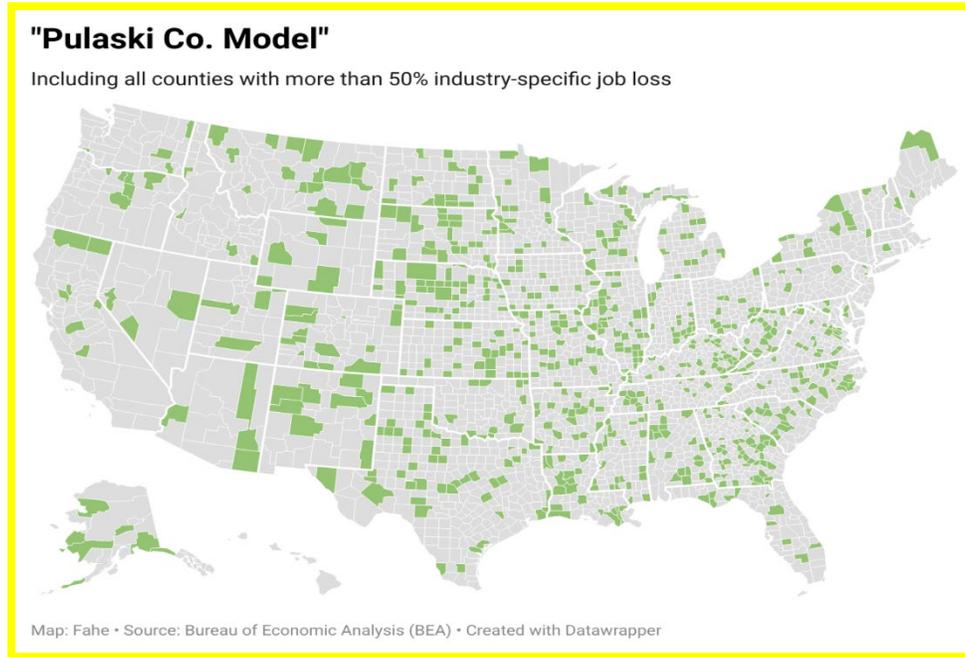


Map: Fahe • Source: Appalachian Regional Commission • Created with Datawrapper

But even this comprehensive look at economic distress has failings when used alone, as we know from our experience with it in Appalachia. Firstly, because the bulk of all counties are considered “transitional”, it fails to highlight places with acute industry-specific closures that have ramifications across the local economy. And secondly, it treats counties the same no matter if they are deeply rural or the urban center of a Metropolitan Statistical Area.

To address the first failing, we have developed a metric for measuring that industry-specific stress, which we have named the Pulaski Model, after Pulaski Co., VA that has seen these kinds of shocks. This model attempts to measure communities that have suffered industry-specific losses (such as manufacture, forestry, retail, etc.). The hope is that by measuring losses in specific industries, it allows us a more granular look at a community beyond the generic unemployment measure. For instance, if a community shows overall employment growth since the 2008 Recession, but a precipitous decline in manufacture or transportation/warehousing, it indicates the loss of a major employer or series of employers in that community. Using data from the [Bureau of Labor Statistics](#) (BLS) and [Bureau of Economic Analysis](#) (BEA), we have identified that 709 counties across the United States (22% of all counties) experienced a more than 50% loss of jobs

in a specific industry over the last ten years. We include these counties, when they overlap with the next metric, as eligible counties for our proposed investment.

