

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
- 17** 2019 Calendar Contest
Winners: Artists Make
Hope Bloom
- 23** NAHMA 2018 Fall
Meeting
- 29** Regulatory Wrap-Up
- 30** Up Close & Personal
- 31** Education Calendar



Dual Reports Study LIHTC Costs

Both the National Council of State Housing Agencies (NCSHA) and Government Accountability Office (GAO) recently issued long anticipated research reports analyzing the costs and what drives the costs of developing Low-Income Housing Tax Credit (LIHTC) communities.

Since its creation more than 30 years ago, the LIHTC has become the nation's most successful tool for building and preserving affordable rental housing. The housing credits encourage private investment in low-income rental housing and have financed about 50,000 housing units annually since 2010. The LIHTC program is administered by the Internal Revenue Service (IRS) and credit allocating agencies, such as state or local housing finance agencies.

GAO REPORT

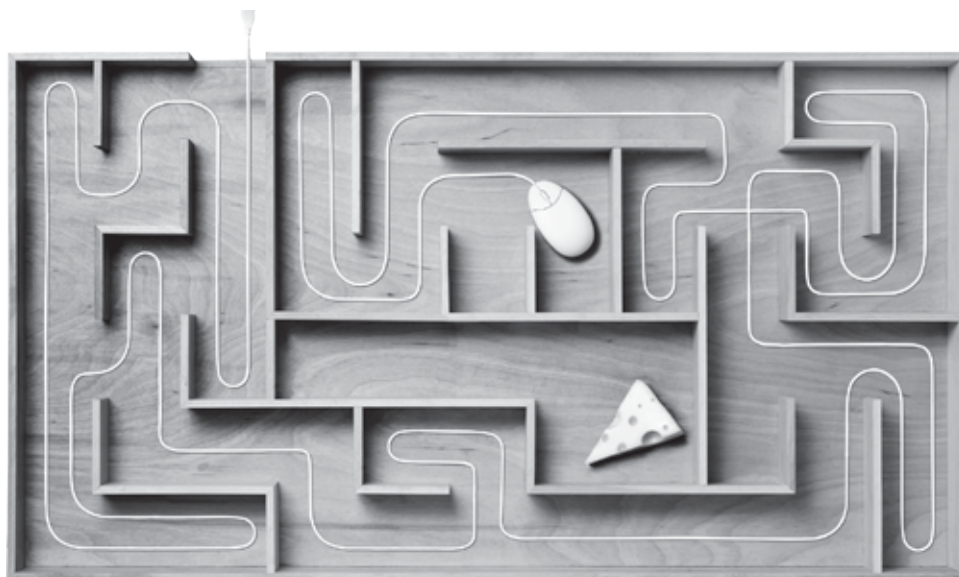
According to the GAO report, the LIHTC program has come under increased scrutiny following reports of high or fraudulent development costs for certain LIHTC projects. The GAO was asked by members of Congress to review the cost-efficiency and effectiveness of the LIHTC program.

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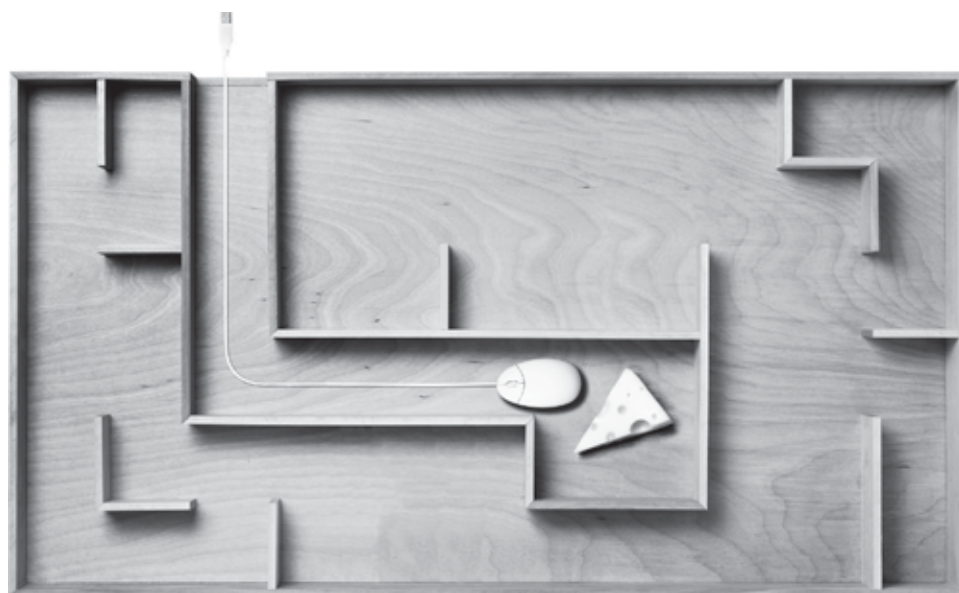
The report examined development costs for selected LIHTC projects and factors affecting costs, allocating agencies' oversight of costs, and factors limiting assessment of costs. The GAO compiled and analyzed a database of costs and characteristics for 1,849 projects completed in 2011–2015, which was the most recent data available at the time, from 12 allocating agencies. The agencies spanned five regions and accounted for about half of the LIHTCs available for award in 2015. The GAO also reviewed the most recent allocating plans and related documents for 57 allocating agencies and reviewed federal requirements.

continued on page 4

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Navigating a Split Congress

CONGRESS IS CLOSING OUT THE year by tackling tax reform, including proposed changes to the Low-Income Housing Tax Credit, and a fiscal year 2019 spending bill. It also means new leadership in key committees in the House as a result of the Democrats' gaining control in the midterm elections.

For more information on the changes coming to the incoming 116th

CELEBRATING COMMUNITIES

NAHMA received more than 30 entries for the 2018 Communities of Qualities Awards. Judging has taken place, and we will be announcing the winners in the January/February 2019 issue of *NAHMA News*. The winners will be honored at the NAHMA Biannual Top Issues in Affordable Housing spring conference, March 3-5, 2019, at the Fairmont Washington. Look for the

It also means new leadership in key committees in the House as a result of the Democrats' gaining control in the midterm elections.

Congress and pending legislation see the Washington Update on page 9.

SUCCESSFUL FALL MEETING

NAHMA wrapped up its annual NAHMA Biannual Top Issues in Affordable Housing fall conference in October, which drew more than 170 senior affordable housing professionals to Washington, D.C., to hear the latest updates from the Department of Housing and Urban Development (HUD) and other government officials, including Federal Housing Administration Commissioner Brian Montgomery, political analyst Reid Wilson, and C. Lamar Seats, deputy assistant secretary for the Office of Multifamily Housing Programs. Additionally, NAHMA members helped raise more than \$420,000 for the NAHMA Educational Foundation. To read more about the annual meeting, see page 23.

online meeting registration to open in late December.

