

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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Affordable Housing Takes Center Stage

This summer in Congress, affordable housing swung into the spotlight through hearings and legislative efforts regarding both housing program funding and housing tax policy. This crucial focus has helped to set the tone for policy debates on housing programs during this new administration and Congress.

CONGRESSIONAL APPROPRIATIONS FOR KEY REGULATORY AGENCIES

In recent years, the American people have come to expect a degree of fiscal uncertainty out of Washington, D.C., as lawmakers negotiate spending levels and try to avoid a government shutdown. The annual process of keeping the federal government funded without interruption between fiscal cycles is tedious and often fraught with partisanship; it also illuminates factions within parties and between branches of government.

Above all, the appropriations process has an immense and immediate impact on affordable housing programs throughout the country. Following the initial budget request from the new administration—which sought to scale back funding for housing and other domestic programs—the fiscal year (FY) 2018 congressional appropriations process was highly anticipated as a stabilizing

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Shutdown Averted—for Now

ON SEPT. 8, CONGRESS PASSED legislation to provide \$15.25 billion for hurricane relief, raise the U.S. debt ceiling and keep the government open through Dec. 8. The bill also extends the nation's flood insurance program to Dec. 8. The bill was signed by President Donald Trump later that day.

The bill replenishes the Federal Emergency Management Agency disaster relief fund with \$7.4 billion, plus \$450 million in funding for the Small Business Administration and \$7.4 billion for the Department of Housing and Urban Development (HUD)'s Community Development Block Grant program to address housing needs in disaster zones.

While this bill temporarily averts a government shutdown and provides much-needed disaster assistance, it sets up a chaotic December for Congress.

According to a Sept. 11 *The New York Times* article, Sen. Majority Leader Mitch McConnell said Congress will not vote on raising the debt ceiling again this year because the newly approved stopgap measure allows the Treasury secretary to “apply extraordinary measures and shift money within government accounts to pay off debt.” McConnell said, this allows Congress to put off addressing the debt ceiling until 2018.

However, both houses still face the task of modernizing the U.S. tax code by the end of the year and tackling full-year funding for fiscal year 2018.

For more details on appropriations and tax reform, read the Washington Update column on page 11.

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Celebrating the Industry

FALL IS A GOOD TIME TO TAKE stock of the year and celebrate the positives within the affordable housing industry.

RECOGNIZING EXCEPTIONAL COMMUNITIES

At our October meeting, we honored this year's Vanguard Award winners. These awards recognize newly developed or significantly rehabbed affordable multifamily housing communities that showcase high-quality design and resourceful financing. To read about these extraordinary communities turn to page 19.

Now, help us honor the multifamily developments that prove affordable housing can be an asset to any community through the Communities of Quality (COQ) National Recognition Program and COQ Awards.

The awards honor the achievements of affordable housing providers who have made an unprecedented contribution to the affordable housing industry by developing and maintaining outstanding properties that are safe and vibrant places to live.

If you are already a Nationally Recognized property, you have done the hard part. Now is the time to work on your application for the 2017 COQ Awards competition, which is due Nov. 3. The application brochure can be downloaded from the COQ webpage at www.nahma.org.

SEND US YOUR CHOICES

Nominations for NAHMA's annual Industry Awards are due Nov. 3. To nominate someone for any of the following three awards, please send me an

email explaining which award you are nominating the person for and why you think the person should be the award winner, including specific accomplishments supporting your recommendation. This section should be a minimum of 100 words up to a maximum of 1,500 words.

NAHMA Industry Statesman

Award: Given annually to a NAHMA Executive Council member who is either in or nearing retirement, in recognition of many years of outstanding leadership and service to the association.

NAHMA Industry Achievement

Award: Given annually to a NAHMA Executive Council member who has contributed significant or noteworthy leadership or contribution to NAHMA within the past year or two.

Industry Partner Award:

Given annually to a government agency or other affordable housing organizational partner that has made a significant contribution to the cause of affordable housing in the previous year.

SUPPORT BUDDING ARTISTS

Celebrate the people who make up our wonderful communities by ordering a 2018 NAHMA Drug-Free Kids Calendar.

The calendars feature outstanding original artwork by children, seniors and adults with special needs living in affordable multifamily housing. This year's contest celebrated education with its theme, Learning Will Get Me Where I'm Going: Reaching for Knowledge.

The cost is \$5.50 per calendar, which is a HUD and U.S. Department of Agriculture allowable project expense. **NN**

Kris Cook, CAE, is executive director of NAHMA.

factor within the housing industry unlike the tumultuous FY 2017, during which a series of short-term spending measures delayed housing program payments.

TRANSPORTATION, HOUSING, AND URBAN DEVELOPMENT (THUD)

The release of the draft congressional appropriations bills in midsummer showed widespread support throughout Congress for housing programs and brought the issue of affordable housing

for Persons with Disabilities. Additionally, the House bill does not include funding for Performance-Based Contract Administrators (PBCAs), sending a strong message that HUD needs to finish the PBCA procurement process. The bill report states, “HUD ... has not been responsive to the committee’s direction to conduct the solicitation and award of performance-based contracts to PBCAs a) under full and open competition, b) without regard to

Although representatives in the House turned down the president’s requested budget numbers and preserved the threatened Community Development Block Grant (CDBG) and HOME programs, appropriators were hampered by stringent overall spending caps know as sequestration; the committee’s slight increases to both tenant-based and project-based rental assistance have been criticized as falling below annual adjustments required to simply maintain the programs.

into the spotlight. The Republican-led Appropriations subcommittees for Transportation, Housing and Urban Development (THUD) rejected President Donald Trump’s budget request, beginning with the House version of The Department of Housing and Urban Development (HUD)’s FY 2018 budget has advanced through the House of Representatives and awaits passage in the Senate.

Although representatives in the House turned down the president’s requested budget numbers and preserved the threatened Community Development Block Grant (CDBG) and HOME programs, appropriators were hampered by stringent overall spending caps know as sequestration; the committee’s slight increases to both tenant-based and project-based rental assistance have been criticized as falling below annual adjustments required to simply maintain the programs. Housing professionals and advocates have also voiced concerns regarding decreased funding for public housing, community development and Section 811, Housing

geographic limitations, c) in accordance with the Competition and Contracts Act and Federal Acquisition Regulation, and d) with comprehensive oversight Until the committee gets assurances that HUD will respond appropriately, the committee directs HUD to perform these functions in-house and provides adequate funding under the manage-

ment and administration account.” Shortly after the release of the House appropriations legislation, the Senate Appropriations Committee advanced its version of HUD’s FY 2018 budget. The Senate bill, which was passed unanimously by the committee, calls for stronger funding increases to both tenant-based and project-based rental assistance, with HUD’s Section 202 Senior Housing program seeing a notable increase over FY 2017 levels. The bill also includes funding to expand the Rental Assistance Demonstration (RAD) to preserve elderly properties, essentially RAD for Project Rental Assistance Contracts (PRAC), for which NAHMA members continue to advocate.

Diverging from the tighter budget approved in the House, the Senate committee gives public housing programs a slight increase, while maintaining the HOME and CDBG programs at FY 2017 levels and includes funding for PBCAs. Funding for lead abatement and home-

continued on page 6

HUD Affordable Housing and Community Development Programs	FY 2018 Senate (Proposed)	FY 2018 House (Proposed)	FY 2018 President's Request	FY 2017 Enacted
Tenant-based Rental Assistance	\$21,365	\$20,487	\$19,443	\$20,292
Contract Renewals	\$19,370	\$18,710	\$17,584	\$18,355
Project-based Rental Assistance	\$11,507	\$11,082	\$10,751	\$10,622
Housing for the Elderly (Section 202)	\$573	\$573	\$510	\$502
Service Coordinators	\$90	\$90	\$90	\$75
Supportive Housing for Persons with Disabilities (Section 811)	\$147	\$147	\$121	\$146
Community Development Fund	\$3,000	\$2,900	\$0	\$3,000
HOME	\$950	\$850	\$0	\$950

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lessness assistance programs—including for homeless veterans and youth—was also emphasized by the bipartisan appropriations leadership.

The president’s proposed rent reforms were omitted from both the House and Senate bill. In fact, the Senate committee’s report took the notable step of explaining the omission in writing saying, “The committee’s recommendation rejects the administration’s rental reform proposals, including raising maximum rents to 35 percent of gross income, the establishment of mandatory minimum rents, and the elimination of utility allowance reimbursements. It is unfortunate that the department is seeking to achieve much of its cost-savings on the backs its tenant population, a significant portion of which is elderly or disabled. The committee believes that the authorizing committees best address these types of rent reforms. The decision not to include these controversial rent reforms that have not been subject to authorizing committee vetting and approval results in a renewal need above the president’s request.”

LOOKING AHEAD: WHAT TO EXPECT AND WHOM TO WATCH FOR HUD’S FY 2018 BUDGET

The Senate bill awaits a final floor vote before beginning the reconciliation process. The housing industry’s advocacy efforts are centered on the main congressional players influencing HUD appropriations for the fiscal year.

■ Sen. Susan Collins, a Republican from Maine who chairs the THUD Appropriations Subcommittee and who introduced bipartisan legislation with her Democratic counterpart, Sen. Jack Reed of Rhode Island, to fund HUD at higher levels

■ Sens. Thad Cochran (R-MS) and Patrick Leahy (D-VT), chair and ranking member of the Senate Appropriations Committee, which recently advanced the funding legislation but stymied efforts to raise certain program budgets and incorporate infra-

structure investments

■ Rep. Rodney Frelinghuysen, a Republican of New Jersey and chairman of the House Appropriations Committee who has pledged support in particular for HUD Section 811, Housing for Persons with Disabilities, as well as Committee Ranking Member Nita Lowey of New York, who has spoken out against strict spending caps and lowered housing subsidies

■ Reps. Mario Diaz-Balart (R-FL) and David Price (D-NC), who head the THUD Appropriations Subcommittee and spearheaded HUD’s funding legislation

Overall, the Appropriations committees affirmed strong support among lawmakers of both parties for programs such as HUD’s Section 8 rental assistance, HOME, CDBG and homelessness assistance. As negotiations continue on HUD’s FY 2018 budget, NAHMA continues to advocate for higher funding numbers, such as those endorsed by the Senate Committee.

DEPARTMENT OF AGRICULTURE (USDA) AND RURAL DEVELOPMENT

Similar to the president’s budget request for HUD, the administration proposed steep cuts to the Agriculture Department’s Rural Housing Service and other Rural Development programs. Countering the president’s request for a 25 percent reduction over FY 2017 levels for USDA overall, appropriators in the House and Senate Agriculture subcommittees advanced funding bills that

would preserve much of USDA’s budget for FY 2018, but still leave some aspects of Rural Development vulnerable.

Under the closely related House and Senate versions of the legislation, the department would see a 5 percent cut on average, with Section 542 Rural Housing Vouchers gaining only a very slight increase over fiscal year 2017; meanwhile, Section 538 Loan Guarantee Section and 515 Rental Housing Direct Loans would receive essentially flat funding, and Section 521 Rental Assistance would see a 4 percent cut. However, the legislation preserves funding for the Multifamily Preservation and Revitalization (MPR) Demonstration, despite the administration’s request to zero it out.

