



Collaborating with our Network of local leaders through the region and beyond, we bring transformational change at scale through our charges of Leadership, Development, Housing, Education, Health and Social Services, and Economic Opportunity.

We positively change the lives of 80,000 people annually.

In our 37-year history, the Fahe Network has served over 450,000 Appalachians with housing, made \$703.5M in direct investment, and achieved a total cumulative financial impact of \$1.4 billion dollars in Appalachia.

We bring hope to our region at scale through collaboration across the nonprofit and for profit worlds and across party lines. That's our Strength in Numbers.

## STRENGTH IN NUMBERS

- 50+ Members
- \$703.5 Million
- 80,000 People

[www.fahe.org](http://www.fahe.org)



**Fahe is on a mission to eliminate persistent poverty in Appalachia. Our unique collaborative model connects a Network of local, regional, and national leaders all working together to uplift our nation's rural places. To that end, we offer a variety of housing and community development services.**

### Fahe Services:

**Mortgage Lending**—JustChoice Lending is a full service mortgage lender that strengthens communities by creating successful homeowners. In FY17, JustChoice Lending served 868 people making 361 home loans totaling \$43M. JustChoice is the only nonprofit third party originator for Freedom Mortgage and has been instrumental in creating a national nonprofit packaging system for USDA RD 502 Direct loans.

**Community Lending Services**—Fahe couples a Community Loan Fund with outstanding lending expertise to facilitate the flow of impactful private and public investments into housing and community development projects across the region. Working with national/regional capital providers and local leaders, in FY17 Fahe's CLS invested \$28M to serve 5,973 people.

**Strategic Initiatives/Consulting**—Fahe's Strategic Initiatives team pilots place-based models and connects Fahe's Members and partners to specialized resources to improve the quality of life

in their communities. With its technical expertise, this team plans and packages projects, including the application and security of funding, financial modeling, and project administration. Additionally, the Initiatives team develops and maintains relationships with an ever-expanding cadre of key strategic partners ranging from health providers to housing finance agencies.

**Membership**—The Membership team strengthens our Network by connecting the Members to each other and to Fahe's expertise and services. Fahe's 50+ Members in six states get access to specialized training, information sharing, financial resources, and a stronger combined political voice that supports positive change in their communities.

**Loan Servicing**—Fahe Loan Servicing emphasizes quality customer care and personalized account management on the mortgages serviced for Fahe, our partners, and our borrowers. During FY17, Fahe serviced 53 portfolios totaling 6,193 loans in 10 different states.