SUPPORT BUDDING ARTISTS

Finally, now is the time to celebrate the people who make up our wonderful communities by ordering a 2019 NAHMA Drug-Free Kids Calendar.

The calendars feature outstanding original artwork by children, seniors and adults with special needs living in affordable multifamily housing. This year's subtheme, *Hope Is in Bloom: Nurturing Our Community*, is incorporated into the poster contest. To learn more about this special calendar, see page 17.

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

Kris Cook, CAE, is executive director of NAHMA.

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WHAT GAO FOUND

According to the report, the GAO identified wide variation in development costs and several cost drivers for LIHTC projects included in the data set. Across 12 selected allocating agencies, median per-unit costs for new construction projects ranged from about \$126,000 in Texas to about \$326,000 in California. Within individual allocating agencies, the variation in per-unit cost between the least and most expensive project ranged from as little as \$104,000 per unit in Georgia to as much as \$606,000 per unit in California.

After controlling for other characteristics, the GAO estimates that:

- Larger projects, consisting of more than 100 units, cost about \$85,000 less per unit than smaller projects, which are fewer than 37 units, consistent with economies of scale.
- Projects in urban areas cost about \$13,000 more per unit than projects in nonurban areas.
- Projects for senior renters—nearly one-third of all projects—cost about \$7,000 less per unit than those for other renters, potentially due to smaller unit sizes.

The report said, allocating agencies use measures such as cost and fee limits to oversee LIHTC development costs, but few agencies have requirements to help guard against misrepresentation of contractor costs, a known fraud risk. The report concluded that LIHTC program policies, while requiring high-level cost certifications from developers, do not directly address this risk because the certifications aggregate costs from multiple contractors. Some allocating agencies require detailed cost certifications from contractors, but many do not. It further concluded that

because the IRS does not require such certifications for LIHTC projects, the vulnerability of the LIHTC program to this fraud risk is heightened.

Weaknesses in data quality and federal oversight constrain assessment of LIHTC development costs and the efficiency and effectiveness of the program, said the report. The GAO further found:

- Inconsistencies in the types, definitions and formats of cost-related variables that the 12 selected agencies collected.
- Allocating agencies did not capture

The report said, allocating agencies use measures such as cost and fee limits to oversee LIHTC development costs, but few agencies have requirements to help guard against misrepresentation of contractor costs, a known fraud risk.

the full extent of a key indirect cost, namely a fee paid to syndicators acting as intermediaries between project developers and investors that the IRS requires be collected.

- IRS does not require allocating agencies to collect and report cost-related data that would facilitate programwide assessment of development costs. Further, Congress has not designated any federal entity to maintain and analyze LIHTC cost data.

The GAO report said, even without a designated federal entity, opportunities exist to advance oversight of development costs. In particular, greater standardization of cost data would lay a foundation for allocating agencies to enhance evaluation of cost drivers and cost-management practices.

GAO RECOMMENDATIONS

The GAO concluded Congress should consider designating a federal agency to maintain and analyze LIHTC cost data. The report also makes three rec-

ommendations to the IRS to enhance collection and verification of cost data. According to the report, the IRS disagreed with the recommendations and said it lacked certain data collection authorities. The GAO maintains the recommendations would strengthen program oversight and integrity and modified one of them to allow IRS greater flexibility in promoting data standards.

NCSHA STUDY

According to the NCSHA study, new research by Abt Associates, along

with additional analysis by NCSHA, showed that LIHTC-financed apartments on average cost roughly the same to develop as the typical conventional apartment, even as housing credit properties must by law meet many requirements that typical apartment buildings do not.

The housing credit is ever more important as housing affordability challenges are worsening, said the study. According to Harvard University's Joint Center for Housing Studies, nearly 20 million renter households pay more than 30 percent of their incomes for rent, and 11 million pay more than half their incomes for their housing. The National Low Income Housing Coalition reports that, for every 100 extremely low-income renters, only 35 rental units were affordable and available in 2016, which is a national deficit of more than 7 million units.

The study concluded, in this environment, it is no surprise most state

continued on page 6

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housing credit agencies face far greater demand for LIHTCs than they have available. As a result, every agency shares the goal of maximizing the number of families they can serve through the program, while also deploying LIHTCs to finance affordable housing in opportunity-rich areas, serve households with special needs and ensure the long-term physical sustainability of properties.

The study said the primary factors that drive the development costs of all apartment projects, including housing credit properties, such as costs of land, labor and materials are driven by market forces and not state agency administration. Local regulations that increase costs, such as zoning, fees and lengthy approval periods, are also beyond state agency control.

RESEARCH ON LIHTC COSTS

In the NCSHA-commissioned study, Abt Associates analyzed a nationwide database of more than 2,500 LIHTC properties containing more than 160,000 units, over a multiyear period, and found:

■ The median total development costs per unit, inclusive of soft costs, defined as fees for contractors, architects and other professionals, and land costs, between 2011-2016 was \$164,757, adjusted for construction cost inflation.

■ The mean total development costs per unit, inclusive of soft costs and land costs, between 2011-2016 was \$182,498, adjusted for construction cost inflation.

These figures reflect the costs for newly constructed buildings as well as rehabilitations of existing properties.

According to data provided to

NCSHA by Dodge Data and Analytics, construction costs—not including soft costs and land—for all newly constructed apartments averaged approximately \$151,000 per unit between 2011-2016.

According to the study, Fannie Mae provided data that said soft costs account for an average of 25 percent of overall apartment development costs. While land prices vary widely, and national data is difficult to obtain, anecdotal evidence suggested they might account for 5 to 10 percent, on average, of total development costs.

According to the study, the slightly higher costs suggested for new construction of LIHTC developments are likely explained by financing requirements that generally do not apply to market-rate apartment developments, such as the need for higher upfront operating reserves and funding to cover the developer's services.

Adjusting the \$151,000 per-unit construction costs by 30 to 35 percent to account for soft costs and land costs yields an average total development costs for multifamily apartments overall of roughly \$196,000 to \$204,000 per unit between 2011-2016, the study concluded. Abt Associates found the average LIHTC cost per unit for new construction, including soft costs and land, was approximately \$209,000 during that period.

According to the study, the slightly higher costs suggested for new construction of LIHTC developments are likely explained by financing requirements that generally do not apply to market-rate apartment developments, such as the need for higher upfront operating reserves and funding to cover the developer's services. The study said market-rate apartments could generate capital to pay these

costs by charging higher rents while LIHTC properties cannot. LIHTC properties must by law serve low-income households at restricted rents for several decades.

LIHTC DEVELOPMENT COSTS COMPARED TO ALL APARTMENTS

The Abt Associates analysis suggested that LIHTC total development costs during the study period grew at roughly the same average rate as overall apartment development costs, based on the RS Means Historical Cost Index: roughly 8 percent.