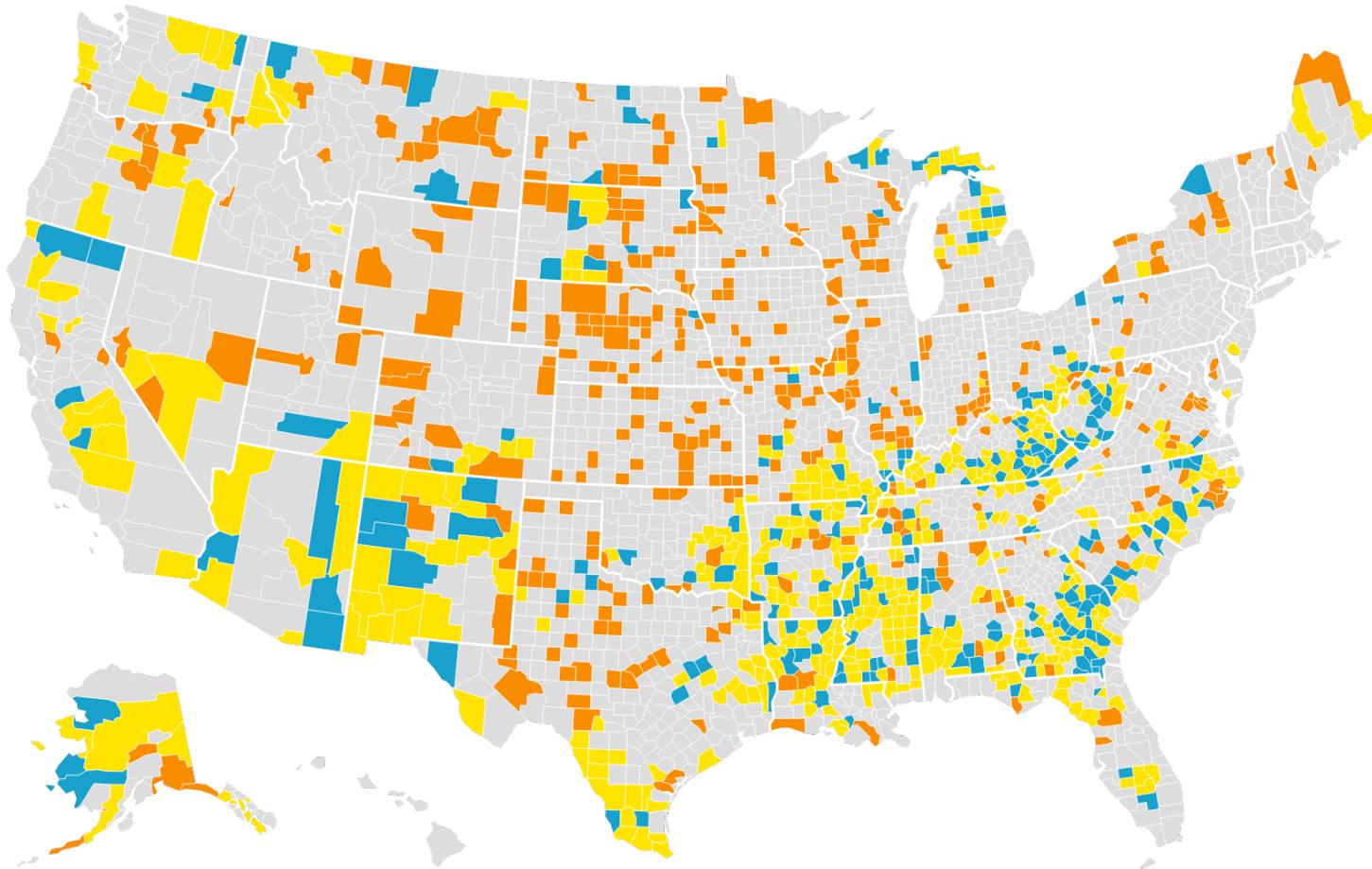


To address the second failing of the ARC model, we have placed a simple check into the system that requires an eligible county to contain [a rural census tract](#). This allows for a total of 2,569 counties (or 82.5% of all counties nation-wide) to qualify if they meet other metrics of distress, and excludes counties with no rural tracts. While we recognize the deeply ingrained economic challenges and needs in urban areas, we also recognize that they are of a different type than what we are designing this program to solve. Wide gaps in incomes, housing cost burdens, and access to services are issues which we must face as a nation – but cities do not share the widespread economic collapse of the rural places we are trying to address with this investment. Furthermore, the communities excluded by our rural metric already have access to entitlement funding via housing and community development block grant programs. Just as we call for a new economic stabilization investment to redress the disinvestment in our rural communities, we call for the expansion of those existing urban-focused block grant programs to redress decades of cuts and underinvestment in those programs, places, and people.

Taking these three metrics together – rurality, the ARC Model, and the Pulaski Model – identifies 873 counties (28% of all counties) that are eligible for our proposed investment. As you will see from the map of those places on the next page, while there are concentrations of eligible communities in persistent poverty areas like Appalachia and the Mississippi Delta, the geographic distribution of these communities is widespread with at least one eligible county in 46 states.

Counties meeting Rural + ARC, or Rural + Pulaski

(Orange= Pulaski + Rural) (Blue= Overlap) (Yellow: ARC + Rural)



If a county is highlighted, it is eligible in this model

Map: Fahe • Created with Datawrapper

Designing an Economic Stabilization Program

The creation or expansion of job opportunities either directly or through wage-subsidy allows a community to develop its workforce, or else meet the existing workforce where it is. Communities will have different needs, and so the tools made available can build up local leaders' capacity will need to be different. Designing this program as flexibly as possible will make it possible that, when the sun sets on this investment, our country is stabilized. We want communities to face this new day with confidence for their children who may choose not to leave their family and home. We believe a wealthy powerful country should try to do this for its people.

Goals

- Invest at scale in communities via flexible ten-year "block grant" investment through: job availability and/or workforce development, supportive services, business development, infrastructure, etc.
- At the same time, meet community needs as determined by the communities in things like education, housing, economic engines, broadband, health, healthy land and water systems, other infrastructure.

Who can apply

- Consortia of local governments, nonprofits, and business communities together, from:
 - Communities identified by the metrics discussed above:
 - Rurality, and
 - "Distressed" or "At-Risk" in the combined measurement of unemployment, poverty, and per capita market income, or
 - Experiencing a 50%+ loss of jobs in a specific local industry in the preceding ten years.