MATURING MORTGAGES

Additionally, the Senate USDA funding bill highlights the importance of addressing maturing mortgages, which threaten long-term affordability in rural housing markets. The committee report states, “The committee is very concerned about the alarming number of multifamily housing mortgages scheduled to mature in the next few years. As these mortgages mature, projects and units will be removed from USDA’s affordable rural housing program, placing very low-income rural residents in jeopardy of untenable rent increases and possible eviction. In spite of numerous requests from the committee, the

USDA Rural Housing Program Service Programs	FY 2018 Senate (Proposed)	FY 2018 House (Proposed)	FY 2018 President's Request	FY 2017 Enacted
Section 521 Rental Assistance	\$1,345	\$1,345	\$1,345	\$1,405
Section 515 Rental Housing Direct Loans	\$35	\$35.87	\$0	\$35
Multifamily Revitalization	\$41.4	\$35	\$0	\$41
Preservation Demonstration	\$22	\$15	\$0	\$22
Section 542 Rural Housing Vouchers	\$19.4	\$20	\$20	\$19
Section 538 Loan Guarantee	\$230	\$230	\$250	\$230

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department has failed to identify and develop potential solutions to this looming crisis.

“The secretary is directed to engage affordable housing advocates, project owners, tenants and others as practicable, to find acceptable and effective long-term solutions that will retain projects in the affordable rural housing program. The need for affordable rural housing is too great to allow the program to expire.”

USDA REORGANIZATION AND THE RURAL DEVELOPMENT UNDERSECRETARY

The House and Senate bills diverge where USDA's recent reorganization is concerned, with the House financially supporting the elimination of the position of undersecretary for Rural Development. However, the Senate Agriculture funding bill overrides the elimination of the undersecretary position and directs the administration to fill the position. The reorganization is expected to serve as a point of contention or compromise between the House and Senate.

LOOKING AHEAD: WHAT TO EXPECT AND WHOM TO WATCH FOR USDA'S FY 2018 BUDGET

As with the THUD funding bill, the Senate Agriculture appropriations bill awaits a final floor vote. Congressional players to watch for the fiscal year 2018 Rural Development budget include:

■ Sens. John Hoeven (R-ND) and Jeff Merkley (D-OR), who lead the Senate Appropriations' Agriculture Subcommittee and who advanced legislation to reinstate the undersecretary for Rural Development

■ Rep. Robert Aderholt, a Republican from Alabama and chairman of

the Agriculture Subcommittee in the House, and his Democratic counterpart, Rep. Sanford Bishop of Georgia

■ The House and Senate Appropriations leadership: Reps. Rodney Freling-

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huysen and Nita Lowey, and Sens. Thad Cochran and Patrick Leahy

As negotiations continue, NAHMA welcomes the attention paid to the topic of maturing mortgages, but is concerned that the agriculture funding bills would not provide enough rental assistance to renew all existing contracts, so the association will advocate to ensure adequate funding is provided. NAHMA also opposes the elimination of the position of undersecretary for Rural Development and applauds appropriators in the Senate who have directed the agency to reinstate the position.

TAX REFORM AND THE LIHTC

Congressional appropriators were not alone in their focus on affordable housing. Amid a recent push for comprehensive tax reform, debates emerged among legislators on the Senate Finance Committee regarding housing tax policy, including the preservation of the Low-Income Housing Tax Credit (LIHTC) and how changes to the corporate tax rate could affect investments in LIHTC developments.

Following the release of tax reform plans by both the House leadership and the Trump administration, the Senate has continued the tax reform debate

with hearings, legislation and public comment periods. In particular, the Senate Finance Committee held a hearing in August on “America's Affordable Housing Crisis: Challenges and

Solutions,” which came on the heels of the July hearing, “Comprehensive Tax Reform: Prospects and Challenges.”

During the August hearing, in a bipartisan show of support for affordable housing, members of the committee from both sides of the aisle acknowledged the need for more affordable housing and the role of the LIHTC as our nation's primary tool for increasing the supply of affordable rental housing.

The Affordable Housing Credit Improvement Act (S.548), which aims to improve the LIHTC through policy changes such as income averaging and expanded credit allocations, featured prominently in the affordable housing hearing held by the Senate Finance Committee. Many comments from witnesses as well as members of the committee focused on the need to strengthen the LIHTC through provisions such as those proposed in the legislation.

The bill has 20 bipartisan co-sponsors, including seven members of the Finance Committee; companion legislation (H.R.1661) in the House has earned more than 80 co-sponsors from both parties.

In his opening statement, Senate

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Finance Committee Chairman Orrin Hatch (R-UT), the lead Republican sponsor of the S.548—which NAHMA strongly supports—described the affordable housing crisis as “a problem that should be ready for a bipartisan solution,” and throughout the hearing expressed support for the proposed affordable housing credit bill as an important step to make a meaningful dent in the affordable housing crisis.

Senate Finance Committee Ranking Member, Oregon Democrat Ron

Wyden (D-OR) agreed on the importance of tax reform, but emphasized the need for a progressive tax code. “Anybody can write a bill that slashes tax rates for the fortunate few and the biggest corporations, and it might even get enough support to become law. It’s not a great way to provide certainty and predictability needed to create good-paying jobs and expand economic opportunity, but it is a great way to create tax windfalls for the wealthy,” he said.

In his opening statement, Senate Finance Committee Chairman Orrin Hatch (R-UT), the lead Republican sponsor of the S.548—which NAHMA strongly supports—described the affordable housing crisis as “a problem that should be ready for a bipartisan solution.”

Wyden, reaffirmed his support for housing credit legislation and called on the committee to pursue bipartisanship both in advancing this bill and in tax reform more broadly. In her remarks, Sen. Maria Cantwell (D-WA), the lead Democratic sponsor of the Affordable Housing Credit Improvement Act, highlighted the role of the housing credit in serving urban as well as rural communities, and responding to specific needs, such as veteran homelessness. She emphasized the growth in the number of cost-burdened renter households. Cantwell also underscored the high costs of housing inaction on the health and criminal justice systems, among others.

In the July hearing, during his opening remarks, Chairman Hatch invoked Ronald Reagan’s 1984 tax reform goals of “fairness, efficiency, and simplicity,” and added “American competitiveness” to his own list of priorities. “There is no longer any question as to whether we should reform the tax code. The only questions remaining are: how and when,” said the chairman, who emphasized comprehensive reform over targeted rate reductions for individuals and businesses.

LOOKING AHEAD: WHAT TO EXPECT AND WHOM TO WATCH FOR TAX REFORM AND THE LIHTC

Tax reform is expected to receive substantial congressional attention in the upcoming months. The hearing on affordable housing comes on the heels of a joint statement released by congressional leaders and White House officials on the priorities and the time frame for tax reform; however, a clear path forward for targeted tax cuts, comprehensive tax reform or even the Affordable Housing Credit Improvement Act provisions remains unclear.

Key congressional players to watch with regard to tax reform and the LIHTC include:

■ Sen. Orrin Hatch (R-UT), chairman of the Senate Finance Committee, who supports LIHTC expansion and will likely spearhead the Senate’s efforts on tax reform alongside his Democratic counterpart, Sen. Ron Wyden (D-OR), who is also a strong supporter of the housing credit

■ Sen. Maria Cantwell (D-WA), a member of the Senate Finance Committee who reintroduced bipartisan legisla-

tion this year to expand and improve the LIHTC

■ Sen. Mitch McConnell (R-KY), influential Senate majority leader who recently signed onto a joint statement with White House officials to move forward this fall on comprehensive tax reform

■ Rep. Paul Ryan (R-WI), speaker of the house, who has led his party’s efforts to reform the tax code and has also endorsed the joint statement on tax reform policies

■ Rep. Kevin Brady (R-TX), House Ways and Means Committee chairman who has held hearings on tax reform and has significant influence over tax policy legislation

■ Reps. Pat Tiberi (R-OH) and Richard

Neal (D-MA), who introduced companion legislation in the House mirroring the Senate’s Affordable Housing Credit Improvement Act

NAHMA strongly supports efforts to expand and improve the housing credit, specifically through the Affordable Housing Credit Improvement Act. The association will continue to advocate on its behalf. In addition, NAHMA submitted testimony to the Senate Finance Committee for the Affordable Housing hearing.

NEXT STEPS FOR FY 2018

Lawmakers are beginning to set the tone for policy negotiations surrounding domestic programs for the next few years. The recent momentum in Congress to champion affordable housing programs has demonstrated a political willingness to invest in housing and in communities through both the appropriations and tax reform processes. NAHMA encourages members to reach out to their senators and representatives to help continue the focus on affordable housing through program funding and LIHTC expansion. **NN**

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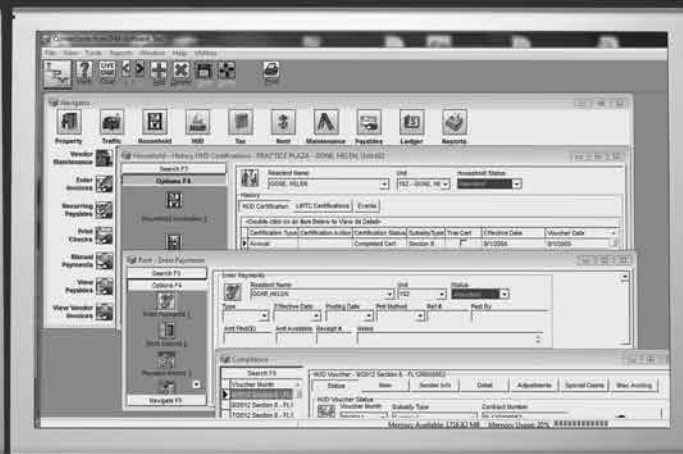
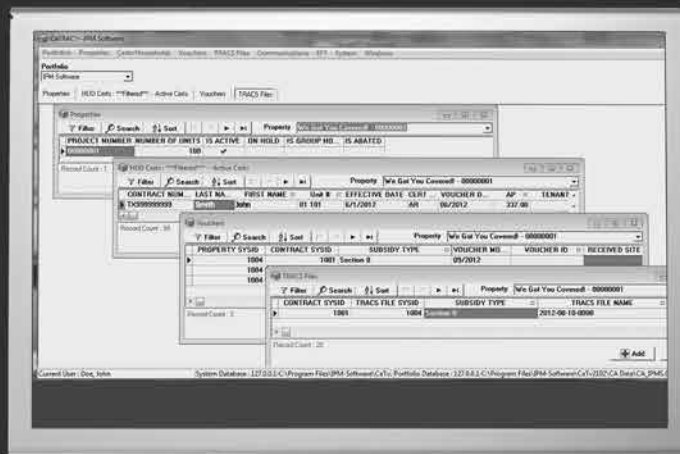
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Congress Returns to Full End Of Year Agenda

BACK FROM ITS AUGUST DISTRICT work period, the U.S. Congress returned to a full agenda in September and prepared for a busy year-end. Congress addressed several “must-pass items” legislative items, including raising the debt ceiling, passing an appropriation bill to fund the government beyond Sept. 30, and providing assistance for hurricane recovery. In addition to those priority items, Congress was still negotiating a budget resolution, tackling tax reform, finalizing health care reform, and developing infrastructure legislation. All this sets up a hectic end of 2017.