However, other analysis of overall

construction cost growth during the period studied indicated overall apartment development costs rose much more than LIHTC development costs, the study said. For example, a 2017 report from Fannie Mae indicated overall apartment construction costs had risen 10 to 30 percent between 2011-2016.

To read the GAO report, Low-Income Housing Tax Credit Improved Data and Oversight Would Strengthen Cost Assessment and Fraud Risk Management, visit https://www.gao.gov/products/GAO-18-637?utm_medium=social&utm_source=twitter&utm_campaign=usgao.

The NCSHA commissioned the study, Variation in Development Costs for LIHTC Projects, can be read by visiting <https://www.ncsha.org/resource/cost-study/>. **NN**

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Midterm Elections Brings Divided Government

AS A RESULT OF THE NOVEMBER midterm elections, Democrats regained control of the House of Representatives, following eight years of Republican leadership. Potentially, this could dramatically change affordable housing policy in the next Congress, the 116th. The following is a brief synopsis of what the elections mean for the current Congress and the makeup of the new Congress, particularly in the House.

UNFINISHED BUSINESS IN THE LAME DUCK SESSION

Having lost the House of Representatives, Republicans may attempt to enact some of their policy priorities, including another tax reform legislation, before the House shifts to Democratic control in January. NAHMA and our industry partners will be looking

to see if there is an attempt to pass year-end tax legislation. Any tax legislation could present an opportunity to enact important changes to the Low-Income Housing Tax Credit (LIHTC), such as a minimum 4 percent housing credit rate and proposed reforms from the Affordable Housing Credit Improvement Act that have not been enacted.

In addition to potential tax reform, the current Congress must fund the government before it expires in early December. Congress has not completed seven of the 12 fiscal year (FY) 2019 spending bills. The unfinished bills include the departments of Housing and Urban Development, Agriculture (rural housing) and Treasury. All three agen-

cies are operating at last year's spending levels, under a continuing resolution (CR), which expires on Dec. 7. NAHMA expects Congress to either extend the CR into January or February, or to pass FY 2019 omnibus appropriations legislation to fund the remaining agencies.

NOTABLE LEADERSHIP CHANGES TO KEY HOUSE COMMITTEES

House Leadership: The new 116th Congress will bring new committee assignments. With Democrats set to be the majority of the House, current Democratic Minority Leader Nancy Pelosi (D-CA) will likely become speaker again. Current House Speaker Paul Ryan (R-WI) previ-

is retiring, so Republican will have to decide the incoming Ranking Member.

Ways and Means Committee: LIHTC advocate and current committee Ranking Member Rep. Richard Neal (D-MA) will become chair of the House Ways and Means Committee. Current Chairman Rep. Kevin Brady (R-TX) will become the Ranking Member.

Senate Committees: Republicans are maintaining control of the Senate, so there is not much movement on that side of the legislature. One notable change is the Senate Finance Committee leadership since Chairman Orrin Hatch (R-UT) is retiring. Either Sen. Chuck Grassley (R-IA) or Mike Crapo (R-ID) will

The affordable housing industry must push forward to find opportunities and combat any challenges, as the current Congress ends and a new one begins.

ously announced his retirement and did not seek re-election. In late November, House Republicans elected Kevin McCarthy (R-CA) to serve as Minority leader.

Appropriations Committee: The current Appropriations Committee Ranking Member Nita Lowey (D-NY) is likely to become chair. The current committee Chairman Rodney Frelinghuysen (R-NJ) is retiring, so Republicans will have to decide the Ranking Member on the committee.

Financial Services Committee: The current Financial Services Committee Ranking Member Maxine Waters (D-CA) will likely become the chair. The current Financial Services Committee Chairman Jeb Hensarling (R-TX)

become Senate Finance Committee chair.

NAHMA members will need to meet new and old lawmakers, educate the new Congress about the importance of affordable housing in their districts, work with new committee members and manage the challenges of a divided government. Most of the media attention will focus on the inevitable oversight disagreements between the House Democrats and President Donald Trump's administration. The affordable housing industry must push forward to find opportunities and combat any challenges, as the current Congress ends and a new one begins. **NN**

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

Balancing Priorities: LIHTC Beyond Year 30

EDITOR'S NOTE: The following is the introduction from the report, "Balancing Priorities: Preservation and Neighborhood Opportunity in the Low-Income Housing Tax Credit Program Beyond Year 30," which can be read in its entirety by visiting <https://nlihc.org/research/balancing-priorities>.

The Low-Income Housing Tax Credit (LIHTC) has financed the construction, rehabilitation, or preservation of approximately three million rental housing units affordable to low-income households since its inception in 1987 (HUD, 2017), making it the largest national affordable housing program in the U.S. With some limited exceptions,

federal law requires existing LIHTC housing to remain affordable for a minimum of 30 years, with some states extending the affordability period even longer. As the LIHTC program ages, the risk of current LIHTC units being lost from the affordable housing stock grows. Between 2020 and 2029, nearly half a million current LIHTC units, or

nearly a quarter of the total stock, will reach their 30-year mark and the end of their federally mandated affordability restrictions (i.e., Year 30). Many of these units, without new capital investment for rehabilitation and renovation, are also at risk of physical deterioration.

This report sheds light on the scope of the preservation challenges ahead. Utilizing data from a range of sources, including the National Housing Preservation Database (NHPD), we examine the features of the LIHTC program, risk factors for preservation, the number of LIHTC units at risk of being lost from the affordable housing stock by 2030, and the neighborhood desirability and opportunity of at-risk units. We define neighborhood desirability as the preference for and quality of a given neighborhood as measured by the percent of households with annual incomes above \$200,000, the percent of the population in poverty, median housing values, the personal crime index, and the housing vacancy rate. We define neighborhood opportunity as the degree to which neighborhoods provide amenities integral to economic mobility such as labor market access, educational opportunity, transit access, and a healthy environment. Our findings indicate:

■ As many as 8,420 LIHTC properties accounting for 486,799 affordable rental units will reach Year 30 between 2020 and 2029, and do not receive other types of subsidies that extend their affordability restrictions.

■ Nine percent of LIHTC units reaching Year 30 between 2020 and 2029 are in neighborhoods that rank high or very high in both desirability and opportunity.

DATA AND RESEARCH THAT SUPPORT AFFORDABLE HOUSING

HUD User is the source for affordable housing research, reports, and data from the U.S. Department of Housing and Urban Development's Office of Policy Development and Research (PD&R). Visit www.huduser.gov to explore the various resources available on HUD User, including Income Limits and Fair Market Rents for assisted housing units.

To find out about the latest affordable housing data and research releases from PD&R, subscribe to receive email updates and check out *The Edge*, PD&R's online magazine.