Allowable uses (non-exhaustive examples)

- Wage Subsidy:
 - Wage subsidy to existing employers in a transition state to a hope that they can be more self-sufficient if the economy is stabilized (another reason why scale is important in these economic stabilization programs).
- Employment:
 - Job creation, in whatever industry/area their locality was in need of: broadband, health care, education, housing, tourism, retail, industry, water/utilities, reclamation, childcare,
 - Business/social enterprise creation,
 - Workforce development, e.g.: supportive employment, job training.
 - Employment is also supported in the following community development
- Supportive services:
 - Creation of new services, e.g.: support childcare and/or create affordable childcare services, same for adult/disabled/adult populations, or

- Coordination/expansion of existing services, e.g.: supply income for existing intra-family caregiver relationships, negate benefits cliff for people re-entering the workforce.
- Housing:
 - Development/construction/repair of affordable and/or workforce housing on a large scale to develop jobs and boost local economy, on the model of previous BPPC proposal “Rebuilding our Prosperity: Jobs through Home Repair”.
- Business development:
 - Entrepreneurialism, e.g.: expand availability of training and finance for new small businesses, assistance with regulatory barriers to expansion and hiring, or
 - Traditional economic development, e.g.: real estate development, business retention and expansion.
- Infrastructure:
 - Construction and expansion, e.g.: broadband deployment, public transportation, freight delivery, or
 - Repair or improvement, e.g.: sewage/waste water, bridges, disaster resilience.

Key supports

- E.g.: Community-driven federal investment, technical assistance for program development (for local govt., and non-profits), including planning and administrative grants, liaison staff at federal agencies (HUD, USDA, Treasury, Transportation, etc.).

Determining Scale

Our local expertise, combined with estimating costs for such eligible uses as childcare provision, wage-subsidies, housing construction, and traditional economic development work indicates that an investment of \$10 million a year, over ten years, would yield the best opportunity for success in the smallest communities we serve. At that base level of \$100 million over ten years for every eligible county, the total proposed cost of the economic stabilization investment would be \$89.6 billion dollars over ten years.

Most existing block grants with entitlements to urban areas are pro-rated above a base level, based on population. We leave the implementation of this metric to lawmakers, but call for the base level per-community to be \$10 million a year.

Workforce, Jobs & Economic Development: **Removing State and Local Barriers to Critical Job Creation**

Unemployment and underemployment have disproportionately impacted Appalachia for decades. As the rest of the nation currently experiences an acute labor shortage due to the economic effects of the pandemic, the inability to find qualified workers has long been a common problem in our communities as our economies have faltered, drug epidemics have raged, and as our young people move out to seek their futures elsewhere. For us, the current labor shortage is only the most recent chapter in our struggle to grow our economies.

Critical sectors of our economies are often the most difficult jobs to fill in our communities – trades and construction, and in fact industries in need of skilled labor of all kinds, often struggle to find qualified candidates to hire. Fahe Members directly experience this through our work building decent, safe housing that our neighbors can afford. We also know it from other critical sectors in our communities – nursing and healthcare workforce shortages, and utility workforce shortages are real and worsening.

Even as employers increase compensation offers in the midst of this labor crunch, qualified applicants are not appearing in the needed volume. This illustrates the external factors exacerbating the issue, many of which are located on the state and local level. These state and local issues include the way businesses are willing to hire, the way professions control new workers entering the field, the ways government and the financial services sector make business creation and workforce expansion harder, and the way that race and gender disparities are perpetuated. In order to quickly and effectively address the current labor issues, and to ensure a functioning labor market and economy for the future, these state and local barriers must be eased.

Individual barriers to entry.

High licensing fees and long study periods are often cited barriers. A tradesperson may [need](#) four to six years of work experience to become a licensed journeyman, and an additional two years to become a certified master. At the national level, experts [predict](#) that licensing costs the US economy 1.8 and 1.9 million jobs across all sectors. Professional licensing is done at the state level, but in some states, local jurisdictions may require additional registration, tacking on even more expenses.

- Policy proposals could include waiving the occupational licensing fee for low-income contractors, and standardizing (lessening) the length of time people must study to become licensed.
- Furthermore, to relieve the economic hardship of long-term training, apprenticeship programs could ensure that trainees were paid well, and granting bodies could make this possible by increasing the flexibility of their regulations.

CASE STUDY (Licensing fees): Waivers for licensing fees for targeted populations have recently begun to be enacted at the state level, particularly to benefit military spouses and low-income individuals. Currently, 22 states have some form of [fee waiver for military families](#) that are relocated in connection with the active duty family member's employment. While many of these programs are new and have not yet produced measurable results, several [best practices](#) are emerging, including: dedicated state websites and outreach for the waiver program, a simple application process, and licensing board/state staff dedicated to liaison activities. Outside of the military, waiver programs for low-income residents are also being created, including by [West Virginia](#) in 2020.

CASE STUDY (Length of training): As the country faces a shrinking population of master tradesmen and women as a result of demographic and economic pressures, the need to replace these lost skilled workers with younger individuals rises. Unfortunately, the length of training from Apprentice to Master Tradesman is often nearly a decade, making it difficult for young people to sustain themselves and their families on these lower salaries. Proposals to shorten these training pipelines have [begun to surface in Europe](#), but no studies to date have measured the impact of these proposed reforms.

