

**WV Caucus Meeting Notes
American Rescue Plan Act
May 10, 2021**

Follow Up:

- Meeting Notes and other information out to the WV Caucus for review/comment
- Watch for any HUD clarifications
- Progress updates to Caucus group as appropriate
- Watch federal opportunities – housing, economic development, state and local government assistance - that can increase Member impact and capacity over the next five years

Meeting Material:

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

Member Suggestions:

- Utilize the most broad definitions possible for HOME for Homelessness to use the funds – "unstable housing"
- Permanent rental development would require increased subsidy limits and pre-funded reserves, but will be difficult if limited to serving 30% AML. Same for HAF.
- Rental Assistance – Some Members are working with the CRRSSA Rental Assistance; could other Members deliver the assistance, paid for the service, more renters assisted.
- Homeowner Assistance Fund – WV Members could counsel, provide technical assistance, case management for payment for delivery of services resulting in more homeowners assisted
- Caucus Chair will reach out to the WVHDF for Caucus Conversation on funding and potential conversation.

Meeting Notes:

Meeting to discuss how Fahe Members may partner with the WV Housing Development Fund to access/utilize the funding from the ARPA for long lasting impact. We want to brainstorm and hear ideas. WV Caucus supplied a similar proposal with WVHDF and WVDO; can update that as we work on how we make any funds work in a practical way, not just move the money but keep it moving in our communities. Review of the WV estimated funding from ARPA attachment shared out.

Dave – not a clear picture if these funds will be administered by the WVHDF – based on what we know, that is where the funds will be administered – specifically the HOME. The Treasury funds go to the State, but as the WVHDF is administering the CRRSSA rental assistance, they will likely administer the ARPA rental assistance funds.

ARPA - \$100M in counseling - NFMC program model from 2009 Hardest Hit funds. 15% for NWA via NWA organizations: 85% - split between public housing agencies and HUD intermediaries – national and state intermediaries and state agencies. `15% NWA ~30% to State HFAs ~60% to national/regional HUD Intermediaries.

Christal noted that she had not heard that the public housing agencies would get those funds. Josh noted the legislation looks the same as the NFMC – it is not an entitlement documentation. Confirm that is for counseling – not a lot of PHAs are counseling agencies – toward existing homeowners. Going through the HUD system, there are other funds. Talk to Josh more about this.

Kate – expecting increased demand for counseling – HUD counseling certification due - August 1, 2021 – any word on any additional extension of the deadline? Will need to hire new folks to implement these dollars – people need to be trained, tested, certified. Good point – NWA is offering the crash course on taking the test – NWA is acting like it may not be extended per Jackie's observations. Kate – that implies hiring before that course is taken.

Josh provided in the chat:

d) Housing Counseling Services Defined: For the purposes of this section, the term "housing counseling services" means: (1) housing counseling provided directly to households facing housing instability, such as eviction, default, foreclosure, loss of income, or homelessness; (2) education, outreach, training, technology upgrades, and other program related support; and (3) operational oversight funding for grantees and subgrantees that receive funds under this section. *(All organizations may pass through up to 50% of their grant to other partners.)*

Dave – curious on the HOME for homelessness. Is it looking like the CARES \$?

HOME for Homelessness. Designed for HH eligibility under McKinney Vento definitions.

\$5B HOME for Homelessness – targets - Josh reference (H.R. 1319-58 HOME legislation) - Qualifying Individuals or Families Defined (5 target populations):

- 1) Homeless, as defined in Section 103(a) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11302(a));
- 2) At-risk of homelessness, as defined in section 401(1) of the McKinney-Vento Homeless Assistance Act (42 USC 11360(1));
- 3) fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, as defined by the Secretary;
- 4) in other populations where providing supportive services or assistance under section 212(a) of the Act (42 USC 12742(a)) would prevent the family's homelessness or would serve those with the greatest risk of housing instability; or
- 5) Veterans and families that include a veteran family member that meet one of the preceding criteria.

Working with other folks on the fairly broad definition – housing instability - if folks are going to lose their housing. Congress to HUD – working on HUD to determine regulations to lean on that definition – regardless of income. IF they must limit – use a high ceiling. If HUD will provide the leeway to states, then it becomes a question of Fahe Members to lean on the WVHDF to not de-prioritize this definition. Use that fourth definition.