■ Forty-two percent of expiring LIHTC units reaching Year 30 between 2020 and 2029 are in neighborhoods that rank very low or low in both desirability and opportunity.

■ Thirteen percent of expiring LIHTC units reaching Year 30 between 2020 and 2029 are in neighborhoods that rank high or very high in opportunity and moderate, low, or very low in desirability.

■ The expiring LIHTC units in neighborhoods of very high or high opportunity could be at greater risk for converting to higher cost market-rate or owner-occupied housing, because demand for housing tends to be stronger in higher opportunity neighborhoods.

■ The greatest demand for preservation resources, however, may come from LIHTC owners in lower opportunity and less desirable neighborhoods where lower rents might not cover the cost of capital repairs and additional subsidies would be needed to address the units' physical deterioration.

The lowest income renters face a national shortage of more than 7 million affordable and available rental units, and only one in four eligible low-income renters receives the assistance they need (NLIHC, 2018a; Fischer & Sard, 2017). The insufficient resources we commit nationally to affordable housing leads to difficult policy choices between preserving the affordability and quality of existing affordable housing and maintaining housing stability for current tenants, on one hand, and promoting desegregation and access to opportunity (i.e., mobility) through new development, on the other. While we need to preserve as much of the existing affordable housing stock as possible, given the significant shortage, we must also make efforts to provide greater access to higher opportunity neighborhoods for

disadvantaged households. The conflict between preservation and mobility, however, would not exist if we committed adequate resources to meet the needs of low-income renters. Looking beyond the status quo, we conclude with a vision for a housing safety net that provides expanded access to Housing Choice Vouchers (HCVs) and targets expanded supply-side subsidies for the preservation and production of affordable housing to markets and populations where they are most needed. Vouchers, ideally, provide recipients with greater mobility as long as housing is available, and landlords are willing or required to accept them. Vouchers also help the lowest income renters afford LIHTC units and potentially protect them from harm if their housing drops out of the rent-restricted housing stock. At the same time, LIHTC and other supply-side subsidies like the national Housing Trust Fund (HTF) and the Public Housing Capital Fund provide capital investment in housing for low-income renters that would otherwise not exist in some markets. **NN**

Dan Emmanuel is a Senior Research Analyst at the National Low Income Housing Coalition (NLIHC) in Washington, D.C. NLIHC is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. Kelly McElwain, Research Analyst III, at the Public and Affordable Housing Research Corporation at HAI Group; a nonprofit dedicated to conducting research on affordable housing. To learn more, visit www.housingcenter.com/research.

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Housing FY 2019 Funding Is Still Elusive

IN SEPTEMBER, CONGRESS PASSED a government funding bill that covers the departments of Defense, Labor, Health and Human Services, and Education for fiscal year 2019 (FY 2019), while enacting a short-term Continuing Resolution (CR) for those agencies not covered, including the departments of Housing and Urban Development (HUD) and Agriculture (USDA). The president signed the CR, which provides funding at FY 2018 levels for HUD, USDA and a few other federal agencies through Dec. 7.

The CR provided lawmakers time to reach an agreement on full year FY 2019 funding for HUD and USDA. Both the House and the Senate have made progress on separate FY 2019 funding bills for housing and community development programs; while the differences between the House and Senate versions of the funding bills are relatively minor, NAHMA supports the Senate's bill, which would provide higher overall funding levels.

As reported in the September/October NAHMA News, the House Appropriations Committee, in May, approved proposed funding levels for Project-Based Rental Assistance—\$11.7 billion compared with \$11.5 billion in FY 2018—and the Housing Choice Voucher program—\$22.5 billion compared with \$22 billion in FY 2018. In addition, the HUD funding bill proposed no new construction funding for Section 202 Senior Housing or Section 811 Housing for Persons with Disabilities, and cut the HOME Investment Partnership program by \$162 million compared with FY 2018.

NAHMA continues to push for a full year funding bill for HUD, USDA and other federal agencies as soon as possible to avoid funding delays and shortfalls associated with the uncertainty of CRs. **NN**

NAHMA Challenges Members to Be Advocates

In July, the association launched the first-ever NAHMA Advocacy Challenge, piggybacking on the excitement of the FIFA World Cup international soccer tournament. The challenge created a friendly competition between AHMAs to see which part of the country could be the most active in grassroots advocacy.

The winners of the challenge were announced at NAHMA's Biannual Top Issues in Affordable Housing Fall Conference in October. Moreover, participating companies were recognized on social media. MAHMA received first place honors. CSI Support and Development was named NAHMA's MVP Achievement Award for Advocacy winner. Finally, NEAHMA and Mid-Atlantic AHMA earned honorable mentions.

Every August, many lawmakers return to their districts during the congressional recess. The goal of the AHMA "World Cup" Advocacy Challenge was to elevate the importance of affordable housing to lawmakers while they were in their home districts. More specifically, the goal was to urge for full funding of affordable housing and community development programs for fiscal year 2019 and to let lawmakers know why the housing credit is essential to building and preserving affordable units in every state.

Participants earned points based on their activities, including using social media hashtags #ScoreMoreHousing and #NAHMA18, taking pictures of their events, and then submitting a form detailing the activity to NAHMA by the deadline to get credit for the event.

The AHMA with most overall points won the top prize, which was a hotel accommodation for one person for the NAHMA March meeting.

Some examples for each activity category included:

■ Posting on social media (2 points per post): The best examples of social

media participation were from members who organized other events, such as a resident engagement activity or a property tour, and then used social media to amplify the activity.

■ Attending a Town Hall or Political Event (25 points per event): NAHMA members took advantage of lawmakers' in-district schedules to make affordable housing a topic at political events and town halls. Similarly, Advocacy Challenge participants scheduled meetings with lawmakers or their staff (50 points per meeting) to advocate for full funding for Department of Housing and Urban Development and U.S. Department of Agriculture programs. For example, Gwen Volk of Gwen Volk Infocus, Inc. (SWAHMA) attended a local town hall event with a legislator to discuss Low-Income Housing Tax Credit development and the need for affordable housing in high-opportunity areas.

■ Hosting a Property Tour (100 points per event) was one of the most popular choices for the Advocacy Challenge. Property visits with elected officials, community members, staff and residents highlight the importance of affordable housing in every community. Also, NAHMA encouraged members to host lawmakers at properties so that they can see for themselves the great work that NAHMA members are doing. An example of this is Wallick Communities' (MAHMA) Grand Reopening event held with a congressman in attendance. Other examples included WinnCompanies' (Mid-Atlantic AHMA) Annual Health Fair hosted at a recently converted Rental Assistance Demonstration property in Baltimore, Md., with the city's mayor in attendance. And the Schochet Companies (NEAHMA) hosting POWWer Up!, a free family fun day to empower and enhance lives in Worcester, Mass., with the district attorney attending.