Barriers to women and people of color in the trades.

Women make up 4% of workers in construction-related [fields](#). Black workers are also [underrepresented](#). [Rates](#) of apprenticeship completion are lower among women and people of color, relative to white men. Stigma, harassment, discrimination, and isolation in the workplace create retention issues for women and people of color who do enter the field.

- A number of [interventions](#) could address these challenges, including targeted pre-apprenticeship programs for women and/or people of color, formalized mentorship programs, supports to address caregiver responsibilities, and increased anti-discrimination and anti-harassment regulation.

CASE STUDY: While there are many studies and reports which cite barriers to women entering the trades, few have measurable results to report from policy changes. The closest [available information](#) is around instituting childcare-friendly policies in the workplace, and their return on investment for private employers.

Barriers to business creation – bonding, liability insurance.

Barriers to business development include surety bond requirements, which are especially used on government contracts. Some small business owners face issues with poor credit, financial status, cash availability, and a lack of information about the bonding process. Sizable premiums or large blanket insurance policy requirements may also pose a barrier to entry for small business owners.

- Small business owners have [suggested](#) allowing letters of credit in the place of bonds, lower bonding requirements, credit repair programs, and better and more centralized resources, information, and training. Other policy solutions could focus on government assistance for purchasing bonds and/or liability insurance policies.

CASE STUDY: Some private sector initiatives are testing the ground for work-arounds to the existing system. A partnership between a managing general underwriter company and a funds control/ escrow company has created a system which allows for “delivering surety bonds in addition to access to working capital for hard-to-qualify contractors that have poor credit or failed projects in addition to low working capital” ([SBA/HUD Study](#)).

Barriers to business creation and competition – non-competes.

Non-competes may deter entrepreneurship or even entry. In almost half of construction workplaces, some portion of workers are [subject](#) to non-competes. If these contract clauses were removed, communities desperately in need of more electricians, carpenters, and plumbers, would not have to contend with this practice which slows the formation of new firms and limits the growth potential of individual tradespeople.

- To remedy these issues, policy could create a more pro-market climate by allowing for increased competition, eliminating non-competes.

CASE STUDY (Eliminate non-competes): Recent state-level legislative action has introduced a patchwork of new laws limiting or outlawing the use of non-competes. Some of these laws (e.x. [Illinois](#)) limit non-competes to employees making above a certain salary threshold (\$75,000 in Illinois). Others, (e.x. [Utah](#)) mandate time limits on non-compete clauses (1 year from separation in Utah). However, despite [more than ten states legislating on the issue](#), the majority of these laws contain two central flaws: they either rely on individual cases to be tried on their own merits, or else lack enforcement. With these two flaws, the effect is that workers do not receive the intended protection, and are instead intimidated into compliance with these nominally illegal clauses.

Justice-involvement barriers to entry.

Some state statutes feature blanket prohibitions on letting people with a criminal record obtain an occupational license, regardless of whether the offense is relevant to the occupation or poses a safety risk. Licensing regulations may cite “good moral character” clauses as a means to deny applications with a criminal history, even people who have arrests without conviction or a drug offense on their record — nearly [half](#) of the federal prison population. Licensing laws may also [disallow](#) veterans who received less than honorable discharges from being eligible for licensure, even if all other requirements are met and the reasons for the discharge are unlikely to influence job performance.

- Policy could give discretion to licensing boards to make determinations on a case-by-case basis, or only allow denial when the offense or discharge was prompted by an event relevant to the occupation.
- Working together with nonprofits, boards could create a pathway to licensing for people with these backgrounds if they complete a temporary placement through a program similar to Fahe’s Second Chance Employment program.

CASE STUDY (Licensing boards): Ten states have reformed their licensure laws since 2015, and are now ranked by the [Institute for Justice \(IJ\)](#) as among the leading states for best practices in safely reforming their ex-offender work re-entry laws. Simple reforms, such as disallowing Boards from using “good moral character” clauses to blanket-ban ex-offenders, allow individual decisions to be made and allow ex-offenders to demonstrate evidence of rehabilitation. According to IJ tracking, North Carolina and Illinois, after reforming their licensure laws, have seen more than 8,000 ex-offenders obtain licenses since 2018. Conversely, [a 2016 study found](#) that states with more burdensome licensing rules have higher recidivism rates among ex-offenders.

CASE STUDY (Nonprofit partnership): Fahe's Transformational Employment program empowers businesses to hire individuals that are recovering from substance abuse disorders, by funding an 8-month program that places recovering individuals in internships with transformational employers. Fahe provides financial incentives for the employers to hire individuals in recovery by funding the training and salary of the internships. The program has placed 38 interns with 22 employers across Eastern Kentucky, in industries like construction, health care, local government, and manufacturing. Currently, the program works directly with employers, but the program could be modified and replicated to include partnerships with licensing boards.

Barriers to businesses taking on trainees.

