

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

IN THIS ISSUE

- 3 Inside NAHMA
- 9 Washington Update
- 10 Tax Credit Compliance
- 13 NAHMA Works to Improve Proposed Preservation and Tenant Protection Act
- 17 Calendar Art Winners
- 24 Scholarship Winners
- 26 Regulatory Wrap-Up
- 28 Member Spotlight
- 30 Up Close & Personal
- 31 Education Calendar



HUD Clarifies NAHMA and Industry EIV Concerns

On January 31, 2010, HUD issued its final rule, "Refinement of Income and Rent Determination Requirements in Public and Assisted Housing Programs: Implementation of the Enterprise Income Verification System-Amendments," which requires the use of the EIV System as a third-party source to verify tenants' employment and income information and to reduce administrative and subsidy payment errors. After the rule was issued, NAHMA and other industry groups requested a number of clarifications on compliance requirements.

In July, HUD issued Notice H 2010-10, which supersedes previous EIV guidance. The new notice instructs multifamily owners and agents (O/As) on procedures they must implement to comply with the EIV mandate. It describes:

- Updates to the property's tenant selection plan, policies and procedures that are necessary to run EIV reports;
- How to use the EIV reports;
- Who may view the EIV reports;
- What to do if the tenant disputes information in the EIV report;
- What to do if the EIV data reveals the tenant has overpaid or underpaid rent;
- Documentation the O/As must keep on file and the length of time records must be retained;
- Required procedures to safeguard EIV information and protect the tenant's privacy;
- Penalties for misuse of EIV information; and
- Penalties for noncompliance if the O/A does not use EIV as instructed;

REQUIREMENTS FOR MULTIFAMILY PROGRAMS

On August 13, 2010, NAHMA issued a detailed *NAHMA Analysis* on this latest HUD notice. To access the full analysis, NAHMA members can go to the Members' Entrance page at www.nahma.org.

Here are some highlights of HUD's response to NAHMA's previous request for clarifications.

Privacy and Access Concerns

Information about residents available through EIV is protected under the federal Privacy Act. Penalties for misuse or unauthorized disclosure include a felony conviction and maximum \$5,000 fine or up to five years imprisonment, as well as civil damages. Unauthorized inspection carries a misdemeanor penalty of up to \$1,000 and/or one year imprisonment, as well as civil damages.

There are strict rules about accessing, using and safeguarding the information generated from EIV, because the information is also protected under the

hard copy files within the O/A's offices.

IPAs are **not** authorized to obtain access to EIV, and they may **not** download any information from EIV to portable devices.

The Privacy Act prohibits disclosure of a person's information unless he or she has provided written consent. HUD will issue a sample form for "obtaining the tenant's consent to disclose information to another adult household member or to persons assisting the tenant with the recertification process." If the tenant provides written consent, disclosure of EIV information is permitted to the following persons who may assist tenants during the recertification process. These include:

- Service coordinators (if they are present at the annual or interim recertification);

EIV can only be used by authorized persons for official limited purposes. ACCESS to the database is RESTRICTED, and those who use the hard copy reports generated from EIV must sign rules of behavior.

Social Security Act and HUD's agreements with the federal agencies that provide income and employment data. EIV can only be used by authorized persons for official limited purposes. Access to the database is restricted, and those who use the hard copy reports generated from EIV must sign rules of behavior.

The notice explains:

- Owners and agents must use EIV for third-party income verification and to reduce subsidy errors;
- Contract Administrators and HUD staff must use EIV to monitor the O/A's compliance in using the EIV system; and
- HUD's Office of Inspector General (IG) has access to EIV for auditing purposes.

More recently, HUD allowed independent public auditors (IPAs) to use EIV information for auditing an owner's compliance with verifying income and the accuracy of rent/subsidy determinations. After IPAs sign the EIV Rules of Behavior for Non System Users, **they are only allowed to use EIV information in the**

- Translators/Interpreters;

- Individuals assisting an elderly individual or a person with a disability;

- Guardians;

- Powers of Attorney; or

- Other Family Members.

EIV information must **not** be used for unauthorized purposes and must not be disclosed to unauthorized persons. It cannot be used to complete the LIHTC Tenant Income Certification (TIC) or to certify tenants in Section 515 rural housing (if they are not receiving Section 8 assistance). The information cannot be disclosed to state agency officials for LIHTC compliance monitoring or to RHS staff for compliance monitoring—even if the tenant is receiving Section 8 assistance.

Section XII of Notice H 2010-10 describes security procedures for accessing, using, storing and destroying EIV data.

What's In EIV?

Section VII and Attachment 6 provide detailed explanations of how to use the

EIV income and verification reports. For each report in EIV, these sections describe:

- The report's purpose;
- Whether the O/As must update the policies and procedures or tenant selection plans to use it;
- Tenant consent requirements for each report;
- How often O/As must use the reports;
- Procedures to follow when there are discrepancies between the EIV data and the tenant's reported information;
- Required file documentation to demonstrate the O/A's compliance; and
- Record retention requirements.

Specific reports in EIV include Summary Reports; Income Reports, including Income Discrepancy Report, No Income Report and New Hires Report;

Verification Reports, including Existing Tenant Search, Multiple Subsidy Report, Identity Verification Reports (failed EIV Prescreening & Failed

EIV Verification) and Deceased Tenants Report; and Systematic Alien Verification for Entitlements (SAVE), which is an external link to the Department of Homeland Security's SAVE system that verifies the immigration status of non-citizens.

When Discrepancies or Disagreements Arise

HUD regulations prohibit O/As from taking any adverse actions against the tenant (including terminating or reducing rental assistance) based solely on EIV data. EIV is an imperfect tool. Data in the reports may be incorrect for any number of reasons—ranging from data entry errors to identity theft.

Tenants have the right to dispute EIV data, which will trigger investigation and third-party verification requirements [from the third-party source] for the O/A. Section IX provides detailed procedures for investigating and resolving

continued on page 4

PRESIDENT

Dan Murray, NAHP-e
dmurray@cjmanagement.com

EXECUTIVE DIRECTOR

Kris Cook, CAE
kris.cook@NAHMA.org

DIRECTOR, GOVERNMENT AFFAIRS

Michelle L. Kitchen
michelle.kitchen@NAHMA.org

DIRECTOR, FINANCE AND ADMINISTRATION

Rajni Agarwal
rajni.agarwal@NAHMA.org

MANAGER, EDUCATION AND SPECIAL PROGRAMS

Brenda Moser
brenda.moser@NAHMA.org

MANAGER, MEETINGS, MEMBERSHIP AND SPECIAL PROJECTS

Elizabeth Tucker
elizabeth.tucker@NAHMA.org

MANAGER, GOVERNMENT AFFAIRS

Lauren Eardensohn
lauren.eardensohn@NAHMA.org

EDITOR

Catherine A. Smith
Community-Based Communications, L.L.C.
cbc.smith@comcast.net

DESIGN

Mary Prestera Butler
butlers5@comcast.net

2009-2010 NAHMA OFFICERS AND BOARD OF DIRECTORS

President

Dan Murray, NAHP-e

President Elect

Scott Reithel, CPM, NAHP-e

Vice President

Ken Pagano, CPM, SHCM, NAHP-e
Gianna Solari, SHCM, NAHP-e

Secretary

Carole Glodney, SHCM, NAHP-e

Treasurer

Karen Newsome, SHCM, NAHP-e

Past President

Michelle Norris, SHCM, NAHP-e

Directors

George Caruso, CPM, RAM, SHCM, NAHP-e
John Grady, RAM, SHCM, NAHP-e
Raquel Guglielmetti
Steve Henderson, NAHP-e
Nancy Hogan, CPM, NAHP-e
Michael Johnson, SHCM, NAHP-e
Randy Lenhoff, NAHP-e
Gemi Ozdemir
Karen Steinbaum, NAHP-e
Gwen Volk, CPM, SHCM, NAHP-e
Chris White, NAHP-e
Bill Wollinger, SHCM, NAHP-e

Voting Past Presidents

Wayne Fox, SHCM, NAHP-e
Johrita Solari, SHCM, NAHP-e



Calendars Are Ready; Order Yours Today!

FOR THE 24TH STRAIGHT YEAR, NAHMA has sponsored its "AHMA Drug-Free Kid" poster art and calendar contest. Production and distribution of this calendar is NAHMA's major fundraiser of the year. We hope our positive themes of "I Can Do Anything I Believe" and "Become a Superstar" inspire you to purchase the calendars for all your properties, employees and residents.

Based on the important anti-drug and violence message conveyed by the calendars, purchasing them is a HUD- and RHS-allowable expense! You may also earn points in your state's tax credit Qualified Application Process.

There is an order form in this issue of NAHMA News to make it easy for you to order the calendars, and though the black-and-white images don't do the colorful artwork justice, you can see on pages 17–22 how much care was put into creation of the posters by children as young as six and seniors up to age 75. People who buy the calendar every year are always pleasantly surprised by how beautifully it's printed and how inspiring the artwork and message is.

WHAT IT MEANS FOR THE ENTRANTS

Property managers who encourage children, seniors and residents with special needs to participate in the calendar contest know the excitement that this activity generates. Whether from a five-year-old or a 95-year-old, each entry has been executed with thought and care.

In large part this is due to the AHMAs, which have their own contests and in most cases give out their own awards. This enables them to vet the entries that get sent to us so that we get

the very best artwork from each age group. Our staff then organizes the artwork as it comes in, and a panel of independent judges selects the grand-prize and national winners, as well as those who receive honorable mentions.

If you've not experienced it, imagine the excitement of residents who learn that they have won this national contest. It means scholarship money for them—\$2,500 for the grand-prize winner and \$1,000 for the national winners—or, in the case of seniors, funds for something that everybody in their residence can benefit from.

In addition, the original poster artwork is auctioned each year at a reception at NAHMA's fall meeting, which this year will be held on Monday, Oct. 25 at 6 p.m. at the Fairmont Washington Hotel in Washington, D.C.

A VALUE-ADDED SERVICE

The calendars are a wonderful tool with an important and lasting message. They have always been very well received by those who order and distribute them.

The effort it takes to stage the poster contest is only as valuable as the extent to which the calendars are sold.

The calendars are just \$5.50 each and very easy to order. You can use the enclosed order form, order online at www.nahma.org/store/ or call NAHMA at 703-683-8630 for a faxable order form.

We hope you will help make our 24th annual effort a truly outstanding one in terms of calendar distribution and the subsequent advocacy work on your behalf that it enables. **NN**
Kris Cook is Executive Director of NAHMA.

*2010 National Affordable Housing Management Association
NAHMA News is published six times a year by the National Affordable Housing Management Association, 400 North Columbus Street, Suite 203, Alexandria, VA 22314. Phone (703) 683-8630, Web site: www.NAHMA.org

SUBSCRIPTIONS: Free for NAHMA/AHMA members, \$100 for nonmembers.

ADVERTISING: Digital ads preferred. Rates vary. Contact: Dan Cooper at (301) 215-6710, ext. 112.

QUERIES: Letters to the Editor and other queries should be sent to NAHMA Executive Director Kris Cook at kris.cook@NAHMA.org or to the address above.

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

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

ing income discrepancies. Attachment 5 also explains procedures to follow when the tenant agrees with or disputes EIV information.

Penalties for O/As Noncompliance with HUD's Requirement to Use EIV

Use of EIV became mandatory on January 31, 2010. O/As who did not begin using EIV as of this date or are not using it at the time of the MOR will be subject to administrative and financial penalties. First, they will receive a MOR finding (found as Attachment 8 in the notice). In addition, the voucher payment for the month following the violation will be reduced by five percent.

Use of EIV became mandatory on January 31, 2010. O/As who did not begin using EIV as of this date or are not using it at the time of the MOR will be SUBJECT TO administrative and financial PENALTIES.