■ Hosting a resident engagement activity (100 points per activity) was

perhaps the most successful activity of the challenge. Resident activities, such as letter-writing campaigns or petition drives, deliver personal messages about the importance of affordable housing directly from residents to lawmakers. CSI Support and Development hosted various types of resident activities at properties in MAHMA, Mid-Atlantic AHMA and NEAHMA service areas including writing postcards to lawmakers and video recording residents giving testimonials explaining why affordable housing is important to them, and then posting the recordings on social media.

Leading up to the challenge, NAHMA's Federal Affairs Committee, under chair Gianna Richards' leadership, hosted two Advocacy Calls to help members prepare for the challenge. The topics of the calls were How to Host a Property Tour and How to Plan a Resident Engagement Activity.

NAHMA collected "keys to success" generated from the calls into shareable handouts that are available for download on the Challenge webpage, <https://www.nahma.org/grassroots-advocacy/ahma-advocacy-world-cup-challenge/> and can be used to assist in future events.

The task force under the Federal Affairs Committee that worked on the Advocacy Challenge and the advocacy calls has now been established as NAHMA's new Grassroots Advocacy Task Force and kicked off in November, under the leadership of chair David Joyner from the Caleb Group, and vice chair Amy Alberg of Wallick Communities, to plan next year's activities. Contact NAHMA if you are interested in participating on the task force.

Based on the levels of engagement for this first challenge, NAHMA hopes to run a second challenge soon, and is gathering feedback from the AHMAs to help craft the next advocacy push. **NN**

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Report Focuses on Rural Rental Program

The Housing Assistance Council (HAC) published a report in early September, *Rental Housing for a 21st Century Rural America: A Platform for Preservation*, discussing declining affordable rental housing options in rural areas. The report focuses on the Department of Agriculture's (USDA) Section 515 Rural Rental Housing program (Section 515) and draws its conclusions from a review of USDA's multifamily housing portfolio.

According to the report, there are 13,829 Section 515 properties, containing 416,396 units, across the country, with at least one property located in 87 percent of counties in America. However, the program is in clear decline the report said.

Since its inception in 1963, the pro-

gram has financed more than 533,000 affordable units in nearly 28,000 properties. With no new directly financed USDA rental housing properties developed in years, the program has already lost roughly half of the properties created since its creation 65 years ago. The report said that nearly 90 percent of the 13,829 properties in USDA's portfolio are 20 years old and more than half of those properties are over 30 years old.

According to the report, roughly two-thirds of all Section 515 renters live in units subsidized through USDA's Section 521 Rental Assistance program. When a property exits the Section 515 program for any reason, the units in the property are no longer eligible to receive Section 521 subsidies. The report sug-

gested that as more properties leave the program some of the most vulnerable populations would be hardest hit.

The report identified four key entities and stakeholders who can take corrective actions to reverse the decline facing the Section 515 program: USDA, owners of Section 515 properties, renters residing within Section 515 properties, and other beneficiaries of Section 515 investments and related outlays. To read the report, visit <http://www.ruralhome.org/sct-information/mn-hac-research/mn-rrr/1602-rpt-platform-for-preservation>.

IN OTHER RURAL HOUSING NEWS

In October, the USDA issued three updates regarding allowable expenses and reserve accounts for Multi-Family Hous-

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ing (MFH) properties, and reallocation of Rental Assistance units for properties no longer in the program. To read the letters online, visit the USDA Rural Housing webpage under the Agencies tab at nahma.org.

Allowable Expenses in Multi-Family Housing Properties: The Rural Housing Service (RHS) published an unnumbered letter (UL) to clarify allowable expenses to be paid by project income in Rural Development-financed Section 515 and Section 514 multifamily properties. The agency had previously agreed to provide periodic reminders to program participants regarding allowable and unallowable expenses; also, this UL addresses questions received from State and Servicing Offices.

Reserve Accounts for Rural Development's Multi-Family Housing Properties: RHS published an UL regarding changes to policies and procedures for establishing and maintaining supervised bank accounts of MFH properties.

RHS is no longer required to counter-sign approved withdrawals from reserve accounts, and MFH employees will no longer have to present their federal government ID to the bank as they will no longer be listed as an additional signer on the commercial bank account; in addition, borrowers are no longer required to obtain a collateral pledge if the amount of funds exceeds the maximum limit covered by the Federal deposit insurance.

Guidance for Reallocation of Rental Assistance Units for Properties no longer in the Program: In order to assist very low-income renters and applicants at eligible properties, RHS has published an UL providing states with guidance on reallocating Rental Assistance (RA) units currently held in the administrator's reserve back to the state in which the units originated. The UL also allows states to use RA when properties are paid in full.

The RA units being reallocated are from properties that left the program via acceleration, foreclosure sale, natural maturity or prepayment during fiscal years 2017 and 2018.

IN SEPTEMBER, NAHMA staff attended the U.S. Senate Democratic

Rural Summit to examine strategies for investing in economic opportunity for rural communities.

In a passionate discussion on how to improve the quality of life in rural America, panelists discussed infrastructure and housing investment, access to health care through local clinics and telemedicine, internet access for students, workers and businesses, and growing industries to replace jobs lost to technological advancements.

To read the Joint Economic Committee's accompanying report, *Investing in Rural America*, visit https://www.jec.senate.gov/public/_cache/files/ed5bf0b5-dd14-473f-acdc-fd86ba98a6e1/investing-in-rural-america.pdf.

SENS. CATHERINE CORTEZ MASTO (D-NV) and Rob Portman (R-OH) introduced a bill to create a standing Council on Rural Community Innovation and Economic Development. The goal of the council would be to maximize the impact of federal investments across the different agencies in order to promote economic prosperity and quality of life in rural communities and encourage the use of innovative technologies that resolve local and regional challenges.

The Council on Rural Community Innovation and Economic Development Act of 2018 (S.3393) would establish a council to report on "Rural Smart Communities," describing efforts of rural areas to integrate technology to solve local challenges related to housing, energy, transportation, health care and law enforcement. The bill also emphasizes access to rural broadband and would codify the federal interagency Rural Council, permanently creating a mechanism for all relevant federal agencies to share expertise and resources regarding rural programmatic assets.

