

# NAHP Update

## Resident Services for Families in Affordable Housing

BY CATHERINE A. SMITH

### IN THIS ISSUE

- 4 Get that Cigarette Smoke Out!
- 5 Smart Advice  
Reservation of Rights Letters
- 6 NAHP Profile  
Jasmine Borrego: Modeling a career for others

It may seem obvious, but numerous research reports prove that poverty puts families at a greater risk for poor outcomes in life. But a supportive environment that includes comprehensive resident services helps to ameliorate that risk.

According to a 2012 report by the National Low-Income Housing Coalition, the vast majority of households living in subsidized housing earn less than \$20,000 a year. This ranges from 86 percent of those who live in public housing to 96 percent and 98 percent of those receiving assistance from the Section 202 and Section 811 programs. Close to two-thirds (63 percent) of households living in Project-based Section 8 units and 51 percent of those in public housing are composed of people who are elderly or have at least one member who has a disability.

In addition to being financially disadvantaged, most families living in affordable rental housing are headed by single women, and more than 50 percent of the heads of households are unemployed and lack a high school diploma.



Living as an adult or starting out life as a child with the drawbacks of poverty, low educational levels and ruptured home lives means affordable housing residents need social services of the kind found in supportive or transitional housing—job training and

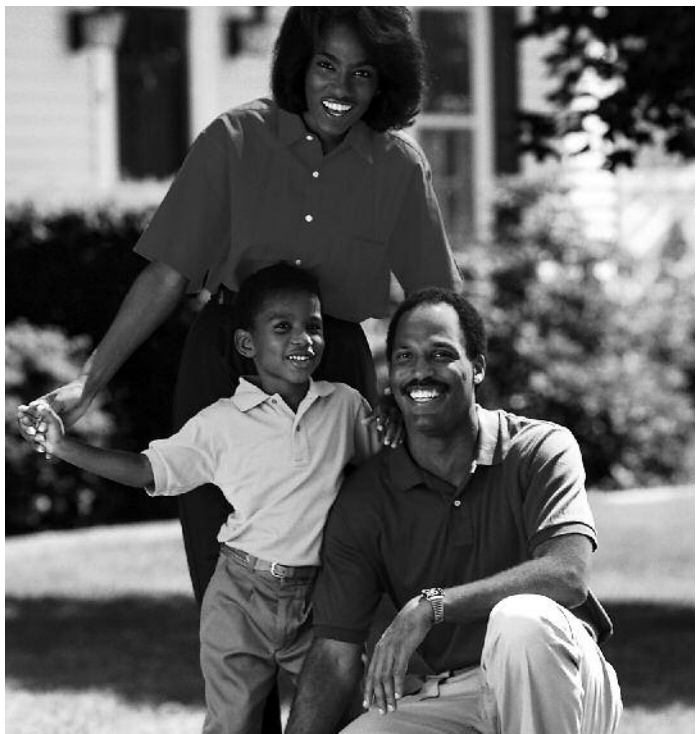
placement, child care and other social services—as well as help ridding their families and communities of crime and drug abuse. However, they do not qualify as needing intensive social services through the U.S. Department of Housing and Urban Development and



**NATIONAL AFFORDABLE HOUSING  
MANAGEMENT ASSOCIATION  
(NAHMA)—Protecting the  
Interests of Affordable Housing  
Property Managers and Owners**

other sources that are available for the homeless and handicapped, according to a report by the National Resident Services Collaborative (NRSC).

This is why companies that own and manage affordable housing are stepping into the



breach to help supply the kinds of services residents need if they are to not just survive but to thrive.

### WHAT ARE RESIDENT SERVICES?

The NRSC was established by several national, regional and local community development organizations to improve and increase the delivery of resident services for families in affordable housing. It defines resident services as supports designed to help low-income families find and access services that foster positive outcomes.

While affordable housing is

extremely important in creating stability, conquering other risk factors has a cumulative effect on enhancing a family's life prospects, NRSC said in a background report on resident services. It defines property-based resident services as permanent rental housing in which social services focusing on personal and community asset building are available through referral and/or on site with at least one part-time staff person to coordinate and deliver services.

