

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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GAO Decision Impacts PBCA NOFA Process

Although HUD had planned to announce awards under the Performance-Based Contract Administrator (PBCA) Notice of Funding Availability (NOFA) at the end of August, the Government Accountability Office (GAO) decision to sustain protests filed against HUD has delayed—or derailed—the announcements.

GAO's decision was issued August 15. HUD, which had 60 days from that date to respond to GAO, informed industry groups that it would weigh all of its options as it analyzed GAO's recommendations. At press time HUD had not yet announced its intentions.

Meanwhile, HUD exercised its third renewal option with the incumbent PBCAs that are currently operating under a limited annual contributions contract (ACC) in the 42 states that have not completed the rebid.

This means that incumbent PBCAs had their contracts extended from October 1 through December 31, 2012.

In its August 15 decision, GAO said HUD's use of a NOFA to award PBCA contracts to administer Project-based Section 8 HAP contracts "was improper because the 'principal purpose' of the NOFA was to obtain contract administration services for HUD's direct benefit and use, which should be acquired under a procurement instrument that results in the award of a contract."

GAO recommended that HUD cancel the NOFA and instead award the PBCA contracts through procurement, saying that action "should address the other concerns expressed by the protesters to the extent appropriate."

NAHMA URGES QUICK ACTION

In a letter to HUD, NAHMA urged the Department to adopt the GAO recommendations.

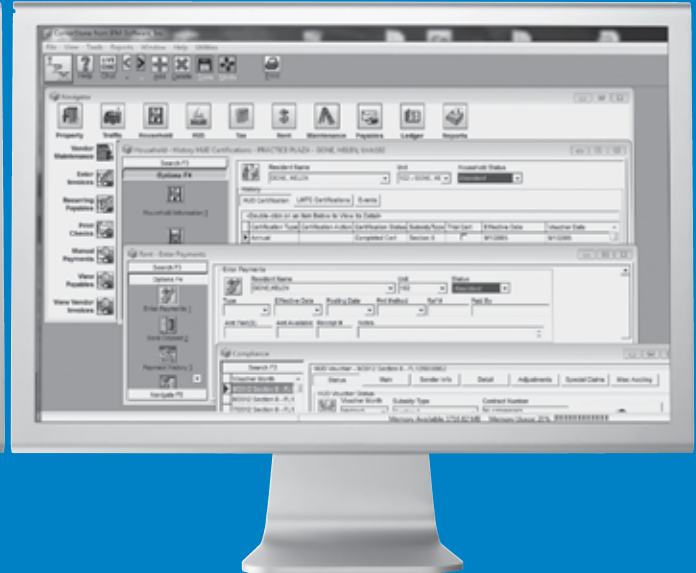
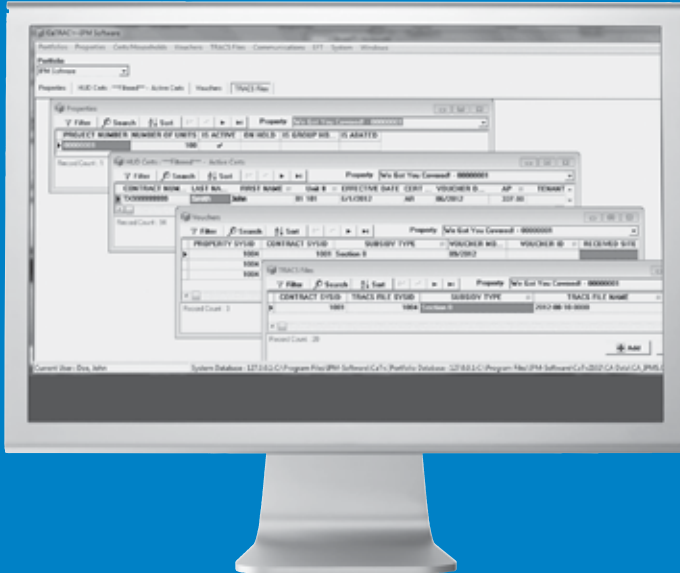
"NAHMA is very concerned that this rebid process has been overshadowed by controversy, which has thrown

continued on page 4





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COQ Program Receives National Award

IT'S NOT EVERY DAY THAT AN organization gets honored by another organization. It takes some work to get into the running for any kind of an award, which is followed by a suspenseful wait to find out if you've won. Once you receive the great news, it's important to follow through and let everybody else know that you've won. This follow-through is especially important when what you're being honored for deserves to be shared by many others.

This was exactly the case when NAHMA recently won a Silver *Power of A Award* (PWRA) from the American Society of Association Executives (ASAE), in recognition of our Com-

COQ SHOWCASES ASSETS

We have long known that the COQ program serves as an incentive for owners and management agents to create the highest-quality affordable housing in the nation. COQ properties show that affordable housing can (and, we would add, must) be assets to their communities and as beneficial as possible to their residents.

The PWRA awards are made to programs that move beyond an association's "everyday" best practices to truly generate public benefit. That's exactly what our members do, and why all of our COQ program participants and supports deserve to share in this award.

...the prestigious "association for associations" has chosen the COQ program as one of 14 from among nearly 100 entrants to receive a Silver Power of A Award.

munities of Quality® National Recognition and Awards program. We have long known the value of the COQ program to NAHMA, to the 20 AHMAs around the country and to our members. Now the prestigious "association for associations" has chosen the COQ program as one of 14 from among nearly 100 entrants to receive a Silver Power of A Award. PWRA also honored four entrants with a Gold Award. (See article on page 24.)

The criteria on which winning entries were selected include reach, originality and effectiveness at solving societal or business problems, and impact on an industry, profession or affected community. Award-winning entries effectively showcase how associations benefit society through volunteerism, education, social responsibility, innovation, research and problem solving.

Your efforts to apply for COQ National Recognition and/or compete for a COQ award is what makes its impact significant—significant enough to be noted and honored.

TIME TO APPLY

The happy news about the Silver Power of A Award comes at a good time, because now is the time to be writing those COQ Award applications. **The deadline is November 9, 2012**, with the awards presented at our March meeting.

The COQ program is now entering its 20th year. We are honored to be able to showcase your work through this program and urge you to help it keep its promise by entering your properties for National Recognition or a COQ Award today. **NN**
Kris Cook is Executive Director of NAHMA.

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GAO DECISION IMPACTS PBCA NOFA PROCESS, *continued from page 1*

the entire transition into uncertainty," the letter said. "We do not believe it is in the best interest of the Department, property owners and management agents (O/A), residents, or the PBCA applicants to further delay the resolution in this matter."

NAHMA also pressed the need for HUD to address PBCA application fairness concerns raised in the protests. Strongly encouraging HUD to ensure the new PBCA contract process is evenhanded and transparent, NAHMA asserted that all qualified applicants should compete "on a

GAO'S PROCESS IN BRIEF

Though HUD's response to GAO was not available before publication of *NAHMA News*, GAO outlined for NAHMA elements of its general process. NAHMA learned that when GAO upholds a protest it is required to recommend a remedy. So as part of the solution, GAO recommended that HUD use a procurement instrument, rather than a cooperative agreement, for its contracts for the administration of the Project-based Section 8 HAPs.

GAO informed NAHMA that the vast majority of GAO's protest recommendations are followed. HUD had

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level playing field."

"Although the NOFA explicitly stated that PHAs are eligible to bid on contracts outside their own states, it arbitrarily rejected out-of-state bids in favor of in-state PHAs," NAHMA pointed out. "Likewise, when local housing authorities did not have a statewide jurisdiction, the state housing finance agency remained the sole 'in-state qualified bidder' for the NOFA, effectively limiting applicant competition."

NAHMA acknowledged HUD's intent to renew the incumbent PBCA contracts for a third term (October 1 through December 31, 2012), noting that the extension will help ensure that Project-based properties "are not burdened by late payments, delayed special claims, or extra time filling information gaps for new PBCAs due to HUD's ongoing decisions related to the PBCA transition."

60 days from the issuance of the GAO decision to let the office know if it will follow the recommendations. If HUD chooses not to follow the GAO's recommendation, GAO must provide notice of its decision to several congressional committees, which has the impact of making the issue a matter between the legislative branch and the executive branch.

In addition, NAHMA learned that the protesters may have the option of suing HUD in federal court if HUD does not follow the GAO's recommendations.

GAO's decision in its entirety can be found on NAHMA's HUD webpage, or at www.gao.gov/products/B-406738, B-406738.2, B-406738.3, B-406738.4, B-406738.5, B-406738.6, B-406738.7, B-406738.8.

For other questions about GAO's bid protest function, GAO's website has a frequently asked questions page. See www.gao.gov/legal/bids/bidfaqs.html#18. **NN**



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Sequestration Threatens Housing Programs

ON SEPTEMBER 14, THE OBAMA Administration sent a report to Congress entitled, “OMB Report Pursuant to the Sequestration Transparency Act of 2012 (P.L. 112-155).” As I read this document, I got angry. Clearly, our elected leaders wrote automatic spending cuts into law without understanding the consequences of this irresponsible policy.