The O/A has 30 days to cure the finding. If the O/A becomes compliant, "the O/A will make an adjustment to the next scheduled voucher to collect the funds previously returned to HUD." If the O/A does not become compliant during the 30-day period, the owner and agent (if applicable) will receive a flag in the APPS system. The flag will remain in APPS until the finding is cured.

When the property changes owners or management agents, the new operator will have 90 days to gain access and use the EIV system.

POSITIVE ASPECTS OF THIS NOTICE

In the most recent guidance, HUD provided clarification on a number of questions that NAHMA had raised about the Final Rent and Income Determination Rule and the EIV webcasts. Major areas of clarification requested by NAHMA follow.

First, NAHMA argued that further guidance was urgently needed to explain when each specific EIV report must be used at each stage of the application, move-in and recertification process. NAHMA asked HUD to prepare a matrix that lists:

- Each report in EIV (i.e., existing tenant, multiple subsidy, income reports, etc.);
- Required documentation on file for each report (e.g., HUD-9887, tenant selection plan, etc.);
- When the O/A **must** run the report; and
- When the O/A **may** run the report.

NAHMA commends HUD for providing this matrix in Notice H 2010-10 as Attachment 6: Use of EIV Reports. The matrix also explains the length of time each report and its supporting documentation must be kept on file. Another helpful resource is Attachment 5: Using EIV Data Flow Chart. Attachment 5 summarizes procedures O/As must follow when there are discrepancies

between the resident's reported employment and income and the EIV data, or when the tenant does not agree with the EIV data.

Another area of confusion was how to deal with applicants and recent move-ins. The new notice instructs O/As that they must use EIV's Existing Tenant Search during the screening process for applicants. This report enables the O/A to coordinate the move-out and move-in dates with the other property. Because EIV cannot be used to verify applicants' income or employment, the notice explains, "... the O/A must request third-party verification from the income source for determining the applicant's income for eligibility and rent calculation purposes."

Adding a dollar threshold for renegotiating repayment agreements was a welcomed improvement in H 2010-10. NAHMA strongly urged HUD to revise the guidance by including a \$200 per month increase or decrease in income—the trigger for recertification—as the threshold for renegotiation. NAHMA is very pleased that new repayment agreements must, "contain a clause whereby the terms of the agreement will be rene-

gotiated if there is a decrease or increase in the family's income of \$200 or more per month."

ISSUES OF CONCERN TO NAHMA

EIV will not completely eliminate the need for independent third-party verification from employers or other government agencies. In some cases, EIV will have none of this information. For other residents, the EIV data may be incomplete. Housing operators must verify income and employment information from the source when:

- The tenant disputes the EIV information;
- EIV reports a discrepancy at the time of recertification (and other times as per the O/As' policies and procedures); and
- The tenant can't provide acceptable documentation to

support the wage and unemployment income in EIV.

In cases where the tenant enters into a repayment agreement with the O/A, two additional concerns arise.

First, HUD sets no time limit for the tenant to complete the reimbursement. The notice instructs, "The tenant and O/A must both agree on the terms of the repayment agreement." Then it states, "The tenant's monthly payment must be what the tenant can afford to pay based on the family's income," and it suggests the amount of the monthly repayment plus the monthly rent contribution, "should not exceed 40 percent of the family's monthly adjusted income." The effect of limiting the amount of the monthly reimbursement is that the time to complete payment in full may extend for years.

NAHMA's second concern involves the cost of pursuing reimbursement from the tenant. In addition to cases of fraud, HUD is now allowing O/As to keep a portion of payments collected from tenants who improperly reported their income. HUD made this change to help housing operators offset the cost of pursuing these cases. However, the allowable offset may not even be enough to cover actual costs.

YOU DON'T HAVE TO SUFFER!

Wouldn't you rather have
property management
software that is both
easy and friendly?



Domin-8 offers integrated solutions that are:

- Easy to implement
- Easy to learn
- Easy to use
- Easy to love

Don't continue to dread each day or cringe at the thought of training a new manager.

Call now to see how easy our integrated solutions can be! Learn about our special pricing for competitive upgrades.

800.226.9999

Domin-8 está comprometido con la comunidad hispana. ¡Proveemos demostraciones, implementación y ayuda continua en español!

Domin-8
Enterprise Solutions

Your Single Source for Affordable Housing Solutions

propertymanagementsoftware.com

© 2006 Domin-8 Enterprise Solutions

NAHMA Comments on Section 8 CA Changes

ON JULY 12, 2010, NAHMA SUBMITTED COMMENTS to HUD on its proposed revised Annual Contributions Contract (ACC) for Project-Based Section 8 Contract Administration. NAHMA's comments drew heavily from the experience its members have had with the contract administration system over the years.

NAHMA's comments focused primarily on the following themes:

- **The need for seamless transitions from one PBCA to another so that:**
 - Burdens associated with the transitions do not fall on owners and agents (O/As); and
 - HAP payments are not disrupted;
- **The need for fair, uniform application of HUD's policies across the PBCAs; and**
- **The need for HUD to promote a culture of strong customer service in its PBCA program**
 - Including a commitment to develop constructive working relationships with the O/A communities.

NAHMA is especially concerned with:

■ **Consistency in Operations**, since its members typically operate in multiple states and interact with a number of different HUBs and performance-based contract administrators (PBCAs). NAHMA strongly urged HUD to clarify that PBCAs must administer HAP contracts pursuant to HUD's regulatory requirements, and that PBCAs must not impose additional paperwork, policies or procedures on owners/agents beyond what is required by HUD's regulatory policies.

■ **Ensuring that PBCA Transitions Do Not Disrupt Property Operations**. HUD has proposed an ambitious timeframe for rebidding the ACC. NAHMA members are concerned that the proposed 90 day "ramp-up" period for new PBCAs may not provide enough time for a seamless transition. This concern is especially serious in cases where the transition involves a PBCA with no previous experience with the program. NAHMA recommends a 120-day "ramp-up" period that would provide a more realistic timeframe for any necessary transitions.

■ **Customer Service to O/As**. As HUD seeks to rebuild a sense of partnership with owners and agents, it should seek contract administrators who share that goal. NAHMA is pleased that ACC requires PBCAs to "Take necessary actions to maintain good relations with owners, management agents, residents and their representatives, neighborhood groups, and local government agencies."

NAHMA applauds HUD for taking a very positive step to incentivize customer service to O/As as part of the ACC. The Department will be surveying "PHA owners, management agents and residents to determine whether the incentive fee has been earned based on criteria established by HUD." NAHMA urges HUD to make the survey available for public comment before it is released and to provide all O/As the opportunity to complete the survey.

■ **Qualification as a Public Housing Agency**. The ACC explains that bidding for the PBCA contracts is restricted to legal entities that qualify as a "public housing agency (PHA)" under the United States Housing Act of 1937. These entities are government agencies or instrumentality entities which have a governmental "parent entity." Once awarded the ACC contract, PHAs may partner with other public or private entities to carry out the contract administration responsibilities. NAHMA is unclear as to why otherwise capable private entities are excluded from competing for the ACC.

NAHMA strongly urges HUD to consider the following as the most important criteria for selecting PBCAs: the entity's ability to perform the contract administration responsibilities; the entity's knowledge of HUD regulations, policies and procedures applicable to project-based Section 8 housing; and whether the entity has demonstrated a strong commitment to quality customer service in its existing housing-related operations.

NAHMA also requested several clarifications to the ACC language related to Management and Occupancy Reviews (MORs), contract rate adjustments, the review and payment of monthly vouchers, the renewal of HAP contracts and process terminations or expirations, monthly and quarterly reports, and data systems. **NN**

HUD CLARIFIES EIV CONCERNS,

continued from page 4

O/As may only retain an amount which is the lesser of actual costs or 20 percent of the amount received from the tenant.

All things considered, NAHMA believes HUD has downplayed the substantial challenges the EIV mandate presents to housing operators. For example, HUD's response to public comments submitted on the final Income and Rent Determination Rule stated,

"HUD disagrees with the commenter that use of the EIV system increases administrative workload. EIV is an automated system that is free to the user and available 24 hours a day, 7 days a week. In contrast to a manual system, EIV has been determined to be the most effective, efficient, and least burdensome way to verify income..."

One only needs to read Notice H 2010-10 to understand how oversimplified HUD's previous description of EIV is. The O/A's staff will require ongoing security training. Paperwork and documentation will be essential—especially with respect to the HUD-9887, the HUD-9887-A, the HUD-50059, EIV rules of behavior and complying with the record-keeping requirements. Moreover, HUD is requiring O/As to run certain EIV reports on a regular basis (not just at annual or interim recertifications) and proactively reach out to tenants if there are discrepancies. Staff will spend a considerable amount of time investigating discrepancies.

Finally, traditional third-party verifications will continue to be necessary under a number of circumstances, which include resolving income and employment discrepancies.

NAHMA'S POSITION

In the long run, EIV will likely help to minimize improper subsidy payments and to ensure the proper housing benefit is going to qualified individuals. NAHMA appreciates that HUD answered a number of important EIV compliance questions in Notice 2010-10. Nevertheless, NAHMA remains concerned about the additional administrative requirements the EIV mandate places on housing providers and their staff. **NN**



INTEGRATED PROPERTY MANAGEMENT SOFTWARE



Property Managers, what if your compliance software notified you of potential errors before you submitted your forms? Imagine if it could fully integrate your subsidy overlays or help you stay within the minimum compliance percentage or identify possible MAT errors? Would this functionality assist in your continued business success?

IPM's property management and compliance solution, CornerStone, is the key to your success! We develop Windows based programs for site and Contract Administrator use. In fact, our CaTRAC'r software

processes over 300,000 units monthly. CornerStone's compliance components have a unique error checking function to help you locate and resolve errors before they get into TRACS, leading to faster processing and payment of vouchers.

Take advantage of our 25 plus years in the multi-family housing industry and our active management participation with ongoing compliance regulation development. CornerStone IS the compliance solution for accurate and dependable reporting.

To learn more about our compliance solutions for HUD and Tax Credit properties, call or visit our website:

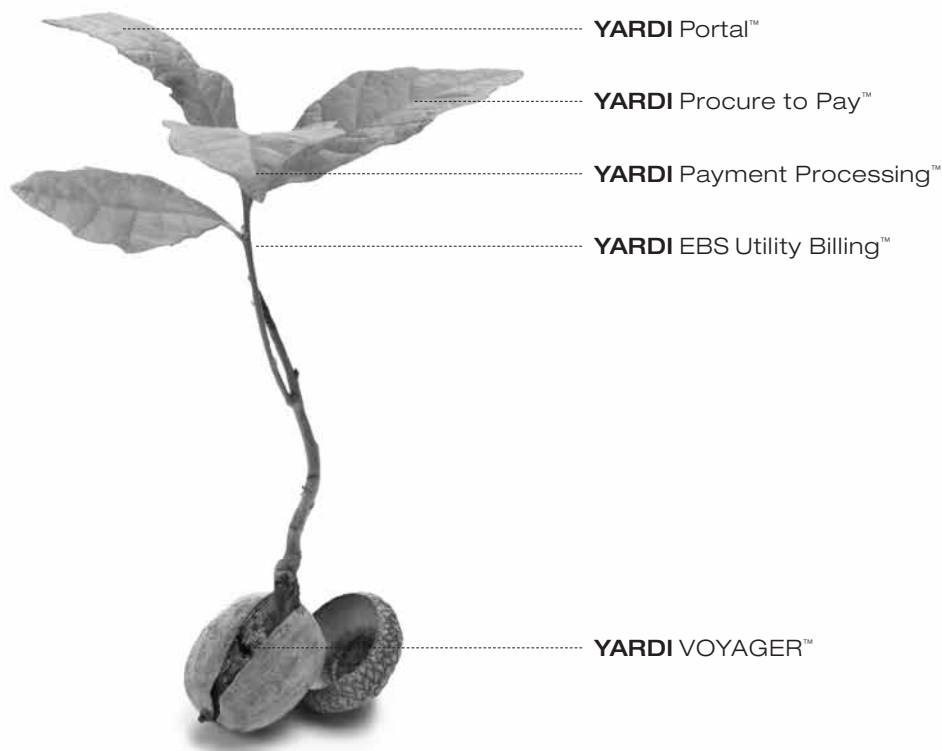
800-944-5572 x 212
www.ipm-software.net



Your key to property management compliance success.