Resident services-enriched housing is largely a spontaneous, bottom-up phenomenon on the part of property-management staff and owners to respond to the needs of resident families. Among the issues common in family developments are problem tenants (e.g., substance abuse, visitor and housekeeping issues); adverse changes in economic circumstances; crime and safety; a desire for youth activities; increasing income through workforce development (education, training, job search, transportation and child care); and solving family crises.

Crisis intervention and referral to effective community services are among the most basic and common resident services. Depending on availability of funding and capable social service agencies willing to partner, some high-priority services can be delivered on site. These might include early-childhood school readiness, after-school youth programs to improve educational performance and provide recreation in a safe environment, computer learning opportunities, workforce devel-

opment, financial literacy and homeownership preparation.

### RESIDENT SERVICES' COORDINATOR ROLES

The emerging field of service coordination in service-enriched housing is described by The American Association of Service Coordinators as linking "residents with supportive services that allow them to maintain self-sufficiency in their homes." HUD uses an almost identical definition. NRSC defines the term resident services coordinator (RSC) as facilitators who:

- Identify resident goals
- Develop strategies to link residents with services and overcome barriers that impede access to those services
- Bring services on site for high-priority tenant goals, and
- Monitor the outcomes of services.

In practice, the roles of RSCs vary considerably, from organizing social functions and helping residents manage personal crises to operating highly-structured after-school programs.

These services contribute to property management by reducing turnover, decreasing maintenance costs, and freeing property managers from the burden of handling personal and interpersonal issues. RSCs generally work closely with property managers, often working out of the property manager's office. Anecdotal evidence shows that most resident services are loosely structured—the product of the RSC's abilities and interests on the one hand and the expressed needs and opportunities at specific devel-

opments on the other. The activities include referring residents to services, bringing social-service delivery on site, and organizing social or community-building opportunities.

Historically, resident services programs have operated on an ad hoc basis, with the RSC working fairly independently, having amorphous job-performance standards, and reporting to someone without significant RSC experience, most likely a property manager.

Nonetheless, owners report that RSCs are highly committed to the tenants, show considerable compassion and are sometimes exceedingly creative. They generate goodwill and serve managers by being well informed about what is happening in the development and intervening with problem tenants.

An emerging trend among nonprofit owners who are highly committed to resident services is to treat them as a separate and complementary function to property management. There is also a growing body of work that is bringing the RSC function into a framework of increased structure and accountability for positive outcomes.

### A NAHMA-MEMBER CASE STUDY

With more than 50 percent of its property portfolio accepted into NAHMA's Communities of Quality® National Recognition program, which has a resident services component, The Community Builders (TCB) is dedicating significant effort and resources to resident services.

Its Community Life model uses stable housing as a plat-

form for residents and neighborhoods to achieve success.

TCB communities are places of innovation that address some of the most significant challenges facing mixed-income populations by creating pathways to opportunities in four key practice areas:

■ **Youth Development:** ensuring youth are on a path to success

■ **Education:** encouraging achievement at all ages

■ **Workforce Development:** supporting household income growth and

■ **Asset Building:** strengthening financial health and well-being.

Community Life builds resources in multiple ways to achieve impact: they coach residents and connect them to area providers, develop strategic partnerships with local organizations, and leverage TCB's position and brand as a developer to mobilize broader community revitalization. TCB leverages data to understand families' and seniors' needs and gain community insights to develop effective strategies that improve educational, social and economic success.

By 2018, TCB aims to achieve the following measurable outcomes through the Community Life initiative:

■ 75 percent of children under age six will be enrolled in quality pre-school

■ 60 percent of young adults ages 16-25 will be on a path to success through enrollment in school, post-secondary education, armed services or employment

■ The number of households earning income will be

increased by 5 percent each year

■ 50 percent of residents will have bank accounts, debit cards or matched savings accounts

■ One-third of sites will offer Volunteer Income Tax Assistance (VITA) or equivalent no-charge tax preparation

■ 80 percent of eligible residents are registered to vote.

What makes Community Life innovative is that it integrates community life efforts with property management operations to promote resident success; engages residents in solving problems and cultivating community leadership; pioneers unique programming opportunities in collaboration with residents and key local partners as pathways to sustainability; evaluates its progress using clear, results-driven metrics; and shares best practices, challenges and strategies with other leaders in the field.