Earlier this year, Congress sought information from the Office of Management and Budget (OMB) about the impact sequestration will have on federal programs. A chilling admission of ignorance is found on page five of H.Rept.112-577, which accompanies the Sequestration Transparency Act (STA) of 2012:

“On April 26, 2012, [House Budget Committee] Chairman Ryan wrote the Acting Director of OMB requesting additional information on the sequester. OMB did not provide all the information requested. As a result, the Congress and the American people are confronted with a sequester that will make deep reductions in programs on January 2, 2013, without the information on how this sequester will affect individual programs.”

So, why was sequestration written into statutory law when neither Congress nor the Administration understood the consequences of this policy?

ACTION WITHOUT KNOWLEDGE A DANGEROUS THING

Let’s just say the answer is a case-study on what happens in the absence of knowledge-based governance. On the first page of its report, OMB explained:

“In August 2011, bipartisan majorities in both the House and Senate

voted for the threat of sequestration as a mechanism to force Congress to act on further deficit reduction. **The specter of harmful across-the-board cuts to defense and nondefense programs was intended to drive both sides to compromise. The sequestration itself was never intended to be implemented....**” (Emphasis added.)

In other words, the Joint Select Committee on Deficit Reduction was supposed to find the necessary \$1.2 trillion in deficit reduction over 10 years to avoid sequestration. Unfortunately, the Committee failed to achieve its mission.

Determined to get the information it should have had *before* writing sequestration into law, Congress passed the STA. President Obama signed it into law as P.L. 112-155 on August 8. This legislation required the President to report such useful information as which budget accounts are subject to sequestration, as well as “the level of sequestrable budgetary resources and resulting reductions at the program, project, and activity level” for FY 2013.

OMB’s estimates are preliminary, and they assume a FY 2013 continuing resolution funded at FY 2012 levels. Still, they are troubling. On page one, OMB stated: “... the report leaves no question that the sequestration would be deeply destructive to national security, domestic investments and core government functions... [It] would result in a 9.4 percent reduction in non-exempt defense discretionary funding and an 8.2 percent reduction in non-exempt nondefense discretionary funding. [It] would also impose cuts of 2 percent to Medicare, 7.6 percent to other non-

exempt nondefense mandatory programs, and 10 percent to non-exempt defense mandatory programs.”

HOUSING CUTS COULD REACH 8.2 PERCENT

Generally speaking, the rental assistance programs most important to NAHMA members are subject to the 8.2 percent sequester. These programs include Project-based Section 8, Section 202, Section 811, HOME, the Community Development Fund (which includes CDBG), and most of the Housing Choice Voucher program (except for the vouchers administered by the Veterans Administration).

Unfortunately, OMB did not provide requirements about reductions for each account at the program, project and activity (PPA) level. This omission is troubling because if sequestration is implemented, the law requires that the same percentage sequestration must apply to all PPAs within a budget account. OMB’s report argued that such detailed information could not be provided under its 30-day reporting deadline because agencies identified thousands of PPAs, and the definition of PPAs varied across agencies.

NAHMA is seeking additional information about how sequestration might affect specific HAP, PRAC and RA contracts. In the meantime, NAHMA strongly urges members to tell U.S. Senators and Representatives to protect affordable multifamily housing programs from the devastating cuts that sequestration would require.

To read OMB’s report, see www.whitehouse.gov/sites/default/files/omb/assets/legislative_reports/stareport.pdf. **NN**

Michelle Kitchen is Director of Government Affairs for NAHMA.

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Housing Credit Properties Serve Lower Incomes than Assumed

A NEW STUDY RELEASED BY NYU's Furman Center examines the rents and incomes of tenants in Low-Income Housing Tax Credit (Housing Credit) developments and corrects many commonly held misperceptions about who the Housing Credit serves.

In the absence of national data on Housing Credit tenants, the study's authors collected data from 15 states, which included approximately 480,000 rental homes across 8,000 properties. Prior to the study, it was generally assumed that most tenants had household incomes near the top of the allowable income range, and that the Housing Credit does not reach families below 40 percent of area median income without additional rental subsidy.

Program criteria mandate that a minimum of 20 percent of a development's units be affordable to households earning 50 percent of area median income (AMI) or a minimum of 40 percent of the units be affordable to households earning up to 60 percent of AMI. (In practice, because of the incentives associated with the tax credits, most developments are 100 percent Housing Credit units.)

It was similarly assumed that lower income tenants were rent burdened because rents are not linked to a particular tenant's income. Housing Credit rents are set at 30 percent of the applicable area median income level for each unit as specified in the allocation award. This is different than the standard that most rental assistance programs use, which is 30 percent of the adjusted tenant household income.

Moreover, many states often will make

awards to developers specifying deeper income targeting below the statutory maximum, which makes sense given the Housing Credit statute's requirement that states include criteria in their qualified allocation plans giving preference to projects with the deepest income targeting and serving such qualified tenants for the longest period of time (See section 42(m)(1)(B)(i)(I and II) of the Internal Revenue Code). In addition, owners of Housing Credit apartments routinely set rents below the maximum allowable to ensure affordability, and the study demonstrated that about 34 percent of

rent burdened. It should be noted, however, that almost 31 percent of ELI households without rental assistance in Housing Credit apartments paid more than half their income for housing. However, this is less than half the rate among all ELI renters.

The study also found that Housing Credit developments do a fair job of creating mixed-income communities. A quarter of all units were in developments with at least 20 percent ELI occupants and at least 20 percent above 50 percent of AMI. By comparison, fewer than four percent of public housing rental homes are in developments that meet those

The study also found that Housing Credit developments do a fair job of creating mixed-income communities.

Housing Credit tenants pay rents that are at least 20 percent below the maximum allowable rent.

The study found that over 43 percent of Housing Credit tenants were extremely low income (ELI) households (defined as having incomes at or below 30 percent of AMI). While below the roughly three-quarters of residents who meet this definition in public housing or voucher programs, the data show that there is a far greater range of incomes than is generally assumed. Moreover, only one in five Housing Credit tenants have incomes above 50 percent of area median. Indeed, it is worth pointing out that there were more households served with incomes below rather than above 40 percent AMI.

Nearly 46 percent of Housing Credit households receive additional rental assistance, which should alleviate some concerns that lower income households are

criteria. Conversely, under 23 percent of Housing Credit rental homes had concentrated poverty, defined as 75 percent ELI or greater; more than half of all public housing rental homes are in developments considered concentrated.

The Housing and Economic Recovery Act of 2008 required Housing Credit allocating agencies to submit Housing Credit tenant data to HUD on an annual basis. NYU's study is based on data submitted directly to NYU by state HFAs in addition to their HUD submissions. We expect NYU to update the study as it obtains more data from the rest of the states. **NN**

Andrew Jakabovics is Enterprise's Senior Director, Policy Development and Research, and Peter Lawrence is Enterprise's Senior Director, Public Policy and Government Affairs.

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Residual Receipts to Offset HAPs for 'New Reg' Properties

HUD's Aug. 3 guidance for handling "new regulation" Residual Receipts outlines how those resources will be used to offset Housing Assistance Payments (HAPs), allows owners to capture an initial reserve for each unit, and permits funding a Service Coordinator Program.

Housing Notice H-2012-14 focuses on offsetting HAP payments for projects with new regulation Project-based Section 8 HAP contracts. Key policies and procedures include the following:

- When residual receipts are available at a new regulation project, owners are allowed to take an initial reserve—"retained balance"—in an amount equivalent to \$250 per unit

for project purposes.

- Residual receipts funds in excess of the retained balance may be used to fund a Service Coordinator Program prior to offsetting Section 8 HAP payments. This is subject to HUD approval.

- Residual receipts account balances in excess of \$250 per unit must be applied on a monthly basis to offset Section 8 HAP payments up to the full amount of the monthly subsidy request. Depending upon the amount of residual receipts available for the offset, monthly offsets must continue until the residual receipts account reaches the retained balance level of \$250 per unit.

Owners of projects with residual

receipts account balances at or below the retained balance will voucher for full monthly HAP payments through the Tenant Rental Assistance Certification System (TRACS) in accordance with existing procedures.

At the end of the project's fiscal year, all surplus cash remaining after payment of any permissible distributions must be deposited into the project's residual receipts account.

If all residual receipts have been applied to offsets and the residual receipts account balance again exceeds the retained balance level of \$250 per unit due to an annual deposit of surplus cash, the offsets of Section 8 HAP payments must be re-initiated.

H-2012-14 applies to Section 8 new construction/substantial rehabilitation projects, and to projects that are subject to both a Section 202 direct loan and a new regulation Section 8 HAP contract. The notice does not apply to Section 202 and Section 811 projects with project rental assistance contracts (PRACs) and project assistance contracts (PACs).

The requirements are effective with vouchers submitted after October 2, 2012 (which is 60 days after issuance of H-2012-14).

SUBMISSION AND PROCESSING DETAILS

Under the offset process, project owners must submit a miscellaneous payment request through the contract administrator (CA) along with their electronic monthly HAP voucher. The request must include:

- The amount of the offset expressed as a *negative* amount, and
- The text phrase "RR OFFSET" in the comment field, along with the actual offset amount inserted.