The bill has been referred to the Senate Committee on Agriculture, Nutrition, and Forestry. To read the bill, visit <https://www.congress.gov/bill/115th-congress/senate-bill/3393?q=%7B%22search%22%3A%5B%22congressId%3A115+AND+billStatus%3A%5C%22Introduce%5C%22%22%5D%7D&r=1>. **NN**

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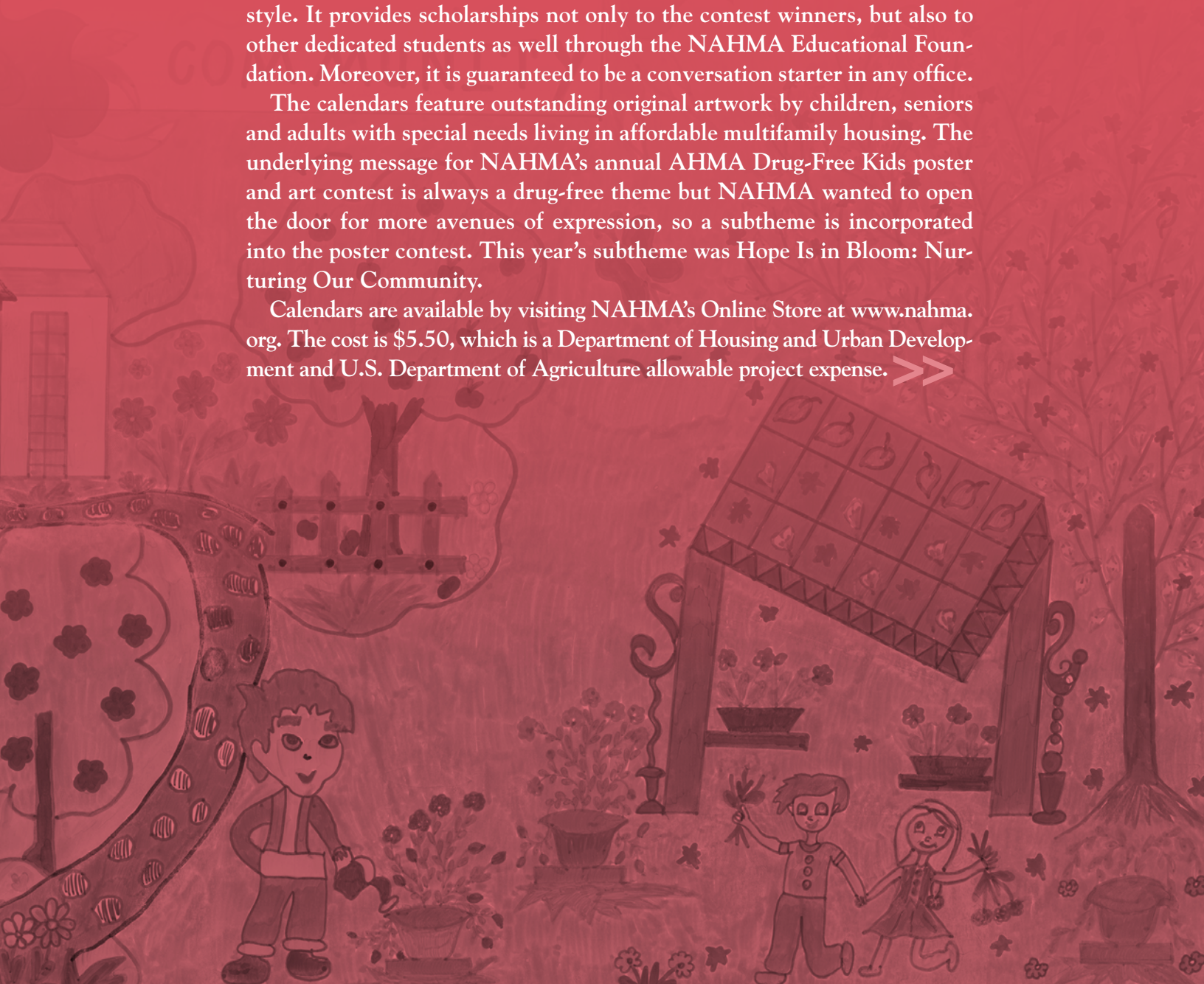
2019 CALENDAR CONTEST WINNERS

Artists Make Hope Bloom

NAHMA'S ANNUAL AHMA DRUG-FREE KID CALENDAR is more than an arts project for the participants. It also encourages the children involved to set goals, emulate good role models and live a drug-free lifestyle. It provides scholarships not only to the contest winners, but also to other dedicated students as well through the NAHMA Educational Foundation. Moreover, it is guaranteed to be a conversation starter in any office.

The calendars feature outstanding original artwork by children, seniors and adults with special needs living in affordable multifamily housing. The underlying message for NAHMA's annual AHMA Drug-Free Kids poster and art contest is always a drug-free theme but NAHMA wanted to open the door for more avenues of expression, so a subtheme is incorporated into the poster contest. This year's subtheme was Hope Is in Bloom: Nurturing Our Community.

Calendars are available by visiting NAHMA's Online Store at www.nahma.org. The cost is \$5.50, which is a Department of Housing and Urban Development and U.S. Department of Agriculture allowable project expense. >>



2019 CALENDAR CONTEST WINNERS

Ani Keshishyan, a ninth-grader from Glendale, Calif., was named NAHMA's grand prizewinner. Her creation appears on the cover of NAHMA's 2019 calendar. Ani, 14, also received an all-expenses-paid trip to Washington, D.C., for NAHMA's Biannual Top Issues in Affordable Housing fall conference, Oct. 21-23, as well as a scholarship of \$2,500 from the NAHMA Educational Foundation.

The annual poster contest is open to children and elderly residents 55 years or older who live in a community of a NAHMA or a local AHMA member company, as well as residents with special needs who live in a permanent supportive housing community or Section 811 community of a NAHMA or a local AHMA member company. Nearly 5,000 eligible residents participated in the nationwide contest.

Each national winner of the NAHMA contest—regardless of entry category—received a \$1,000 educational scholarship from the NAHMA Educational Foundation. All winners are also featured as their own month in the 2019 calendar.

Additionally, participants in the annual art contests held by the local AHMAs are eligible to be selected as Regional AHMA Art Contest Honorable Mentions. Those selected for this distinction also have their artwork featured in a special section of the NAHMA 2019 Drug-Free Kids Calendar and received a \$100 scholarship. The original winning artwork was auctioned at the Educational Foundation gala, Oct. 22, with the proceeds supporting the foundation's scholarship program.

For the contest, the artwork is divided into seven categories with winners selected from each of the following: kindergarten-first grade, second-third grades, fourth-sixth grades, seventh-ninth grades, 10th-12th grades, seniors and residents with special needs. Only students are eligible for the grand prize.

NATIONAL WINNERS

RUTH BEHAN, 44

SENIOR

HDC FOUNDATION, NEW PORT RICHEY, FLA.

THE COLUMBIA PROPERTY GROUP

SAHMA

Ruth loves to draw and paint, besides shopping at Hobby Lobby for her art supplies. She also goes for bike rides with her son. Ruth says never pick up drugs because they take all good things away and will make all things that are hard in life so much worse.