Businesses may be [deterred from hiring](#) apprentices due to regulations surrounding workers' compensation insurance, required apprentices' wages, high costs of tuition for related classroom-based training and journeyman-to-apprentice ratios. Specific regulations include journeyman-to-apprentice ratios, which limit how many apprentices can be hired, and liability insurance concerns, which may make employers reluctant to offer work-based learning opportunities to high school students, in fear of negligence lawsuits.

- To increase employers' ability and willingness to hire trainees, policy could set a standard 1:1 journeyman-to-apprenticeship ratio and/or reduce the legal risk to sponsors who employ youths.
- Employers who engage in apprenticeship creation, especially for disadvantaged populations, could have the financial drawbacks eased

by receiving a prioritized ranking on public bids, or a tax benefit from the state in which the program operates.

CASE STUDY: [Apprenticeship reforms in England in the 1990s](#) included lowering the financial risk to employers, changing the model from time-in-grade to skills acquisition, and strengthening the requirements for employee-acquired skills. This push for a “Modern Apprenticeship” grew the annual apprenticeship starts from 65,000 people in 1996 to more than 500,000 in 2012. Despite this, there are still significant barriers to employer adoption, and [more reforms are currently proposed](#). Apprenticeship starts are actually down from an historic high in 2014, due to a combination of COVID-19 and [another series of reforms passed in 2017](#) that required a larger share of cost be born by employers, demonstrating the strong inverse correlation between employer buy-in and employer cost.

Industry-wide barriers.

Regulations on industry as a whole can indirectly affect labor markets. For example, overly [burdensome housing regulations](#) constrict developers' ability to build, therefore restricting job availability.

- In the housing example, research indicates simple solutions such as expanding developers' vested rights at time of contract [may](#) increase production by lessening risk, as well as lower the cost to the consumer.

CASE STUDY: Frederick County is in Maryland, known as a “late vesting state”. Developers of properties are not protected from zoning and land-use changes until, according to settled state law, “footers are in the ground”. Whereas in neighboring Virginia, the same protections begin when a site plan is approved. This leads to long-term risk through crucial capital-gathering stages, and dampens development. In response, Frederick County developers and Board of County Commissioners have begun entering into [Developers Rights and Responsibilities Agreements \(DRRAs\)](#), which trade earlier vesting for public benefit conditions and benefits. This system seems to be working for both groups, relaxing the dampening effects, and accruing additional benefits to residents of the county in the process.

Housing in West Virginia: The Challenge, The Opportunity, The Impact

Our Challenge

Like many states nationwide, West Virginia is facing a looming housing crisis. The costs of land and materials are soaring. There are substantial contractor shortages, and demand for existing builds is so high that many local West Virginians are being priced out of the market.

Our Growing Elderly Population Must Be Able to Age with Dignity.

- WV has a growing senior population; in fact, it's the only part of our community that is increasing in size.¹
- With 21% of our low-income renters aged 65 and older, we have to make sure WV's affordable housing is safe and allows our elderly neighbors to age safely in place—in their own homes and communities.²
- It's not just safety, but it's also affordability. WV home prices have increased 11.2% in the last year. Our older neighbors on fixed incomes are at risk of being priced out of the communities they've called home their whole lives.³

Access to Housing That Working Families can Afford is Essential for Economic Growth

- With more than 20% of all WV households being cost-burdened, WV business growth has suffered corresponding stagnation.⁴
- Slowed business growth isn't the only consequence of cost-burdened housing. Spending is reduced across all industries when housing costs more than 30% of income, crippling economic growth.^{5 6}
- Despite more than 40% of WV small businesses actively trying to hire new employees, those jobs are remaining unfilled. When people can't afford to live where the jobs are, employment gaps widen in the local workforce.⁷ This is such a significant problem that the WV Chamber of Commerce has warned of the economic fallout from a lack of available workers.⁸

Invest in Working Families Through Housing

- The increased cost of building materials has caused construction companies to focus on high-end properties with more revenue potential

¹ https://www.arc.gov/wp-content/uploads/2021/06/PRB_ARC_Chartbook_ACS_2015-2019_FINAL_2021-06_R1.pdf

² <https://nlihc.org/housing-needs-by-state/west-virginia>

³ <https://www.redfin.com/state/West-Virginia/housing-market>

⁴ <https://www.wvhdf.com/wp-content/uploads/2019/10/2019-HNA-WVHDF-Statewide.pdf>

⁵ https://www.researchgate.net/publication/350708616_A_Regional_Analysis_of_the_Relationship_Between_Housing_Affordability_and_Business_Growth

⁶ https://www.wvgazette.com/dailymailwv/daily_mail_features/more-appalachians-getting-squeezed-out-of-affordable-housing/article_c59d0722-272f-541c-8400-c45e4536b9cd.html

⁷ https://www.wvnews.com/news/wvnews/worker-shortage-evident-in-the-mountain-state-several-reasons-cited-by-officials/article_f2cfb17a-ca1a-5c4d-912c-fef405494b89.html

⁸ https://www.wvnews.com/news/wvnews/worker-shortage-evident-in-the-mountain-state-several-reasons-cited-by-officials/article_f2cfb17a-ca1a-5c4d-912c-fef405494b89.html

Housing in West Virginia: The Challenge, The Opportunity, The Impact

despite the shortage of 24,460 homes for low-income West Virginians.^{9 10} Investments in workforce housing today will help working families remain in their communities for the future.