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At the end of the project's fiscal year, all surplus cash remaining after payment of any permissible distributions must be deposited into the project's residual receipts account.

The information goes to "Field Office Initiated Accounting Adjustment," with a code of "FORQ." TRACS will automatically deduct the offset amount from the total voucher amount approved, thus assuring that the proper amount will be paid via TRACS.

When making miscellaneous payment requests, owners must simultaneously submit form HUD 9250, Funds Authorizations for Use of Reserve for Replacement or Residual Receipts, to the HUD field office as documentation of the offset.

Also, project owners must:

- Submit annual financial statements, which include surplus cash computation sheets, within 90 days of the end of the annual fiscal period, and
- Deposit all surplus cash into the project's Residual Receipts account at fiscal year end.

HUD HUB/PROGRAM CENTER ROLES

Once the submission is made, HUD Hub/Program Center staff should process them within 10 business days. Tasks range from simple date-stamping of the submission to communication with the owner, including such steps as:

- Returning incomplete submissions to owners immediately, pointing out deficiencies;
- Notifying the PBCA at least 45 days in advance of the proposed effective date of the first offset. The offset effective date will be the first day of the month following the end of the 45-day notification period; and
- Authorizing releases to the project's

CA (if appropriate) and mortgagee and, for a Section 202/8 project, to the private bank that maintains the project's Residual Receipts account.

In terms of ongoing monitoring, the Hub/Program Center will:

- Track the remaining balance in the Residual Receipts account;
- Ensure owners use Residual Receipts to offset Section 8 HAP payments;
- Review owners' annual financial statements to assure proper accounting of withdrawals from the Residual Receipts account; and

■ Maintain a record of comments in the Integrated Real Estate Management System (iREMS). These comments are entered after each release.

In the event that appeals of decisions cannot be resolved at the Hub or Program Center level, HUD's Office of Asset Management is in charge of processing owners' appeals.

Additional instructions to owners, PBCAs, TCAs, field offices, and HUD headquarters for the residual receipts offset process for new regulation properties are included in H-2012-14. **NN**

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NAHMA Weighs in on Section 8 Voucher Reform Bill

NAHMA continues to push for streamlining inspections under the Section 8 Housing Choice Voucher (HCV) program, enabling Limited English Proficiency (LEP) program technical assistance, and enacting other common-sense provisions to help affordable housing providers better serve millions of families.

NAHMA focused support for specific provisions of the draft bill, Affordable Housing and Self-Sufficiency Improvement Act (AHSSIA), in a statement submitted for the record to the Senate Banking, Housing, and Urban Affairs Subcommittee on Housing, Transportation, and Community Development. The statement coincided with the subcommittee's "Streamlining and Strengthening HUD's Rental Housing Assistance Programs" hearing in early August.

NAHMA seized the opportunity to underscore its arguments for HCV reforms that yield practical, sustainable improvements in impact and efficiencies at state and local operating levels. Of ongoing concern is heading off reforms that may in fact cost housing providers more in time, money and confusion.

The majority of the hearing focused on reform proposals for the HCV program, the Family Self-Sufficiency Program, and the Moving-to-Work program. Public housing agency (PHA), think tank and industry stakeholders presented ideas on reform measures, many of which aligned with NAHMA's specific recommendations.

NAHMA AND 'COMMON-SENSE' REFORMS

In its written statement, NAHMA urged the subcommittee to move forward with

the Section 8 reform legislation, noting that many of the changes proposed in AHSSIA would make the HCV and Project-based Section 8 programs more user-friendly for rental housing providers, current residents and applicants for assistance.

Some of the main points in NAHMA's statement included the following:

Overall, NAHMA encouraged the subcommittee "to be mindful of potential administrative and/or cost burdens that a Section 8 reform bill could impose on housing providers. These types of mandates defeat the goals of Section 8 reform, and should not be written into legislation."

Inspection of the dwelling units (Section 101): The streamlined process would remove a major obstacle for voucher holders in tight rental markets—delays in lease-ups that cause apartments to remain vacant. The financial implications of such delays are enough to deter many owners from participating in the program, especially in low-vacancy markets.

NAHMA supports "common-sense reforms" to the inspection requirements that would help expedite the lease-up process for voucher holders.

For example, permitting housing agencies to approve lease-ups and properties which pass inspections under a program with standards at least as stringent as the HUD-prescribed housing quality standards (HQS)—such as the HOME or the Low Income Housing Tax Credit (LIHTC) program—would:

- Provide the residents with much-needed housing sooner, insure owners are not losing income due to delayed move in, and encourage other owners to participate in the program, and
- Help the voucher program work bet-

ter with other federal rental assistance programs.

Other practical provisions to speed lease-ups and reduce vacancies would:

- Allow minor repairs to be made after the tenant moves into the apartment, and
- Give public housing agencies (PHAs) the discretion to inspect units occupied

by voucher holders every other year, rather than annually, for the term of the Housing Assistance Payment (HAP) contract.

Rent reform and income reviews (Section 102): NAHMA especially supports provisions which would replace the annual income certification requirements for families on fixed incomes with a requirement to review their incomes at least once every three years.

NAHMA believes this change will greatly assist elderly and disabled households whose income and sources of income do not vary much from year to year. It will also reduce the administrative burdens on property owners, management agents, and tenants of the HCV program.

Access to HUD programs for persons with Limited English Proficiency (LEP) (Section 501): To ensure efficient use of limited federal funds, Congress has provided HUD with modest appropriations to create translated materials and other programs to assist LEP persons over the past several years. HUD's translations are posted to its Fair Housing and

Equal Opportunity webpage.

As appropriations become increasingly limited, the need for local impact from every dollar increases greatly. NAHMA believes that authorizing a LEP technical assistance program within HUD is essential. Without continued federal support, the financial obligation to pay for the language services will fall solely on HUD-assisted properties, public housing agencies and other HUD recipients. Section 501 would:

- Create a task force of industry and civil rights stakeholders to identify vital documents (to include both official HUD forms and unofficial property documents), and
- Require HUD to translate the vital documents within six months, and authorize a HUD administered telephone hotline to assist with oral interpretation needs.

Such an approach “relieves housing operators of a costly unfunded obligation, and it offers a higher level of quality control over services to LEP persons,” said the NAHMA statement, which urged the subcommittee to include a LEP technical assistance program as part of any affordable housing reform legislation.

Overall, NAHMA encouraged the subcommittee “to be mindful of potential administrative and/or cost burdens that a Section 8 reform bill could impose on housing providers. These types of mandates defeat the goals of Section 8 reform, and should not be written into legislation.”

NAHMA also signed on to an industry letter supporting a number of Section 8 HCV reforms in AHSSIA; the letter also was submitted to the subcommittee for the record. See the NAHMA website’s Legislative News section for more details. **NN**



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Discussion Continues on Section 8 Guide

In August, HUD began formally soliciting public comment on proposed revisions to documents related to the Section 8 Renewal Policy Guide by publishing a notice in the *Federal Register*.

Meanwhile, NAHMA and its industry colleagues had already voiced strong concerns about recent policy revisions HUD made to the Section 8 Renewal Guide. Details on the problematic revisions were covered extensively in the July/August issue of *NAHMA News*, and an in-depth NAHMA Analysis can be found at [www.nahma.org/member/NAHMA Analysis/NAHMAAnalysis%20Section%208%20Renewal%20Policy%20Guide%20Final.pdf](http://www.nahma.org/member/NAHMA%20Analysis/NAHMAAnalysis%20Section%208%20Renewal%20Policy%20Guide%20Final.pdf).

Among NAHMA's primary concerns with the Section 8 Renewal Guide policy changes are that:

- The holding of budget-based rent increases on Option 4 renewals to comparable market rents may cause hardships for some properties; and
- The requirement to use current debt service in an owner's BBRI request for Option 4 renewals may reduce rents, which would substantially limit the amount of rehabilitation that can be accomplished through refinancing a property. This policy has the potential to sharply reduce the owners' savings from refinancing because rents could be adjusted downward to reflect lower mortgage payments. It could also wipe out the revenue necessary for owners to meet their debt coverage obligations to lenders.

Another key area of concern to NAHMA was revised policies related to Rent Comparability Studies and appraisals. Fortunately, HUD has suspended the implementation of this requirement. See sidebar article for more details.

The proposed revisions to docu-

HUD Suspends New RCS Requirements

ON SEPTEMBER 7, 2012, HUD SENT A MEMORANDUM TO ITS HUBS, FIELD offices, project managers and contract administrators (CAs) regarding the changes to the Section 8 Renewal Policy Guide specific to the Rent Comparability Studies (RCS).

In response to feedback from NAHMA and other industry stakeholders, the department has decided to suspend the RCS requirements *effective immediately*. Appraisers do not have to follow these new guidelines, nor can field staff or CAs enforce these provisions.

HUD will consider further revisions to the RCS guidance and has indicated to NAHMA that it currently plans to put any revisions to the RCS policy out for public comment before implementation.

A copy of this memo may be found at www.nahma.org/member/New%20HUD%20Docs/Section%208%20Renewal%20Policy%20Guide%20Memo%20090712.pdf.

