

# NAHP Update

## Finding Help After Harvey | BY JENNIFER JONES

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**O**n Aug. 25, Hurricane Harvey made landfall in Texas as a Category 4 storm—the most powerful storm to hit the U.S. in more than a decade—bringing with it record rainfall, causing massive flooding and displacing untold numbers of people and animals.

In response, U.S. Housing and Urban Development (HUD) Secretary Ben Carson announced Aug. 28 that HUD will speed federal disaster assistance to the state of Texas and provide support to homeowners and low-income renters forced from their homes due to Harvey.

The same day, President Donald Trump issued a disaster declaration for 18 affected counties. The declaration allows HUD to offer mortgage/foreclosure relief and other assistance to certain families living in impacted counties.

HUD is offering the following disaster assistance.

- Assisting the state of Texas and local governments in reallocating existing federal resources toward disaster relief—HUD's Community Development Block Grant



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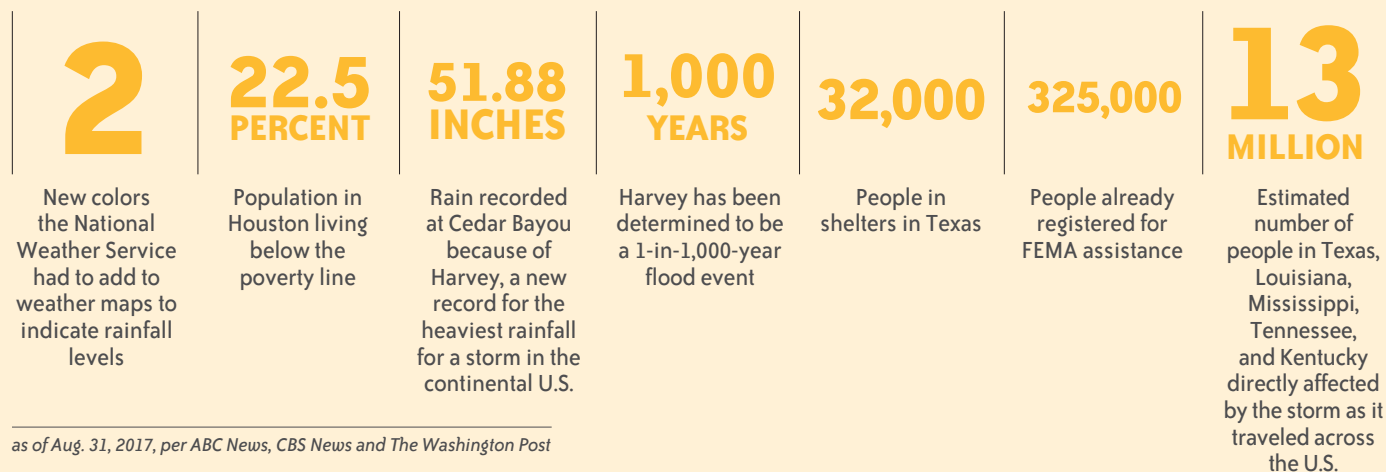
- (CDBG) and HOME programs give the state and communities the flexibility to redirect millions of dollars in annual formula funding to address critical needs, including housing and services for disaster victims. HUD is contacting state and local officials to explore streamlining the CDBG and HOME programs in order to expedite the repair and replacement of damaged housing;
- Granting immediate foreclosure relief—HUD is grant-

- ing a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages. There are approximately 200,000 FHA-insured homeowners living in these impacted counties;
- Making mortgage insurance available—HUD's Section 203(h) program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding



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

## HARVEY BY THE NUMBERS



or buying another home. Borrowers from participating FHA-approved lenders may be eligible for 100 percent financing;

- Making insurance available for both mortgages and home rehabilitation—HUD’s Section 203(k) loan program enables those who have lost their homes to finance the purchase or refinancing of a house along with its repair through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home; and
- Offering Section 108 loan guarantee assistance—HUD will offer state and local governments federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure;
- Providing information on housing and HUD programs—The department will share information with the Federal Emergency Management Agency

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For information on all governmentwide efforts related to Hurricane Harvey, visit <https://www.usa.gov/hurricane-harvey>.

cy (FEMA) and the state on housing providers that may have available units in the impacted counties. This includes public housing agencies and multifamily owners. The department will also connect FEMA and the state to subject matter experts to provide information on HUD programs and providers.

Visit <https://portal.hud.gov/hudportal/HUD?src=/harvey> for more information and important links to the assistance programs. To find other disaster relief resources, visit <https://portal.hud.gov/hudportal/HUD?src=/info/disasterresources>.