CONGRESS PASSES GOVERNMENT FUNDING, DEBT CEILING AND HURRICANE AID PACKAGE

In early September, Congress passed legislation to provide \$15.25 billion for hurricane relief, suspend the U.S. debt limit, and keep the government open through Dec. 8. The bill also extends the nation’s flood insurance program to Dec. 8. The bill was signed into law by President Donald Trump.

In the aftermath of the destruction of Hurricanes Irma and Harvey, the bill will replenish the Federal Emergency Management Agency (FEMA) disaster relief fund with \$7.4 billion, plus provide \$450 million in funding for the Small Business Administration (SBA) and \$7.4 billion for the Department of Housing and Urban (HUD)’s Community Development Block Grant (CDBG) program to address housing needs in disaster zones.

While this bill averts a government shutdown at the end of September and provides much-needed disaster assistance, the bill sets up a chaotic December for Congress.

CONFIRMATION FOR KEY HOUSING OFFICIALS MOVES SLOWLY AHEAD

In August, the Senate approved a long list of administration nominees before leaving town for their summer recess. Confirmed positions include Anna M. Farias of Texas to be HUD’s assistant secretary for fair housing and equal opportunity; and Neal J. Rackleff, also of Texas, to be HUD’s assistant secretary for community planning and development. Additionally, tax consultant David Kautter was confirmed as assistant secretary of the treasury for tax policy, a position that will be key in the administration’s push for tax reform.

Unfortunately, several key leadership posts remain vacant at HUD and the U.S. Department of Agriculture (USDA). NAHMA joined a coalition of housing industry organizations in a letter to the Senate leadership calling on Majority Leader Sen. Mitch McConnell (R-KY) and Minority Leader Sen. Chuck Schumer (D-NY) to bring Pam Patenaude’s nomination for HUD deputy secretary to the Senate floor for a full vote. The Senate Banking Committee approved Patenaude’s nomination in June and she was recently confirmed by the Senate. Patenaude’s prior housing and HUD experience, specifically on disaster recovery, is needed in the department more than ever. The administration has yet to put forth a nominee for key rural housing positions at USDA. Brian Montgomery has been nominated to become the Federal Housing Administration commissioner.

NAHMA PUBLISHES DISASTER RELIEF RESOURCES WEBPAGE

NAHMA extends its thoughts and support to those affected by flooding and natural disasters during hurricane season. We are

in communication with federal agencies regarding disaster recovery efforts and will continue to keep members updated.

To help affordable housing owners, managers and residents locate recovery assistance, NAHMA’s new Disaster Recovery Resources webpage will continue to provide up-to-date information about various assistance programs available from the federal agencies, namely HUD, USDA, FEMA, SBA, IRS, and others all in one place.

TAX REFORM IS UP NEXT

To end the year, the administration and the Republican Congress are making the case for tax reform. Trump has called for Congress to pass comprehensive tax reform this year. The president identified four guiding principles for tax reform: making the tax code simple, fair and easy to understand; creating jobs and higher wages; providing tax relief for the middle class; and bringing back trillions of dollars of wealth that is parked overseas. To date, neither the administration nor Congress has released a detailed tax reform proposal; however, all sides are meeting with a goal to have an agreement this fall.

Your voice matters! With full-year funding delayed for fiscal year 2018 and tax reform picking up steam, NAHMA members attending the NAHMA fall meeting in D.C., Oct. 22-24, are encouraged to meet with legislators and advocate for affordable housing programs. NAHMA staff will help arrange meetings and materials for congressional outreach; contact us to schedule visits with your congressional delegation. **NN**

Larry Keys Jr. is director of government affairs for NAHMA.

How to Address Changes in Household Composition in Income Qualification

QUESTION: At my Low-Income Housing Tax Credit (LIHTC) property, we often have changes in household composition caused by adding or removing household members after the initial move in. Would the unit cease to be treated as a low-income unit if the change in household composition puts the household income over the applicable income limit?

ANSWER: No, generally, changes in household composition do not cause a unit to stop being income qualified. However, there are some instances where changes in household composition can lead to compliance issues. This discussion examines the various rules regarding changes in household composition.

INCREASE IN HOUSEHOLD SIZE

According to Chapter 4 of the 8823 Guide: Changes in Family Size: the addition of new member(s) to an existing low-income household requires an income certification for the new member of the household, including third-party verification. For a mixed-income building, the new tenant's income is added to the income disclosed on the existing household's most recent tenant income recertification. The unit remains in compliance and the income of the new member is taken into consideration with the income of the existing household for purposes of the available-unit rule. For a 100 percent LIHTC building, the new tenant's income is added to the income disclosed on the existing household's original income certification. As long as the next-available-unit rule is complied with, the unit remains in compliance. In fact the 8823 Guide "sees no difference between increased household income and increased household income resulting from the addition of a new member of the low-income household, provided the household is

not manipulating the income limitation requirements."

TOTEM POLE RULE

Before we discuss the income limitation manipulation, let's take a deeper look at the 8823 Guide on changes in household composition. The 8823 Guide states that, "a household may continue to add members as long as at least one member of the original low-income household continues to live in the unit. Once all the original tenants have moved out of the unit, the remaining tenants must be certified as a new income-qualified household unless the remaining tenants were income qualified at the time they moved into the unit." This is sometimes called the totem pole rule. As long as the totem pole rule is adhered to, there is no prohibition adding members to the original household provided that at least one member of the original low-income household continues to live in the unit.

DON'T MANIPULATE THE INCOME LIMIT REQUIREMENTS

Managers will want to be careful about households adding members shortly

after initial occupancy to make sure the household is not manipulating the initial qualification. There is no safe harbor as to how soon the household can add members to the original household after the household's initial move in. Many state agencies and management companies view adding members to the original household within six months after its initial move in to be a red flag. Generally, the applicants are required to disclose any changes to the household composition expected to occur within six months after application. However, unexpected situations occur that may result in changes in household size shortly after move in. For example, the tenant fell in love and got married with someone within weeks of initial move in. In this situation, the moving-in of the tenant's new spouse within weeks of the household's initial move in wouldn't necessarily be considered a manipulation of the income-limitation requirements and the unit would remain in compliance. The rule of thumb is that the property management should act with due diligence and make reasonable judgments in the case when there is an increase in household size right after qualifying the household at its initial move in. It is a good idea to see if the household would qualify as an initial household with all of the new members. If so, there is no concern that the household addition was purposely done to manipulate income qualification.

To avoid this problem, it is wise to have policies that dictated when household members can be added and gives guidelines as to when household additions may not be allowed.

DECREASE IN HOUSEHOLD SIZE

A decrease in family size does not require an immediate recertification of income. The subsequent annual recertification will be based on the income of the remaining household members. However, as mentioned above, care must be taken to make sure that at least one member of the original household still occupies the unit or the remaining tenants will need to requalify the unit. The 8823 Guide states "Once all the original tenants have moved out of the unit, the remaining tenants must be certified as a new income-qualified household unless the remaining tenants were income-qualified at the time they moved into the unit." Please see the example below:

Tenant A moved into a 60 percent LIHTC unit Jan. 1, 2011, and his income at initial move in was below the income limit for a one-person household at 60 percent AMGI during Year 1. On Sept. 1, 2011, Tenant B moved in. As we discussed above, B's income should be certified and added to the existing income certification for purposes of the next-available-unit rule. If the management didn't choose to requalify A and B together as a new household, the totem pole rule will apply and the unit remains in compliance. On Jan. 1, 2012, at the unit's subsequent annual recertification, the combined income of A and B is above 140 percent of limit for a two-person household at 60 percent AMGI during Year 2, the next-available-unit rule will apply and the unit still remains in compliance. On May 1, 2015, the original household member A moved out of the unit. B must be certified as a new income-qualified household when A moved out.

If the management choose to requalify A and B together as a new household when B moved in Sept. 1, 2011, then there is no violation of the totem

pole rule, since A and B are treated as a new household and the moving in of B is not considered an increase in household size.

Since A and B are requalified as a new household, their income must be below the income limit for a two-person household at 60 percent AMGI when B moved in Sept. 1, 2011. In this situation, A and B are both considered the "original tenants" of the new household "A&B." When A moved out May 1, 2015, B needn't be certified as a new income-qualified household because for the new household "A&B," A's moving out is just simply a "decrease in household size" and the next-available-unit rule will apply if the remaining tenant B's income is above 140 percent of the income limitation applicable to the remaining smaller household size at subsequent recertification.

SUMMARY

Property management should act with due diligence and make reasonable judgments when there is an increase in household size right after qualifying the household at its initial move in to try to avoid the manipulating of income-limitation requirements. Property managers may want to consider requalifying the entire household at the time of the addition of household members and create a policy that guides when households members can be added to the household. **NN**

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NAHMA Meets With HUD Leadership

NAHMA and industry colleagues met with the leadership and staff of the Department of Housing and Urban Development (HUD)'s Office of Multifamily Housing on July 12. Here is a summary of the key issues.

UTILITY BENCHMARKING

The Office of Multifamily Housing is waiting on a decision as to whether to move forward with benchmarking reporting and collection based on a Paperwork Reduction Act notice that was published Oct. 4, 2016. A final notice has not been published yet; however, once it is, benchmarking will take effect in 90 days. The PRA notice was specific to assisted multifamily properties since the requirements for Federal Housing Administration (FHA) multifamily insured programs was listed in the 2016 MAP Guide. The 2016 Map Guide requires benchmarking for all FHA multifamily insurance applications as a component of the Capital Needs Assessment Electronic Tool (CNA e-Tool).

The administration was briefed on the proposed Multifamily Housing Utility Benchmarking requirement. Because of delays in deploying the CNA e-Tool, however, the benchmarking requirement has been delayed except for transactions requesting the lower Mortgage Insurance Premium (MIP) rates for green/energy efficient properties, where the benchmarking reporting has been and will continue to be a requirement.

Benchmarking will be required as a component of the CNA e-Tool for all new FHA multifamily insurance applications, when the department moves forward on its larger benchmarking collection requirements, which will be announced through a final PRA publication. HUD will continue to require benchmarking as a component of the FHA applications and CNA e-Tool only for transactions requesting the green/energy efficient MIP.

CNA E-TOOL

Housing Notice 2017-4, issued on April 19, delayed the implementation date for the CNA e-Tool from July 1 to Oct. 1, 2017. This was to ensure adequate time for users to familiarize themselves with the tool. HUD is confident that uniform use of this standard format tool will benefit all program participants and HUD staff, and thereby streamline the process.

Subsequent to the industry meeting with HUD in July, the department announced a delay in the implementation date of the CNA e-Tool until Nov. 1, 2017, in the aftermath of Hurricanes Harvey and Irma.

HUD said lenders and program participants should be utilizing the training resources and web tutorials it has posted on the CNA e-Tool home page (https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/cna) to ensure compliance.

HUD is also planning in-person trainings in 14 field offices/cities for lenders and needs assessors. These were scheduled to begin early September and are designed as two consecutive days of training. To sign up to receive news on these upcoming trainings as well as additional operational updates, visit <https://portal.hud.gov/hudportal/HUD?src=/subscribe/signup&listname=CNA%20e-Tool&list=CNA-E-TOOL-L>.

