

# NAHHP Update

## Going Green Can Save Some Green

BY JENNIFER JONES

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**G**o green is a nice catch phrase, but what does it really mean and why should you care? According to Energy Star, a voluntary U.S. Environmental Protection Agency program, the average commercial building wastes 30 percent of the energy it consumes, which translates into dollars wasted.

As any manager knows, utilities are one of the biggest expenses in the budget. There are ways, big and small, to increase energy efficiency and therefore increase the net operating income.

### BETTER BUILDING CHALLENGE

The U.S. Department of Energy (DOE) and the Department of Housing and Urban Development (HUD) have expanded the Better Building Challenge to include the multifamily residential sector. The challenge provides technical assistance and proven solutions to energy efficiency. Additionally, it serves as a forum for matching partners to encourage collaboration and problem solving.

As part of the program, par-



ticipating owners and managers commit to reduce energy consumption by at least 20 percent over 10 years. DOE reports the challenge saves hundreds of billions of dollars on energy bills, reduces greenhouse gas emissions and creates thousands of jobs.

According to DOE's 2015 Progress Report, since the challenge was launched four years ago, more than \$10 billion is committed to greater efficiency, through federal, state and local leadership on performance contracting and commitments by



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financial allies, with more than \$4.5 billion invested in projects. Additionally, more than 250 leaders from diverse sectors have joined the challenge representing more than 3.5 billion square feet, 650 manufacturing plants and \$5.5 billion in financing investments. The report states that partners have shared energy data for more than 32,000 properties and are reporting savings of 20 percent or more at 4,500 properties, and 10 percent or more at 12,000 properties. DOE projects partners are on track to meet energy savings goals, saving on average 2 percent each year or \$840 million since the program launched.

The Better Building Challenge website allows users to share ideas or find answers to

questions in its solution center and provides "five habits of energy efficiency leaders."

### CREDENTIAL FOR GREEN PROPERTY MANAGEMENT

NAHMA and the National Apartment Association Education Institute offer the Credential for Green Property Management (CGPM) to on-site managers, maintenance staff and supervisors based on green building principles and best practices, as well as HUD Office of Affordable Preservation (OAH) established guidelines, with OAH-recognized trainers.

The CGPM provides management companies and owners a mechanism for meeting their initial and ongoing training commitments to

OAH if they have opted for a green Mark-to-Market restructuring. OAH requires that projects going through the Green Initiative, which will receive the full benefits of a green restructure, have on-site managers, maintenance staff and supervisor certified in green building principles and practices.

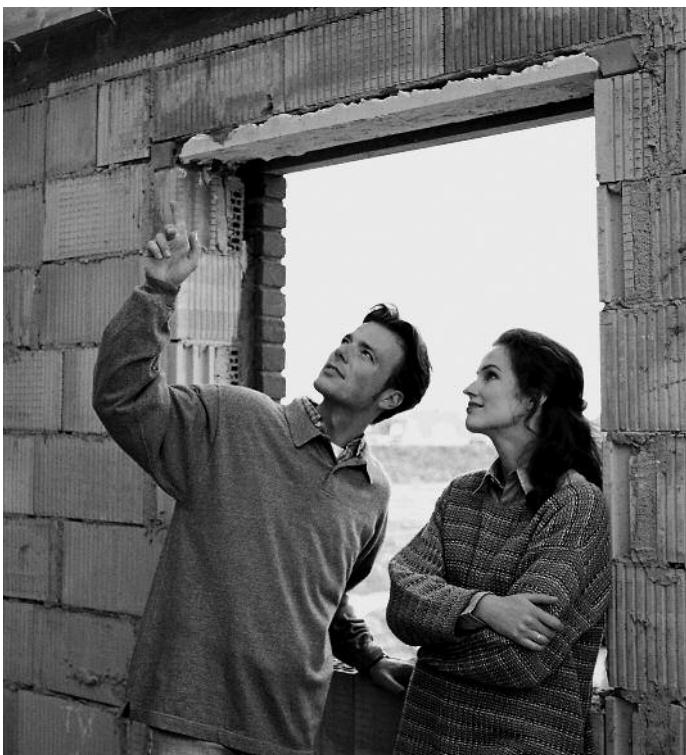
This credential will also benefit on-site managers, maintenance staff and supervisors at affordable and conventional apartment communities not in the HUD program but that are employing green operations and maintenance practices.