### RD ASSISTANCE

Additionally, the U.S. Department of Agricultural (USDA) Rural Development can help existing Rural Development (RD) borrowers who are victims of natural disasters. FEMA is the lead agency that provides direct assistance to disaster victims. However, Rural Development’s regular Housing, Business and Utilities programs can help individuals, families, business owners and communities affected by

natural disasters.

USDA is offering the following disaster assistance.

- Housing Vouchers through FEMA—Disaster victims who are not RD borrowers should contact FEMA. FEMA will be making USDA-Rural Development housing vouchers available to those displaced by the storm. Multifamily Housing has been given two contacts at FEMA who are leading the housing assistance planning effort: John Carleton, [John.Carleton@fema.dhs.gov](mailto:John.Carleton@fema.dhs.gov), 202-870-4486; and Blair McDonald, [Blair.McDonald@fema.dhs.gov](mailto:Blair.McDonald@fema.dhs.gov), 972-795-5795.
- Single-Family Housing Loan Borrowers or Grant Recipients—What is available to assist you if you have been impacted by disaster and are a Rural Development (RD) Single Family Housing Direct borrower?

**Moratorium:** If you have excessive, nonreimbursed expenses resulting from damage to your property, nonreimbursed medical expenses or have lost your job because of the disaster, you may be eligible for a moratorium, which is a temporary period where you are not required to

make your house payment for up to 180 days.

**Insured Losses:** If your property is damaged, contact Rural Development to obtain a claims package, which will explain how to work with your insurance agency and RD to process your claim.

**Payment Assistance:** If your income has been reduced by more than 10 percent and will be for the foreseeable future, you can request a payment assistance package. RD will review the information to determine if you may be eligible for payment assistance or an increase in the assistance that you currently receive.

**FEMA Assistance:** If you encounter circumstances where your personal insurance will not cover damage from the disaster, contact FEMA at 800-621-3362 (FEMA) or TTY 800-462-7585 for potential additional assistance or at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

**Loan Servicing Assistance:** Borrowers should contact the Customer Service Center, Monday through Friday, 7 a.m. to 5 p.m. Central at 800-414-1226, TDD 800-438-1832.

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Have your account number or Social Security number available when you call. You can also write to USDA, Rural Development, CSC, P.O. Box 66889, St. Louis, MO 63166. Email inquiries should be directed to rdquestion@stl.usda.gov.

■ **Multifamily Housing Loan Borrowers and Their Residents**—Residents in RD-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any of RD's apartment complexes and receive special priority consideration for the next available unit. Displaced residents who are receiving rental assistance may have their subsidy transferred if the complex they move to is eligible for the Rental Assistance Program. Although RD expects borrowers' hazard insurance to cover damage costs associated with the disaster, USDA-RD can consider temporary measures to reduce borrowers' financial burdens and work with them, if needed, to develop a servicing workout plan.

To request loan servicing assistance, borrowers should contact multifamily housing specialists in their state office.

To find the appropriate contact, visit <https://www.rd.usda.gov/contact-us/state-offices>.

■ **Community Facilities Loan Borrowers**—Community Facilities borrowers adversely affected by a disaster can receive servicing assistance to help minimize their losses. To request loan servicing assistance, borrowers should contact Community Program Specialists in their State Office. To find the appropriate contact, visit <https://www.rd.usda.gov/contact-us/state-offices>.

To read about these and other USDA programs designed to assist disaster victims, visit <https://www.rd.usda.gov/programs-services/services/rural-development-disaster-assistance>.

## IRS ASSISTANCE

Finally, the IRS also announced on Aug. 28 that Harvey victims in parts of Texas have until Jan. 31, 2018, to file certain individual and business tax returns and make certain tax payments. This includes an additional filing extension for taxpayers with valid extensions that run out Oct. 16, and businesses with extensions that run out Sept. 15.

The IRS is offering this

expanded relief to any area designated by FEMA, as qualifying for individual assistance. The tax relief postpones various tax filing and payment deadlines that occurred starting Aug. 23, 2017. As a result, affected individuals and businesses will have until Jan. 31, 2018, to file returns and pay any taxes that were originally due during this period. This includes the Sept. 15, 2017, and Jan. 16, 2018, deadlines for making quarterly estimated tax payments.

A variety of business tax deadlines are also affected including the Oct. 31 deadline for quarterly payroll and excise tax returns. Details on available relief can be found on the disaster relief page (<https://www.irs.gov/newsroom/tax-relief-in-disaster-situations>) on IRS.gov.