HUD believes the market has, or soon will have, capacity to manage the demand for CNAs prepared in this format. Lenders should ensure that the CNA assessors/providers that they use or intend to use are trained and prepared to utilize the CNA e-Tool. HUD advised that Microsoft Office 2010 and subsequent versions are compatible for working with the CNA e-Tool.

PERFORMANCE BASED CONTRACT ADMINISTRATION (PBCA) REBID

HUD expected to have a draft solicita-

tion out by end of the summer and will take public comments before the final solicitation is released. HUD's target is early 2018 to complete the procurement process. More information will come via FedBizOpps.gov.

MOST FREQUENT FINDINGS FROM MANAGEMENT AND OCCUPANCY REVIEWS (MORS)

HUD said the MORS are positive overall. The most common findings are for Enterprise Income Verification (EIV) documentation errors. Additionally, users are sharing EIV password access, which is not permitted.

HUD's goal is to move toward a 3.2.1, risk-based MOR schedule, similar to Real Estate Assessment Center's inspections. No timetable was provided for this, however.

HUD is training PBCA staff and is striving for national consistency in the conduct of MORS.

UPDATE/STATUS OF CONTRACT RENEWALS

All Housing Assistance Payments and Project Rental Assistance Contract funding has been dispersed. HUD recommended sending in the contract number if properties do not receive their funding.

Resident Service Coordinators funding was to be issued throughout the month of August. Overall delays were caused by HUD switching to a new grants system.

HOUSING OPPORTUNITY THROUGH MODERNIZATION ACT OF 2016 (HOTMA)

HOTMA implementation, as it relates to Multifamily Housing, is not likely to come in 2017. HUD is leaning toward rulemaking to implement HOTMA in 2018 so changes would go into effect in 2019. HOTMA is largely delayed by the administration's regulatory relief/streamlining and rent reform efforts. **NN**



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HUD Reports Increase In Worse Case Housing Needs

The number of very poor unsubsidized families struggling to pay their monthly rent and who may also be living in substandard housing increased between 2013 and 2015, according to a new report, *Worse Case Housing Needs 2017 Report to Congress*, released Aug. 9 by the Department of Housing and Urban Development (HUD). HUD reports that in 2015, 8.3 million very low-income unassisted families paid more than half their monthly income for rent, lived in severely substandard housing, or both, according to a HUD press release.

“Two years ago, our nation was still feeling the aftershocks of our housing recession with rents growing faster than many families’ incomes,” said HUD Secretary Ben Carson in the release. “After years of trying to keep up with rising rents, it’s time we take a more holistic look at how government at every level, working with the private market and others, can ease the pressure being felt by too many unassisted renters. Today’s affordable rental housing crisis requires that we take a more businesslike approach on how the public sector can reduce the regulatory barriers so the private markets can produce more housing for more families.”

The report concludes the demand for affordable housing is growing faster than the construction of homes working families can afford to rent, especially in high-cost areas of the country.

According to the report, the Trump administration is seeking to stimulate the production and preservation of affordable housing in a number of ways. By pursuing housing finance reform, the administration seeks to wind down the federal government’s role in the private mortgage market and ease the stress on rental markets.

The report defines “worst case housing needs” as renters with very low incomes—below half the median in their area—who do not receive government housing assistance and

highest number of households recorded.

■ The number of households with worst case needs have increased by 66 percent since 2001, with historic increases occurring between 2007 and 2011 when the combination of mortgage foreclosures, widespread unemployment and shrinking renter incomes dramatically expanded severe housing problems.

■ While incomes continued to rise between 2013 and 2015, rents also increased nearly as fast. For the poorest renters; however, growth in rental costs

After a decline in worst case needs from 2011 to 2013, the number of these very poor unsubsidized renter households increased to 8.3 million between 2013 and 2015, which is the second highest number of households recorded.

who either paid more than half their monthly incomes for rent, lived in severely substandard conditions or both. HUD’s report finds that housing needs cut across all regions of the country and include all racial and ethnic groups, regardless of whether they live in cities, suburbs or rural areas. In addition, HUD concluded that large numbers of worst case needs were also found across various household types including families with children, senior citizens and persons with disabilities.

According to the report, HUD’s estimate is part of a long-term series of reports measuring the scale of critical housing problems facing very low-income unassisted renters. HUD’s report found:

■ After a decline in worst case needs from 2011 to 2013, the number of these very poor unsubsidized renter households increased to 8.3 million between 2013 and 2015, which is the second

outpaced income gains.

■ Though the production of rental housing is strong, the rapidly growing renter population is putting increasing pressure on the rental market, particularly on the inventory of affordable rental housing.

■ The number of households with worst case needs increased across all racial and ethnic groups. The prevalence of worst case needs during 2015 was 47 percent for Hispanic renters, 45 percent for non-Hispanic white renters, 37 percent for non-Hispanic black renters, and 41 percent for others.

■ Regionally, the South and West were home to most very low-income renters. These renters also had the highest prevalence of worst case needs and the lowest likelihood of receiving housing assistance. By metropolitan type, worst case needs were most prevalent in densely populated urban suburbs, followed by central cities. **NN**



To read the full report, visit <https://www.huduser.gov/portal/publications/Worst-Case-Housing-Needs.html>.

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SALUTING THE BEST

NEW AND MAJOR REHAB MULTIFAMILY DEVELOPMENTS

NAHMA WILL BE HONORING THE WINNERS OF ITS annual Affordable Housing Vanguard Awards at an awards ceremony at its fall meeting in October in Washington, D.C. These awards recognize newly developed or significantly rehabbed affordable multifamily housing communities that showcase high-quality design and resourceful financing.

The excellence exhibited throughout these multifamily developments belies the notion that affordable housing cannot be assets to their communities. The 2017 Vanguard Award winners deliver powerful proof that affordable housing done well can transform neighborhoods as well as the lives of individual residents.

This year's winners are:

Vanguard Award for New Construction:

Small Property (less than 100 units): Teague Terrace, Los Angeles, Calif.; Management Company: Solari Enterprises Inc.; Owner: Women Organizing Resources Knowledge + Service (WORKS), Los Angeles, Calif.

Large Property (more than 100 units): The Bonifant at Silver Spring, Silver Spring, Md.; Management Company: Humphrey Management; Owner: Montgomery Housing Partnership, Silver Spring, Md.

Vanguard Award for Major Rehabilitation of an Existing Rental Housing Community:

Atlantic City Townhouse, Atlantic City, N.J.; Management Company: Multifamily Management Services; Owner: Vitus, Seattle, Wash.

Vanguard Award for Major Rehabilitation of a Nonhousing Structure:

Immanuel Place, Long Beach, Calif.; Management Company: Thomas Safran & Associates; Owner: Thomas Safran & Associates, Los Angeles, Calif.



Vanguard Award for Major Rehabilitation of a Historic Structure into Affordable Housing:

Arcade Apartments, St. Louis, Mo.; Management Company: Dominion; Owner: Dominion, Plymouth, Minn.

The Vanguard Awards:

- Demonstrate that exceptional new affordable housing is available across the country;
- Demonstrate that the affordable multifamily industry is and must be creative and innovative if such exceptional properties are to be built given the financial and other challenges to development;
- Highlight results of the private/public partnerships required to develop today's affordable housing; and
- Share ideas for unique design and financing mechanisms with industry practitioners to further stimulate creative development in the affordable multifamily industry.

The judges of this year's Vanguard Awards were distinguished NAHMA members from across the country: George C. Caruso, SHCM, NAHP-e, CEO, The Cooper Companies, Fort Washington, Md.; Nancy Evans, SHCM, NAHP-e, general manager, CSI Support & Development, Warren, Mich.; Steven Henderson, NAHP-e, chief operating officer, Prospera Property Management, San Antonio, Texas; Michael Johnson, SHCM, NAHP-e, executive vice president, Alco Management Inc., Memphis, Tenn.; and James M. McGrath, SHCM, NAHP-e, chairman, PRD Management Inc., Cherry Hill, N.J.

PHOTOS FROM LEFT: Teague Terrace; The Bonifant at Silver Spring; Atlantic City Townhouse; Immanuel Place; Arcade Apartments



VANGUARD AWARDS



TEAGUE TERRACE was funded, designed and developed to provide high-quality affordable housing to the most vulnerable individuals in Los Angeles County. The 56-unit affordable housing apartment complex, located in the Eagle Rock neighborhood of Los Angeles, is centered within an open courtyard with interlinked multilevel common spaces.

The community, which opened August 2015, provides permanent housing for individuals with developmental disabilities, homeless military veterans with special needs, homeless individuals receiving services through the county's Department of Mental Health, and individuals receiving services through the county's Department of Health Services.

Teague Terrace incorporates "edible" landscaping, outdoor recreation and various other amenities, despite being a high-density urban infill development. Designed by FSJ Architects Inc., the complex follows the natural topography of the site in an effort to minimize disturbance and excavation. All units are provided with considerable natural light and ventilation while integrating universal design features catering to the needs of the resident population.

The community provides on-site supportive services to residents with the goal of retaining housing for those most at-risk of falling back into homelessness. Additionally, the housing community incorporates a program to support and promote a better quality of life for residents by providing on-site enrichment activities, promoting existing commu-

nity resources and assisting residents in organizing a tenant council.

The programs and services offered at Teague Terrace are tailored to meet the needs of the residents by providing a variety of on-site activities designed to bolster educational achievement and encourage a love of learning.

THE BONIFANT AT SILVER SPRING, located in the heart of downtown Silver Spring, Md., is a modern 11-story, 149-apartment community designed to cater to today's senior.

Between 2015 and 2030, Maryland's 60-plus population is anticipated to increase from 1.2 million to 1.7 million, a 40 percent increase, according to the state Department on Aging. Spurred by these numbers, Montgomery Housing Partnership (MHP) and the Donohoe Companies, working with the Montgomery County, offered an innovative solution that provides much needed affordable housing for seniors in a prime location in a county strapped for available land.

The Bonifant project, which opened June 2016, combines a number of innovative approaches including creative land use and dedication to affordable housing with a full array of senior services, co-location of residential space and public-use facility, transit-oriented development and a public/private partnership.

In addition, the Bonifant is the first residential property built alongside a public-use facility in the county and is part of growing efforts to use county-owned land to increase the supply of housing afford-

able to lower-income residents. This land use approach is a new model for affordable housing and is serving as a model for other mixed-income and mixed-use developments locally and around the nation.

The availability of discounted public land, along with the infusion of multiple sources of public funding, allowed MHP and Donohoe to serve a lower income mix than would otherwise have been possible. Of the 149 apartments, 15 are for seniors earning less than 30 percent of area medium income (AMI), 43 are for seniors at less than 50 percent AMI, 81 are for seniors less than 60 percent of AMI, and 10 are at-market rates with no income restrictions.

ATLANTIC CITY TOWNHOUSE

was one of the first ventures into the southern New Jersey market by developer Vitus. In an area where more than 15 percent of the population is over 65 and 20 percent of that population is under the poverty line, Atlantic City did not have many affordable housing options for seniors.

The major rehab project was completed on time in December 2015 and within budget. The construction phase was particularly challenging since the property has 175 units for seniors and none of the residents were relocated from their units during the rehab of the property, which was originally built in 1980.

The largest challenge was the retrofitting of the 13 Americans with Disabilities Act accessible units, which required walls to be moved and additional struc-



tural supports to be put into place.