Participants learn the latest techniques and technologies for making cost-effective green improvements at their properties.

## Some Low-Cost or No-Cost Tips

- Conduct a nighttime audit to find out what is on after hours that should not be.
- Improve operations and maintenance practices by regularly checking and maintaining equipment to ensure it is functioning efficiently.
- Perform monthly maintenance of heating and cooling equipment to guarantee efficient operation throughout the year.
- Visually inspect insulation on all piping, ducting and equipment for damage.
- Turn off lights when not in use or when natural daylight is sufficient. This can reduce lighting expenses by 10 to 40 percent.
- Maximize daylighting. Open or close blinds to make the best use of natural daylight and take advantage of skylights or other natural daylight sources to reduce lighting during daytime hours.
- Enable the power management function on office computers, which automatically puts monitors to sleep when not in use.
- Turn off printers, copiers and fax machines when not in use. A copier left on all day and night costs more than \$150 annually.
- Set back the thermostat in the evenings and other times when the building is not occupied.
- Regularly change or clean HVAC filters every month during peak cooling or heating season. Dirty filters cost more to use, overwork the equipment and result in lower indoor air quality.
- Adjust thermostats for seasonal changes.
- Make sure that areas in front of vents are clear of furniture and paper. As much as 25 percent more energy is required to distribute air if your vents are blocked.
- Keep exterior doors closed while running your HVAC.

For more tips, visit the Energy Star website, [www.energystar.gov](http://www.energystar.gov).



## ENERGY STAR PORTFOLIO MANAGER

The Energy Star Portfolio Manager is an online tool that can help managers and owners measure and track energy and water consumption and greenhouse gas emissions. It can be used to benchmark the performance of a single building or an entire portfolio. The tool can also be used to create energy-use targets for new construction.

Additionally, the interactive tool can help with the property's energy management plan by creating a baseline, setting goals and tracking improvements. The tool provides ways to compare cost savings in order to assist in upgrade decisions.

The portfolio generates performance documents that can be used to meet LEED for Existing Buildings: Operations & Maintenance requirements,

performance documentation in energy service contracts, and communicating energy performance to tenants, owners, and potential buyers or renters. Finally, the portfolio makes it easy to apply for recognition from Energy Star or apply for Energy Star certification or awards.

Besides the Portfolio Manager, the website provides resources on such topics as energy efficient building design, energy management guides, financial resources and success stories. **NU**

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

### RESOURCES

Better Building Challenge, <http://betterbuildingsolutioncenter.energy.gov>

Credential for Green Property Management, [www.nahma.org](http://www.nahma.org)  
Energy Star Portfolio Manager, [www.energystar.gov](http://www.energystar.gov)

## Welcome New Certificants!

### NAHP Executive

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- >> Susan DiMeglio  
Conifer Realty  
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Earn one of NAHMA's prestigious professional credentials, which are dedicated solely to recognizing and promoting achievement of the highest possible professional standards in affordable housing management. Programs include:

- National Affordable Housing Professional (NAHP™)
- National Affordable Housing Professional-Executive (NAHP-e™)
- Specialist in Housing Credit Management™ (SHCM™)
- Certified Professional of Occupancy™ (CPO™)
- Advanced Issues in HUD Occupancy™ (ACPO™)
- Fair Housing Compliance™ (FHC™)
- National Affordable Housing Maintenance Technician (NAHMT™)
- National Affordable Housing Maintenance Supervisor (NAHMS™)
- Credential for Green Property Management

**For more information, go to [www.nahma.org](http://www.nahma.org) and click on Education.**

# Know the Warning Signs of Mental Illness

According to the National Alliance on Mental Health (NAMI), nearly 44 million adults experience mental illness in a given year. That equates to one in every five adults in the U.S. Moreover, one-half of all chronic mental illness begins by the age of 14.