Grow with YARDI Multifamily Suite™



Property management is just the beginning...

*Cut costs, improve productivity,
and increase operational
efficiency by integrating
these front-office solutions
with your single, centralized
Yardi Voyager™ database.*

YARDI Portal™

Facilitate property marketing, online applications, and payments

YARDI Procure to Pay™

Streamline procurement with online catalogs and automated invoice processing

YARDI Payment Processing™

Cut costs with credit card or ACH payments and onsite check scanning

YARDI EBS Utility Billing™

Improve collections with convergent bills for RUBS and submetered properties

Ask us about our rapid implementation program. To learn more, call 800.866.1144 or visit www.yardi.com/nahma66

Mid-Term Elections Could Change Landscape for Housing Providers

TUESDAY, NOVEMBER 2 IS ELECTION Day. It's not a Presidential election, but it is the first mid-term Congressional election since President Obama took office.

The stakes are especially high this year. Washington's "talking heads" and "political types" expect this election to be a referendum on President Obama's first two years in office. If the Democrats lose badly in November, the repercussions will spill over into the 2012 Presidential election.

Conventional wisdom also holds that when the same political party controls the White House and Congress, the majority party will lose seats in the mid-term election. In order for Republicans to resume leadership of Congress, they need a net gain of 10 seats in the Senate (for a majority of 51 Republicans, 47 Democrats and two Independents), and 40 seats in the House of Representatives (for a majority of 218 Republicans and 217 Democrats). In fact, a number of respected political analysts now believe that control of one or both chambers of Congress could switch from the Democrats to Republicans.

WHAT DOES THE MID-TERM ELECTION MEAN TO HOUSING PROVIDERS?

First, there is not going to be much time to pass legislation before the elections. The final budgets for HUD and RHS will not be in place before the new federal fiscal year begins on October 1. The government will operate under a temporary budget, or continuing resolution, for some portion of Fiscal Year 2011.

Likewise, it appears that many important housing bills will expire at the end of this year. However, portions of

SEVRA and Rep. Barney Frank's preservation bill (HR 4868) may be included in a larger appropriations omnibus bill. The expectation at press time is that Congress will consider an appropriations omnibus in a lame duck session after the November 2 elections. Omnibus bills are huge—consisting of hundreds, or sometimes thousands—of pages.

Figuring out what is and isn't in these bills is no easy task.

It's up to us to make sure affordable rental programs do not fall by the

It's up to us to make sure affordable rental programs do not fall by the wayside in the remaining weeks of this legislative term.

wayside in the remaining weeks of this legislative term. NAHMA will continue advocating for full funding of HAP and PRAC contract renewals under the continuing resolution. We will also work to ensure that policies which would negatively affect multifamily housing programs are not included in the omnibus appropriations bill. Be sure to watch for NAHMA Grassroots Action Alerts for the latest housing-related developments.

EXPECT CONTENTION

Also, get ready for those pesky campaign commercials! It's going to be a brutal campaign season. Think you can escape by turning off the TV or radio? Maybe you'll have some luck, but an increasing number of campaigns have gone hi-tech. You may run across candidates or their supporters on Internet websites, Facebook, Twitter, YouTube or other social media.

With so many ways to spread their messages, what will these candidates have to say? Don't be surprised when this year's congressional hopefuls recycle many of the same hot topics from the 2008 election such as the economy, unemployment, healthcare and wasteful federal spending.

Expect Republican candidates to argue that under the leadership of President Obama and House Speaker Nancy Pelosi, Democrats made these problems worse. Republicans will ask for your

vote so they can "undo" the damage the President and his congressional allies have done. Democrats will counter that the country would have been in much worse condition if Republicans were in control. They will argue that Democrats made progress on important issues, and that Republicans "will make these problems worse if they regain the majority."

Of course, if candidates don't gain any traction with voters by debating serious issues, there is always the time-honored tradition of negative campaigning.

There are ways to cut through the election year noise. Become an informed voter. Research the candidates' positions on affordable multifamily housing programs and other issues that are important to you. Voting literally makes your opinion count. Please exercise your right to vote this November. **NN**

Michelle Kitchen is Director, Government Affairs for NAHMA.

President's Advisory Board Weighs Impact of Eliminating LIHTCs

ON AUGUST 28, 2010, THE PRESIDENT'S Economic Recovery Advisory Board (PERAB) released "The Report on Tax Reform Options: Simplification, Compliance, and Corporate Taxation" detailing potential ways to reform the current tax system. The report analyses options to reduce or eliminate particular business tax credits, including the Low-Income Housing Tax Credit (LIHTC), as a part of corporate tax reform.

PERAB is an advisory panel outside of the Obama Administration that provides counsel to the President on economic recovery and enhancing the strength and competitiveness of the Nation's economy. President Obama appoints its members from outside the government from a variety of economic backgrounds. The PERAB meets periodically and solicits information and ideas from all sectors to promote the growth of the economy, establish a stable and sound financial and banking system, and create jobs. In turn, PERAB analyzes and offers recommendations based on this information to the President, other advisory boards, and executive agencies for future policy decisions.

The PERAB report presents a number of tax reform options with three broad goals: simplify the tax system, improve taxpayer compliance with existing tax laws, and reform the corporate tax system. PERAB only offers tax policy options in this report; the report and its suggestions do not represent Administration policy.

The tax reform report estimates that the LIHTC program will cost the

Federal Government \$61 billion in lost tax revenue from participating corporations over the years 2008-2017. Although the LIHTC revenues are not as large as those tax credits for the research and experimentation or domestic production tax, the report examines eliminating the housing tax credit as a "possible base-broadener" for business tax reform.

In the report, PERAB acknowledges the pros and cons of eliminating the LIHTC program. An argument in favor of eliminating numerous corporate tax credits says that tax credits like LIHTC "distort economic activity, increase the complexity of the tax code, and violate principles that businesses with similar characteristics should be treated equally." Other considerations for eliminating these particular expenditures would be to improve efficiency and simplify the tax code. According to the report, some experts even suggest that providing more subsidies, like housing vouchers, are a lower cost solution than the LIHTC to house low-income individuals. However, the Board understands that eliminating these tax credits would harm those who benefit from the tax expenditure, i.e., the low-income residents of properties financed through LIHTC. They also acknowledge that the LIHTC program encourages the construction, rehabilitation, and purchase of low-income rental housing. The report notes that supporters of the LIHTC program argue that it encourages investment in and revitalizes low-income communities.

Although the PERAB tax reform report raises the possibility of elimi-

nating LIHTCs, along with other tax credits, as an option for corporate tax reform, they cannot require the Obama Administration or Congress to implement the change. For 20 years prior to the financial crisis, the LIHTC program proved its effectiveness at creating new units and preserving existing affordable housing. It is one of the few remaining national programs that supports the creation of new affordable housing. LIHTC has strong supporters within the Administration as well as Congress. Any efforts to eliminate the program would likely receive considerable pushback from supporters within the Administration and both chambers of Congress.

NAHMA remains a strong supporter of the LIHTC program. We will continue to support efforts by the Obama Administration and Congress to restart the low-income housing credit market and improve the effectiveness and efficiency of the program. To that end, NAHMA continues to urge Congress to pass the following proposals on the first available legislative vehicle: extend the American Recovery and Reinvestment Act of 2009 cash-exchange program to 2010 LIHTCs; increase the housing credit carry-back period from one to five years; and broaden and diversify the investor base beyond widely-held C Corporations. We will work closely with the Administration and Congress to ensure that these important programs that support affordable housing efforts are not eliminated in the future. **NN**

Lauren Eardensohn is Manager, Government Relations for NAHMA.



Turn your PC into a PI.

Tenant PI provides the information you need to make a smart decision about a potential tenant. Our nationwide criminal background check searches criminal records and the national sex offender database, identifying aliases and listing past addresses. With just a few clicks, you could avoid thousands of dollars in property damage, lost tenants or bad publicity. You also get a unique Landlord History report and other tools to help track tenants and collect outstanding debts. Call today to simplify the tenant-screening process and start saving money!



800.260.0079
tenantpi.com
sales@tenantpi.com

BOOST YOUR REVENUE. CONTROL YOUR COSTS. LIMIT YOUR LIABILITY. INCREASE YOUR SUCCESS.

Find out how Black & White make Green

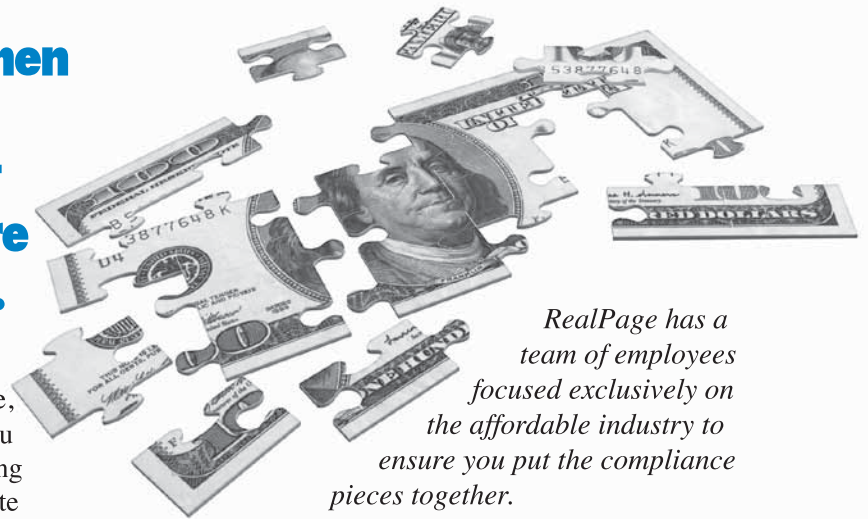
There's no gray area when it comes to affordable housing compliance, but our software makes sure you get plenty of green.

Typically, when you mix black and white, you get several shades of gray. But as you know, affordable housing compliance regarding voucher processing is a strictly black and white world. If the pieces don't fit properly, you don't get paid. That's where OneSite Affordable comes in.

It is the industry's only integrated, web-based property management system designed with your site staff in mind.

OneSite Affordable's easy-to-use workflow processes and flexible setup options allow you to drive compliance at the site level. The Quick Qualify functionality provides fast analysis of prospect information to determine program eligibility. The Interview Wizard ensures that all income, assets, and expenses are accounted for prior to processing a move-in or annual recertification.

Corporate offices can set up a move-in checklist to ensure that each step of the move-in process is



RealPage has a team of employees focused exclusively on the affordable industry to ensure you put the compliance pieces together.

completed – including allowing for final approval at a regional- or home-office level. Verification letters can be managed from generation to verification with complete audit trail capabilities. You can also customize letters, notices, and leases to fit your state and company requirements.

OneSite Affordable also allows for layering with Tax Credits and Rural Housing, helping you filter out the shades of gray and put the pieces together to get all the green you deserve.

OneSite Affordable. Look at it as your “green” initiative.

Please visit www.realpage.com/affordable for more information or call 1-866-424-4603.