- A home isn't just a place to live. Without a quality home, low-income West Virginians, who comprise almost 1/3 of our state's households, are at greater risk of health problems, diminished school performance, and increased psychological stress among children.¹¹

The Opportunity:

The Impact:

Why Partner with Fahe WV:

For over 40 years, the West Virginia members of Fahe have delivered safe, quality housing; community services, job training and opportunity to our neighbors across the state.

Between 2018-2021, we **collectively leveraged \$152,423,006 in public and private funding to build or rehabilitate 5,747 units of housing for 16,406 of our neighbors and loved ones.** With continued investments, we are confident we can continue to deliver quality, affordable housing in the years to come.

To Learn More or Discuss this Opportunity Further

Contact WV Caucus Chair:

Dave Clark, Executive Director Woodlands Development and Lending;
316 Railroad Avenue, Suite 310, Elkins, WV 26241, dclark@wdgwv.org

Fahe is a consortium of nonprofit housing experts, including 11 groups serving West Virginia.

⁹https://www.wvgazette.com/business/no-boom-no-bust-no-problem-wvs-housing-market-remains-steady/article_0c5fc67c-33ea-5483-adee-cb1ab243eadc.html

¹⁰ <https://nlihc.org/housing-needs-by-state/west-virginia>

¹¹ <https://housingmatters.urban.org/articles/how-housing-quality-affects-child-mental-health#:~:text=Researchers%20have%20found%20that%20poor,ability%20to%20regulate%20family%20activities.>

Housing in West Virginia: The Challenge, The Opportunity, The Impact



Fahe State Caucus - Relationship Mapping

What is this form? Successful advocacy campaigns rely on strong relationships with decision makers, influential allies and key partners. This form will help our caucus identify where we hold strong relationships, and where we need to build bridges as we work to make housing a reality for all.

Who is this form for? This form is best used with the individuals in your organization's network who are positioned to do introductions and/or request meetings. Typically, this includes senior staff, board members or big private supporters.

However, you never know who knows who. So, a much lighter version of this (via discussion) may be worth doing with your full staff and volunteers.

How to use this form? Take 5-10 minutes at the start of a meeting and either ask folks to brainstorm as a group, or sit quietly and make some notes with the understanding that you'll follow up individually about next steps.

Please return completed form to:

Maggie Riden, mriden@fahe.org

Name:

Organization:

Date:

Why we're mapping:

Fahe Caucus is relationship mapping to identify potential partners and champions who will help us secure a one time \$100 million investment to secure land that we can develop for workforce housing over the next 36 months. You've been identified as someone who may have some valuable connections that could help us make this ask of our elected officials. Please take 10-15 mins to think about who you know, jot down their name and affiliation, and we'll be sure to follow up!

Influential Allies –

Local Government Leaders:

Faith based leaders:

Partner Organizations/Institutions/Local or State Level Coalitions:

Decision Makers -

Local Elected Officials (mayor, city administrator etc):

State Elected Officials (state house and senate elected officials or their staff):

Appointed Agency Heads or members of the Governors Cabinet:

Congressional (House or Senate) Representatives

Unusual Suspects-

Political or nonprofit donors (individual donors and foundations):

Businesses with an interest in workforce housing (new or existing businesses):

Journalists and Media Personalities:

Local relators, others who can speak to the need for affordable housing?:

Fahe Member Advocacy Engagement Opportunities

Name: _____

Organization: _____

Best Point Person for Media Outreach Follow Up: _____

Our goal is to engage _____ (number) of elected officials or candidates before November 2022

1. Event Title:

Date & Time:

Location:

Ideal Elected Official/Candidate:

Comms Notes (best media outlet, suggested strategy to engage):

2. Event Title:

Date & Time:

Location:

Ideal Elected Official/Candidate:

Comms Notes (best media outlet, suggested strategy to engage):

3. Event Title:

Date & Time:

Location:

Ideal Elected Official/Candidate:

Comms Notes (best media outlet, suggested strategy to engage):

4. Event Title:

Date & Time:

Location:

Ideal Elected Official/Candidate:

Comms Notes (best media outlet, suggested strategy to engage):

5. Event Title:

Date & Time:

Location:

Ideal Elected Official/Candidate:

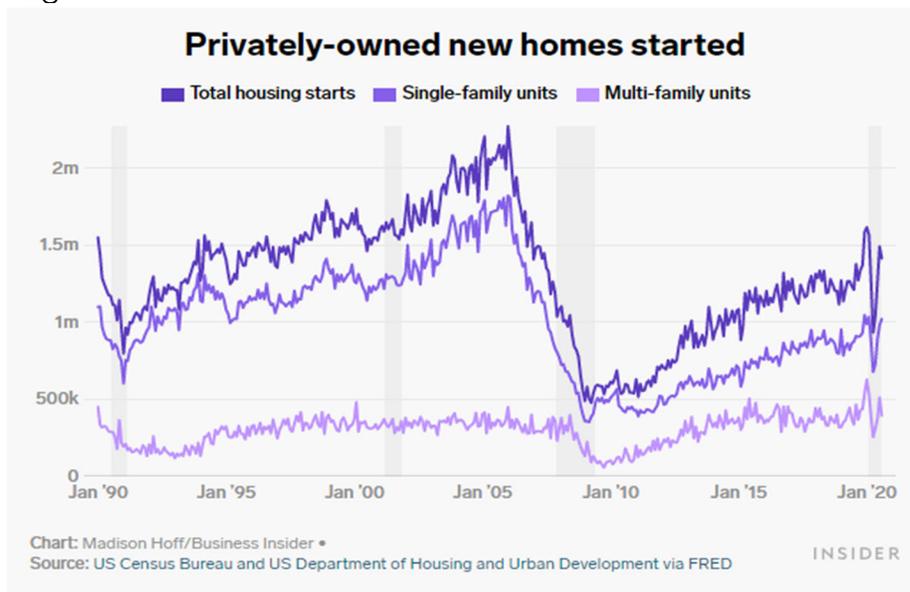
Comms Notes (best media outlet, suggested strategy to engage):

Fahe Workforce Strategy Paper

Building the American Dream in Appalachia requires investments in education, quality infrastructure, and employment opportunity. The American Rescue Plan Act (ARPA) makes available \$1.8 billion to improving physical infrastructure – broadband, housing, and water/wastewater, and major rehab or new construction of “anchor” facilities including educational institutions, libraries, and hospitals.

However, the severe shortage of skilled construction trades workers – over 30,000 job openings¹ – constrains implementation and impedes poverty-reversing investments. Until we address construction workforce crisis, we cannot harness this opportunity for investment to ensure inclusion of off-overlooked places, like Appalachia. To address this need, Fahe proposes a workforce strategy to address the construction workforce crisis.

As a prime example construction in the housing industry has lagged demand in the years since the Great Recession. According to *Business Insider* with single-family housing starts in particular decline in the last decade despite a continuously growing population. The following chart highlights housing starts for single-family and multi-family units in the United States at seasonally adjusted annual rates. Unlike multi-family units, starts for single-family units have not returned to their pre-2007 highs.



Our communities face two related and connected problems. On the one hand, far too many people who want to live and work here are unemployed or underemployed. On the other hand, many employers, like Fahe and our construction partners, have skilled labor positions that remain unfilled, which prevents us from creating the living conditions so crucial to bringing hope and opportunities embedded in the notion of the American Dream to Appalachia.

A significant investment in workforce development for the construction industry is necessary to reverse this market inefficiency. There are many existing programs designed to support the individual seeking employment through trainings and support services to build workforce

¹ Compiled using current ESRI/EMSI data from each state

readiness such as WIOA. However, these individuals most often come with additional challenges such as lack of housing, transportation, child care, and legal challenges to name a few for which employers are not currently prepared to address.

A response is needed to address obstacles and concerns of employers. Through joint outreach to the construction industry partners in our service area, we will identify and begin engaging key employers with the potential to build the workforce, and connect them to employment. Many workforce programs focus primarily on individual being trained. In our approach we will emphasize the needs of the employer to drive employment as the primary outcome. With "employer needs first" sensitivity, our approach will also capitalize on our extensive knowledge of the construction industry, and utilize our knowledge of capital flows to bring new opportunities contractors. We will build out a response that addresses the challenges faced by workers while illustrating to the employers how their bottom line will benefit.

Fahe is uniquely positioned to leverage our strengths for this work. We maintain a close connection with construction industry employers as well as regional workforce development boards, community action agencies, and other entities providing workforce support. We also work in tandem with community and technical colleges that are (or can) provide certificates or degree-level education programs. We can provide the opportunity for on-the-job training to prepare skilled trades workers for private sector employment, and can assist successful trainees in connecting with labor groups to further deepen connectivity with permanent employers.

Currently, in Appalachia there are 30,000 skilled job openings, which illustrates a clear need to better connect employers with prospective workers. If a well-aligned sectoral partnership moved potential workers into just 25% of skilled trades openings, 7,500 Appalachian workers would be readily employed; increase to 50%, and the region's employers would put over 15,000 trainees to work.

The impact? At just 25% placement, the 7,500 jobs would generate \$289 million in direct wages and create 3,688 additional indirect and induced jobs. Direct jobs would generate \$28 million annually in state and local taxes. Direct, indirect, and induced jobs cumulatively would generate \$43.2 million in state and local taxes that in turn support and strengthen the region's schools, educational institutions, libraries, health departments, and other critical services.

We are confident that a lasting solution to these problems can be achieved through thoughtful collaboration and a shared understanding of how employers can support the holistic needs of their workforce.