In addition, the IRS will work with any taxpayer who lives outside the disaster area but whose records necessary to meet a deadline occurring during the postponement period are located in the affected area. Taxpayers qualifying for relief who live outside the disaster area need to contact the IRS at 866-562-5227. This also includes workers assisting the relief activities who are affiliated with a recognized government or philanthropic organization.

The tax relief is part of a coordinated federal response to the damage caused by severe storms and flooding and is based on local damage assessments by FEMA. For information on disaster recovery, visit [disasterassistance.gov](http://disasterassistance.gov). **NU**

*Jennifer Jones is manager of communications and public relations for NAHMA.*



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# Creating Strategies For Safer Homes for Seniors

According to the Department of Housing and Urban Development (HUD), approximately one-third of adults 65 years or older fall in their home, resulting in injury, long-term disability and premature institutionalization. More than 40 percent of seniors hospitalized after a serious fall are unable to return to living on their own. By 2020, the Centers for Disease Control and Prevention estimates the cost related to these kinds of injuries to be nearly \$60 billion a year.

Fall risks can be mitigated through exercise and physical activity, as well as home modifications, among other measures. According to the National Institutes of Health, more than half of senior falls occur at home because the homes lack features necessary to help older adults to safely navigate them.

In an effort to reduce and prevent falls and their associated costs, HUD released a report, *Overcoming Obstacles to Policies for Preventing Falls by the Elderly*, in June recommending a more holistic approach to seniors aging in place and their health needs.

The document was developed by Healthy Housing Solutions, a contractor for the

Office of Lead Hazard Control and Healthy Homes, and is based on an extensive review of literature and feedback from an expert panel actively engaged in and familiar with senior falls prevention programs and strategies to overcome obstacles to implementation.

The report recommends government and philanthropic organizations work together at every level to integrate fall prevention strategies and support efforts to aging in place, senior safety at home and continuous care models.

According to the report, few seniors, especially those who are moderate- to low-income, have any type of long-term care insurance to help cover the cost of care as they age or to help offset the cost of home modifications.

“Active programs that coordinate senior care and implement fall prevention strategies can benefit seniors enormously,” Jon L. Gant, director of the Office of Lead Hazard Control and Healthy Homes, said in a press release. “This report helps policy makers and program managers to identify the causes of problems they may encounter, as well as the resources and methods they can use to overcome them.”

Key sections in the report cover housing, with specific recommendations aimed at seniors and affordable housing including expanding and improving HUD’s Section 202 program. The report states, “housing is of particular importance to



coordinated health and senior falls prevention because of the amount of time seniors spend at home and its potential as a centralized site to provide essential health and wellness to seniors, especially low-income seniors.”

Other recommendations are to increase investment in senior housing and engage community health workers. Additionally, the report calls for HUD to encourage collaborations between housing and health care providers to create a “healthy senior homes” medical designation that a physician could use to prescribe specific home modifications including the use of technology and safety devices within the home.

The report says the cost to modify homes to meet seniors’ needs is much higher than building homes that can be readily adapted to accom-

modate changing physical capabilities.

One high priority remedy offered is the creation of a dedicated and coordinated funding stream to support aging in place, senior safety at home and continuous care models. Policy and funding would be coordinated under one lead agency, include a broad variety of federal and state agencies involving public health, housing and transportation.

The report’s authors suggest development of a universal “Community Health Worker” credential so that training is consistent across states. Other suggestions include creation of a wellness coordinator and training of on-site HUD staff to conduct senior assessments and standardization of building codes to ensure homes are safe for all ages, including seniors.

*continued on page 5*



For more information or to read the report, visit [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/healthy\\_homes/Senior\\_Falls](https://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/Senior_Falls).

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# Becoming Reacquainted With Bedbugs

Once common, bedbugs had all but disappeared in the U.S. But in the last five to 10 years, the blood suckers have been experiencing a resurgence, in part thanks to a resistance to available pesticides, more international travel, a lack of knowledge regarding controlling the bedbug population due to their earlier decline and ineffectual pest control policies.

For nearly a decade, bedbugs have become a serious health problem even though they are not known to transmit or spread disease, according to the Environmental Protection Agency (EPA). They can, however, cause negative physical and mental health issues and



According to the EPA, “Since bedbugs are only about the width of a credit card, they can squeeze into really small hiding spots. If a crack will hold a credit card, it could hide a bedbug.”