NAHMA Works to Improve Proposed Preservation and Tenant Protection Act

Maturing mortgages and the need to recapitalize and rehabilitate properties to preserve their affordability for low-income families has driven Congressional interest in legislation to help preserve the existing affordable housing stock. As a result, NAHMA has worked with Congressional staff on drafting such affordable housing preservation legislation.

Over the last three years, several versions of the legislation were circulated for stakeholders' consideration; however, each version contained recurring troublesome provisions. From 2008 to 2010, NAHMA consistently opposed these measures in testimony before the House Financial Services Committee and in other correspondence with Members of Congress.

On March 17, 2010, House Financial Services Committee Chairman Barney Frank introduced HR 4868, the Housing Preservation and Tenant Protection Act. The legislation intends to help preserve government-subsidized apartment communities, protect affordable housing residents, maintain housing affordability, and reform the senior and rural housing programs.

However, the initial legislation included five provisions that NAHMA felt would violate owners' contractual rights, privacy rights and the right to maintain confidential or proprietary information. These provisions were:

- Section 107, the federal right of first refusal, which allowed HUD or its assignee multiple opportunities to purchase an assisted property before it could be sold to a third party;
- Section 108, which provided a vague blanket exemption of state and local preservation laws from federal pre-emption;

- Section 302, which allowed HUD to withhold assistance and tenants to withhold their rent contributions when violations of housing standards or program requirements occurred;

- Section 303, which allowed residents to enforce housing agreements with HUD through lawsuits; and

- Section 304, which allowed residents to access owners' private and sensitive information, including 2530/APPS filings, as well as confidential building documents.

As a result, NAHMA members resolved at NAHMA's 2010 Winter Meeting in Washington, D.C., to oppose the bill until Congress removed the five problematic provisions.

NAHMA also testified on provisions it believed would help ensure the preservation of the most affordable housing units. These provisions included:

- Section 406, which required HUD to pay an interest penalty on late housing

- Title VIII, which provided for rural housing preservation.

Over the last few months, NAHMA and its industry colleagues have met with the House Financial Services Committee members' staff to request their assistance in removing the troublesome provisions from the legislation during the mark-up.

The Committee marked-up, amended and approved HR 4868 on July 27, 2010. As of press time, it awaited full discussion on the House floor.

POSITIVE AND NEGATIVE COMMITTEE CHANGES

The Committee made changes in the mark-up that mitigated some of the troublesome sections of the bill. However, these changes did not go far enough to alleviate the major problems. In addition, the Committee added a few amendments to the legislation that raised new concerns.

A section-by-section summary of

Over the last few months, NAHMA and its industry colleagues have met with the House Financial Services Committee members' staff to request their assistance in removing the troublesome provisions from the legislation during the mark-up.

assistance payments (HAP) to property owners;

- Section 501, which extended the Mark-to-Market Program restructuring authority;

- Section 508, which provided budget-based rent adjustments and met rehabilitation needs;

- Section 512, which increased the Mark-to-Market cap on exemption rents;

- Title VII, which reformed the Section 202 elderly housing program; and

the changes is available in the *NAHMA Analysis* that can be found in the Members Section of the NAHMA website (www.nahma.org).

POSITIVE ASPECTS

NAHMA is pleased that the 2530/Previous Participation Certification has been removed from the list of documents available for release to tenants' organizations. This document contains personal and proprietary information that should not be released to the public.

However, the current language requires the release of the owner and agents' statement of profit and loss and disclosure of contracts and property information, which also contains proprietary and/or non-public information. Therefore, NAHMA continues to oppose this section.

Another area of improvement is the revised Section 302, which no longer authorizes rent withholding by tenants. The proposed rent escrow language would have been administratively burdensome for HUD, which already has authority to deal with serious violations of housing standards in a timely manner. The resident rent escrow would have also been disruptive to effective property operations. Instead, the committee accepted Rep. Dennis Moore's proposed amendment that would require HUD to submit a study on the impact of the tenant rent escrow proposal within six months after enactment of HR 4868. Despite the removal of the most egregious provision of Section 302, NAHMA remains concerned by other requirements in this section.

NAHMA finds Rep. Gwen Moore's approach to the exit tax problem intriguing. Her amendment to the Preservation Exchange Program in Section 106 allows reserves for replacement to be used for exit tax relief. While NAHMA strongly supports the inclusion of exit tax relief and welcomes this innovative approach, there is concern that small reserve for replacement balances might prevent properties from using this incentive.

To ensure that more properties are voluntarily preserved, NAHMA continues to support the comprehensive exit tax relief bill HR 2887, the Affordable Housing Preservation Tax Relief Act of 2009. Although this tax legislation falls within the jurisdiction of the House Ways and Means Committee, NAHMA would like to see it added as an amendment to HR 4868 when the full House considers the bill.

Although a handful of troublesome provisions in HR 4868 prevent

NAHMA from supporting the bill as a whole, there are many individual sections that it supports.

For example, NAHMA supports Section 101, which allows properties with RAP and Rent Supp contracts to convert to Project-Based Section 8 rental assistance. Currently, HUD lacks the authority to preserve these properties when their contracts expire. HUD also lacks the authority to renew the Rent Supp or RAP contracts or to offer owners new project-based assistance.

NAHMA generally supports Section 102, which provides the rehabilitation and acquisition funds to preserve properties with expiring use restrictions. Likewise, NAHMA strongly supports

to facilitate the sale or transfer to a preservation purchaser;

- Providing advances or project resources to the selling owner for pre-development and transaction costs in order to sell the property; and
- Providing grants or loans to the preservation purchaser for purchase or rehabilitation of the property.

NAHMA is extremely pleased the committee has included Section 406, which requires HUD to pay an interest penalty on late HAPs to property owners. NAHMA specifically requested this provision. Although properly funding the project-based Section 8 program has eliminated most of the problems with late payments, the interest penalty is

NAHMA strongly supports Section 106, the Preservation Exchange Program, which provides a number of incentives for owners to sell their affordable properties to preservation entities.

the authorized enhanced vouchers to protect tenants residing in these properties when the mortgage or affordability restrictions expire or the rental assistance contract is not renewed.

NAHMA also supports Section 103, which offers enhanced voucher assistance to eligible tenants upon the prepayment or maturity of an affordable property mortgage financed through a state housing finance agency.

NAHMA strongly supports Section 106, the Preservation Exchange Program, which provides a number of incentives for owners to sell their affordable properties to preservation entities. We believe that this voluntary incentive-based preservation program will be much more effective at preserving affordable properties than Section 107. Incentives include:

- Exit tax payments;
- Suspension of physical inspections and management reviews of the project during the transaction;
- Streamlining the approval of requests for prepayment, assignment of Housing Assistance Payments (HAP) contracts, transfer of physical assets, etc., in order

still necessary to prevent underfunding in the future.

NAHMA is also encouraged to see the inclusion of Section 501, which extends the Mark-to-Market Program restructuring authority through FY 2015, and Section 508, which allows for budget-based rent adjustments and permits a second restructuring of early Mark-to-Market projects. NAHMA is also pleased with Section 512, which gives HUD Broader Exception Rent authority under MAHRA. It will be useful in preserving housing in high cost markets.

NAHMA continues to support all of the provisions of Title VII, Section 202 Supportive Housing for the Elderly, and Title VIII, Rural Housing Preservation.

NEGATIVE ASPECTS

NAHMA still opposes Section 107, the first right of refusal. NAHMA continues to view this provision as a property taking, despite the fact the first right of refusal is now offered to the state housing agencies instead of HUD. A first right of refusal violates owners' rights in existing contracts, regardless of whether

it is a state or federal right. The lengthy negotiation process associated with this provision would drive away potential third-party buyers and equity providers and jeopardize transactions with LIHTCs. NAHMA will continue to work to remove this section.

Although the committee included an amendment to Section 108 to clarify the types of state and local preservation laws that could preempt Federal law under HR 4868, the amendment is still vague and confusing. This may make it difficult for HUD to interpret which laws qualify for federal pre-emption and which do not. As a result, NAHMA continues to recommend the removal of this section.

NAHMA is also dismayed that Section 303, which allows tenants to enforce owners' housing agreements with HUD through lawsuits, remains in the legislation.

NAHMA tirelessly advocated against Section 304, which requires HUD to release confidential, non-public information to residents' organizations. While some positive changes were made, most notably by removing the 2530/APPS disclosure, the new language does not go far enough to protect proprietary and non-public information. NAHMA will continue engaging Congress and working to defeat any statutory requirement for HUD to disclose private or confidential business information, or sensitive property information.

Some NAHMA members are concerned about Rep. Price's gun ownership amendment, which prohibits HUD, PHAs and federally-assisted property owners from barring gun-ownership by tenants in their properties.

NAHMA is also concerned about Rep. Price's other amendment which requires *all adult members of applicants' and existing tenants' households* to present acceptable forms of identification or *no one in the household* may receive assistance. As amended, HR 4868 does not provide exemptions from the ID requirement for elderly residents. Since exemptions are not provided for persons who

do not claim eligible immigration status, NAHMA believes this section would effectively end pro-rated assistance to households whose members have mixed immigration eligibility status.

THE BOTTOM LINE

Although NAHMA supports most of the provisions in the preservation legislation, it remains opposed to HR 4868 because of the troublesome Sections 107, 108, 302, 303 and 304. NAHMA believes these sections will drive away equity investment, infringe on owners' property rights, inappropriately inject HUD into landlord-tenant law, and require HUD to release housing providers' confidential and proprietary information. These sections not only work against successful preservation of affordable housing but also discourage private sector participation in HUD programs.

NAHMA will continue working with Congress to seek changes that address these concerns. **NN**

Continuing Resolution Expected

ALTHOUGH THE FULL HOUSE passed its FY 2011 Treasury-HUD appropriations bill on July 27, 2010, and the Senate Appropriations Committee passed its bill prior to that, there has been no movement on appropriations affecting affordable housing since. With the 2010 federal fiscal year coming to a close on Sept. 30, at press time most industry leaders expected a Continuing Resolution (CR) would be enacted by Congress to keep federal agencies, including HUD, funded until work could be completed on either individual or an omnibus 2011 appropriations bill.

For the latest details, visit www.nahma.org. NN



*The leader in
apartment
community
insurance
since 1974.*

Sullivan
COMPANY, LLC
INSURANCE

We inspire confidence.

Commercial Insurance • Employee Benefits • Personal Insurance
501 E. McBee Avenue • Greenville, SC 29601
(800) 642.9562 • fax (864) 288.8020 • www.SullivanIns.com

Lawler Wood Housing

Counts On **Kroll Factual Data**

for Resident Screening

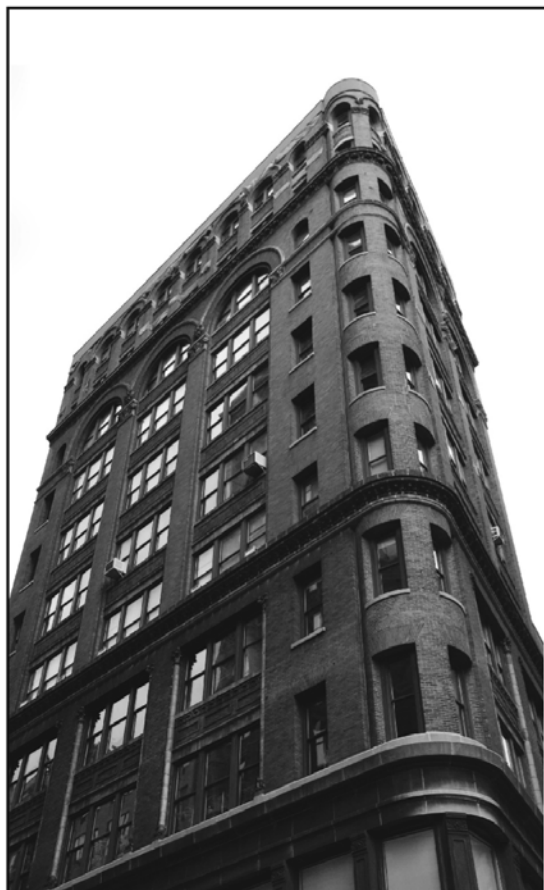
KROLL
Factual Data



“ Kroll Factual Data enhances the effectiveness of our resident application and approval process by providing a customized product that is easy for our communities to utilize. Their criminal adjudication process allows us to feel confident that our criminal declination policies are being followed consistently throughout our portfolio. ”

Susan C. Howell, Vice President
Lawler Wood Housing, LLC

www.residentqualifier.com
specialty@krollfactualdata.com
800-929-3400 x444



CARTER & COMPANY

Certified Public Accountants, LLC

committed to quality, delivering results, exceeding expectations

We specialize in compliance and financial statement audits of affordable multifamily housing entities involved with HUD, Rural Housing, Bond and Tax Credit Financing, State Housing Authorities and rental assistance programs. Due to the nature of this industry, our clients benefit from our standards of integrity, objectivity and precision, as well as our presence in the nation as a knowledgeable and reputable firm. Our partners and professionals combine personalized service with their significant experience to bring our clients a quality of service that exceeds expectations.