HUD is expected to provide a 2/3 page guidance this summer, more expanded guidance in the Fall.

We will have until 2025 for the money to be spent. Note: There have been HUD waivers on match – no waived FH, non-discrimination, and environmental.

Opportunity to jump start our conversations around income eligibility – pursue a national average as a qualifier – can that be leveraged in. Josh noted they have been pushing that. State waivers is something to think about to affect that.

Congress chose to use the HAF – if they make less than 100% of the national AML – Treasury has noted that they will put a ceiling on the 150% AML.... Heard some of this. Fighting treasury on this.

Christal – working with WVHDF processing EmRentalAssistance 1.0 – slow as most of it online – a software company hired for that – Christal has 2 staff dedicated for this work.

Dave asked about other PHAs that may be working on the Rental Assistance. Clarksburg, Wheeling, partnering with CAAs, and the Coalition for the Homelessness.

Could other organizations be partners with the Rental Assistance? Is the state covered – several of the WVHDF staff processing applications. Some in the field – receiving applications from the website directly. Lots of people involved, not sure how many organizations. 100% of the staff time for the FMHA temp time. \$100 for each successful application.

Option for using the Rental Assistance – using IDA – pay it forward, pay it back.

HOME for Homelessness – 30% AMI – Rental development. Could you buffer the cost with rental assistance?

ARPA Vouchers – PHA or HFA – Emergency vouchers 10 year vouchers; however, essentially only TB – give it to a family, keep it 3 years, they become OI and roll off and disappears. TBRA is up to 2 years on the HOME funds... vouchers for the rental – one group builds it and gets 2 years of Rental Assistance.

Housing Choice Voucher for Homelessness – same definition as the HOME Homelessness.

A handle on what is in process – framework for deploying these funds? Contact the fund?

Alex – keep in mind, being as creative as possible – Josh knows the legislation – but take your organization farther – suggest that type of framing. Think back to ARRA – CHP in Virginia built a new business line with the energy efficiency that is self-sustaining.

Are there other enterprises the Members want to pursue that fits this funding on housing or other funds via the Jobs Act.

Brandon – Rental Assistance – is there a model or a chance of using it differently OR does it just go back after the timeline expires (2025).

Alex – Don't hang your hat on Fed. Changing how the money can be used.

Brandon - Coalfields doesn't fit in this work directly. Structure something as innovatively as possible. The Funding pieces of Rental Assistance – Tenant based work. Other monies that are not housing money. EDA funds – kind of a blank check.

Other monies to the other local governments, state governments, sharing some links – Advocacy sent out an Action Alert.

<https://www.fcc.gov/broadbandbenefit>

Nick – supporting internet costs for tenants and residents. The ARP rental Assistance money can be used for arrears or prevent cut-offs. FCC Emergency Broadband – likely like the lifeline telephones. This mirrors what the Fahe Broadband policy stated.

Dave will contact the WVHDF to see about an Ad Hoc meeting with the Fund – this would be comfortable as this relationship is ongoing.

Christal – noted that Nate Testman has been supportive of ideas and suggestions – he listens and understands where we are at and has been more creative. Nate has been moved over to the Rental Assistance so that may not be a step forward for housing, but a step backward for the moment.

WVDO – Economic Development – informed a group of national advocates – they have submitted comments as they have connections – want to influence – don't want it to go to only big projects – a

letter was submitted. Hopeful that it makes it easier for the Caucus or Members to apply for funding via the WVDO. Don't look at it as traditional ED \$, not just building a project but an investment for future work.

Don't underestimate the opportunity that is coming their way. HFA are looking to look to spending this money well.

How can this money work for us in the future, setting up the success of our organizations?

Members in Attendance:

Dave Clark
Kate Somers
Brandon Dennison
Nick Guertin
Cristal Crouso
Duane Yoder

Fahe Staff in Attendance:

Jim King
Alex Dadok
Drew Pritchard
Josh Stewart
Pam Johnson
Jackie Weiss
Vonda Poynter