With all residents remaining in place during the project, the management team, Multifamily Management Services, set up hospitality suites for the residents to use during the days work was going on in their apartment. Residents had access to breakfast, lunch, cable television, telephone, restrooms and other amenities that they would normally have in the comfort of their apartment.

Staff met with each resident individually to determine if there were any special accommodations needed such as packing and unpacking any items to insure no added burden was put on any of the residents. Extra social service programs were also brought in during the rehabilitation to keep residents occupied for the few hours they may need to be out of their apartment on any given day.

The main goal of **IMMANUEL PLACE** was to restore an underutilized church into sustainable senior affordable housing with 15 permanent supportive housing units plus low-income units for formerly homeless individuals. The project earned Built It Green Platinum certification. The mixed-income adaptive reuse was a success and the main goal was met.

Immanuel Place is a 25-unit senior affordable housing community located in Long Beach, Calif., for people age 62 and over. Originally built in 1922, the former Immanuel Church housed traditional Baptist worship services and operated as a community center before becoming vacant in 2012.

The building was restored and transformed into housing while maintaining its architectural heritage. The complex completed construction in October 2016 and was fully leased in November 2016.

Immanuel Place was developed by Thomas Safran & Associates Development, in partnership with Clifford Beers Housing and the city of Long Beach.

The community room is a major architectural feature, with large and refurbished stained glass windows, a fully restored 1963 Aeolian Skinner organ, original renovated lighting fixtures and original hardwood design components throughout the space. The team focused on keeping as many original character elements as possible. A historic paint analysis was completed to inform the final exterior paint color selection.

The units are all one-bedroom and provide ample space for each resident. Each unit has historic character and design features, such as existing columns and unique windows.

The main goal of the **ARCADE APARTMENTS** in St. Louis, Mo., was to repurpose a vacant high-rise to provide affordable housing to artists. The goal was met Dec. 1, 2015, when 282 apartment homes became 100 percent occupied by more than 400 residents.

The Arcade Building is a historical landmark that was built in 1906. Originally housing offices and retail, Arcade was once known as the largest indoor shopping mall in the country as well as the largest concrete structure in the

world at that time. After closing completely in 1978, the Arcade building remained vacant for more than 30 years.

In 1998, the St. Louis community rallied around a downtown revitalization plan called, Downtown Now! This plan actually mentioned the historic restoration of the Arcade building being an important component of the effort. Fifteen years later, the city of St. Louis spearheaded this revitalization effort by acquiring the Arcade and selected Dominion to complete the restoration.

Dominium purchased the property in 2014. Of the 17 funding sources for the restoration, 15 were Missouri based—this was truly a local community effort. Dominion arranged financing from 12 different sources.

The major rehab project transformed a 100-year old, 19-story office building into a mixed-use, mixed-income community comprised of apartments and 55,000 square feet of commercial space. It is the largest housing development in downtown St. Louis in the last 50 years.

The architect seamlessly combined two buildings into one project with more than 50 distinct unit plans. The measures taken to preserve the integrity of the historic character were extensive. It includes a 19th-floor rooftop deck with panoramic views of downtown St. Louis and the Gateway Arch. **NN**



For additional details on the NAHMA Vanguard Award winners and program, visit <http://www.nahma.org/awards-contests/vanguard-award/>.

Excellent Students, Extraordinary People

Each year among the group of NAHMA scholars there are several individuals, who in addition to being fine students, have a compelling life story as well. This year is no exception. Below are biographical sketches of a few of these stories that will provide understanding of the real-life circumstances that NAHMA scholars deal with as they pursue their educational goals.

This 32-year-old sophomore at North Seattle Community College was granted sole legal custody of her formerly homeless 3-year old-niece in 2015. Shortly after taking on her new role as a single parent, she realized that after 10 years of working in retail her new family required her to find better employment.

She returned to school, where she carries a 3.79 GPA in the medical administration certification program. She expects to complete her program in May of 2018.

This multiyear scholarship recipient is a junior at the Brigham Young University School of Nursing. As a married father of a young son, he must work while attending school. He works as a licensed EMT. He carries a 3.96 GPA and wants to secure a fellowship in intensive care nursing upon graduation and ultimately hopes to become a nurse anesthetist. He currently is assisting in a cancer research project at the hospital and received an outstanding reference from the doctor heading this study.

After majoring in physics for two years at the College of the Holy Cross, this 22-year-old multiyear recipient of a NAHMA scholarship was selected to enroll in a specialized electrical engineering/physics degree program at Columbia University. He maintains a 3.92 GPA and received two truly out-

standing references from professors in the engineering program at Columbia. For the past several years, he has volunteered as a coach and as a tutor in a local community center in Boston where he lives. He has found this to be very rewarding and is going to endeavor to continue his work with youngsters even after completing his degree.

This 33-year-old single mother of two is a fifth-year student at Massachusetts General Hospital Institute of Health Professions majoring in pediatric

Following work in missionary service and as an electrician apprentice, this married father of one decided he wanted to attend Sam Houston State University with the goal of becoming a doctor. He is a junior majoring in biomedical science with a 3.76 GPA and a two-time recipient of a NAHMA scholarship. He works part time as a physical therapy assistant while attending classes and cites his bilingual skills as an advantage working in the multicultural community where he lives and works.

The NAHMA Educational Foundation is proud to assist worthy students like these in their efforts to reach their educational goals and serve their communities!

nursing. She has a 3.35 GPA and prior to enrolling in the program, she was the surgical coordinator for the chief of sports medicine at the prestigious Brigham & Women's Hospital in Boston. She holds a Bachelor of Arts from Syracuse University; however, medical issues that arose within her extended family lead her to the career change she is now vigorously pursuing.

After serving as an interpreter for the U.S. government in his native Afghanistan, this married father of two was granted a special immigration visa to the United States. Upon his arrival, he took a full-time job to feed his family and enrolled in a community college. In May of 2017, he received his associate degree with a 3.58 GPA and is now enrolled in a four-year program as a pre-med student. His ultimate goal is to become a physician. The reference provided by the apartment community manager lauded him for his work within the community and as a model resident.

The opportunity to work for a public health department on food policy is the goal of this junior at Syracuse University. This multiyear recipient majors in food study and carries a 3.51 GPA. She volunteers and interns with various community agencies to help provide food to needy families. Her commitment and passion to assist her community in its efforts to provide nutritious food to all of its residents was cited in the references she received from professors and supervisors at her intern locations. She took the opportunity during her semester abroad to seek out food banks and other community agencies to learn about their approach to hunger issues.

Again in 2017, the NAHMA Educational Foundation is proud to assist worthy students like these in their efforts to reach their educational goals and serve their communities! For additional information about the scholarship program, contact Dr. Bruce W. Johnson at bjohnson@tmo.com or 215-262-4230. **NN**

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Greensboro, NC | Raleigh, NC | Winston-Salem, NC | www.brccpa.com

NAHMA Educational Foundation Sets Record Awarding 130 Scholarships

NAHMA's Educational Foundation has selected 130 student/residents to receive scholarships this year. The program set records in 2017 with the number of applications filed, the number of complete applications received, the number of scholarships awarded, and the total amount of money to be distributed since the program's inception in 2006.

Each individual scholarship is worth \$2,500 and the total amount of money awarded this year is \$325,000. Additionally, \$2,000 will be donated to the Real Estate Management Department at Virginia Tech.

With the money awarded in 2017, the grand total of scholarship money distributed over the 11-year history of the program now exceeds \$1,250,000. This year's class of NAHMA scholars comes from 25 different states, the District of Columbia and the U.S. Virgin Islands, and represents 12 different regional AHMAs.

The 2017/2018 scholars, including their community, management company, school, grade and major, are listed according to their AHMA.

AHMA East Texas

Brooke Birks
Fawn Ridge Apartments, Spring, Texas
LEDIC Realty Company
University of Houston, Houston, Texas
Freshman
Major: Undeclared

Ryan Reichert
Fawn Ridge Apartments, The Woodlands, Texas
LEDIC Realty Company
Sam Houston State University, Huntsville, Texas
Sophomore
Major: Biomedical Sciences

Andrew Jaimes
Fawn Ridge Apartments, The Woodlands, Texas
LEDIC Realty Company
University of Houston, Houston, Texas
Sophomore
Major: Business

AHMA of Washington

Marwa Alansi
Mercy Othello Plaza Apartments, Seattle, Wash.
Mercy Housing Northwest
University of Washington, Seattle, Wash.
Freshman
Major: Undeclared

Abdirisak Mohamud
NewHolly, Seattle, Wash.
Seattle Housing Authority
University of Washington-Bothell, Bothell, Wash.
Senior
Major: Business

Dai Nis Barragan Gomez
Pear Tree Place, Yakima, Wash.
Next Step Network
Heritage University, Toppenish, Wash.
Junior
Major: Social Work

Kowsar Mohamud
NewHolly, Seattle, Wash.
Seattle Housing Authority
University of Washington-Seattle, Seattle, Wash.
Junior
Major: Global Health

Isidro Garcia
Sterling Meadows Apartments, Bellingham, Wash.
Mercy Housing Northwest
University of Washington-Seattle, Seattle, Wash.
Sophomore
Major: Biology

Crystal Morales
Sterling Meadows Apartments, Bellingham, Wash.
Mercy Housing Northwest
Western Washington University, Bellingham, Wash.
Freshman
Major: Elementary Education

Jonquill Kloster
Lake City Court, Seattle, Wash.
Bellwether Housing
North Seattle Community College, Seattle, Wash.
Sophomore
Major: Medical Administrative Certificate

Paola Patino
Quail Ridge Apartments, Kennewick, Wash.
Cambridge Management Inc.
Washington State University, Pullman, Wash.
Freshman
Major: Mathematics Education

Alexandra Melnik
Scattered site, Seattle, Wash.
Seattle Housing Authority
University of Washington-Seattle, Seattle, Wash.
Junior
Major: Psychology

Pamela Ruiz-Garcia
Sterling Meadows Apartments, Bellingham, Wash.
Mercy Housing Northwest
University of Washington-Seattle, Seattle, Wash.
Freshman
Major: Undeclared

Nikolay Melnik
Scattered site, Seattle, Wash.
Seattle Housing Authority
University of Washington-Seattle, Seattle, Wash.
Junior
Major: Chemistry

AHMA-NCH

Sharofiddin Abdugapparov
Victoria Green, Hercules, Calif.
Eden Housing
University of California-Irvine, Irvine, Calif.
Sophomore
Major: Computer Science

Vivian Lee
Kukui Tower, Honolulu, Hawaii
EAH Housing
University of Hawaii at Manoa, Honolulu, Hawaii
Senior
Major: Business

Maria Baddajos
Moonridge, Half Moon Bay, Calif.
MidPen Housing
Notre Dame de Namur University, Belmont, Calif.
Freshman
Major: Art

Heidi Link
Peninsula Station, San Mateo, Calif.
MidPen Housing
California State University-Stanislaus, Turlock, Calif.
Freshman
Major: Undeclared

Brianna Banks-McLean
Ponderosa Estates, Marin City, Calif.
The John Stewart Company
College of Marin, Kentfield, Calif.
Junior
Major: Undeclared

Julio Lopez
Moonridge Half Moon Bay, Calif.
MidPen Housing
California State University-East Bay, Hayward, Calif.
Freshman
Major: Kinesiology