BACKGROUND ON CHANGES TO RCS

Sections 9-23, 9-24 and 9-25 of the Section 8 Policy Renewal Guide page changes provided new procedures for appraisers to follow when market rents in an owner's RCS exceeded 110 percent for small-area fair market rents (SAFMR) in metropolitan areas or fair market rents (FMR) in non-metropolitan areas.

In a June 22 letter to HUD Secretary Shaun Donovan, NAHMA and other industry stakeholders strongly opposed the RCS policy changes. The letter stated that the requirements that called for appraisers to include data in the RCS were arbitrary and statistically flawed because:

- **Information on the percentage of properties in the market area that exceed SAFMRs does not exist; and**
- **SAFMR and property characteristics used in the paired rent analysis are two different, unrelated types of data.**

The letter urged HUD to rescind the guidance. A copy of that letter may be found at www.nahma.org/member/New%20HUD%20Docs/Industry%20Letter%20on%20Section%208%20Renewal%20Guide%20RCS%20Changes%20062212.pdf.

NAHMA is pleased with HUD's decision to suspend the RCS guidance and will continue working with the department and industry stakeholders to address its other concerns with the policy changes in the Section 8 Renewal Policy Guide.

ments contained in the Section 8 Renewal Policy Guide would implement the new revised policies in the Renewal Guide, among other changes.

NAHMA will review these revised documents closely with its Regulatory Affairs and Senior Housing Committees and submit comments to HUD. **NN**

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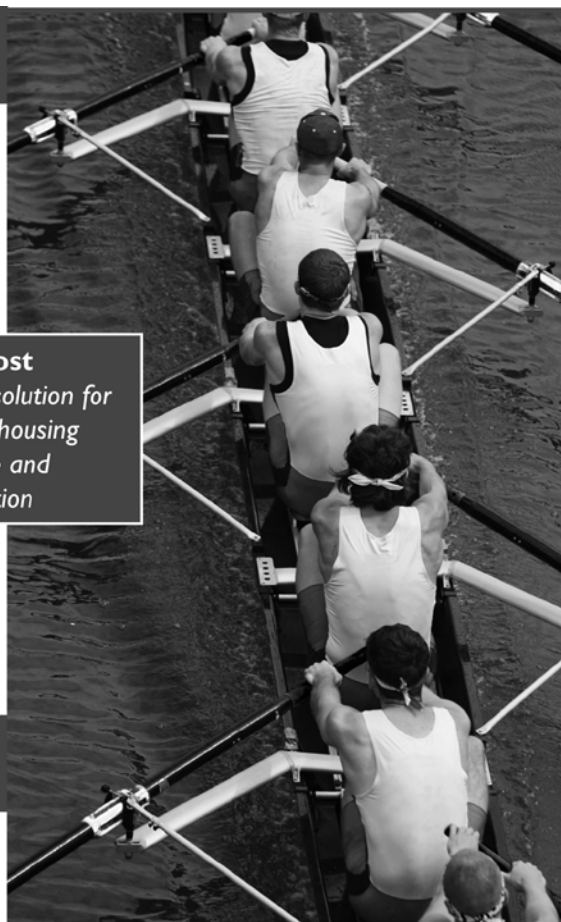
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Together we'll go far



THE NEXT STEP IS **YOURS**

Get your
2013 NAHMA
calendar now!

NAHMA IS EXCITED TO ANNOUNCE that the 2013 NAHMA Drug-Free Kid calendars are now available and to congratulate the calendar/poster contest winners!

Now in its 26th year, the contest is open to children and elderly or special needs residents nationwide who live in a community of a NAHMA and/or a local AHMA member company. This year's theme was "*The Next Step is Yours: Let's Take Care of Our World!*" The winning artwork will be featured on the cover and pages of the 2013 calendar.



ENTRIES ARE JUDGED FIRST AT THE AHMA LEVEL, with the winning artwork forwarded on to NAHMA, where a distinguished panel of impartial judges then selects the winners that will appear in the calendar. One special entry is selected as the grand-prize winner, and that artwork will appear on the cover. Artwork that earns an Honorable Mention is also featured in a special section of the calendar. The winners of each local AHMA contest receive various prizes from that AHMA.

This year's grand-prize winner is Oscar Castillo, a sixth grader from Baldwin Park, Calif. His artwork was submitted by AHMA PSW. He will receive a \$2,500 scholarship from the NAHMA Educational Foundation and a trip to Washington, D.C. to receive his award at NAHMA's winter meeting.

In addition to Oscar's cover art, 13 additional winners will have their work displayed on the inside pages of the calendar. Each of these winners will receive a \$1,000 check for educational expenses from the foundation. Seniors who win will receive cash awards made in the name of their community for use in purchasing a gift that will benefit all of the community's residents (e.g., books for the library, appliances for a community room, etc.).

Calendars are available to order by calling (703) 683-8630, ext. 15 or ordering from NAHMA's website at www.nahma.org. Calendars cost \$5.50, and are a HUD and RD allowable project expense due to the anti-drug theme.

Below is a complete list of contest winners, along with the name and location of their apartment complex, the name of the housing management company, and the local AHMA. For more information about the contest or to contact a local AHMA, see NAHMA's website at www.nahma.org.

NATIONAL WINNERS

NAME: Aileen Cosme

GRADE: 11

PROPERTY: Market Mill Apartments

CITY/STATE: Lowell, MA

MGMT. CO.: Peabody Properties

AHMA: NEAHMA

Aileen drew her inspiration from the contest theme, The Next Step is Yours: Let's Take Care of Our World! "I figured that the hands holding the Earth symbolized the caring for our world and the bow wrapped around it portrayed the planet as a gift, something we should cherish," she says. Aileen's hobbies include shopping, singing, spending quality time with family and friends, and working. She plans to be a forensic analyst when she grows up. When asked about drugs, Aileen said, "there are two paths in life—the positive and the negative; drugs lay on the negative path along with sadness, regret, etc. Live above the influence and live on the positive path with happiness."

NAME: Sethbonyem Quire

GRADE: 10

PROPERTY: Oxford Gardens

CITY/STATE: Providence, RI

MGMT. CO.: First Realty Management

AHMA: NEAHMA

Sethbonyem believes we must break barriers that keep us from maintaining and caring for our

GRAND-PRIZE WINNER: OSCAR CASTILLO

GRADE: 6

PROPERTY: Frazier Park Apartments

CITY/STATE: Baldwin Park, CA

MGMT. CO.: Alcole Properties

AHMA: AHMA PSW

When he created this poster, Oscar was motivated to show people "to take care of our wonderful world." Besides drawing, Oscar loves to play sports, write, read, and spend time with his family. He wants to be a neurologist someday and implores other young people, "Study and follow your dreams. Don't destroy your life by doing drugs."



LET'S TAKE CARE OF OUR WORLD!



Aileen Cosme



Sethbonyem Quire

planet, "so I decided to draw a brick wall that represents the barriers, and the heart reflects love and care." Sethbonyem is active in basketball, all-star cheerleading, and gymnastics. She also enjoys shopping, going out to eat, and hanging out with her friends, and plans to become a pediatrician. She advises young people to stay away from drugs, which lead to other bad habits and forms of abuse.

NAME: Dashanay Ariel Brown

GRADE: 12

PROPERTY: Lake Forest Apartments

CITY/STATE: Gainesville, GA

MGMT. CO.: H.J. Russell & Company

AHMA: SAHMA

Dashanay made this artwork to prove to herself that she could take an idea in her head and create a picture. She loves drawing, sewing, and reading, and aspires to be a world-renowned designer in the years to come. She

says, "Drugs destroy your dreams and your face. Don't be ugly, say no to drugs."

NAME: Alton Nelson

Senior

PROPERTY: Arch Court Apartments

CITY/STATE: Pittsburgh, PA

MGMT. CO.: Arbors Management

AHMA: PAHMA

Through this image, Alton hoped to inspire everyone that we should do all that we can to take care of our world and make it better. He loves painting, poetry, singing, and all music, and his goal is to be a well-known artist. He believes everyone should say no to drugs and "keep your health clean," and that we need more anti-drug programs for people of all ages.

NAME: Malek Stevenson

GRADE: 7

PROPERTY: Eastgate Garden Apartments

CITY/STATE: Clarksdale, MS

MGMT. CO.: Southland Management

AHMA: SAHMA

Malek believes that all young people have a choice to build a great life through education and faith or to destroy their lives with drugs. Knowing that people who abuse drugs and alcohol die and have to be buried, Malek decided to depict drugs being buried instead of people. Malek likes video games, fishing, hunting with his dad, and going to church with his family, and plans to be an inventor someday. "Never let someone influence you to do something you do not want to do," says Malek.



Dashanay Ariel Brown



Alton Nelson



Malek Stevenson

NAME: Elliot Seymour

GRADE: 6

PROPERTY: Council Grove Apartments

CITY/STATE: Missoula, MT

MGMT. CO.: Tamarack Property Management

AHMA: Rocky AHMA

For this piece, Elliot was motivated to draw a healthy environment that he would like to live in. Elliot likes to play baseball and football and to work on cars, and he plans to be a veterinarian or a marine biologist someday. His message for other young people is to "never take drugs because they can ruin your life and take away great opportunities."