543 Harbor Blvd. Suite 201, Destin, Florida 32541
850-650-0125 * www.cartercpa.net



For the 24th year, NAHMA is proud to announce the winners of its annual art/calendar contest, whose traditional anti-drug message was complemented by the theme of “I Can Do Anything I Believe” and a sub-theme of “Become a Superstar.”

Superstar Aspirations

Inspired
Calendar
Art
Winners

Superstar

CALENDAR ART WINNERS

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. Typically, nearly 5,000 individuals participate in the contest.

Entrants first are judged at the AHMA level, with the winning artwork forwarded on to NAHMA for judging. A distinguished panel of impartial judges selected the winning entries that will appear inside the pages of the 2011 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 featured in a special section of the calendar.

The winners of each local AHMA contest received various prizes from the AHMA. This year's grand-prize winner is Sarah Tucker, a 12th grader who lives in the Council Groves Apartments in Missoula, Montana. Her entry was submitted by Rocky AHMA, and her artwork will grace the cover of NAHMA's 2011 calendar. She will also receive a \$2,500 check for educational expenses from the NAHMA Educational Foundation, which will be presented to her in Washington, D.C. at NAHMA's fall meeting, October 24-26, 2010.

In addition to Tucker's cover art, 13 additional winners will have their work displayed on the inside pages of the 2011 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.). These winners will also appear in the 2011 calendar.

NATIONAL CONTEST WINNERS

NAME: Kenneth Amoah

AGE: 10

CITY/STATE: Worcester, MA

PROPERTY: Stratton Hill Park

MGMT. COMPANY: Corcoran Management

AHMA: NEAHMA

Kenneth's artwork was inspired by "a clock on the wall." He aspires to be a professional baseball player or a children's hospital doctor.

NAME: Alyann Perla Burke

AGE: 12

CITY/STATE: Greenville, NC

PROPERTY: MacGregor Village Apartments

MGMT. COMPANY: Community Management Corp.

AHMA: SAHMA

Alyann believes "everyone has the power to do great things in life," especially if they "say no to drugs." She wants to be an artist and a movie director.

grand prize winner

NAME: Sarah Tucker

AGE: 17

CITY/STATE: Missoula, MT

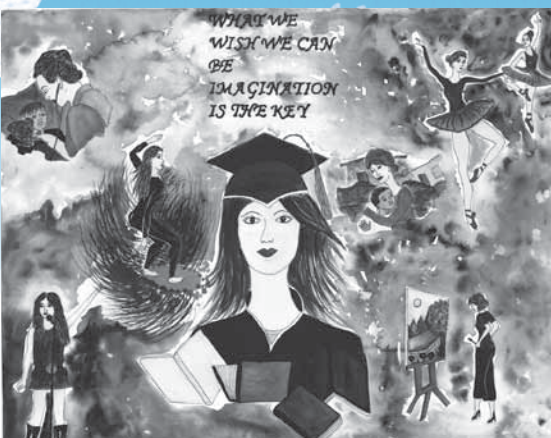
PROPERTY: Council Groves Apartments

MGMT. COMPANY: Tamarack Property Management, Co.;

AHMA: Rocky AHMA

Sarah believes that "our greatest potential lies in the impact we have on the lives of the others around us." She hopes to become a veterinarian to provide free medical care to pets of low-income people.





Alyann Perla Burke



Kimberli Daria Burke

NAME: Kimberli Daria Burke

AGE: 16

CITY/STATE: Greenville, NC

PROPERTY: MacGregor Village Apartments
MGMT. COMPANY: Community Management Corp.

AHMA: SAHMA

Kymberli's poster art represents "the knowledge that anyone can make their dreams come true." She would like to be a writer and an artist.

NAME: Daria Francis Burke

AGE: 14

CITY/STATE: Greenville, NC

PROPERTY: MacGregor Village Apartments
MGMT. COMPANY: Community Management Corp.

AHMA: SAHMA

Daria's artwork was motivated by her belief that "you can do anything and anything is possible." She would like to become a musician, an artist and a comedian.

NAME: Nasir Jordan

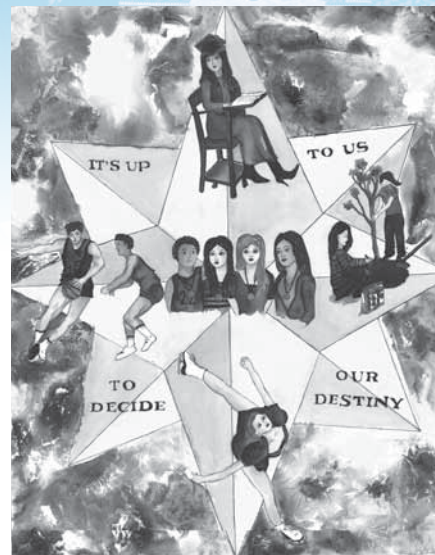
AGE: 7

CITY/STATE: Toms River, NJ

PROPERTY: Winteringham Village
MGMT. COMPANY: Interstate Realty Management

AHMA: JAHMA

Nasir's artwork was designed to show "all the things that people can become if they believe, work hard and finish school." He "would really like to become President."



Daria Francis Burke

NAME: Vivian Lee

AGE: 15

CITY/STATE: Honolulu, HI

PROPERTY: Kukui Tower
MGMT. COMPANY: EAH Housing

AHMA: AHMA-NCNH

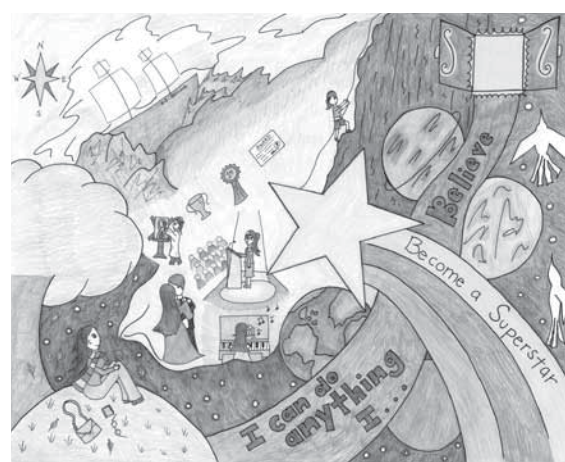
Vivian's artwork "just comes to me. After drawing one picture, more just suddenly pop into my head," she said. Vivian would like to be a pharmacist.



Nasir Jordan



Kenneth Amoah



Vivian Lee

Superstar

CALENDAR ART WINNERS

NAME: Ezekiel Martinez

AGE: 9

CITY/STATE: Sylmar, CA

PROPERTY: Glenoaks Townhomes

MGMT. COMPANY: Alcole Properties

AHMA: AHMA-PSW

Ezekiel's poster was inspired by his belief that "everyone should focus on graduation and education." Though he doesn't yet know what he wants to be when he grows up, he knows "it's going to be to help people and make this a better world."

NAME: Patricia McTee

AGE: 74

CITY/STATE: Austin, TX

PROPERTY: St. George's Court

MGMT. COMPANY: Alpha Barnes Real Estate Services

AHMA: SWAHMA

Pat entered the poster contest because she "thought it would be fun to try." She advises youth to "be smart about choices" when it comes to drugs.

NAME: Jodie Miu

AGE: 15

CITY/STATE: Honolulu, HI

PROPERTY: Kukui Tower

MGMT. COMPANY: EAH Housing

AHMA: AHMA-NCNH

Jodie is "fascinated with metaphors, and for the theme this time, I wanted to paint a metaphor. I thought of flowers blooming and immediately related that to achievement." Jodie would like to become an interpreter.

NAME: Maureen Salgado

AGE: 12

CITY/STATE: Laredo, TX

PROPERTY: Laredo Manor Apartments

MGMT. COMPANY: Wedge Management

AHMA: SWAHMA

Maureen has strong feelings about drugs. "Drugs destroy your life and your family; don't ever use them, please." She hopes to become a doctor or a teacher.

NAME: Jonathan Tucker

AGE: 15

CITY/STATE: Missoula, MT

PROPERTY: Council Groves Apartments

MGMT. COMPANY: Tamarack Property

Management, Co.

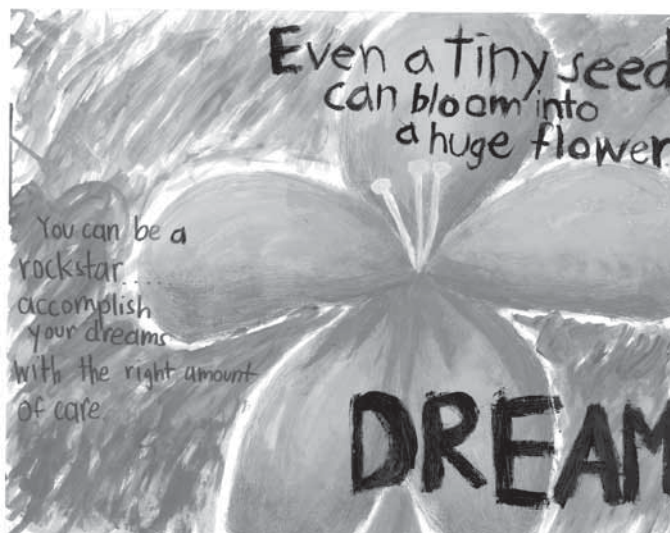
AHMA: Rocky AHMA

Jonathan has come to deeply appreciate the rainforests, and deforestation



Patricia McTee

"breaks my heart." He wants others to use their talents to save the rainforests and protect the indigenous people who live there. He hopes to do biomedical research with an emphasis on rainforest ethno biology.



Jodie Miu



Maureen Salgado



NAME: Ramon Espinosa Vega

AGE: 75

CITY/STATE: Los Angeles, CA

PROPERTY: La Posada Apartments

MGMT. COMPANY: Falkenberg/Gilliam & Associates

AHMA: AHMA PSW

Ramon hopes his artwork conveys that “a good education places you on top of the world!” He enjoys drawing, and his simple message about drugs is “say NO.”