## SAFER HOMES FOR SENIORS, *continued from page 4*

Additionally, HUD's report contains a toolkit highlighting numerous funding sources and the rationale for outreach to nontraditional partners to improve delivery of services and care to seniors.

The toolkit covers four key areas:

- Why senior falls prevention and coordinated care is an important issue for the nation and what some communities are doing to meet the needs

have economic consequences.

Some side effects of bites can include allergic reactions that can be severe, or secondary skin infections. Mental health impacts can include anxiety, insomnia and systemic reactions.

Bedbugs are about the size of an apple seed. If not recently fed, they are long and brown with a flat, oval-shaped body. Bedbugs that have recently eaten are balloon-like, reddish-brown and more elongated. They are also described as being smelly with a “musty sweetish” odor.

A way to identify a possible infestation includes looking for rusty or reddish stains on bed sheets or the mattress from the bugs being crushed, small dark spots that may bleed like a marker caused by excrement, pale yellow skins shed by the nymphs as they grow and of course, live bugs.

They like to hide in the piping, seams and tags of bedding, chairs and cushions.

of seniors;

- What partners and stakeholders should be engaged, what each can offer to this effort, and why a holistic approach may provide the best potential;
- What financial resources, from all levels of government to health insurers and philanthropies, may be available to help create and sustain effective policies and programs; and
- How to sustain policies and programs over the long term.

They can also be found in drawer joints, in electrical receptacles and appliances, the junction where the wall and ceiling meet and even in the head of a screw.

According to the EPA, “Since bedbugs are only about the width of a credit card, they can squeeze into really small hiding spots. If a crack will hold a credit card, it could hide a bedbug.”

The Department of Housing and Urban Development (HUD) provides bedbug guidelines and resources on its website, visit [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/healthy\\_homes/healthyhomes/ipm](https://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/healthyhomes/ipm). The webpage includes prevention and safe removal tips, control and prevention in public housing, addressing an infestation in HUD-insured and assisted multifamily housing and cost-effective bedbug control.

HUD calls early detection and reporting critical. **NU**

“Most people want to stay in our homes and communities as we age,” said Noreen Beatley of Healthy Housing Solutions, the report's author, in a press release. “Strong fall prevention programs help achieve that goal while lowering health care costs and helping improving seniors' quality of life.”

To learn more about reducing senior falls and injury prevention, visit the website [www.hud.gov/healthyhomes](http://www.hud.gov/healthyhomes). **NU**



# A Model of Excellence For 30 Years

**NAME:** Margaret Davey, NAHP-e, CPM

**MANAGEMENT COMPANY:** Paragon Management Inc.

**POSITION:** Founder and President

When Margaret Davey was brainstorming names for her new property management business in 1987, she knew there was more riding on her choice than something that would lend itself to a memorable logo.

“When I opened 30 years ago, it was very unusual for a woman to own a property management company,” Davey said. “I did research and chose the name Paragon because it meant model of excellence and that’s what we strive for. Since

women weren’t owners then, I wanted to do a good job to show women can do it.”

Located in Michigan, Paragon Management Inc. manages low-income subsidized housing and specializes in turning around troubled properties. In addition, Davey manages the Meals-on-Wheels program in two counties as a part of a government contract.

“We started with Meals-on-Wheels because people in one of our buildings needed food,” Davey said. “Now, we cook and wrap up 1,500 fresh meals a day during the work week and volunteers pick them up and deliver them. It’s a very necessary thing. It allows seniors to stay in their homes. It saves lives.”

Davey originally went to college for accounting, but

withdrew when she got married. Instead, she supported her husband in his educational pursuit to become an engineer while he helped support his brother who was suffering from polio. After 50 years of marriage, Davey is now widowed with one daughter and two grandchildren.

Her first taste of the affordable housing industry came when she was hired for an accounting department position at a distressed property 37 years ago.

“I looked around and said I love this. It’s for me,” Davey said. “I have a great passion for helping people. I found my niche—turning around troubled properties.”

And after all these years, she still has growth goals for her company and retains her passion to assist others.

She has also never stopped learning. Davey furthers her education through classes held by MAHMA and attends the two annual NAHMA meetings. She said it is helpful to have an opportunity to sit down with her peers to exchange ideas, but to also meet the agency personnel.

“When I started 37 years ago, I met Don Beebout [of Showe Management Corporation] at a MAHMA event. He said call me if you have any questions. I just called him last week,” Davey said. “Being able to sit around and get advice from colleagues, and meet the people who make the rules has been a large part of my success.”

Outside of work, Davey likes to travel and attend Bible study fellowship. She also plays piano. **NU**

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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