NAME: Alex Rivera

GRADE: 3

PROPERTY: Winteringham Village

CITY/STATE: Toms River, NJ

MGMT. CO.: Interstate Realty Management

AHMA: JAHMA

With this image, says Alex, "I just wanted to remind people not to do drugs." Alex, who wants to be an electrician when he grows up, likes football and playing video games with his friends.

NAME: Dion Corey Price, Jr.

GRADE: 8

PROPERTY: Hillside Village Apartments

CITY/STATE: Providence, RI

MGMT. CO.: Preservation Housing Management

AHMA: NEAHMA

When Dion grows up, he plans to be either an NBA player or a mechanic, and someone who makes a difference in the community. He likes basketball, football, and drawing from time to time, and credits his mother as his influence for this drawing. "I feel taking care of our world is important because it is the world we live in," he writes. His message to others is that doing drugs doesn't make you cool; they will only bring you down and ruin your life. "Believe in yourself, stay away from drugs, and let your potential motivate you to become all that you wish to be," says Dion.

NAME: Bette Shapiro

Senior

PROPERTY: Ocean Park Villas

CITY/STATE: Santa Monica, CA

MGMT. CO.: G & K Management

AHMA: AHMA PSW

Bette created her poster from the perspective of those that depend on us to take care of them. Bette enjoys art, writing, reading, walking, and singing, and plans to grow to



Dion Corey Price, Jr.

be "very old and healthy, wise and active." When asked what she'd like to say to young people about drugs, Bette replied simply: "Don't do them."

NAME: Lizbeth Torres

GRADE: 4

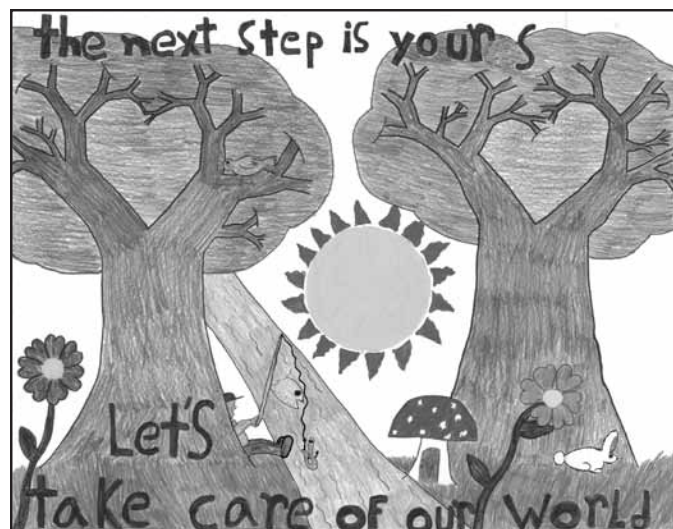
PROPERTY: Glenoaks Townhomes

CITY/STATE: Sylmar, CA

MGMT. CO.: Alcole Properties

AHMA: AHMA PSW

With this illustration, Lizbeth wanted to make others understand that we need to protect the planet from harm, "no matter who you are or where you come from." She likes to draw her family and animals and paint scenery such as sunsets. When she is older Lizbeth plans to be a teacher because she wants everyone to get a great education and learn as much as possible.



Elliot Seymour



Alex Rivera

LET'S TAKE CARE OF OUR WORLD!

She wants to remind other youths that drugs cause harm not only to the user but to others around them.

NAME: Vivianna Salcido

GRADE: 8

PROPERTY: Strathern Park Apartments

CITY/STATE: Sun Valley, CA

MGMT. CO.: Thomas Safran & Associates

AHMA: AHMA PSW

Vivianna wants her peers to know that they should be strong when faced with drugs and alcohol. "Don't get sucked into something you don't want to do," she says. Vivianna, who wants to be a hair stylist/colorist or makeup artist, likes spending time with her cat and painting.

NAME: Stacy Conn

GRADE: 11

PROPERTY: The Village at Somerset

CITY/STATE: Somerset, PA

MGMT. CO.: WinnResidential

AHMA: PAHMA

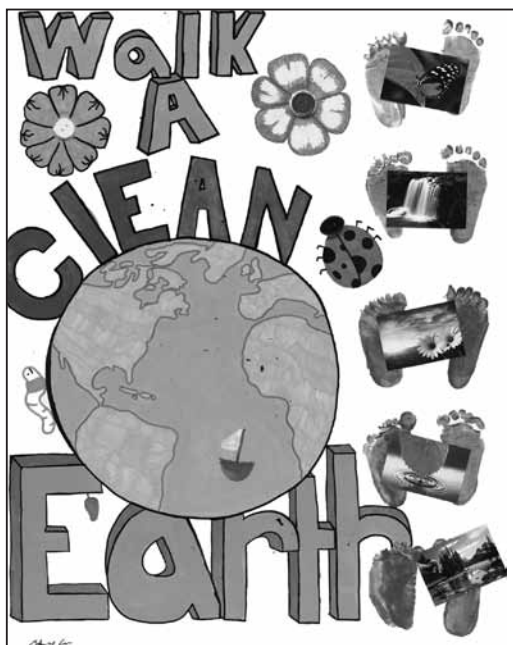
With this piece of artwork, Stacy was motivated by a love of the outdoors. Stacy is still contemplating what to do profession-



Bette Shapiro



Lizbeth Torres



Stacy Conn



Vivianna Salcido



Jalene Weasel

ally, but enjoys drawing, hiking, and listening to music. "Some people think drugs are cool, but they're definitely not and can ruin your life," says Stacy.

NAME: Jalene Weasel

GRADE: 10

PROPERTY: Council Grove Apartments

CITY/STATE: Missoula, MT

MGMT. CO.: Tamarack Property Management

AHMA: Rocky AHMA

Jalene loves drawing, painting, fashion design, reading cartoon comics, watching TV, and walking with her family. Her goal is to be a fashion designer or a chef someday, and she wants people to know that "doing alcohol and drugs will not help you to achieve your goals."

HONORABLE MENTIONS

NAME: Jazmin Moreno

GRADE: 9

PROPERTY: Fawn Ridge Apartments

CITY/STATE: The Woodlands, TX

MGMT. CO.: Summit Housing Partners

AHMA: AHMA East Texas

NAME: Alexis Thomas

GRADE: Kindergarten

PROPERTY: Timberland Apartments

CITY/STATE: Williamsport, PA

MGMT. CO.: The Michaels Organization

AHMA: PennDel AHMA

NAME: Kymani Gordon

GRADE: 6

PROPERTY: San Jose Apartments

CITY/STATE: San Jose, CA

MGMT. CO.: DKD Property Management Company

AHMA: AHMA NCNH

NAME: Eloisa Ramirez

GRADE: 3

PROPERTY: Weslaco Village Apartments

CITY/STATE: Weslaco, TX

MGMT. CO.: Wedge Management

AHMA: SWAHMA

NAME: Jayden Toland

GRADE: Kindergarten

PROPERTY: Southpark Apartments

CITY/STATE: Columbus, OH

MGMT. CO.: American Apartment Management Company

AHMA: MAHMA

NAME: Ruth Kaufman

Senior

PROPERTY: Winter Hill Apartments

CITY/STATE: Falls Church, VA

MGMT. CO.: NDC Real Estate

Management Incorporated

AHMA: Mid-Atlantic AHMA



Jazmin Moreno



Eloisa Ramirez



Alexis Thomas



Jayden Toland



Kymani Gordon



Ruth Kaufman

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Compelling Stories from 2012 NAHMA Scholars Group

BY DR. BRUCE JOHNSON

Again this year, the academic performance of the NAHMA Educational Foundation Scholars is truly outstanding. Nineteen of the 33 recipients have a grade point average of 3.5 or above, and nine more are at 3.0 or above. No small feat when one considers the rigorous curricular majors that these students are pursuing. These include pre-medicine, pharmacology, law, nursing, biology, athletic training, accounting and finance, and business.

This year's recipients range in age from 18 to 57, and all are involved in some form of community service. More than one-third of the group are parents, including many single parents. All of them share a strong work ethic and desire to finish their post-secondary education.

These statistics and demographics tell the story of an outstanding NAHMA Scholars group that is further highlighted when some of their compelling individual human interest stories are revealed. The following profiles are representative of the current NAHMA Scholars:

■ A 21-year-old Pennsylvania resident has a

3.6 grade point average as a senior psychology major at Shippensburg University. Her family was abandoned by her father when she was a teenager, and she struggled during her high school years as the family tried to recover and refocus. She received conditional admittance to school and has followed that with five straight semesters on the Dean's List. She is actively involved in a wide variety of campus activities that are designed to assist those in need.

■ As a result of her own personal experience with domestic violence this 33-year-old single mother of two is majoring in family therapy. Her 3.6 grade point average at Mount San Jacinto Community College follows three semesters of steady and consistent academic performance. Her strong desire to assist others who are living what she has already experienced is evident in her community service work as well.