### SUMMING UP RESIDENT SERVICES

The NRSC has prepared a chart to provide affordable housing providers with a planning framework for family and individual resident services, as well as outcome measures of basic/core, enhanced and comprehensive service levels. For further information on why resident services are important, how they are funded, outcome measurements, best practices and training, visit the website of the National Resident Services Collaborative at [www.residentservices.org](http://www.residentservices.org). **NU**

*Catherine A. Smith is the editor of NAHP Update.*

#### PRESIDENT

Gianna Solari, SCHM, NAHP-e  
[gianna@solari-ent.com](mailto:gianna@solari-ent.com)

#### EXECUTIVE DIRECTOR

Kris Cook, CAE  
[kris.cook@nahma.org](mailto:kris.cook@nahma.org)

#### COORDINATOR, TRAINING, EDUCATION & SPECIAL PROGRAMS

Natasha Patterson  
[npatterson@nahma.org](mailto:npatterson@nahma.org)

#### DIRECTOR, MEMBERSHIP

Brenda Moser  
[brenda.moser@nahma.org](mailto:brenda.moser@nahma.org)

#### EDITOR

Catherine A. Smith  
Community-Based  
Communications, L.L.C.  
[cbc.smith@comcast.net](mailto:cbc.smith@comcast.net)

#### DESIGN

Mary Butler  
[butler5s@comcast.net](mailto:butler5s@comcast.net)

#### CONTRIBUTING WRITERS

John E. Leonard

#### 2014 NAHMA CERTIFICATION REVIEW BOARD

##### Chair

Maria Oymaian, SHCM, NAHP-e

##### Members

Jennifer Coberth, SHCM, NAHP-e

Nancy Hogan, CPM, NAHP-e

Jan Peters, NAHP-e

Melanie Shapiro, NAHP-e

Rich Skoczylas, SHCM, NAHP-e

Gwen Volk, SHCM, NAHP-e

Julie Wall, NAHP-e

Angie Waller, SHCM, NAHP-e

*NAHP Update* is published four times a year by the National Affordable Housing Management Association, 400 North Columbus St., Suite 203, Alexandria, VA 22314, Phone (703) 683-8630, website: [www.nahma.org](http://www.nahma.org)

**SUBSCRIPTIONS:** Complimentary to NAHMA credential holders.

**QUERIES:** Letters to the Editor and other queries should be sent to NAHMA Coordinator, Training, Education & Special Programs Natasha Patterson at [npatterson@nahma.org](mailto:npatterson@nahma.org) or to the address above.

**NOTICE:** Contents of *NAHP Update* should not be regarded as the final authority on policies, regulations and legal or other issues. Opinions are those of the authors and do not necessarily represent opinions or policies of NAHMA's board of directors or staff or consultants. NAHMA is not liable in any way for omissions or inaccuracies.

**COPYRIGHT:** Contents of *NAHP Update* are protected by copyright and may not be reproduced, in whole or in part, without permission and attribution.

# Begone, Cigarette Smoke!

**E**ven though you have no-smoking signs posted throughout your building, some people break the rules and smoke in their units. Here are some of the most common ways to get rid of that cigarette smell:

**1. Clean the Air:** Open all the windows. This won't get rid of the smell, but it will help. Also, set bowls of white vinegar around the apartment, at least one per room. Just make sure small children and pets are safe. An air purifier can be effective.

**2. Clean Walls and Ceilings:** Clean the entire unit. Ceilings retain the most smoke. So don't just clean the walls and forget the ceilings. Use cleaning products that

contain ammonia and glycol, which neutralize the smell. These are harsh chemicals, so test an area of the walls and ceiling first.

After cleaned surfaces dry, smell the walls. Check after a day or two in case the smell of the cleaner masks the smoke. Repaint if needed.

**3. Clean Carpets:** Use a strong rug cleaner and spread the product generously, getting into corners and covering floor edges. Leave the product on for the maximum time allotted. Vacuum thoroughly and let the carpet dry. If you can still smell smoke in the carpet, hire professionals to do a deep cleaning.

**4. Clean Floors and Doors:** For wood floors and

doors, use a cleaner that is wood-friendly. Mop the floor thoroughly, making sure you change the water regularly. If necessary, you may need to hand-scrub corners and floor edges. Clean the baseboards and door frames as well.