Heidy Beltran
Arbor Apartments, San Jose, Calif.
DKD Property Management Company
San Francisco State University, San Francisco, Calif.
Graduate Student
Major: Health Sciences

Chau Nguyen
Aster Park, Sunnyvale, Calif.
MidPen Housing
University of California-Davis, Davis, Calif.
Sophomore
Major: English and International Relations

Kimberly Bui
Aster Park, Sunnyvale, Calif.
MidPen Housing
University of California-Irvine, Irvine, Calif.
Freshman
Major: Biology

Paulina Nguyen
Aster Park, Sunnyvale, Calif.
MidPen Housing
California Polytechnic State University-San Luis Obispo, San Luis Obispo, Calif.
Sophomore
Major: Biomedical Engineering

Yixing Chen
Twin Pines Mutual Housing Community, Davis, Calif.
Mutual Housing California
Sacramento City College, Sacramento, Calif.
Sophomore
Major: Biology

Hanaa Salha
Oak Manor Townhouses, Palo Alto, Calif.
Palo Alto Housing
West Valley College, Saratoga, Calif.
Sophomore
Major: Interior Design

Bishal Gautam
Webster Woods Apartments, Palo Alto, Calif.
Palo Alto Housing
University of California-Santa Barbara, Santa Barbara, Calif.
Junior
Major: Chemistry

Harupraj Singh
Victoria Green, Hercules, Calif.
Eden Housing
University of California-Berkley, Berkley, Calif.
Freshman
Major: Integrative Biology

Elilita Geletu
10th & Mission Family Housing, San Francisco, Calif.
Mercy Housing California
California State University-Long Beach, Long Beach, Calif.
Sophomore
Major: Aerospace Engineering

Lila Vaiaoga
Los Robles, Union City, Calif.
EAH Housing
Brigham Young University-Hawaii, Laie, Hawaii
Freshman
Major: Sociology

Liana Gevorkyan
1101 Howard Street Apartments, San Francisco, Calif.
Mercy Housing California
Samuel Merritt University, San Francisco, Calif.
Senior
Major: Nursing

Betsy Vega Marcelo
Moonridge, Half Moon Bay, Calif.
MidPen Housing
San Francisco State University, San Francisco, Calif.
Freshman
Major: Undeclared

Gabriela Huerta
Moonridge, Half Moon Bay, Calif.
MidPen Housing
California State University-East Bay, Hayward, Calif.
Sophomore
Major: Political Science

Kathleen Wright
Garfield Park Village, Santa Cruz, Calif.
Christian Church Homes
Cabrillo College, Aptos, Calif.
Graduate Student
Major: Digital Media

AHMA-PSW

Shamima Ahmed
Foothill Terrace, Sylmar, Calif.
Thomas Safran & Associates
University of California-Irvine, Irvine, Calif.
Sophomore
Major: Art

Joline Morcos
Las Lomas Gardens, La Habra, Calif.
GK Management Co., Inc.
University of California-Riverside, Riverside, Calif.
Junior
Major: Psychology

Ruby Castillo
Las Lomas Gardens, La Habra, Calif.
GK Management Co., Inc.
St. Norbert College, De Pere, Wis.
Junior
Major: Biology

Carmen Noyola
Vermont Manzanita, Los Angeles, Calif.
The John Stewart Company
University of Southern California, Los Angeles, Calif.
Junior
Major: Urban Sustainable Planning

Justine Garcia-Jaramillo
Lark Ellen Village, West Covina, Calif.
Thomas Safran & Associates
California State University-Fullerton, Fullerton, Calif.
Freshman
Major: Communications

Stephany Ruiz
Hawaiian Gardens, Hawaiian Gardens, Calif.
Logan Property Management
Long Beach Community College, Long Beach, Calif.
Freshman
Major: Undeclared

Cheyenne Jarman
Lark Ellen Village, West Covina, Calif.
Thomas Safran & Associates
University of California-Santa Cruz, Santa Cruz, Calif.
Sophomore
Major: Computer Science and Marine Biology

Ibrahim Warden
Tobias Terrace, Panorama City, Calif.
Solari Enterprises Inc.
Los Angeles Valley College, Los Angeles, Calif.
Sophomore
Major: Radiology Science

Idaho AHMA

Magen Nielsen
Kuna Valley Run Apartments, Kuna, Idaho
Syringa Property Management
College of Western Idaho, Nampa, Idaho
Sophomore
Major: Business

JAHMA

Noah Blake
Matthew G. Carter Apartments, Montclair, N.J.
Rainbow Property Management
State University of New York at Oswego, Oswego, N.Y.
Junior
Major: Communications

Roger Licairac
Baylor Arms, Moorestown, N.J.
MEND Inc.
Rutgers University, New Brunswick, N.J.
Graduate Student
Majors: Mathematics, Economics and Statistics

Alana Chmeil
Princeton Community Village, Princeton, N.J.
Princeton Community Housing
Rutgers University, New Brunswick, N.J.
Junior
Major: Nursing

Harsh Raythatha
Princeton Community Village, Princeton, N.J.
Princeton Community Housing
Undecided
Freshman
Major: Computer Science

Noah Daniecki
Princeton Community Village, Princeton, N.J.
Princeton Community Housing
Mercer County Community College, West Windsor Township, N.J.
Freshman
Major: Biology

Marjorie Sanchez
Eggerts Crossing Village, Lawrenceville, N.J.
PRD Management Inc.
University of Richmond, Richmond, Va.
Freshman
Major: Undeclared

Janelle George
Winteringham Village, Toms River, N.J.
Interstate Realty Management Company
Rider University, Lawrenceville, N.J.
Senior
Major: Marketing

Katherine Thompson
Princeton Community Village, Princeton, N.J.
Princeton Community Housing
Rowan University, Glassboro, N.J.
Junior
Major: Biology

Daniel Hanna
Princeton Community Village, Princeton, N.J.
Princeton Community Housing
The College of New Jersey, Trenton, N.J.
Sophomore
Major: Computer Engineering

Thandar Tun
Princeton Community Village, Princeton, N.J.
Princeton Community Housing
Rutgers University, New Brunswick, N.J.
Freshman
Major: Undeclared

Kasir Hudson
Woodward Terrace, Jersey City, N.J.
Interstate Realty Management Company
Penn State University-Altoona, Altoona, Penn.
Freshman
Major: Biomedical Engineering

MAHMA

Fatoumata Barry
Scattered site, Columbus, Ohio
Community Properties of Ohio
Columbus State Community College, Columbus, Ohio
Sophomore
Major: Social and Human Services

Candace Eamon
Batavia Apartments, Batavia, Ill.
Mercy Housing Lakefront
Aurora University, Aurora, Ill.
Senior
Major: Nursing

Jerri Braswell
Spruce Bough Homes, Columbus, Ohio
CPO Management
Columbus State Community College, Columbus, Ohio
Sophomore
Major: Early Childhood

Muna Muse
The Heritage, Columbus, Ohio
Key Property Management Services
Undecided
Freshman
Major: Pre-Medical

Emily Daly
Carriage House Apartments, Muncie, Ind.
Gene B. Glick Company
Ivy Tech Community College, Muncie, Ind.
Junior
Major: Surgical Technology

Mid-Atlantic AHMA

Fnu Faizullah
Hazel Hill Apartments, Fredericksburg, Va.
Edgewood Management Corporation
University of Mary Washington, Fredericksburg, Va.
Junior
Major: Pre-Dental

Janel McDowney
Colonial Beach Village, Colonial Beach, Va.
Fifth Management & Consulting Inc.
Rappahannock Community College, Saluda, Va.
Senior
Major: Nursing

Dayona Foster
Kenyon Apartments, Washington, D.C.
CIH Properties
Virginia Commonwealth University, Richmond, Va.
Sophomore
Major: Nursing

James Rose
Quarter Mill Apartments, Richmond, Va.
Amurcon Realty Company
ECPI University, Richmond, Va.
Senior
Major: Electronic Engineering Technology

Lauren Garrison
Timbercroft Apartment Homes, Owings Mills, Md.
Habitat America
Towson University, Towson, Md.
Sophomore
Major: Early Childhood Education

Emma Umberger
Treesdale Apartments, Charlottesville, Va.
Park Property Management
Virginia Commonwealth University, Richmond, Va.
Freshman
Major: Art

Asma Ibrahim
Island Walk, Reston, Va.
Quantum Real Estate Management
Virginia Tech, Blacksburg, Va.
Freshman
Major: Undeclared

Silvia Valladares
Preston Place, Winchester, Va.
Grady Management Inc.
Virginia Commonwealth University, Richmond, Va.
Freshman
Major: Fine Arts

Phoebe Jarmon
Treesdale Apartments, Charlottesville, Va.
Park Property Management
Radford University, Radford, Va.
Sophomore
Major: Psychology

LaCisha Walker
Maplewood Apartments, Chesapeake, Va.
Grady Management Inc.
Ashford University, San Diego, Calif.
Junior
Major: Criminal Justice

Saifullah Khan
Hazel Hill, Fredericksburg, Va.
Edgewood Management Corporation
University of Mary Washington, Fredericksburg, Va.
Junior
Major: Pre-Medical

NEAHMA

Sydney Anzellotti
Freshwater Pond Apartments, Enfield, Conn.
SHP Management Corp.
Southern Connecticut State University, New Haven, Conn.
Junior
Major: Nursing

Kristina McAvoy
Greenwoods, Brockton, Mass.
First Realty Management
Stonehill College, Easton, Mass.
Senior
Major: Environmental Science

Ashia Aubourg
808 Memorial Drive, Cambridge, Mass.
WinnResidential
Syracuse University, Syracuse, N.Y.
Senior
Major: Food Study

Gabriela Medina Anziani
Canterbury Place, Roslindale, Mass.
First Realty Management
Northeastern University, Boston, Mass.
Freshman
Major: Undeclared

Lydia Bosque-Hamilton
Mountain View Terrace, Stoneham, Mass.
Atlantic Tambone Inc.
University of Connecticut, Storrs, Conn.
Sophomore
Major: Nursing

Rathana Meng
Lowell Housing Authority, Lowell, Mass.
Lowell Housing Authority
University of Massachusetts-Lowell, Lowell, Mass.
Senior
Major: Plastics Engineering

Fanny Cai
Tai Tung Village, Boston, Mass.
WinnResidential
North Shore Community College, Danvers, Mass.
Sophomore
Major: Human Services

Shabnam Mohamad Zarif
The Fairways, Worcester, Mass.
First Realty Management
College of the Holy Cross, Worcester, Mass.
Freshman
Major: Undeclared

Harmony Chen
Cooperatives of Charles Newtown, Charlestown, Mass.
WinnResidential
Northeastern University, Boston, Mass.
Freshman
Major: Bioengineering

Imani Morgan
Southwood Square Apartments, Stamford, Conn.
Beacon Communities LLC
University of Connecticut, Storrs, Conn.
Freshman
Major: Undeclared

Rose Cinea-Elyse
Canterbury Place, Roslindale, Mass.
First Realty Management
Bunker Hill Community College, Boston, Mass.
Sophomore
Major: General Studies

Ayida Nazaire
Fresh Pond Apartments, Cambridge, Mass.
The Schochet Companies
The New School, New York, N.Y.
Junior
Major: Fashion Design