■ With an Associate of Arts degree already under her belt, this 27-year-old resident of Virginia is now a senior at the University of Phoenix. She is completing her studies as a finance major at the online school. After growing up in

a severely dysfunctional home, she became pregnant and dropped out of high school. She then took in her younger brother and sister. Hence, at age 22 she was responsible for three children under the age of 12. She has been employed steadily during her schooling, making her 3.28 grade point average all the more impressive.

■ The first thing this 19-year-old state of Washington resident had to do upon arrival in the U.S. was to learn the English language. He was successful in that endeavor and graduated with a 3.8 grade point average from high school. He is now a freshman at the University of Washington majoring in high-level science courses that he hopes will lead him to medical school. He volunteers as a teacher at his mosque helping the students learn English.

■ This 25-year-old student at the New England School of Law with a 3.56 grade point average came to Massachusetts many years ago as an illegal immigrant. Her family worked diligently to successfully gain legal status, and she went on to

NAHMA's COQ Program Receives National Award

NAHMA WAS RECENTLY HONORED WITH AN American Society of Association Executives' (ASAE) *Power of A Award (PWRA)* for its Communities of Quality® (COQ) National Recognition and Awards program.

The PWRA awards recognize association programs, activities and initiatives "that advance America and the world," and are part of a larger Power of A awareness campaign launched by ASAE in 2009 to educate and inform policymakers in Washington and others about the wealth of resources and expertise in the association community. The PWRA awards are made to programs that move beyond an association's "everyday" best practices to truly generate public benefit.

The COQ National Recognition program acknowledges the best multifamily affordable housing communities across the country for excellence in the way they manage the physical, financial and social condition of the properties.

There are currently more than 1,500 properties across the country that have achieved National Recognition status in NAHMA's COQ program. The COQ Awards contest is now entering its 20th year.

"We have long known that the Communities of Quality® program has a big impact on affordable housing providers' interest in and commitment to providing high-quality multifamily housing that is an asset to their communities," said NAHMA President

Scott Reithel. "We greatly appreciate being acknowledged by ASAE through its prestigious and competitive awards program."

"The Power of A Award is shared by all COQ-recognized properties, because their owners and managers are the people who really work to create affordable housing that's an asset to their communities," Reithel said.

PWRA awards may be local, national or international in scope. ASAE received nearly 100 entrants for its 2012 PWRA awards, with 14 associations, including NAHMA, receiving the ASAE Silver Award. PWRA also honors six entrants with a Summit Award and four with a Gold Award.

The criteria on which winning entries

earn her undergraduate degree from the University of Massachusetts-Amherst. She aspires to become an immigration lawyer and has volunteered for a pro bono legal services agency that assists immigrants. She has also worked as a paralegal at a full-service law firm, gaining valuable practical experience. Her commitment to assist immigrants living in poverty was noted by her professors, who provided her outstanding references.

■ This 57-year-old single mother of six and grandmother of four was the victim of domestic violence, having been shot by an estranged boyfriend many years ago. She has maintained a positive attitude and outstanding work ethic while being employed in a variety of jobs and working toward her degree in social work over the years. She has a 3.48 grade point average and has stressed the importance of education to her own children by being a great role model.

These stories help to accentuate the remarkable record of the 2012 NAHMA Scholars. The NAHMA Educational Foundation wishes to thank all of its supporters, who make it possible for worthy students like those mentioned to pursue their educational goals. **NN**

Dr. Bruce Johnson is the Program Administrator for the NAHMA Educational Foundation Scholarship Program.

are selected include reach, originality and effectiveness at solving societal or business problems, and impact on an industry, profession or affected community. Award-winning entries effectively showcase how associations benefit society through volunteerism, education, social responsibility, innovation, research and problem solving.

More information on the Power of A Awards can be found at www.thepowerofa.org/awards and details about Silver Award winners can be found at www.thepowerofa.org/2012/07/asae-announces-fourteen-power-of-a-silver-award-winners. More information on NAHMA's Communities of Quality® program can be found at www.nahma.org/content/coq.html. **NN**

IRS Proposes Rule for Tenants' Utility Costs

Utility costs paid by a tenant based on actual consumption in a submetered, rent-restricted unit will be treated as paid by the tenant directly to the utility company, according to IRS/Treasury proposed regulations on Utility Allowances Submetering for Low Income Housing Tax Credit (LIHTC) properties, issued Aug. 7 in the Federal Register.

IRS/Treasury will hold a public hearing on the proposed rule on November 27, 2012, at the IRS Building in Washington.

At press time, NAHMA was working with its industry partners to prepare joint comments on the proposed rule by the submission deadline of Oct. 9.

The proposed rule is at www.gpo.gov/fdsys/pkg/FR-2012-08-07/pdf/2012-19179.pdf.

NAHMA Meets with RD on Policy Concerns

On August 29, NAHMA met with senior leadership in the Rural Housing Service to share its concerns on policy changes that NAHMA believes will negatively impact the rural housing portfolio. The policy changes of concern included freezing the RD management fees in FY 2013, retiring rental assistance when an RD property is foreclosed upon or an owner pre-pays the mortgage, and ending prepayment incentives to properties with RD loans after the transfer of the property has closed.

NAHMA asked RD to reconsider these policies, as they hurt the Agency's and owner/manager efforts to preserve affordable multifamily housing and provide quality, affordable housing to very-low income households in rural areas.

Two of the RD policies were announced in unnumbered letters issued by the Agency's Housing and Community Facilities Programs on May 14 and May 18. Earlier, the Agency had announced its decision to freeze the RD Management Fees in FY 2013.

NAHMA said that the changes would work against rural housing preservation efforts and harm the low-income households that need RA the most.

In addition, NAHMA encouraged RD to pursue and prioritize policies that provide adequate funding for RD Multifamily Housing Programs in FY 2014.

To read NAHMA's policy paper on the issues, visit <http://www.nahma.org/member/usda.html>.

Changes Made to PHAS Scoring and Deficiencies

On August 9, HUD published the final notice for "Public Housing Assessment System (PHAS): Physical Condition Scoring Notice and Revised Dictionary of Deficiency Definitions" in the *Federal Register*.

The notice provides additional information to PHAs and members of the public about HUD's process for issuing scores under the Physical Condition Indicator of the PHAS under the PHAS Physical Condition Scoring Process notice published on February 23, 2011. In addition, this notice makes changes to the Dictionary of Deficiency Definitions (Dictionary). The process for issuing scores and the changes in this notice apply to the physical condition inspection process for both multifamily and public housing properties.

HUD made changes to the proposed definitions in the Dictionary based on public comments. Some, but not all, of the definition changes NAHMA proposed in its comments were included in the final notice.

The point loss cap, which NAHMA supported, remains the same. Other definition changes concern deficiencies related to exterior windows, kitchens, "pools and related structures (common areas)," fences, damaged hardscape surfaces (clarifying that repaired or sealed cracks are not considered a deficiency), floor coverings and more.

This notice is effective for all inspections conducted on January 1, 2013 and thereafter for multifamily housing properties assisted with Project-Based Section 8, Section 202 and Section 811 capital advances and loans; for multifamily housing properties with mortgages insured or held by HUD; or properties receiving insurance from HUD.

The notice is effective for public housing properties as of September 10, 2012 and is applicable to PHAs with fiscal years ending on December 31, 2012, and thereafter.

A copy of the final notice may be found at <http://www.gpo.gov/fdsys/pkg/FR-2012-08-09/pdf/2012-19335.pdf>.

REGULATORY WRAP-UP

USDA-RURAL DEVELOPMENT HAS REVISED a recently released version of Form RD HB-1-3550 and HB-2-3550, the Subsidy Repayment Agreement. The form more clearly explains when recapture is due and how it is calculated and further defines many of the terms used on the agreement. The form is also revised to state that the unpaid balance of loans being liquidated by deed-in-lieu of foreclosure (voluntary conveyance) to the government or foreclosure shall include the total amount of subsidy that has been granted on the loan. Supplies dated prior to the revision date will be disposed of or recycled. This Form and FMI are available on the Rural Development Instructions home page (<http://www.rurdev.usda.gov/regs/>).

On August 3, 2012 HUD published its proposed FY 2013 Fair Market Rents (FMRs). The FMRs are used to help determine payment standards for the Housing Choice Voucher (HCV) program, initial renewal rents for some expiring Project-based Section 8 contracts, initial rents for housing assistance payment contracts in the Moderate Rehabilitation Single Room Occupancy program, and rent ceilings in the HOME program. A copy of the proposed FY 2013 FMRs is available at www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr13.

HUD NEWS

ON SEPTEMBER 10, 2012, HUD PUBLISHED NOTICE H 2012-15 "Funding for Tenant-Protection Vouchers for Certain At-Risk Households in Low-Vacancy Areas-Request for Comments." A copy of the notice may be found at <http://portal.hud.gov/huddoc/12-15hsgn.pdf>. The notice solicits public comments on HUD's proposed funding process and selection criteria for tenant protection vouchers for certain at-risk households in low-vacancy areas. NAHMA is reviewing the notice and will submit comments on behalf of its members.