**5. Clean Drapes and Blinds:** Remove all drapes and blinds. Drapes may need to be dry-cleaned. If so, make sure you tell the dry-cleaner about the smoke smell and that it needs to be removed. If drapes can be washed, use the hottest water possible. Add some vinegar to the wash water; vinegar is a great neutralizer and natural cleaner. Use one cup vinegar per full load. Add the vinegar to the water before inserting

drapes. Vinegar is natural bleach and will fade colors, so don't let fabrics sit for a long time in vinegar and water.

To clean non-fabric or non-wooden blinds, place the blinds in the bathtub. Fill the bathtub with hot water and a cup of vinegar. Let blinds soak for 15 minutes, then scrub them using a fine scrub brush. Hang blinds to dry. For other types of material (wood or fabric) follow the above instructions for wood floors or drapes.

**6. Clean Windows and Mirrors:** Clean windows and mirrors using vinegar and water. Make sure you clean into corners, and while you're there, clean the sills and window frames, too. **NU**

## Welcome New Certificants!

### NAHP Executive

- >> Jay Laff  
Sencit Properties, Inc  
Harrisburg PA
- >> Alla Belberg  
The John Stewart  
Company  
Los Angeles, CA
- >> Ange Collier, SHCM  
Ambling Management  
Company  
Abbeville, GA
- >> Matthew Strickland  
Harsch Investment  
Properties  
Portland, OR
- >> Lisa Greiner, CPO, FHC  
Harsch Investment  
Properties  
Portland, OR
- >> Janine Lind  
Edgewood Management  
Corporation  
Germantown, MD

### NAHP

- >> Theresa Stelmach  
The Community Builders,  
Inc.  
Harrisville, RI
- >> Ana Serrano  
Preservation Housing  
Management  
Providence, RI
- >> Todd Rife  
ALCO Management  
Madison, TN
- >> Diane Czerwiecki  
Carr Properties  
Management  
East Long Meadow, MA
- >> Patricia Juba  
Peabody Properties, Inc.  
Braintree MA

### NAHMS

- >> Frank Emma  
Housing Management  
Resources, Inc.  
Leominster, MA
- >> Idelberto "Al" Cunha  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> Laurence Crayton  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> Michael Moore  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> Nathan Curtin  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> Nelson Soares  
Housing Management  
Resources, Inc.  
Quincy, MA

- >> Richard Bernhard  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> Rick Shannon  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> Gregory Moore  
Crossgates, Inc.  
Indiana, PA
- >> Dwayne Bynum  
Community Realty  
Management  
Philadelphia, PA
- >> Antonio Alexis  
Housing Management  
Resources  
Quincy, MA

### NAHMT

- >> Colin Leonard  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> Jose Mendes  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> Juan Ramos Rivera  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> Say Ngauv  
Housing Management  
Resources, Inc.  
Quincy, MA
- >> David Hoosier  
BostonLand Company  
Wilimington, DE

# Reservation of Rights Letters

Your insurer's shot across the bow

A claim is made, you dutifully submit the particulars to your insurance company and, in reply, your insurance company responds with a letter stating that they are reserving their rights to deny coverage. This seemingly adversarial letter is the insurer's way of stating for the record that they're not sure there is coverage and informing you of your options. Confused?

Most property owners and management agents (O/As) have received one of these "Reservation of Rights" letters from their insurer in response to a filed property or liability claim. Insurers issue these letters almost as a matter of course, dispensing them like candy, often citing policy language to support their argument to preserve their right to ultimately deny all of or part of the claim. Not all reservation of rights letters result in the denial of the claim, but that can be small comfort to the letter's recipient.

## AUTHORITATIVE LANGUAGE MAY NOT BE TRUE

Reservation of rights letters are usually issued when the insurer's claim adjuster believes that there may be a question of the claim's validity; or if all or part of the allegation or

loss might be excluded by the policy. You should be concerned about whether the claims adjuster authoring the reservation of rights letter is experienced enough to make that judgment and has a command of the policy language to make a cogent and accurate argument, which is not a given.

Experience shows that reservation of rights letters very often include errors or misstatements, and some provide flat-out incorrect or incomplete information. It is important to read yours very carefully and then formally craft a response and rebuttal if appropriate. If you are not up to the task, have an insurance professional analyze it and verify the policy language and references cited to determine the letter's accuracy and relevance to the claim.