Mental health cases among war veterans, including Posttraumatic Stress Disorder (PTSD), drug and alcohol dependency and depression, grew by 58 percent from 63,767 in 2006 to 100,580 in 2007 based on available Department of Veteran Affairs (VA) records, according to NAMI. The organization reports that according to one estimate, up to a third of military personnel experience symptoms of a mental health condition without seeking support.

Therefore, NAHMA has teamed up with the VA to promote the Make the Connection program and provide resources available to veteran residents.

The VA launched the Make the Connection campaign to help veterans and their families connect with services that improve their lives. The campaign encourages veterans and their families to “make the connection”—with other people, with resources, with symptoms of mental health issues, and with treatment and support—to get their lives on a better track.

MakeTheConnection.net is a free, confidential resource where veterans and their fam-

ilies and friends can privately explore such topics as health, wellness and common challenges. Some of the website links that could be helpful to residents include:

**Homelessness:** <http://make-theconnection.net/events/homelessness>

**Video gallery of veterans speaking about how they overcame homelessness:** <http://make-theconnection.net/stories-of-connection?experiences=11>

**Family and relationship challenges for veterans:** <http://make-theconnection.net/events/family-relationships>

**Financial and legal issues:** <http://make-theconnection.net/events/financial-legal-issues>

**Transitioning from service:** <http://make-theconnection.net/events/transitioning-from-service>

Make the Connection

encourages veterans to seek support and mental health services when needed. If you are working with a veteran in immediate crisis, trained responders at the Veterans Crisis Line are available 24 hours a day, seven days a week, 365 days a year with confidential support and guidance. Call 1-800-273-8255 and Press 1, chat online at VeteransCrisisLine.net or send a text message to 838255.

While Make the Connection is aimed toward veterans, mental health issues can affect anyone. NAMI advises people should be aware of the common warning signs listed below, and know what services and agencies are available in your area.

- Excessive worrying or fear
- Feeling excessively sad or low
- Confused thinking or prob-

lems concentrating and learning

- Extreme mood changes, including uncontrollable “highs” or feelings of euphoria
- Prolonged or strong feelings of irritability or anger
- Avoiding friends and social activities
- Difficulties understanding or relating to other people
- Changes in sleeping habits or feeling tired and low energy
- Changes in eating habits such as increased hunger or lack of appetite
- Changes in sex drive
- Difficulty perceiving reality (delusions or hallucinations, in which a person experiences and senses things that don’t exist in objective reality)
- Inability to perceive changes in one’s own feelings, behavior or personality (“lack of insight” or “lack of awareness”)
- Abuse of substances like alcohol or drugs
- Multiple physical ailments without obvious causes (such as headaches, stomach aches, vague and ongoing “aches and pains”)
- Thinking about suicide
- Inability to carry out daily activities or handle daily problems and stress
- An intense fear of weight gain or concern with appearance (mostly in adolescents) **NU**

## RESOURCES

Make the Connection, [MakeTheConnection.net](http://MakeTheConnection.net)

National Alliance on Mental Health, [www.nami.org](http://www.nami.org) or the NAMI Helpline, 800-950-6264

National Institute of Mental Health, [www.nimh.nih.gov](http://www.nimh.nih.gov), 800-615-6464

National Suicide Prevention Lifeline at 800-273-TALK (1-800-273-8255)

Veterans Crisis Line, 800-273-8255



# Hire an Uninsured Contractor at Your Peril

**Y**ou need a contractor to perform a job at your site and you receive two bids. One contractor will provide evidence of satisfactory insurance and one cannot. Which one should you accept and why?

The uninsured, or underinsured, contractor is likely cheaper than one who can show adequate general liability, auto liability and workers' compensation insurance, which makes sense because his or her costs are less. You have been told that a contractor's insurance is important to the property and the organization, but what are the actual implications of accepting the uninsured bid?

Two troublesome events could occur because of the work—the contractor could be injured or cause injury to others, or the contractor could cause property damage. If the contractor has proper liability and workers' compensation insurance, and your contract is structured properly, the contractor's insurance policies will respond and pay for the injuries and damages caused by his/her operation.