Rachelle Edmond
Mystic Towers, Medford, Mass.
WinnResidential
Springfield College, Springfield, Mass.
Junior
Major: Exercise Science

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Pedro Rosario
Hadley West Apartments, Haverhill, Mass.
SHP Management Corp.
Merrimack College, North Andover, Mass.
Freshman
Major: Computer Science

Elizabeth Eugene
Canterbury Place, Roslindale, Mass.
First Realty Management
University of Massachusetts, Boston, Mass.
Freshman
Major: Psychology

Oluwaseun Rufus
Fresh Pond Apartments, Cambridge, Mass.
The Schochet Companies
Undecided
Freshman
Major: Undeclared

Jacqueline Furtado-Cole
Mt. Pleasant Apartments, Somerville, Mass.
Peabody Properties Inc.
Lesley University, Cambridge, Mass.
Senior
Major: Human Services

Maria Teixeira
Fieldstone Apartments, Dorchester, Mass.
Peabody Properties Inc.
MGH Institute of Health Professions, Charlestown, Mass.
Fifth-Year Student
Major: Nursing

Aubrey Gagne
Bixby Brockton Apartments, Brockton, Mass.
Peabody Properties Inc.
Massasoit Community College, Brockton, Mass.
Junior
Major: Business Administration

Xavier Thomas
Lowell Housing Authority, Lowell, Mass.
Lowell Housing Authority
Dean College, Franklin, Mass.
Freshman
Major: Undeclared

Cynthia Garcia
Mystic Towers, Medford, Mass.
WinnResidential
Fletcher School of Law and Diplomacy, Tufts University, Boston, Mass.
Graduate Student
Major: Law

Jenny Trinh
Cooperatives of CharlesNewtown, Charlestown, Mass.
WinnResidential
Boston University, Boston, Mass.
Senior
Major: Business Administration

William Grimes
Marcus Garvey Gardens, Boston, Mass.
SHP Management Corp.
New England Conservatory of Music, Boston, Mass.
Sophomore
Major: Jazz

Hunter Vaverchak
Wood Ridge Homes, North Andover, Mass.
Barkan Management Company
University of Massachusetts-Dartmouth, Dartmouth, Mass.
Sophomore
Major: Liberal Arts

Jonathan Hall
West End Place, Boston, Mass.
Maloney Properties Inc.
Boston University, Boston, Mass.
Senior
Major: Engineering

Jeffrey Xie
Castle Square, Boston, Mass.
WinnResidential
Boston College, Boston, Mass.
Sophomore
Major: Finance

Nicole Harvey
New Academy Estates, Roxbury, Mass.
WinnResidential
Framingham University, Framingham, Mass.
Sophomore
Major: Elementary Education

Jimmy Ye
Cooperatives of CharlesNewtown, Charlestown, Mass.
WinnResidential
Columbia University, New York, N.Y.
Senior
Major: Physics

Libin Huang
Cooperatives of CharlesNewtown, Charlestown, Mass.
WinnResidential
University of Massachusetts, Amherst, Mass.
Junior
Major: Mechanical Engineering

Christine Yu
Cooperatives of CharlesNewtown, Charlestown, Mass.
WinnResidential
Northeastern University, Boston, Mass.
Freshman
Major: International Relations

Billy Kan
Mishawum Park, Charlestown, Mass.
Peabody Properties Inc.
Boston College, Boston, Mass.
Sophomore
Major: Business

Denny Yu
Cooperatives of CharlesNewtown, Charlestown, Mass.
WinnResidential
Wesleyan University, Middleton, Conn.
Freshman
Major: Undeclared

Jake MacMillan
The Village at Brookline, Brookline, Mass.
WinnResidential
Bridgewater State University, Bridgewater, Mass.
Junior
Major: Criminal Justice

PennDel AHMA

Zarlasht Abubakr
Village Park Apartments, Scranton, Penn.
Interstate Realty Management Company
Wilkes College, Wilkes-Barre, Penn.
Junior
Major: Environmental Engineering

Ashley Pugh
Venice Ashby I, Bristol, Penn.
Community Realty Management
Kutztown University, Kutztown, Penn.
Junior
Major: Criminal Justice

Beryl Bannerman
The Court at Washington Square, Harrisburg, Penn.
Arbor Management
Penn State University, State College, Penn.
Sophomore
Major: Health Policy and Administration

Merwah Shinwari
Stoneybrook Townhomes, Claymont, Del.
Arbor Management
University of Delaware, Newark, Del.
Junior
Major: Pre-Pharmacy

Rocky AHMA

Sean Aaron
Suncrest Park, Provo, Utah
Community Housing Services Inc.
Brigham Young University, Provo, Utah
Graduate Student
Major: Clinical Psychology

Brok Humbert
Suncrest Park, Provo, Utah
Community Housing Services Inc.
Brigham Young University Law School, Provo, Utah
Graduate Student
Major: Law

Kari Andrews
Lolo Vista Apartments, Lolo, Mont.
Highland Property Management
Missoula College-University of Montana, Missoula, Mont.
Sophomore
Major: Medical Information Technology Coding Specialty

Mysti Rasmussen,
Black Hills Apartments, St. George, Utah
Community Housing Services Inc.
Dixie State University, St. George, Utah
Senior
Major: Psychology

Kayla Brewer
Council Groves Apartments, Missoula, Mont.

Tamarack Property Management
University of Montana, Missoula, Mont.
Sophomore
Major: Psychology

Michael Scott
Suncrest Park, Provo, Utah
Community Housing Services Inc.
Brigham Young University, Provo, Utah
Sophomore
Major: Nursing

Armeda Giovanini
Suncrest Park, Provo, Utah
Community Housing Services Inc.
Utah Valley University, Orem, Utah
Junior
Major: Sociology

Casey Whiteman
Village Gardens, Casper, Wyo.
Property Management Incorporated
Casper College, Casper, Wyo.
Junior
Major: Education

Katie Ha'o
Glenbrook Apartments, Richfield, Utah
Community Housing Services Inc.
Snow College, Ephraim, Utah
Junior
Major: Social Work

SAHMA

Daeja Coleman
Valley Garden Apartments, Huntsville, Ala.
Oxford Properties Inc.
University of North Alabama, Florence, Ala.
Freshman
Major: Undeclared

Ciara Leslie
Valley Garden Apartments, Huntsville, Ala.
Oxford Properties Inc.
Calhoun Community College, Decatur, Ala.
Sophomore
Major: Undeclared

Shania Etah
Valley Garden Apartments, Huntsville, Ala.
Oxford Properties Inc.
Calhoun Community College, Decatur, Ala.
Freshman
Major: Nursing

Destiny McCain
Cedars Green, Anniston, Ala.
SPM Property Management
Jacksonville State University, Jacksonville, Ala.
Junior
Major: Accounting

Kaleshia Ford
Royal Lane Apartments, Clinton, N.C.
Westminster Company
Fayetteville State University, Fayetteville, N.C.
Senior
Major: Psychology

Jordae Perkins-Hood
Viridian, Lenoir, N.C.
CAHEC
Kings College, Charlotte, N.C.
Freshman
Major: Graphic Design

Erica Grier
Pine Village, Pine Mountain, Ga.
CAHEC
U.S. Career Institute, Fort Collins, Colo.
Freshman
Major: Pharmacy Technician

Ari Polydore
Estate Grove Place, Frederiksted, Virgin Islands
Community Realty Management
University of Virgin Islands-St. Croix, Virgin Islands
Sophomore
Major: Computer Science

Darishia Howell
Battery Heights Apartments, Chattanooga, Tenn.
Lookout Property Management Inc.
Chattanooga State Community College, Chattanooga, Tenn.
Sophomore
Major: Psychology

Destini Presley
Abbey Lane Apartments, Winter Haven, Fla.
Interstate Realty Management Company
Polk State College, Winter Haven, Fla.
Freshman
Major: Nursing

Terell Jackson
Oxford Townhouses, Huntsville, Ala.
Oxford Properties Inc.
Athens State University, Athens, Ala.
Senior
Major: Management

Shameka Turpin
Abbey Lane Apartments, Winter Haven, Fla.
Interstate Realty Management Company
Ridge Technical College, Winter Haven, Fla.
Graduate Student
Major: Nursing

Justin Jones
Bailey Lane Apartments, Vanceboro, N.C.
Westminster Company
East Carolina University, Greenville, N.C.
Senior
Major: Criminal Justice

Allijah Juan Wade
Leawood Apartments, Lexington, Miss.
Tesco Properties
Hinds Community College, Raymond, Miss.
Freshman
Major: Undeclared

REGULATORY WRAP-UP

DISASTER RECOVERY ASSISTANCE: NAHMA has published a Disaster Recovery Resources webpage at nahma.org. The resource page is located under the Members Only tab; however, it does not require a membership login. To help make finding recovery assistance easier for affordable housing owners, managers and residents, the Disaster Recovery Resources webpage curates the various assistance programs available from the federal agencies that work with the affordable housing industry, namely the departments of Housing and Urban Development (HUD) and Agriculture (USDA), as well as the Federal Emergency Management Agency (FEMA), Small Business Administration (SBA) and IRS, all in one place. The webpage will be updated as more information becomes available.

AFFORDABLE RURAL RENTAL HOUSING

NAHMA co-sponsored a Hill briefing for congressional staff, **Affordable Rural Rental Housing: Policy and Background and Updates**, on Sept. 8 to discuss the issue of preserving affordable rural rental housing. Topics included legislation on appropriations—specifically the Department of Agriculture—taxes and housing.



HUD NEWS

HUD ISSUED INFORMATION REGARDING TRACS USER RECERTIFICATION on Aug. 23. TRACS system users (M-id or I-id holders) are required to recertify annually and reactivate user accounts after 90 days of account inactivity. Activation of the 90-Day Rule started July 28 and deactivations for inactivity will occur Oct. 22, 2017. A copy of the TRACS Recertification Internet User's Guide for external users is located under "What's New" on the TRACS page: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/trx/trxsum. Questions relative to the fiscal year 2017 TRACS Annual User Recertification requirement should be addressed to TRACS@hud.gov or the help desk at 1-800-767-7588.

IN JULY, HUD ANNOUNCED THE TENANT RENTAL ASSISTANCE CERTIFICATION SYSTEM (TRACS) Release 2.0.3.A has been delayed to 2018. It was previously scheduled for completion on Oct. 31. According to the new timeline, the transition begins Feb. 1, 2018 and ends May 31, 2018. TRACS Release 2.0.2.D Transactions will be rejected as of June 1, 2018.

NAHMA ISSUED A NAHMANALYSIS ON HUD'S ADDITIONAL VIOLENCE AGAINST WOMEN ACT (VAWA) Reauthorization Act of 2013 guidance for multifamily owners and management agents. The complete July 14 analysis is available on the NAHMA Analysis webpage under the Members Only tab at nahma.org. The guidance covers the required certification process and documentation, the lease addendum, notice of occupancy rights, emergency transfers, record keeping and reporting, waiting list preferences and enforcement of HUD's VAWA final rule.