I have seen reservation of rights letters that cite policy language that has no applicability to the claim at hand, citing parts of an exclusion while ignoring and omitting other parts of the same exclusion—which would have **affirmed** coverage. Without a thorough analysis of the letter and the cited policy language, improper declination of the claim or costly litigation could ensue.

## COVERAGE DENIED? CHALLENGE!

Should the reservation of rights letter state that there is no coverage and the insurer is withholding defense of the claim, it is also important to thoroughly review the summons and complaint (if there is one) to determine if any aspect of the allegations might be covered—even if the covered portion represents a minor part of the overall claim against you. The insurer's duty to defend is greater than its duty to cover the claim; so if any possibility of coverage can be established, the insurer may not be able to hold to its denial of defense.

Insurance policies are long and complex documents that have many interrelated parts, all of which can impact coverage and an insurer's acceptance or denial of a claim. It takes a practiced and experienced eye to ascertain whether the reservation of rights letter is inaccurate, incorrect or misleading, and should not be taken at face value. They often don't stand up to a challenge.

Recent litigation (*Western Heritage Insurance Company v. Asphalt Wizards*, June 2014) indicates that a reservation of rights letter must include certain elements to be considered valid, including identifying the policy, citing relevant policy

language (quoted or otherwise), identifying what part of the claim might not be covered and why, and the words "reservation of rights," among other elements; and of course it must be issued in a timely manner! Just as you have an obligation to report claims in a timely manner, a reservation of rights letter that is sent by an insurer too long after the claim is made could be deemed invalid for that reason alone.

Once you receive a reservation of rights letter, question it! Return the insurer's first shot with a return volley comprising a detailed, written letter that cites the language in the policy that affirms coverage for the claim. Have a qualified insurance professional compare the policy terms stated in the letter against your actual policy language. If a discrepancy or disagreement is established, you (or your insurance professional) should respond as soon as possible, disputing the insurer's conclusions.

An insurer will withdraw a reservation of rights letter when provided a reasoned counter-argument, and coverage may be successfully established. **NU**

*Al Shapiro is a Senior Consultant for Albert Risk Management Consultants.*



# Modeling a Career for Others

**NAME:** Jasmine Borrego, NAHP-e, CPO

**POSITION:** President

**MANAGEMENT COMPANY:** TELACU Residential Management, Inc., Los Angeles, CA

**DATE OF NAHP:** 1998

Back in 1980s, Jasmine Borrego was working in property development, “but it took way too long to go from idea to inception—four to six years—and an opening came available in affordable property management which I was interested in.

Her contacts in development knew her as a hard worker and committed team player,

and she was offered the position of chief of operations with HDSI, Inc., which managed affordable housing. She found her niche providing affordable housing, and was with HDSI for about five years.

Then an acquaintance at the Retirement Housing Foundation (RHF), one of the country’s largest property management companies serving older adults, told her about a position there. “This would allow me to grow in the industry I came to love,” she said.

In part because she spoke Spanish, Borrego became regional property supervisor of more than 3,000 units in Southern California, Puerto Rico and the Virgin Islands. She stayed with RHF for nine years.

Then Borrego got another phone call from TELACU, which had again heard about her reputation. “I wasn’t really interested at first, but I hit it off really well with the CEO/chairman, and came on as a vice president,” she said. After two years, she was promoted to president.

At the time, TELACU had developed and was managing eight projects, and now it has developed 33 projects with a total of 2,999 units. The company also formed a third-party property management company that operates housing for seniors, persons with special needs and HIV/AIDS, the chronically homeless, and some conventional sites.

Borrego has been with

TELACU for 15 years and is right in the middle of revamping how TELACU is structured—for example, eliminating regional property supervisors and replacing them with a service [help] desk that property managers can call when they need answers to questions about particular federal subsidies.

“We’re right in the middle of executing this, and it’s both kind of interesting and enlightening,” she said.

Borrego has also taken on attracting younger people to the field and to the company. “Nobody wakes up saying, ‘gee, I want to be in affordable housing,’” she noted. “Packaging affordable housing as an attractive career is both challenging and fun.” **NU**

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

National Affordable Housing Management Association  
400 North Columbus Street, Suite 203  
Alexandria, VA 22314  
www.nahma.org

NAHP Update  
Fall 2014

PRSR STD  
U.S. Postage  
PAID  
Hyattsville, MD  
Permit No. 61