ON SEPTEMBER 12, 2012, HUD PUBLISHED NOTICE H 2012-16 "EXTENSION OF HOUSING NOTICE H 2011-24: Reissuance of Revised Protocol for Placing a

HUD Announces Mortgage Insurance Premium Increases

ON AUGUST 15, HUD PUBLISHED NOTICE "Changes in Certain Multifamily Housing and Health Care Facility Mortgage Insurance Premiums for Fiscal Year (FY) 2013" in the *Federal Register*. The notice announces that mortgage insurance premium (MIP) increases for certain multifamily housing and health care facility mortgages will be implemented in FY 2012 and FY 2013.

The revised MIPs will be effective for any firm commitments issued or reissued on or after October 1, 2012, with the exception of those transactions for which firm commitment applications were submitted prior to June 1, 2012. Firm commitments for applications received prior to June 1, 2012, will still be subject to the current basis point MIP rates (FY 2012) instead of the FY 2013 basis point MIP rates, even if issued after October 1, 2012.

These changes will not apply to loans combined with low-income housing tax credits (LIHTCs), other affordable housing loans for HUD-assisted properties or loans insured under FHA's Risk Sharing programs. The term "other affordable housing loans for HUD-assisted properties" includes those properties with an active Project-Based Section 8 contract covering any of its units.

The MIP for market-rate New Construction/Substantial Rehabilitation loans under Sections 207, 213, 220, 221(d)(4),

231, 232, and 242 will be increased by 20 basis points, and Section 223(a)(7) loans will be increased by 5 basis points. There is a 15 basis point increase for all other market-rate multifamily housing, health care facility, and hospital loans. Positive credit subsidy obligations will not be required in FY 2013 for loans under any of the active mortgage insurance programs for multifamily housing or health care facilities.

A copy of the notice may be found at: <http://www.gpo.gov/fdsys/pkg/FR-2012-08-15/pdf/2012-20045.pdf>.

HUD originally proposed the MIP changes in an April 10, 2012 Federal Register Notice.

The Department believes that the MIP increases will provide additional protection for the General Insurance and Special Risk Insurance (GI/SRI) fund, increase receipts to the Treasury, encourage private lending to return to the market, and price the MIPs appropriately to compensate for the FHA's risk.

NAHMA signed on to an industry letter opposing the proposed increases to the MIPs. A copy of the letter may be found at www.nahma.org/member/New%20HUD%20Docs/MIP%20Final%20Industry%20Letter.pdf.

Flag in the Active Partners Performance System (APPS) when a Property Receives a Physical Inspection Score Below 60 but Above 30." The notice had clarified the protocol for placing flags in the APPS when a property receives a REAC score below 60 but above 30. It allows the property owner to correct the deficiencies within a reasonable timeframe without being penalized by a flag in APPS. Notice H 2011-24 was set to expire on September 30, 2011, and this new notice extends the previous one until amended, superseded, or rescinded. A copy of the Notice may be found at <http://portal.hud.gov/huddoc/12-16hsgn.pdf>.

ON SEPTEMBER 6, 2012, USDA-RURAL DEVELOPMENT PUBLISHED "GUARANTEED RURAL RENTAL HOUSING LOW LOAN-TO-COST RATIO" in the *Federal Register*. RD will not be modifying the lease-up reserves and percent of the guarantee previously established for loans guaranteed under Option Three (Continuous Guarantee) of the Guaranteed Rural Rental Housing Program (GRRHP) for the Section 538 program. The low loan-to-cost ratio is defined at 50 percent in order for a loan to be eligible for a single continuous guarantee for construction and permanent loans. A copy of the announcement may be found at www.gpo.gov/fdsys/pkg/FR-2012-09-06/pdf/2012-21883.pdf.

ON SEPTEMBER 4, 2012, HUD PUBLISHED A "FREQUENTLY ASKED QUESTIONS" (FAQ) document for HUD Notice H 2012-08, "Updated Requirements for Prepayment and Refinance of Section 202 Direct Loans." Questions are categorized into sections such as use of funds, Section 8, debt service savings, etc. HUD will be updating this document as more FAQs on Notice H 2012-08 arise. A copy of the document may be found at <http://portal.hud.gov/hudportal/documents/huddoc?id=FAQ-Notice-2012-08.pdf>.

ON AUGUST 16, 2012, HUD LAUNCHED ITS "INNOVATION OF THE DAY" (IOD) WEBSITE. This platform was developed as a hub for collecting and disseminating innovative housing, community development, built environment and urban practices. Its purpose is to crowd-source new models and ideas that can be leveraged not only within HUD, but by other agencies, municipalities, philanthropies, nonprofit, and citizens. HUD is encouraging the public to share their housing innovations through this website. In addition, HUD has announced that it will host the first ever Innovation Summit to bring together policymakers, nonprofits and practitioners to facilitate the sharing of ideas and to stimulate policy development at all levels. NAHMA will provide additional informa-

tion on this Summit when it becomes available. The IOD platform may be accessed at <http://portal.hud.gov/hudportal/ HUD?src=/innovationoftheday>.

ON JULY 26, HUD PUBLISHED ITS FINAL NOTICE (NOTICE PIH 2012-32) FOR THE RENTAL ASSISTANCE DEMONSTRATION (RAD) PROGRAM. The RAD program was originally authorized under the FY 2012 appropriations legislation. On March 8, 2012 HUD posted and circulated its draft RAD Notice (Notice PIH 2012-18) for public comment. The final notice takes the public comments on Notice PIH 2012-18 into account and makes changes to the notice language accordingly. A copy of the final notice may be found at <http://portal.hud.gov/huddoc/pih2012-32.pdf>. NN



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Feeling Blessed for a Wonderful Career

“AS I THINK OF MY CAREER, IT is clear that my purpose was to be in housing,” said Christina Garcia Sanchez. “It runs throughout my family. My father worked for the HUD office in San Antonio for over 30 years and now owns his own real estate business. My sister has a vast amount of experience managing public housing. I have always worked in the housing industry.”

Garcia Sanchez’s first job was working for a local property management company while in college. When she graduated from St. Mary’s University in San Antonio, she accepted a job in Dallas, in retail. “My boss asked, ‘where are you going?’ and offered me a supervisory job in property management,” she said.

Over the years she had been a receptionist, worked in accounts payable and bookkeeping, filled in on site when a manager was sick or on vacation—“they allowed me to experience the whole gamut,” she said. In her new position she supervised the company’s affordable portfolio. “At the time I thought I was sort of invincible,” she said. “I shudder to imagine what people thought of me back then.” She stayed with the company for four more years.

In the early- to mid-’80s, Garcia Sanchez went to work for a multifamily developer. She supervised the lease-up of new, market-rate housing and established a property management department. She stayed eight years.

This next led her to become director of operations for another local property management company. “In exchange for some sweat equity, I had a percentage of ownership in the company,” she said. This company’s focus was mostly

affordable housing and troubled properties that needed a turn-around plan.

“It was a very rewarding experience,” she said, including having that bit of ownership interest. “I am grateful for the chance to understand the true cost of delivering quality management to clients.” She stayed 10 years.

From there, Garcia Sanchez went to work for Lincoln Properties, which had a portfolio in both San Antonio and Austin. “I saw Lincoln as an opportunity to be involved with an organization that had a national presence. It was a turning point in my career,” she said.

A PERFECT LANDING

“My coming to National Church Residences was divinely inspired,” Garcia Sanchez said. She’d been working for Lincoln for two years when she learned that a senior vice president of NCR had been visiting a property managed by Lincoln, which competed with an NCR property down the street. “I knew that they could benefit from our management, and I prayed I could convince him to let us manage it,” she said.

Her prayers were answered, “but not in the way I expected,” she said. “He offered me a job, and I now oversee management of that property.”

Garcia Sanchez started out on the operations side for NCR, and over six years, her responsibility grew to more than 90 properties in 12 states and Puerto Rico.

“In the last two years my role has changed,” she said. “I was asked to spend time helping NCR on the



development side.”

This “has really opened my eyes to what developers face,” she said.

LEARNING BY DOING

A lot of Garcia Sanchez’s experience was gained through on-the-job training. She also attended certification courses through the NAA and served as instructor for several courses. What also aided her growth in the industry was her service on boards and commissions, such as San Antonio’s Housing Authority, its planning and zoning commission, and its water systems.

She also served on the board of the Texas Apartment Association and the Texas chapter of National Association of Housing and Redevelopment Officials (NAHRO). She was also president of the San Antonio Apartment Association.

Garcia Sanchez has chaired NAHMA’s membership and marketing committee for the last two years. “It’s been great to see how NAHMA is organized and see the amount of respect NAHMA has from our legislators and other third parties,” she said.

KEEPING THE FAITH

Garcia Sanchez admits her work is demanding but also said she realizes just how important it is to manage stress and have a work/life balance. She exercises, belongs to an international Bible Study Fellowship, does yoga and dances, and enjoys spending time with family, friends and her two miniature Dachshunds.