But, what are the potential implications if the contractor does not carry insur-

ance? Is your property protected? What will it do to your budget?

If the contractor suffers an injury and has no workers' compensation insurance, either your general liability or workers' compensation insurer likely will pay for the injuries. If you "supervised" the work, meaning that you determined the tasks to be done; where, when and how the tasks were to be complet-

ed; or if the work was done with your materials and tools, you could be deemed the employer for the purposes of workers' compensation. If so, the uninsured contractor could make a claim against your workers' compensation policy, which will ultimately impact your workers' compensation experience modification, costing your organization—and your property's budget—additional premium dollars for three years.

If you are deemed not to be the employer, your organi-

zation's general liability policy will likely respond and pay for the injuries, unless there is a specific exclusion for such claims. This type of loss could very well impact the premium that your organization will pay for insurance going forward and the quality of coverage available.

As long as your organization has a comprehensive insurance program, it is likely protected but to be certain,

tificate of insurance from the contractor when your insurer audits your general liability or workers' compensation exposures at year-end, the insurer can charge you premium for the job's exposure. This could cost your property more in additional premium than the contractor would have charged for proper insurance in the first place because the auditor will base the charge—not on payroll

you should confirm that proper coverage is in place with your risk manager or insurance professional. Better yet, require that your contractors have proper insurance.

So, you are likely covered for injuries and damages if the contractor has no insurance, although your insurance costs will probably increase as a result. However, even if the job is completed with no injury or damage, and you have dodged that bullet, there is another one coming. If you cannot produce a cer-

as in a normal workers' compensation audit—but on the entire cost of the job, including materials and the contractor's profit.

Requiring contractors to show evidence of insurance is a cost effective way to save your property, and your organization, money in the long run. **NU**

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**IF THE CONTRACTOR HAS PROPER LIABILITY and workers' compensation insurance, and your contract is structured properly, the contractor's insurance policies will respond and pay for the injuries and damages caused by his/her operation.**



# Experiences Guide Affordable Housing Lifer

**NAME:** Michelle Storino, SHCM, NAHP-e

**MANAGEMENT COMPANY:** Community Realty Management

**POSITION:** Vice President, Operations

When Michelle Storino was a young, single mother of two living in Philadelphia, she struggled to keep her family in conventional housing. She was working in a public accounting firm, when a dispute with her landlord arose. That disagreement launched her onto a path in the affordable housing field. The accounting firm also owned some small affordable housing properties. She learned every-

thing she could about the affordable housing field from them.

Now, more than 20 years later, Storino uses her own experiences to help the property managers she works with understand and assist their residents.

“People are in affordable housing because they need it, not because they want it,” Storino said. “Everyone is more than a piece of paper. As managers, you can help the residents improve their situation. You have a gift.”

Storino said she wished they had affordable housing programs when she was raising her children. At the time, her only options were conventional apartments or what was locally called “the projects,” which were some of the least desirable places to live. “I

knew I didn’t want to live in the projects because I had a cousin who lived there. Instead, I struggled to afford a conventional apartment.”

Nevertheless, it is that experience as a determined single mother that shapes how Storino approaches her job. Just a month ago, she was elevated from executive property manager to vice president of operations for Community Realty Management in Pleasantville, N.J. Besides helping owners and managers maintain and improve their properties, she sees herself as a coach.

“My goal is to position our company as one of the top five affordable housing management companies in the country,” she said.

Over the years, Storino has

seen improvements: in the industry with the introduction of tax credits and social services programs and in the residents. She said she has witnessed many success stories including residents that went back to school, earned degrees and have moved into their own homes.

Even though she has moved into the corporate office, she has no plans to leave the industry anytime soon. “At the end of the day, the one resident that says thank you because you assisted them with their housing is priceless,” she said.

When Storino is not working she can be found spending time with her family, her husband, Tom; daughters, Danielle and Anastasia; son, David and granddaughters, Salinda and Sloan. **NU**

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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