Ramon Espinosa Vega

NAME: Kassilie Yang

AGE: 7

CITY/STATE: Sacramento, CA

PROPERTY: Village Park Apartments

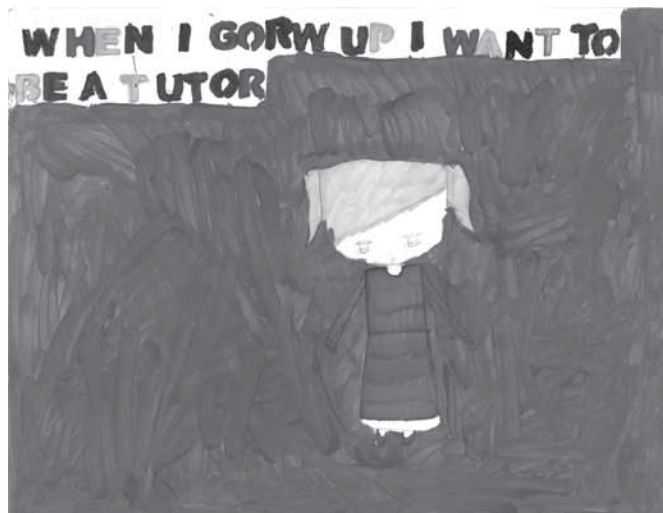
MGMT. COMPANY: Mercy Housing, Inc.

AHMA: AHMA-NCNH

Kassilie wants to be a tutor, which inspired her artwork. She likes reading and drawing. Her advice to others is “Don’t do drugs when you are a kid because they hurt your body.”



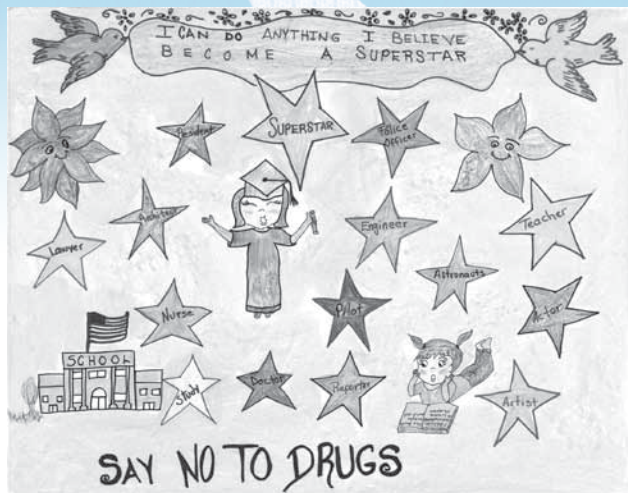
Ezekiel Martinez



Kassilie Yang

Superstar

CALENDAR ART WINNERS



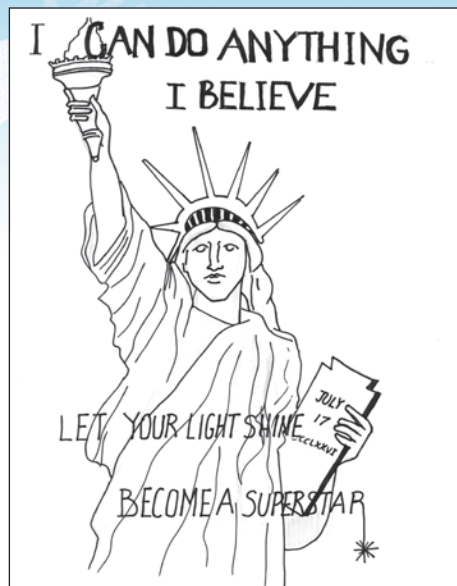
Jazmin Moreno



Courtney Matteson



Abigail Hoffman



Virginia Cashner

HONORABLE MENTIONS

NAME: Virginia Cashner

AGE: 65

CITY/STATE: Lewisburg, PA

PROPERTY: Century Village

MGMT. COMPANY: M E Management

AHMA: PennDel AHMA

NAME: Abigail Hoffman

AGE: 57

CITY/STATE: Williamsburg, VA

PROPERTY: Lafayette Square

MGMT. COMPANY: Community Housing Partners

AHMA: Mid-Atlantic AHMA

NAME: Courtney Matteson

AGE: 11

CITY/STATE: Wilmington, OH

PROPERTY: Wilmington Village Square

MGMT. COMPANY: Showe Management

AHMA: MAHMA

NAME: Jazmin Moreno

AGE: 14

CITY/STATE: The Woodlands, TX

PROPERTY: Fawn Ridge Apartments

MGMT. COMPANY: Summit Housing Partners

AHMA: AHMA East Texas



Dauby O'Connor & Zaleski, LLC

Certified Public Accountants

Proud Member of NAHMA

Dauby O'Connor & Zaleski, LLC was established in 1987 to provide accounting, consulting and tax services to owners, developers, managers and syndicators of multifamily housing communities. DOZ started as a two-man firm and has grown to a nationally-recognized leader in the real estate arena with clients in over 35 states.

Our intense focus on real estate tax services results in a staff that truly knows the nuances of multifamily finance. DOZ is extremely well versed in projects financed with HUD, RD, Tax Exempt Bonds and Low Income Housing Tax Credits.

For more information about DOZ and the services we provide, call Gemi Ozdemir at 317.819.6107 or visit us at www.doz.net.

501 Congressional Blvd, Suite 300 Carmel, IN 46032 317.848.5700

WWW.DOZ.NET

EC 
EVERGREEN
FASTER AND RELIABLE FILE REVIEWS!

LIHTC Compliance

#1 in Customer Satisfaction

FREE

e-File Service and Web Access
Live-Chat Compliance Guidance
Same Day Results

Call us now at (321) 284-4233 ext. 112



PREFERRED
COMPLIANCE SOLUTIONS

www.preferredcompliance.com

High Achievers Mark 2010/2011 Scholarship Winners

The NAHMA Educational Foundation has awarded \$35,000 in scholarships for the 2010/2011 school year. Thirty-five individuals will receive awards of \$1,000.

The Foundation is pleased to report on the diversity of the awardees. Recipients are from 15 different states, the District of Columbia and the Virgin Islands. They represent nine different AHMAS. They come from a wide variety of ethnic and cultural backgrounds.

The common traits among them all are that they are all outstanding academic students, and their individual portfolios reflect a strong and continuing commitment to extra-curricular activities and community service. "It is extremely gratifying to see the caliber of students who are applying for and receiving these scholarships," said Wayne Fox, Chairman of the NAHMA Educational Foundation. "Their level of classroom performance is excellent and the stories their applications reveal are very impressive."

Of this year's 35 recipients, all but one of those already enrolled in a community college or university was carrying a 3.0 or higher grade point average, and the high school seniors had a similar profile.

The following student profiles are representative of the fascinating and heart-warming stories the recipients present.

■ An 18-year-old entering freshman at Syracuse University came to America from Ghana 15 years ago. He struggled initially in school in inner-city Boston while learning English. As he mastered the language, he became more successful in school. His middle school principal steered him toward a program that allowed him to attend high school in Concord, Mass. This required a commute of one hour each way to school. While maintaining his strong academic performance in college preparatory classes, he participated in three varsity sports each year and had his own show on the school radio station.

■ As a single mother of two children, this 37-year-old works a full-time job and is

a full-time student at Averett University seeking a degree in business administration. In trying to set a good example for her children, she carries a 3.32 grade point average, is active in her church and volunteers at a local center for Alzheimer's patients. In addition, she operates her own event planning business which she wants to expand and pursue as a career when she completes her degree.

■ A junior at Temple University's Fox School of Business is majoring in marketing and international business. Upon graduation, she hopes to find employment with a company doing business in her family's native country, Poland. Until then, she is active in the Temple University chapter of the International Business Association, where she helped establish a microfinancing project to make small loans to women entrepreneurs in developing African countries. Also, three times per week she goes to an elementary school in North Philadelphia to tutor youngsters in reading and writing.

■ This 21-year-old native of South Africa

Nov. 12 Deadline Announced for COQ Awards Submissions

NOVEMBER 12, 2010 IS THE SUBMISSION DEADLINE for entries to NAHMA's 2010 Communities of Quality® (COQ) Awards program, which recognizes outstanding property management companies providing the highest possible quality of safe, affordable multifamily rental housing in communities across the country.

Now in its 18th year, the awards competition will include five categories:

- Exemplary Family Development
- Exemplary Development for the Elderly
- Exemplary Development for Residents with Special Needs
- Exemplary Development for Single Room Occupancy Housing
- Outstanding Turnaround of a Troubled Property

NAHMA is also pleased to announce that this year's Communities of Quality® Awards Program will again be sponsored by HD Supply Multifamily Solutions, a leading

supplier of maintenance and renovation products to the multi-housing industry.

COQ Awards entry materials should be mailed to NAHMA by November 12, 2010, c/o NAHMA COQ Awards Entry, 400 N. Columbus Street, Suite 203, Alexandria, VA 22314. Award winners will be notified in early January 2011 and will receive their awards in a special ceremony at the NAHMA 2011 winter meeting in Washington, DC, on Monday, March 7.

An overview for participating in the COQ program (of which the Awards program is a part) is available at <http://www.nahma.org/content/coq.html>.

Questions may be addressed to Elizabeth Tucker at NAHMA at 703-683-8630, ext. 12, or visit our webpage at www.nahma.org.

Please note that local AHMA's will also be honoring NAHMA Communities of Quality® program participants. Please check locally for AHMA's program details; a directory of the AHMA's is available at the NAHMA website. NN

came to the United States 10 years ago. She maintains a 3.45 grade point average at Barnard College in New York City. After graduating she hopes to continue on to law school and then return to South Africa and provide legal services to needy residents of her native country.

■ As an entering freshman at the University of California-San Diego, this recipient, who will major in aeronautical engineering, came with very strong recommendations from science teachers and a 3.79 high school grade point average. He holds a second-degree black belt in karate. Rather than compete in tournaments, he commits his time to instructing children at his dojo. He is also an accomplished chess player who provides chess instruction to students at his local library.

■ At Boston University, this entering freshman will major in biology. Her interest in science was ignited by her high school biology teacher. Her goal is to receive an advanced degree in genetics. As an adopted child, she believes that genetics can help unlock the medical history of adopted children, thus providing more insightful treatment of their health issues. In addition to being a caregiver for her younger sibling, she works as a camp counselor in the summer and is a youth league referee for soccer and basketball.

These students' education is being facilitated through the financial assistance of a NAHMA Educational Foundation scholarship. Determination, motivation, persistence, strength of character, commitment and a dream for the future are some of the positive characteristics possessed by NAHMA scholarship recipients.

The NAHMA Educational Foundation is proud to assist these students and is extremely grateful to those whose support makes it possible for them to continue their education. **NN**

AdCar Associates, Inc.

**17-47 215 Street
Bayside, NY 11360**

It is critical that you know your options and how best to implement them. For example, if you are eligible for a budget rent increase, you want your submission to be complete and reflective of *all* your anticipated expenses. A proper application requires a customized approach specific to *your* property.

Rent increases... REAC inspections...
Tenant selection plans and management reviews...
"Action plans," "Troubled projects" & Enforcement...
Section 8 renewals... and more

**ADCAR ASSOCIATES
UNIQUELY QUALIFIED TO HELP**

(718) 631-5654
on the web: www.adcar.com
affiliated, of course, with NAHMA

AdCar Associates, Inc.

**17-47 215 Street
Bayside, NY 11360**

What makes AdCar different?

- ☞ ***We know the world in which you move***
- ☞ ***We know the programs***
- ☞ ***We know your alternatives***
- ☞ ***We understand the context of the things you do, and the consequences of the things you don't***
- ☞ ***We put it all into perspective***

We're not just technicians

(718) 631-5654
on the web: www.adcar.com
affiliated, of course, with NAHMA

REGULATORY WRAP-UP

ON WEDNESDAY, JULY 7, NAHMA PARTICIPATED IN A STAKEHOLDER MEETING with staff from the White House Domestic Policy Council and the U.S. Departments of Agriculture, Housing and Urban Development, and Treasury to share thoughts and concerns about better aligning the requirements of federal affordable rental housing programs. The purpose was to receive specific feedback from practitioners and identify points of inconsistency between overlapping federal rental programs that could be remedied through administrative changes in order to increase program effectiveness.