“My entire career has just been a blessing.” **NN**

EDUCATION CALENDAR

OCTOBER

10
Determining Income
101/201
Worcester, MA
Julie Kelliher
(781) 380-4344

10-11
SHCM 1½ Day Prep
Course/Exam
Mt. Laurel, NJ
Gerri Aman
(856) 786-2183

11
Fair Housing Refresher
Oakland, CA
Jennifer Diehl
(866) 698-2462

16
Florida Housing
Symposium
Dania Beach, FL
Daria Jakubowski
(800) 745-4088

16-17
SHCM 1½ Day Prep
Course/Exam
Milwaukee, WI
Audra Garrison
(888) 242-9472

16-17
SHCM 1½ Day Prep
Course/Exam
Springfield, MA
Julie Kelliher
(781) 380-4344

16-17
PAHMA Fall Conference
Seven Springs, PA
Paula Bresnei
(412) 445-8357

17
Fair Housing Workshop
Dania Beach, FL
Daria Jakubowski
(800) 745-4088

17
Supervisor
Series—Management
San Francisco, CA
Jennifer Diehl
(866) 698-2462

22-23
CGPM Training
San Francisco, CA
Jennifer Diehl
(866) 698-2462

23
Fair Housing Compliance
Louisville, KY
Daria Jakubowski
(800) 745-4088

24-25
NEAHMA Annual
Conference & Trade Show
Norwood, MA
Julie Kelliher
(781) 380-4344

24-26
CPO
Louisville, KY
Daria Jakubowski
(800) 745-4088

28-30
NAHMA Fall Meeting
Washington, DC
Brenda Moser
(703) 683-8630, ext 12

NOVEMBER

6
CPO
San Francisco, CA
Jennifer Diehl
(866) 698-2462

6
CGPM Training
Detroit, MI
Audra Garrison
(888) 242-9472

7
504 Coordinator
Atlanta, GA
Daria Jakubowski
(800) 745-4088

7-8
SHCM 1½ Day Prep
Course/Exam
Grandville, MI
Audra Garrison
(888) 242-9472

12-13
LIHTC/SHCM Exam
Memphis, TN
Daria Jakubowski
(800) 745-4088

13
Top Ten Mistakes
Everyone Makes
Concerning REAC
Grandville, MI
Audra Garrison
(888) 242-9472

15
Electrical Awareness and
Safety 101
MA
Julie Kelliher
(781) 380-4344

DECEMBER

4
How To Maneuver Secure
Systems & EIV Update
Webinar
Audra Garrison
(888) 242-9472

5
NEAHMA Holiday Meeting
TBD
Julie Kelliher
(781) 380-4344

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In 1982 I was On-Site Manager for a HUD Subsidized Apartment Community & in 1985 I advanced into the Supervisory position overseeing 19 Section 8 Projects. My interest in automating the 50059 was realized in 1985 when I commissioned my dbase instructor to program one of the TRACS compliant software packages we still use today. We also use a popular windows-based Farm Home & HUD integrated TRACS & MINC compliant software package with integrated accounting.

I have completed all the IREM courses to become a CPM. Over the years I have continued to attend HUD & TRACS seminars and have been to many occupancy training seminars offered by different trainers.

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For information on specific classes being offered, please contact the AHMA or organization directly. All dates and locations are subject to change. For the most up-to-date listings, visit the NAHMA website at www.nahma.org/content/mem_calendar.html.

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Bringing People Skills Into Play at Work

SCOTT PLOYER ENTERED THE property management business in a unique way.

In 1987, after serving in the Air Force, attending college, working for the Boston School Department and a nonprofit, a family friend hired Ployer to work at the flagship property at his management company.

His first challenge was to create a paperless work-order program for the maintenance department. "I wrote the program in LOTUS 1-2-3 on an old IBM PC," he said. In a year's time, Ployer finished the WOTS (*Work Order Tracking System*) program. "Little did I know that if I had copyrighted this idea, I could be a millionaire today," he said.

Computer data entry, however, would not hold the attention of a natural people-person like Ployer. At one point before graduating high school, Ployer seriously contemplated the priesthood. "I guess I have always wanted to serve people. My whole family is in public service," he said.

Ployer's opportunity with Cornu Management Company lasted more than six years. Starting out as an assistant to the director of maintenance, Ployer then became the maintenance administrator, and then the site's business manager. "I made friends at Cornu that have lasted a lifetime," Ployer said. "Truthfully, I have made lifelong friendships in all of the organizations I have served."

Ployer left Cornu in 1993 to work for Insignia Management Group. There, he began as a senior property manager, taking over a troubled property and putting it back on track. Within six months he was promoted to district manager for

Southern New England. Ployer was with Insignia for nearly four years. His next role was vice-president and regional manager for First Investment Corporation, working with both market rate and affordable properties in nine states.

Ployer spent the next seven and a half years with Corcoran, Mullins & Jenkinson Management Co., also in Boston, where he was promoted four times, ultimately serving as a vice president and director of commercial management.

In 2008, Ployer went to work for The Community Builders (TCB) as portfolio manager in charge of 19 properties in New England and North Carolina. In April 2012, his diverse background led him to take over as director of facilities management for nearly 100 properties in 11 states.

NEAHMA A NATURAL FIT

Ployer became involved with New England AHMA (NEAHMA) in 1989 and became a board member seven years ago. He became board president in 2010. In October 2012, he will begin the third and final year of his presidency.

Ployer is proud to have played a part in solidifying NEAHMA "as one of the top AHMAs in the country." With the largest board of any AHMA (25 members), Ployer said, "Everyone is actively involved; we get things done."

Among NEAHMA's recent accomplishments was the raising of \$75,000 for the NAHMA Educational Foundation—far surpassing what the foundation's board president asked local AHMAs to try and raise. Ployer credits members of the board with organizing the very successful Boston



Harbor Cruise during NAHMA's recent annual meeting in Boston.

At TCB, Ployer is also very committed to NAHMA's Communities of Quality® program. In 2011, the company submitted and received 49 COQ designations. TCB was also designated

a national COQ corporate partner. Three TCB properties and one other NEAHMA-member property (owned and managed by WinnResidential) won national COQ Awards in 2011.

TCB is moving towards a "best in class philosophy." As part of this, Ployer said, "I will continue to promote NAHMA and its initiatives, including the Communities of Quality®, and all of its designation programs. We want our staff to receive the highest level of professional education possible and for our sites to receive an appropriate level of community recognition. NAHMA provides both."

FIRST AND FOREMOST, A PEOPLE PERSON

What Ployer values most about working in affordable housing is positively impacting residents' lives. "We serve the underserved every day," Ployer said. "There's nothing quite like finishing all of the paperwork and handing a family or an elderly resident the keys to their new home."

TCB has afforded Ployer the unique opportunity of incorporating his more than 30 years of education and business acumen with his dedication to community service. "Being community-minded and now part of the largest nonprofit urban affordable-housing provider in the country brings my career full circle." **NN**

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

thelastword

BY SCOTT REITHEL, NAHP-e

Keep NAHMA and Its Programs Strong



REGARDLESS OF THE OUTCOME of the upcoming presidential election, it's pretty certain that resources for affordable housing will be tight due to the federal deficit and budget cuts. Needless to say, we will have our work cut out for us in keeping affordable housing even remotely on the front burner as our leaders attempt to pull us back safely from the "fiscal cliff" some have described the country as teetering on.

All the more reason to reach out to our colleagues and urge them to become members of NAHMA. We know how important the organization is to us professionally as individuals and as companies. We also know how respected NAHMA is among policymakers, agency staff, congressional staff and others in Washington, D.C.

Our strength, though, is in our numbers. The more affordable-property owners and managers we have as NAHMA members, the greater our clout. I want, therefore, to urge all of us to reach out to as many industry colleagues as we can and encourage them to join with us in

the valuable work NAHMA does.

Now is a great time to do this. We are constantly keeping on top of regulatory changes that directly affect our industry. This requires vigilance, and the more members we have who care about these issues, the greater our chances of seeing desirable outcomes.

Fundamentally, NAHMA programs are too good not to share. Who can help but be moved by the work the NAHMA Educational Foundation is doing, and the lives that are being so profoundly touched by the scholarships the foundation gives out? (See the article on page 24 to see what I mean.) I want to give a special shout-out to Foundation Chairman Wayne Fox, who is doing an outstanding job of inspiring contributions to this valuable program.

I'd also like to acknowledge the upcoming Communities of Quality® (COQ) Award Program deadline of November 9. The COQ awards show members of Congress, White House staff, agency heads and other policy staff

just what an asset affordable properties are—and why creation and preservation of this housing is so important.

The recent award the COQ National Recognition program received (see article on page 24) demonstrates how cutting-edge and out-of-the-ordinary this program is.

We have so much to be proud of as members of NAHMA, which is all the more reason to spread the word and boost our membership. NAHMA may need members, but it is just as important to remember that the industry needs NAHMA. We need a champion in Washington. Regardless of who holds the highest office in the land and who subsequently gets named to head or continue to head various agencies of importance to us, NAHMA needs to be a source of institutional memory and continuity.

Help us remain strong and keep our programs strong. We all will benefit. **NN**

Scott Reithel is Vice President of Property Management for Community Housing Partners and President of NAHMA.