Her Motivation for the Poster: "I think that hope starts at home and is about family. Staying positive in life for each other. Taking care of ourselves so we all can nurture our community together."

FREYA CAMP, 7

SECOND GRADE

THE ARROYO AT BAKER RANCH, LAKE FOREST, CALIF.

SOLARI ENTERPRISES

AHMA-PSW

Freya wants to be an artist or writer when she grows up. So naturally, her hobbies are drawing, painting and writing stories. Her message to others is to stay healthy and never do drugs.

Her Motivation for the Poster: "What motivated me was the theme name 'Hope is in Bloom' because bloom made me think about flowers and I think hope should bloom like flowers."

VLADIK CAMP, 9

FOURTH GRADE

THE ARROYO AT BAKER RANCH, LAKE FOREST, CALIF.

SOLARI ENTERPRISES

AHMA-PSW

Vladik enjoys painting, drawing, coloring and building with Legos. His passions have him wanting to be either an artist or inventor when he grows up. He says to stay away from drugs because they damage your body and brain.

His Motivation for the Poster: "What motivated me to paint this picture was that I love art. This

GRAND PRIZEWINNER

ANI KESHISHYAN, 14

NINTH GRADE

THE GARDENS ON GARFIELD, GLENDALE, CALIF.

THOMAS SAFRAN & ASSOCIATES
AHMA-PSW

Ani enjoys playing sports, especially volleyball and swimming, as well as reading and drawing. She would like to be a pediatrician or a criminal lawyer when she grows up. Ani says drugs are not worth hurting yourself in an effort to impress people.

Her Motivation for the Poster: "Knowing the theme was about having hope for our community, I already had an idea what I wanted to draw. I brainstormed my ideas and put them all together, and came up with something that represented kindness and supporting our community. What really motivated me to come up with this drawing was the fact that I always had and always will have hope and faith in everything. Our community is a beautiful place and seeing it grow is astonishing."



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was the perfect opportunity to express the way I see 'Hope is in Bloom' by creating this painting in the most positive way."

AUBREY FRIMPONG, 8

THIRD GRADE

STRATTON HILL PARK, WORCESTER, MASS.

BEACON COMMUNITIES

NEAHMA

With aspirations to become a future doctor, Aubrey says drugs are not good for anyone and to stay away from them. She likes reading and writing.

Her Motivation for the Poster: "I love my community and want to live in a drug-free community. Together we can build a strong community."

ANTHONY KESHISHYAN, 12

SEVENTH GRADE

THE GARDENS ON GARFIELD, GLENDALE, CALIF.

THOMAS SAFRAN & ASSOCIATES

AHMA-PSW

Anthony, who wants to become a psychiatrist when he grows up, says do not trade your

future for drugs, you are better than that. Anthony's hobbies are biking and basketball.

His Motivation for the Poster: "What really motivated me to draw my drawing was the fact that I love helping my community and so I wrapped all my creative thoughts together and came up with it."

MARC LAMBERT, 66

SENIOR

HILLCREST ELDERLY APARTMENTS,

CINCINNATI, OHIO

BENCHMARK MANAGEMENT CORPORATION

MAHMA

Marc says art is his hobby. His mother kept him focused and safe by giving him projects to do for her and her friends such as painting chairs and creating wall art. He says do not sell yourself short by turning to drugs. Marc says let your mind be free and focus on our own strengths and your talent, be strong, help others and show kindness.



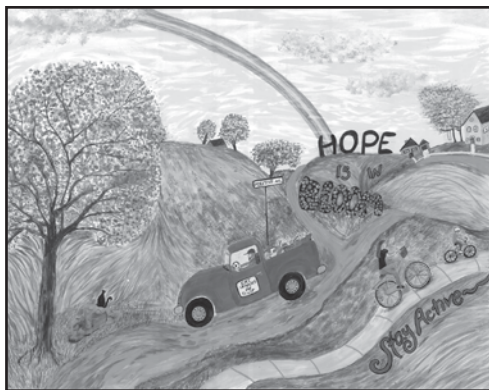
JESSICA LAUZON

His Motivation for the Poster: "I have always loved to draw and create messages through my art. When I was told about the Drug-Free Calendar Contest I was excited to put my thoughts on paper in hopes that one child would see what I do and it would encourage them to stay away from drugs and to take a path in life that would keep them safe."

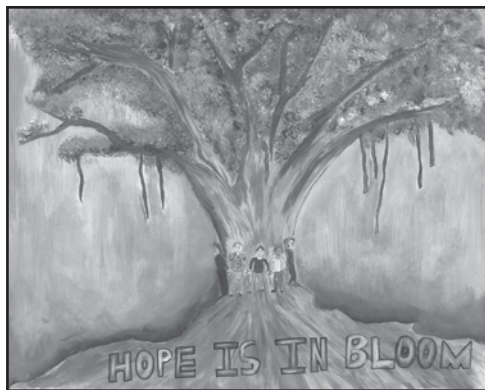
JESSICA LAUZON, 14

NINTH GRADE

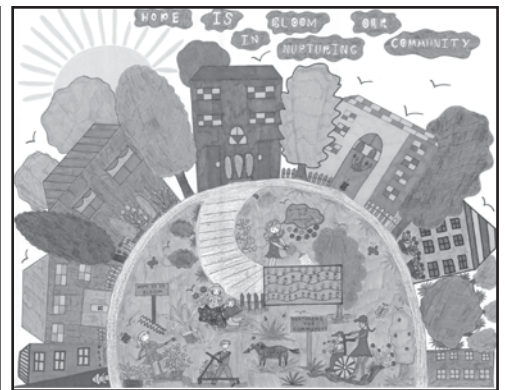
BAY VILLAGE APARTMENTS, FALL RIVER, MASS.