HUD NEWS

IN MID-AUGUST, HUD RELEASED HUD NOTICE H 2010-14 ON “POLICY AND PROCEDURE FOR PREPAYMENT AND REFINANCING OF SECTION 202 PROJECTS FUNDED PRIOR TO 1975” (JULY 27, 2010). This notice provides guidance for prepayments and refinancing of Section 202 Direct Loan projects funded prior to 1975 to help preserve elderly housing. The notice also contains two attachments: one on authorities and the other regarding the calculation of project benefits. To access HUD Notice H 2010-14, Attachment 1—Authorities and Attachment 2—Calculation of Project Benefits, please see the Section 202/811 segment of NAHMA’s HUD webpage, www.nahma.org/member/hud.html.

HUD REVISES HANDBOOK CHAPTER ON CONDUCTING MANAGEMENT REVIEWS

HUD HAS ISSUED A REVISED CHAPTER 6 OF the 4350.1 Asset Management handbook. The new Chapter is effective August 1. It is posted to HUDCLIPS at <http://www.hud.gov/offices/adm/hudclips/handbooks/hsg/4350.1/index.cfm>. HUD’s summary of the revisions follow:

On July 7, 2010, HUD Handbook 4350.1, REV-1, Chapter 6, CHG-2, Conducting Management Reviews was signed by the FHA Commissioner and posted to HUDClips. The effective date for field use of this chapter was August 1, 2010. Revision highlights (including changes from the 1992 version) include:

- Provides consistency with the HUD-9834, Management Review for Multifamily Housing Projects, which was revised in 2005;
- Clarifies the applicability section for the various programs covered under the chapter;
- Adds a new section to identify the reviewing officials (HUD staff, Contract Administrators, and Mortgagees);
- Removes outdated requirements (i.e., conducting a physical inspection as part of the on-site management review process.) The revised version requires the reviewer to only perform follow-up activities for REAC inspection reports;

■ Acknowledges that the REAC physical inspection process and Annual Financial Submission processes have been automated since the last publication and includes procedures based on the automated processes;

■ Incorporates lead-based paint follow-up activities;

■ Outlines the frequency of reviews based on set timeframes and/or project actions;

■ Adds a section that discusses the Contract Administrator’s role and interrelationship with HUD staff;

■ Clarifies the processes prior to the on-site review for notifying owners/agents;

■ Incorporates a discussion on the Desk Review process currently used in the revised HUD-9834, which occurs prior to the on-site review, prepares the reviewer for the on-site review, and reduces the burden on the owner/agent to provide information already available in HUD systems and files;

■ Provides guidance for communicating the on-site management review results to the owner/agent for consistency with the HUD Desk Monitoring Guide issued by former Deputy Secretary Bernardi. The HUD Desk Monitoring Guide requires all findings to include the condition, criteria, cause, effect, and

corrective action, and the form HUD-9834 was revised in 2005 to conform to this requirement;

■ Provides a more detailed set of standards/rating descriptions to apply when assigning the performance indicators (Superior, Above Average, Satisfactory, Below Average, and Unsatisfactory) for each of the seven rated categories;

■ Provides a consistent overall rating calculation intended to eliminate major inconsistencies and variances in HUD field office ratings, which were previously discovered during national portfolio reviews;

■ Places emphasis on limited reviews that should be performed by HUD staff for the insured/subsidized portfolio for projects that are also assisted by HAP contracts and monitored by HUD’s Contract Administrator;

■ Adds a section outlining the considerations when selecting properties for review;

■ Lists actions that should be taken for owner/agent noncompliance issues; and,

■ Removes the requirement that the lowest categorical rating assigned to high-impact review areas serve as the overall rating.

The revised chapter was effective August 1, 2010.

HUD RECENTLY ISSUED A MEMORANDUM, TITLED “20-YEAR SECTION 8 CONTRACTS,” encouraging field offices to renew Section 8 contracts for the longest possible term. This memo was released in response to reports from owners that the field offices were denying owners’ requests to renew their Multifamily Assisted Housing Reform and Affordability Act (MAHRA) Section 8 contracts for 20 years. For a copy of the memo, please go to NAHMA’s website at www.nahma.org/member/New%20HUD%20Docs/20%20Years%20Section%208%20Contracts.pdf.

ON JUNE 7TH, HUD PUBLISHED THE GENERAL SECTION OF ITS FISCAL YEAR 2010 NOTICE OF FUNDING AVAILABILITY (NOFA) Policy Requirements and General Section to HUD’s FY 2010 NOFAs for Discretionary Programs. This notice provides prospective applicants for HUD’s competitive funding with the opportunity to become familiar with the General Section of HUD’s FY 2010 NOFAs, in advance of publication of any FY 2010 NOFAs. It also describes changes to HUD’s policy priorities based on its new Strategic Plan for FY 2010-2015, as well as submission requirements for FY 2010. HUD has made a website available to assist in the application process, which can be found at www.hud.gov/offices/adm/grants/nofa10/gensec.pdf.

HUD HAS POSTED A NEW VERSION OF HUD FORM 935-2A, THE AFFIRMATIVE FAIR HOUSING MARKETING PLAN FOR THE MULTI-FAMILY HOUSING INDUSTRY. It can be found at <http://www.hud.gov/offices/adm/hudclips/forms/files/935-2a.pdf>. This form has changed significantly, including the addition of enhanced instruction. Also, the

- Previous version of the form was four pages; the new version is eight pages;

- New version expands requests for identification of a staff person for HUD to contact;
- New version asks about residency preferences;
- New version asks how marketing activities described in the plan will be evaluated; and
- Questions regarding staff training have been added.

For additional information about requirements related to the Affirmative Fair Housing Marketing Plan, refer to HUD Handbook 4350.3 Revision 1, Change 3, Paragraph 4-12 and to HUD Handbook 8025.1, Implementing Affirmative Fair Housing Marketing Requirements, at www.hud.gov/offices/adm/hudclips/handbooks/fheh/80251/index.cfm. Owners/agents who are preparing new Affirmative Fair Housing Marketing Plans should be sure to use the newest version of the form.

HUD HAS POSTED A SECOND CHANGE TO HUD HANDBOOK 4350.1, with respect to Chapter 9. Chapter 9 specifically discusses Program Monitoring of Civil Rights Requirements. Discussion of HUD’s expectations surrounding fair housing compliance has been expanded and updated to allow owners/agents to understand how HUD will conduct compliance monitoring. This chapter also discusses sanctions that can be imposed for failure to comply with HUD’s Fair Housing requirements.

HUD HAS ISSUED NOTICE H 2010-11, HUD MULTIFAMILY RISK MITIGATION. According to HUD, “*The notice revises underwriting standards, policies and procedures for mortgage insurance under the Federal Housing Administration’s (FHA’s) Multifamily Housing programs. This Housing Notice is not applicable to the health care programs administered by the Office of Healthcare*

Programs (Section 232, or refinancing of Section 232 pursuant to Sections 223 (f) or 223 (a) (7)). The Notice will be effective 60 days from the date of issuance, as discussed below in the section titled ‘Implementation’.

The core program underwriting standards have not been adjusted since the inception of the program and it is appropriate to do so at this time. These changes are in response to changes in real estate and financing markets and are intended to mitigate the Department’s risk while ensuring the continued availability of FHA insurance.”

NAHMA will review these changes in consultation with our Regulatory Affairs Committee to determine appropriate next steps.

HUD HAS CHANGED THE COLLECTION PROCESS for Section 201 Flexible Subsidy loan payments and Section 202 Elderly and Disabled Housing mortgage payments from paper to an electronic submission directly to the Department of Treasury (at www.pay.gov). The change was effective for all payments submitted after July 31, 2010. The software is NOT yet ready to receive Flex Subsidy and Section 202 mortgage payments. HUD will notify owners and agents when pay.gov may be used for Flex Subsidy and Section 202 mortgage payments. This mandatory change affects all participants in the Section 201 Flexible Subsidy loan program and Section 202 Elderly and Disabled Housing program. Also, all excess income payments for Section 236 projects must use pay.gov. Answers to Frequently Asked Questions can be found on the pay.gov website at www.pay.gov/paygov/faqs.html. The Handbook can be found on the HUD website at www.hud.gov/offices/adm/hudclips/handbooks/hsgh/4350.1/index.cfm. **NN**

Continually Learning While Climbing the Ladder

PATRICIA BOWEN SPENT THE first 15 years of her professional career in healthcare administration. She had received an Associates degree in respiratory therapy, was a respiratory therapy clinician, and then taught and became a manager by 1982. She then earned a Bachelors degree in human resources management from Columbia Christian University and a Masters degree in organizational development from the University of Phoenix.

While in healthcare administration, Bowen worked in an assisted living facility running home health agencies and senior services for National Housing Partnership in Florida. When AIMCO acquired NHP, the assisted living facilities and home health agencies were sold, and after remaining a year in Florida, she was asked to move to the AIMCO headquarters in Denver.

Bowen made the move, and she spent the next 14 years there. "For the first few years I was working with conventional properties in operational support, doing things like property budgets and working on troubled assets," she said. She also started a new contact center for residents and leasing agents.

MOVING OVER TO AFFORDABLE

Then, in 2002, Bowen was asked to join AIMCO's affordable housing division, where she became vice president of process improvement. In this position she managed property audits, REAC and MOR inspections, and monitored operations and troubled assets. She also handled resident services, which included getting grants for resident service coordinators and opening Neighborhood Network Centers in AIMCO's affordable

housing properties.

"We were able to put 35 Neighborhood Network Centers in our properties and then got HUD funding and nonprofit partners who could give the residents on-the-job training," she said. Her group then "went after the resident service coordinator grants, got 70 funded from HUD, and started participating in NAHMA's Communities of Quality® (COQ) program.

She is especially proud that more than 50 percent of AIMCO's affordable housing properties have attained NAHMA's COQ status.

In her last position with AIMCO, Bowen served as vice president of compliance services, where she managed the rolling out of the company's new operating platform for the affordable division, before beginning the rollout for the conventional properties.

A RECENT CAREER CHANGE

Ready for a change after 14 years with AIMCO, Bowen joined Riverstone Residential Group in May of 2010. Although the company is headquartered in Dallas, Bowen remains in Denver in the central division office. She is responsible for compliance services and internal audits and investigations. Riverstone manages properties that have HUD, LIHTC, bond and various state funded programs, Bowen said. Its team is dispersed geographically across the U.S., managing about 178,000 units in about 650 properties.

Bowen did not find the transition from healthcare to property management "all that difficult, because both industries are pretty tightly regulated. For



the first couple of years I learned about property management in a conventional setting. Once I got into affordable housing, it was a matter of, again, learning and abiding by the rules."

To be successful in multifamily housing, "You have to really enjoy the service industry," Bowen said. "A lot of the work is about resident retention, resident satisfaction and resident services. The people who work for me have a passion for that. We all want quality housing and quality programs."

Although her primary responsibility is overseeing budgets, she still "likes to stay involved in improving residents' lives," she said.

A BIG BELIEVER IN TRAINING

Bowen recently joined NAHMA and became a member of several committees. She is a big fan of training and certification programs. Everyone on her team holds the same certifications, "so we offer the highest quality compliance services," she said. "When you get a variety of managers, sometimes they don't understand how important it is to have certified people on site. We insist on that here at Riverstone, because properties are managed a whole lot better if people are trained."

You would think that with this career arc, Bowen might be all work and no play. But she has a boat and loves to go boating and water skiing. She also skis and loves river rafting and traveling. "I'm fortunate to have seen a lot of the world," she said—which is partly what enables her to get recharged and pay careful attention to the details of a challenging yet satisfying career. **NN**



Looking for an easy, affordable upgrade option for your DOS software? **Check out Bostonpost Property Manager**

If your management company is still using DOS software for affordable housing management, upgrading your software will become a priority soon.