Fahe's decades-long history of leadership and convening multi-sector stakeholders from across the region uniquely positions us to address the shared workforce challenges and advance prosperity. Together, we invest more than \$500M into our communities a year, serving more than 90,000 people annually. Fahe is poised to make a substantial improvement in the region through a shared commitment to workforce development. With that commitment we can build high-functioning communities with economic opportunities, creating thriving communities where all Appalachians can pursue the American Dream.

Fahe Updates Memo

Quarterly Reporting:

Member reporting for the 3rd quarter, QE 3-31-22, results show overall **77% of the Members reporting.**

FY22 Q3 percentages are:

AL=60%;
KY=87%;
TN=75%;
VA=100%;
WV=67%.

Of Note: Starting with QE 12-31-21, additional federal data requirements from NWA for housing counseling went into effect.

Fahe Annual Awards – Nominations due to Vonda Poynter by July 15th:

Fahe Award for Excellence - If warranted, more than one award can be given, and if not warranted, no awards are required. Awarded for:

- Innovation – either in a new service/product, approach to solving a challenge, implementation of a new program, a creative way of marketing the organization/programs, or overall excellence!
- Impact – actions, or services that move the needle on our mission of eliminating poverty in Appalachia
- New Services/Programs that have potential for significant, long-lasting and increasing impact
- NEW: Outstanding performance/program/efforts in the face of COVID-19

Previous Winners:

- 2021 – KCEOC for COVID Response, SERCAP for COVID Response
- 2021 - Kentucky River Foothills Dev. Council for Innovation-Kit Carson Commons
- 2020 - Housing Development Alliance for Hope Building
- 2019 - Hope, Inc. for Open Door Café

Fahe Award for Leadership

Awarded to someone at any level of their organization, and could be awarded each year to both seasoned and emerging leaders based on the following:

- Exceptionally effective and cooperative at cross-Member partnering
- Emerging leaders stepping in or stepping up to make a powerful impact
- Leaders creating a legacy by their dedication to the mission
- Extraordinary leadership resulting in the accomplishment of significant goals
- Inspirational progress in overcoming obstacles
- Making a personal investment in local communities
- Providing inspiration as a role model to encourage others
- New: Exemplary effort during the COVID-19 crisis on behalf of their community or their staff

Previous Winners

- 2021 - Leadership: Cassie Hudson, Partnership Housing
- 2021 – Leadership/Emerging Leader: Sabrina Seamon, Clinch-Powell RC&D
- 2020 - Leadership: Wilma Kelley, Beattyville Housing and Development, Corp.
- 2019 - Leadership: Lindy Turner, Clinch-Powell RC&D
- 2019 - Leadership/Emerging Leader: Sarah Bates, Creative Compassion, Inc.

Art Collings Award for Advocacy

Awarded to a Fahe Member for greatest advocacy on a state-regional-national basis. This award is named in honor of Art Collings whose unmatched dedication to improving housing conditions for low- income rural Americans is an example for us all to follow.

Previous Winners:

- 2021 – Cassie Hudson
- 2020 - Hope Cupit
- 2019 - Seth Long
- 2018 - Karen Jacobson
- 2017 - Blake Enlow
- 2016 - Janaka Casper
- 2015 - Dave Clark & Evan Zuverink
- 2014 - Scott McReynolds
- 2013 - Tom Manning-Beavin

Dwayne Yost Friend of Fahe Award

Awarded to a non-member, in recognition of outstanding contribution to Fahe and the membership. This award is named in honor of Dwayne Yost, Founding Father of Fahe and champion of affordable housing.

Previous Winners:

- 2021 – Ralph Perrey
- 2020 - Adrian Dominican Sisters – Accepted by Sister Corinne Florek, OP
- 2019 - USDA-Rural Development – Accepted by Bruce Lammers & Cathy Glover
- 2018 - Senator Shelley Moore Capito, US Senator from West Virginia

- 2017 - Moises Loza
- 2016 - Lisa Mensah
- 2015 - Ben Poage
- 2014 - Congressman Hal Rogers, serving Kentucky's Fifth District
- 2013 - David Dangler, NeighborWorks America Rural Initiatives

Voice of the Region

Awarded by the Fahe Communications Team to Members that have shared their story and collaborated with Fahe to represent the strength and efficacy of our Network to a national audience in pursuit of impactful change in Appalachia.

Previous Winners:

- 2021 – Karen Jacobson, Randolph Co. Housing Authority
- 2020 – Mary Ellen Judah, Neighborhood Concepts, Inc.
- 2019 – John David, Southern Appalachian Labor School (SALS)

Fahe Hall of Fame - Honors Members or Partners who are retiring after many years of outstanding service to their community and, or the Fahe Network.

- The nominee must have retired in the past year or planning to retire before next year's Annual Meeting (September, 2023)
- The nominee must have outstanding career performance in the areas of housing programs, services, development, or finance.

2021 Inductees: Rob Goldsmith, People, Inc.; John Niederman, Pathfinder Services

Inaugural Class: Dwayne Yost, Dave Lollis, Lynn Luallen, Tom Carew, Jack Rivel



fahe
Strength in Numbers

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