IN AUGUST, HUD POSTED A 60-DAY NOTICE in the Aug. 1 *Federal Register*

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HUD NEWS

seeking public comments on its information collection package for four VAWA forms—forms 5380, 5381, 5382 and 5383—issued with the VAWA final rule. Comments are due Oct. 2. Additionally, HUD announced it has archived VAWA training videos on YouTube. The Aug. 1 training, VAWA Final Rule from HUD/PBCA Perspective is available at https://www.youtube.com/watch?v=_fZMC57-7Kk&feature=youtu.be. The July 26 VAWA Final Rule from an Owner/Agent Perspective is available at <https://www.youtube.com/watch?v=FhraC7t2Cxo&feature=youtu.be>. The slides for both are available at https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh.

NAHMA RECEIVED AN UPDATE FROM HUD ON AUG. 8 REGARDING THE SERVICE COORDINATOR PROGRAM. Accord-

ing to the update, HUD has been issuing annual grant renewal extensions in batches since mid-July. The first batch was in two installments at 60 percent and 40 percent. Batch two paid 100 percent and batch three, the final batch, paid 100 percent.

ON JULY 18, HUD POSTED ON YOUTUBE A SERIES OF FOUR VIDEO TRAINING SESSIONS on Chapter 9 of the Section 8 Renewal Policy Guide, “Rent Comparability Studies.” These videos provide in-depth training on preparing and reviewing rent comparability studies (RCS). The videos are on the Section 8 Renewal webpage under “What’s New.” They will also be available on the OAMPO Training YouTube channel in the near future.

HUD PUBLISHED A SEPT. 1 FEDERAL REGISTER NOTICE ADOPTING METHODOLOGICAL CHANGES to the calcu-

lation of Fair Market Rents (FMRs) for fiscal year 2018. The notice adopts HUD’s proposed changes and describes the methods used to calculate FY 2018 FMRs. HUD’s FMR calculations are used to determine maximum monthly subsidy amounts in the Housing Choice Voucher program; initial renewal rents for some expiring Project-based Section 8 contracts; initial rents for housing assistance payment contracts in the Mod Rehab program; rent ceilings for the HOME program; flat rent levels in public housing units; and homeless grant programs. In May 2017, HUD proposed three methodological changes to the FMR calculation process, two of which apply to all FMRs and one of which applies only to Small Area Fair Market Rents. To read the notice, visit <https://www.nahma.org/wp-content/uploads/2014/04/FY-18-Fair-Market-Rents-and-Adoption-of-Methodology-Changes.pdf>.

ON MAY 5, 2017, THE FISCAL YEAR 2017 APPROPRIATIONS ACT AMENDED THE RAD STATUTE, by increasing the cap of public housing units that can be converted from 185,000 units to 225,000 and extending the period for project applications until Sept. 30, 2020. HUD published a notice in the Aug. 23 *Federal Register* providing further information on the cap increase. To read the notice, visit, <https://www.gpo.gov/fdsys/pkg/FR-2017-08-23/pdf/2017-17857.pdf>.

USDA NEWS

ON SEPT. 5, USDA’S RURAL HOUSING SERVICE (RHS) PUBLISHED A NOTICE OF SOLICITATION of Applications for the Multifamily Preservation and Revitalization (MPR) Demonstration Program under Section 514, Section 515 and Section 516. The notice announces the timeframes to submit preapplications to participate in a demonstration program to preserve and revitalize existing MultiFamily Housing (MFH) projects currently financed under Section 514,



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- Housing With Services
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Section 515 and Section 516. This notice does not provide any additional units of Agency Rental Assistance (RA) for projects financed under Section 514, Section 515 and Section 516. The amount of funding available will be subject to an appropriations act and will be posted on the Rural Development website. To view the Sept. 5 *Federal Register* notice online, visit <https://www.nahma.org/wp-content/uploads/2014/04/NOSA-MPR-Demonstration-Program-PreApplications.pdf>.

LIHTC NEWS

In September, HUD published its 2018 Difficult Development Areas (DDAs) and Qualified Census Tracts (QCTs), effective Jan. 1, 2018. Low-Income Housing Tax Credit (LIHTC) allocations for designated areas are eligible for a basis boost of up to 30 percent. HUD is required to annually designate DDAs, which are

SENATE APPROVES PATENAUDE

The U.S. Senate on Sept. 14 confirmed President Donald Trump's nomination of Pamela Patenaude to serve as deputy secretary of the Department of Housing and Urban Development (HUD). She previously served as HUD's assistant secretary for Community Planning and Development.

The deputy secretary of HUD is charged with the department's mission to promote safe and affordable housing across the nation and manages the agency's day-to-day operations.

areas with high construction, land and utility costs relative to area median gross income, and QCTs, which are areas either in which 50 percent or more of the households have an income that is less than 60 percent of the area median gross income or have a poverty rate of at least 25 percent. The designations are based

on fiscal year 2017 Small Area Fair Market Rents and the American Community Survey, among other data. To read the Sept. 11 *Federal Register* notice online, visit <https://www.nahma.org/wp-content/uploads/2014/04/2018-Difficult-Development-Areas-and-Qualified-Census-Tracts.pdf>. NN



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EDUCATION CALENDAR

For information on specific classes, contact the AHMA or organization directly. All dates and locations are subject to change. For the most up-to-date listings, visit the NAHMA Education & Event Calendar at <http://www.nahma.org/education/education-event-calendar/>.

OCTOBER

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How to Write an AFHMP

Webinar
AHMA of Washington
360-561-3480
<http://ahma-wa.org>

Are You Ready for RAD?

Webinar
AHMA-PSW
866-698-2462
www.ahma-psw.org

How to Write an (Approvable) AFHMP

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SAHMA
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www.sahma.org

17-18

Annual Conference & Trade Show

Massachusetts
NEAHMA
781-380-4344
www.neahma.org

18

Certified Professional of Occupancy (CPO)

Memphis, TN
SAHMA
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18

MOR Preparation

Webinar
SAHMA
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19

Bedbugs IPM

Webinar
NEAHMA
781-380-4344
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19

TRACS Recertification

Conference Call
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Basic Evictions for Affordable Housing Providers

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Oregon AHMA
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NOVEMBER

2-3

Tax Credit & SHCM

Princeton, NJ
PennDel AHMA
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3

Elderly Bond Occupancy Focus Class

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SAHMA
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7-8

Tax Credit Training & SHCM Exam

Connecticut
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8

Preventative Maintenance

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14-16

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14-16

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19-20

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Legal Issues

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Documentation of Resident Infractions

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Working to Keep Seniors In Their Homes

PAM MONROE EARNED A BACHELOR of Science in education, but made a career in real estate.

The vice president of property management at National Church Residences (NCR) got her first experience in the industry as a part-timer at an apartment community in her hometown of Mobile during her senior year at the

them to remain home for life," Monroe said.

She said one of the challenges for the industry is the so-called "silver tsunami" that is occurring. By 2040, one in eight people will be over 65. Monroe said 25 percent of seniors already live below the poverty



the NCR headquarters city Columbus, Ohio, home.

"Thank goodness for FaceTime," she said of the distance.

When she is not working, Monroe likes to be outdoors or curled up with a good book.

She is a huge college football fan.

Being a supporter of her home-state University of Alabama with a husband who is a Louisiana State University graduate can cause some tension in the household. The

rivalry between the schools dates back to 1895 and is still intense. "One day a year, we don't talk," she said. **NN**

"It is so rewarding, but it is no secret that you either love it or you don't need to stay in it. No two days are alike."

University of South Alabama. The next fall she was offered an opportunity to become a full-time property manager.

"I was not destined to be a teacher. I made the switch and never looked back," she said. "As an industry, we have yet to promote property management as a career. It is so rewarding, but it is no secret that you either love it or you don't need to stay in it. No two days are alike."

At the time of this interview, Monroe's days were filled with weather forecasts and disaster relief. A NCR community in Texas was a total loss due to Hurricane Harvey, and a number of others in Puerto Rico and Florida were in the path of Hurricane Irma. The company owns and manages 330 properties, most of which are senior oriented. After surviving Irma, three sites in Puerto Rico remain in survival mode.

"I love our mission to provide high quality care and services to our residential communities. To achieve better living for all seniors, thus enabling

line and 2.9 million are experiencing food insecurity.

"We are in a perfect position to not only provide basic housing, but to also maintain seniors' quality of life. We are a true need," she said.

Monroe serves on the NAHMA Board of Directors and as chair of its Education and Training Committee where she is an advocate for the affordable housing industry. Supporting more funding for Section 202 Senior Housing and Service Coordinators and championing the Low-Income Housing Tax Credit are high on her agenda.

"I came to NAHMA after years of heavy involvement in the Institute of Real Estate Management, including serving as its international president. NAHMA is a great advocacy group for us. Its focus on affordable housing makes NAHMA vital to our unique industry."

Monroe's daughter, three grandchildren, mother and sister live in Mobile, while she and her husband call

Welcome New Members

NAHMA welcomes the following new members as of Sept. 12, 2017.

EXECUTIVE

Michael Clark, UAH Property Management, Dallas, Texas

AFFILIATE

Nathan Burnett, Watchtower Security Inc., Maryland Heights, Mo.

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

thelastword

Are You Prepared?

MOTHER NATURE RECENTLY reminded us that we are not as indomitable as we think with three major hurricanes leaving a path of destruction on the U.S. mainland, Puerto Rico and the U.S. Virgin Islands.

While we will be tallying the total financial and social impacts of these storms for weeks, months, and even years to come,

While we will be tallying the total financial and social impacts of these storms for weeks, months, and even years to come, our thoughts and support go to those who need assistance now.

our thoughts and support go to those who need assistance now. I encourage all of you to reach out to your colleagues in affected areas and let them know we are here to offer encouragement and aid, even if it is as simple as being there just to listen to their fears and frustrations.

In spite of all the divisiveness this country experiences, one of the things we do well is to find a way to come together during a crisis and do what we can to help those in need.

To help ease the long recovery ahead, NAHMA has published a Disaster Recov-

ery Resources webpage at nahma.org located under the Members Only tab; however, it does not require a membership login.

The purpose of the webpage is to help make finding recovery assistance easier for affordable housing owners, managers and residents. The Disaster Recovery Resources webpage curates the various assistance

programs available from the federal agencies that work with the affordable housing industry, namely the departments of Housing and Urban Development (HUD) and Agricultural, as well as the Federal Emergency Management Agency, Small Business Administration and IRS, all in one place. The webpage will be updated as more information becomes available.

The active hurricane season is also a good reminder of how important it is to have an up-to-date emergency plan in place. Natural disasters—such as floods, blizzards, hurricanes and earthquakes—

aren't the only catastrophes for which multifamily communities need to prepare. Property managers, on-site staff and residents need to know who is in charge, what to do and where to go in case of a devastating fire, sustained power outage or major health outbreak, just to name a few examples. The plan should address how to prepare for an emergency, what to do during the emergency, and how to recover afterwards.

Even if you have recently updated your plan, it is important that all stakeholders—owners, managers, staff and residents—are familiar with and understand what roles and responsibilities each has to play in successful implementation of that plan.

HUD has compiled resources, including preparedness and response toolkits, on its HUD Disaster Resources webpage, <https://portal.hud.gov/hudportal/HUD?src=/info/disasterresources>. To paraphrase the Boy Scouts of America, we should all be prepared. **NN**

Michael Johnson, SHCM, NAHP-e, is executive vice president and chief administrative officer of Alco Management Inc. and president of NAHMA.