To remain competitive, your current software provider must offer newer software technology and avoid the cost associated with supporting multiple software versions where possible.

So, it's only a matter of time until you will be forced to consider a software upgrade.

Sure, saying goodbye to your DOS software will be tough, but there is a bright side. The benefits of updating your software have never been greater and the risks and cost of change have never been lower.

To find out how low, contact Bostonpost for a complete price quote. We can easily replace your aging software application

with a web-based, hosted application to support processing for HUD, USDA, Tax Credit, HOME, public housing, and market rate properties as well as work order management and integrated accounting (GL, AP, AR).

Call **603-669-8551** or visit our web site at www.bostonpost.com to find out more about Bostonpost.



WEB-BASED AFFORDABLE HOUSING SOFTWARE



HK | HallKeen Management *Real Estate Investment and Management*



**Residential Management
Commercial Management
Assisted Living Services
Affordable Housing Acquisition & Development
Award-Winning, Smart Growth Communities**

Well Positioned Throughout New England & The East Coast

Connecticut • Maine • Massachusetts • New Hampshire
New York • North Carolina • Rhode Island • Vermont • Virginia



**320 Norwood Park South • Norwood, MA 02062
Tel 781.762.4800 • Fax 781.762.4841
www.HallKeen.com**



ALIGNING PEOPLE, KNOWLEDGE AND EXPERIENCE.



Boldness and a Passion for the Work

LAURIE CHRISTOPHER IS THE kind of person who can accomplish most anything she sets her mind on. A perfect example of this occurred when, as a college student, she applied as a cashier at a Quick Lube in her nicest clothes, only to be told that she looked like she couldn't handle the job. So she went home, put on her jeans, went to a different location, applied there, and was hired.

She got so good at her job she was promoted to store manager at what became the highest grossing franchise in the area. This led her to be named a regional performance manager, at which point she got to train the same person who refused her a job in the first place. The comical part about this story is that Christopher considers herself a "girly, girl" and never imagined she would be changing oil, but did receive great satisfaction in proving him wrong!

A LUCKY FIND

After several years of working around cars, Christopher was ready for a change. In 1996, she applied for a site manager position at Big Sky Apartments in her home town of Billings, Montana. Despite having no experience, within two years she was featured on the front page of the *Billings Gazette* for her success in turning this troubled property around. "I absolutely loved that job," she said.

Years later, an even greater acknowledgement of what she achieved there came when, as a regional property manager, she happened to be at Big Sky when a resident she had once evicted called on the phone. "There had been a lot of drug activity in her apartment," Christopher recalled, "and then we saw

her baby playing with a Pepsi bottle that had a hypodermic needle in it." Social Services were called immediately, and the mother was taken away in a police car.

"This same woman asked to speak with me on the phone and thanked me for always treating her with respect, and said that because of me she had been through drug treatment, got her children back and was in the process of buying a house," Christopher said. "That's the kind of difference I want to make. That's what energizes me."

After Big Sky, Christopher became administrator of Sage Tower, a 111-unit property that served the elderly and residents with special needs. She was then promoted to regional manager for Tamarack Property Management Co.

A GOOD MOVE FOR IDAHO

In 2003, Christopher applied for a position with Northwest Real Estate Capital Corp. in Boise, Idaho, and became its director of operations. "I loved what the company stood for," she said, "but I really missed being involved with the residents." So in 2005 she became director of HUD housing for the Evangelical Good Samaritan Society.

When Northwest Real Estate decided in 2007 that they wanted to hire a community development director, they contacted her. Christopher said, "It's been a perfect fit. I love what I'm doing."

She established a program called "Stepping Stones," which helps residents achieve self-sufficiency. "We design a resident service plan tailored



to each community, and establish community partners and programs to help each resident achieve their goals," she said. "It could include job training, financial fitness, credit repair, ESL classes, and Neighborhood Networks computer centers."

Stepping Stones was featured on HUD's website as one of its success stories.

AN ASSET TO LOCAL AHMAs

Christopher got involved with local AHMAs early in her career. She was president of the Oregon AHMA for a brief time before getting involved with the Idaho AHMA, which she calls "a phenomenal organization." She served on several committees before being elected president in 2010.

In its mission statement, Idaho AHMA states its commitment "to continued education and training, timely industry communication, and strong membership representation." Toward these ends, the organization is dedicated to fulfilling its members' needs.

Christopher encourages NAHMA members and others to check out Idaho AHMA's new website at www.idahoahma.org.

Not one to back away from a challenge, Christopher is excited about her company's expansion into Montana and other states, and the AHMA's ongoing growth, training program development and advocacy work. After 15 years in this industry, an 80-unit apartment community seems like a lifetime ago. Now Northwest's director of community development, "I really am exactly where I want to be." **NN**

EDUCATION CALENDAR

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.

OCTOBER

12

Beginning EIV
Sun Valley, CA
Debbie Hawkins, AHMA-PSW
(866) 698-2462

12-13

LIHTC Training and SHCM Exam
Sacramento, CA
Paul Cummings, AHMA NCNH
(510) 452-2462

13-14

PennDel AHMA Fall Conference and Expo
Lancaster, PA
Gerri Aman, PennDel AHMA
(856) 786-2183

14-15

Fall Conference
PA
Chuck Scalise, PAHMA
cscalise@hands-erie.org

15

A New Attitude
Bakersfield, CA
Debbie Hawkins, AHMA-PSW
(866) 698-2462

16

Day at the Races
Los Angeles, CA
Debbie Hawkins, AHMA-PSW
(866) 698-2462

18-20

Certified Professional of Occupancy (CPO)
Nashville, TN
Betsy Smith, SAHMA
(800) 745-4088

21

Occupancy Class V
TX
Michael Alexander, AHMA ET
(713) 988-4426

Beginning EIV

San Diego, CA
Debbie Hawkins, AHMA-PSW
(866) 698-2462

24-26

NAHMA Fall Meeting
Washington, DC
NAHMA
(703) 683-8630, ext. 12

27-29

Certified Professional of Occupancy (CPO)
Trevose, PA
Gerri Aman, PennDel AHMA
(856) 786-2183

28

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

29

FHC
Las Vegas, NV
Debbie Hawkins, AHMA-PSW
(866) 698-2462

29

FHC
Las Vegas, NV
Debbie Hawkins, AHMA-PSW
(866) 698-2462

NOVEMBER

4

JAHMA-PennDel AHMA Tax Credit CEU Seminar
Trenton, NJ
JoAnn McKay, JAHMA
(856) 786-9590

8

Basic EIV Policies & Procedures
Las Vegas, NV
Debbie Hawkins, AHMA-PSW
(866) 698-2462

Intermediate EIV

Las Vegas, NV
Debbie Hawkins, AHMA-PSW
(866) 698-2462

8-10

Certified Professional of Occupancy (CPO)
Concord, CA
Paul Cummings, AHMA NCNH
(510) 452-2462

Certified Professional of Occupancy (CPO)

Greensboro, NC
Betsy Smith, SAHMA
(800) 745-4088

9

Intermediate EIV
Baldwin Park, CA
Debbie Hawkins, AHMA-PSW
(866) 698-2462

Senior Level Tax Credit CEU Workshop

Boston, MA
Julie Kelliher, NEAHMA
(781) 380-4344

11

Intermediate EIV
San Diego, CA
Debbie Hawkins, AHMA-PSW
(866) 698-2462

Fair Housing Course (FHC)

North Shore, MA
Julie Kelliher, NEAHMA
(781) 380-4344

11-12

LIHTC Training and SHCM Exam
Greensboro, NC
Betsy Smith, SAHMA
(800) 745-4088

16

RI Monthly Meeting
RI
Julie Kelliher, NEAHMA
(781) 380-4344

17

MA Monthly Meeting
MA
Julie Kelliher, NEAHMA
(781) 380-4344

18

CT Monthly Meeting
CT
Julie Kelliher, NEAHMA
(781) 380-4344

Green Property Management

TX
Michael Alexander, AHMA ET
(713) 957-4430

A New Attitude

Phoenix, AZ
Debbie Hawkins, AHMA-PSW
(866) 698-2462

19

A New Attitude
Tucson, AZ
Debbie Hawkins, AHMA-PSW
(866) 698-2462

29-30

SCHM
Long Beach, CA
Debbie Hawkins, AHMA-PSW
(866) 698-2462

30

HUD Audit
Los Angeles, CA
Debbie Hawkins, AHMA-PSW
(866) 698-2462

DECEMBER

2

Legal Update
Los Angeles, CA
Debbie Hawkins, AHMA-PSW
(866) 698-2462

3

PennDel AHMA Holiday Meeting
PA
Gerri Aman, PennDel AHMA
(856) 786-2183

7

RI Holiday Meeting
RI
Julie Kelliher, NEAHMA
(781) 380-4344

9

SHCM Exam
Atlanta, GA
Betsy Smith, SAHMA
(800) 745-4088

CT Holiday Meeting

CT
Julie Kelliher, NEAHMA
(781) 380-4344

15

MA Holiday Meeting
MA
Julie Kelliher, NEAHMA
(781) 380-4344

16

Associate Member Program
TX
Michael Alexander, AHMA ET
(713) 988-4426

*Special thanks to our
members and AHMAs
who have supported our
mission over the past
20 years*

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

thelastword

BY DAN MURRAY, NAHP-e

Keeping Our Collective Voice Strong



AS WE GO TO PRINT WITH THIS issue of *NAHMA News*, summer recess has ended for Congress, but it's not as if we can expect a lot of legislative action in the real immediate future having to do with housing. It's an election year, of course, and attention is focused on the elections and on the front-burner issues that are likely to affect the elections.

This time last year, the front-burner issue was healthcare. Now it's the economy. Until there is a solid plan in place to stabilize or stimulate the economy, which won't happen until at least after the elections, affordable housing is just not high on most legislators' minds.

That doesn't mean we are flagging in our commitment or our efforts to influence the legislation and the issues that are of concern to us. As you can read in the page one article on the Enterprise Income Verification (EIV), NAHMA's persistence around certain issues has affected the way the final guidance for these regulations was written. And the article beginning on page 13 details how NAHMA has advocated before the House Financial

Services Committee on recommendations for improving the proposed Preservation and Tenant Protection Act (HR 4868)—and the NAHMA Board of Directors' decision to formally oppose the proposed legislation because of what we consider to be five deal breakers.

These sections of the proposed law violate owners' contractual rights, privacy rights and the right to maintain confidential or proprietary information.

We will continue to seek changes that address these concerns while advocating for actions that will preserve affordability and increase the likelihood of investment.

NAHMA is also continuing to oppose draft legislation released by HUD for implementing its Transforming Rental Assistance (TRA) Initiative, which is proposed in the department's FY 2011 budget request and its FY 2010-2015 Strategic Plan. HUD asked Congress to provide \$350 million to fund it.

The draft legislation is called the Preservation, Enhancement, and Transformation of Rental Assistance Act of

2010 (PETRA). The legislation would allow HUD to begin voluntarily consolidating its 13 separate rental assistance programs. NAHMA is committed to working with HUD and Congress to ensure affordable housing units are preserved; however, we do not support the approach proposed in PETRA. The language is too broad. It could destabilize existing programs that work well, and there are no incentives for project-based Section 8 properties to convert to the new assistance and no efficiencies to be achieved through the conversion.

NAHMA is an integral part of industry-wide coalitions that are working together on a number of proposed regulations and pieces of legislation. Often, we are the leading voice in expressing the views of the affordable housing community. We are your voice. And we will keep at it because consistency is everything when it comes getting a message across—even when other noise seems to be drowning it out. **NN**

Dan Murray is President of Corcoran Jenkinson, Inc. and President of NAHMA.