RUTH BEHAN



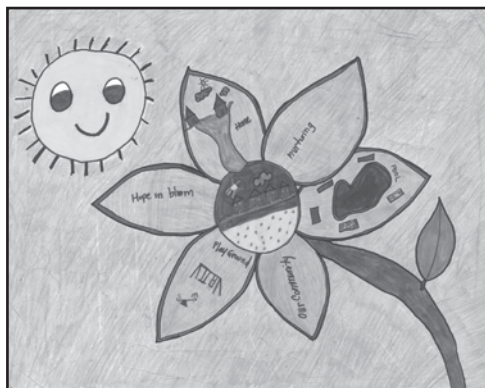
VLADIK CAMP



ANTHONY KESHISHYAN



FREYA CAMP



AUBREY FRIMPONG



MARC LAMBERT

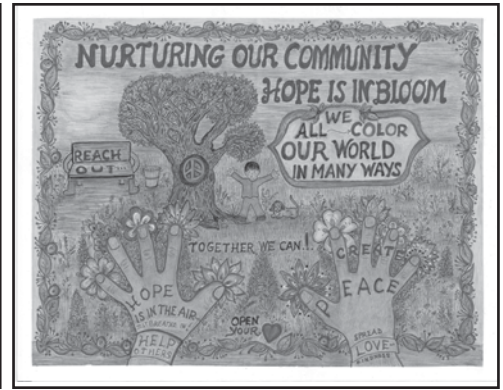
2019 CALENDAR CONTEST WINNERS



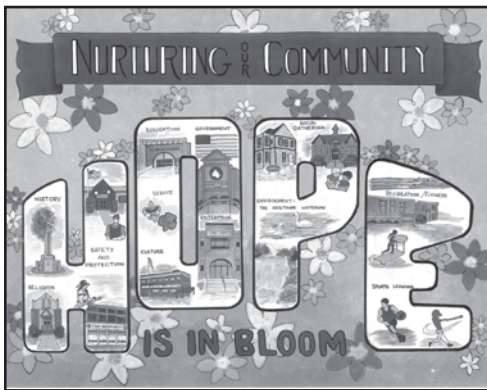
WINNIE MEI



ARIAN SAEIDI



MAURA SAWYER



JEAN MISTRETTE



ARYA SAEIDI



SCARLET SYKES

FIRST REALTY MANAGEMENT NEAHMA

The future doctor likes softball and drawing. Jessica says drugs have no positive outcome and can really mess up your life, so avoiding all drugs is best.

Her Motivation for the Poster: "My motivation for the picture on my poster was how hope can inspire a community to help out and come together."

WINNIE MEI, 18

12TH GRADE
CHARLESVIEW RESIDENCES, BRIGHTON, MASS.
PEABODY PROPERTIES INC.
NEAHMA

With hobbies that include drawing and painting, it is no surprise Winnie plans to be an architect. She also enjoys watching movies and listening to music. She warns, drug abusing is a circumstance that leads to a negative impact in our community and it needs to be stop. To prevent drug abusing from growing, we need the effort from everyone in the community, she said.

Her Motivation for the Poster: "In my poster, I drew a sunflower in the middle and surrounded by the neighborhood. People from the neighborhood are watering the sunflower to help it grow better. The sunflower represents hope, and people need to contribute in order to let the hope 'blossom.' We need the effort from every resident to improve our community because our contribution is the nutriment for the brighter future of our community."

JEAN MISTRETTE, 75

SENIOR
THE LINWOOD MILL, WHITINSVILLE, MASS.
PEABODY PROPERTIES INC.
NEAHMA

Jean enjoys giving back to her community through service at the senior center where she serves on the Council on Aging board, drives seniors to out-of-town medical appointments, delivers Meals on Wheels and provides classes on creating greeting cards. She advises children to have high hopes and

dreams for themselves, to love and respect themselves, and say no to drugs of any kind.

Her Motivation for the Poster: "I was immediately drawn to the theme words 'community' and 'hope.' To me, community means two things: the town in which we live, and the people who live in that town. Hope is one of the ties that bind them. The town nurtures its citizens by offering services and programs, with the hope that they meet the peoples' needs. The people use these services and programs, and nurture the community and each other in a reciprocal spirit of hope. I hope my picture conveys that reciprocity."

ARIAN SAEIDI, 7

FIRST GRADE
THE ARROYO AT BAKER RANCH, LAKE FOREST, CALIF.
SOLARI ENTERPRISES
AHMA-PSW
Arian loves to run and wants to be a doctor one day. He says never do drugs because they are bad for you.

His Motivation for the Poster: "Helpful people and loving animals motivate me."

ARYA SAEIDI, 12

FIFTH GRADE

THE ARROYO AT BAKER RANCH, LAKE FOREST, CALIF.

SOLARI ENTERPRISES

AHMA-PSW

The future mechanical engineer says taekwondo is his hobby. Arya says "drugs can make your life horrible, so never take any drugs."

His Motivation for the Poster: "World peace and love motivated me."

MAURA SAWYER, 67

SENIOR

FRAMINGHAM GREEN APARTMENTS, FRAMINGHAM, MASS.

PEABODY PROPERTIES INC.

NEAHMA

Maura says her hobbies are art classes with her mother-in-law at the local senior center, helping people and reading. She says drugs are dangerous because they cause addiction. She wants everyone to band together and make it their mission to say no to drugs.

Her Motivation for the Poster: "I chose to draw two large hands with flowers and positive encouraging words for people in their community—Create Peace, Reach Out, Help Others, Be Kind, We All Add Color to This World—to represent Nurturing Our Community. And, for Hope Is in Bloom, I choose flowers, as most people like and enjoy flowers of many colors, sizes and origin ... just like our community. How beautiful! May hope bring many people together!"

SCARLET SYKES, 16

10TH GRADE

PARADISE SHADOWS APARTMENTS

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AHMA-PSW

Scarlet enjoys drawing, singing, writing literature and being active. She hopes to put those hobbies to work as either a psychologist or a professional singer. Scarlet says don't do drugs, they bring nothing good.

Her Motivation for the Poster: "Nature motivated me." **NN**

HONORABLE MENTIONS

MIA CORTEZ, 11

SIXTH GRADE

WEST END BAPTIST MANOR, SAN ANTONIO, TEXAS
MCDUGAL PROPERTIES
SWAHMA

NYAH DEGRAVIER, 8

THIRD GRADE

HOUSTON HOUSE APARTMENTS, VICTORIA, TEXAS
PROSPERA HOUSING
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SWAHMA

JADA GARRETT, 9

THIRD GRADE

WINTERINGHAM VILLAGE, TOMS RIVER, N.J.
THE MICHAELS ORGANIZATION
JAHMA

NAHZIRAH OLIVER, 8

SECOND GRADE

BECKETT GARDENS, PHILADELPHIA, PA.
COMMUNITY REALITY
MANAGEMENT
PENNDL AHMA

TYJANIQUE RANDOLPH, 10

FOURTH GRADE

COUNTRY PLACE APARTMENTS, HENRICO, VA.
AMURCON REALTY COMPANY
MID-ATLANTIC AHMA

MARIAH SCHOENING, 15

NINTH GRADE

EVERGREEN MANORS, ALTOONA, PA.
IMPROVED DWELLINGS OF ALTOONA, INC.
PAHMA

JACOB SEDAM-SIMPSON, 14

EIGHTH GRADE

FEATHERSTONE APARTMENTS, COUNCIL BLUFFS, IOWA
SELDIN COMPANY
AHMA IA/NE

ELLIOT SEYMOUR, 18

12TH GRADE

COUNCIL GROVES APARTMENTS, MISSOULA, MONT.
TAMARACK PROPERTY
MANAGEMENT COMPANY
ROCKY AHMA

PATRICIA THERESA VALBUENA, 17

12TH GRADE

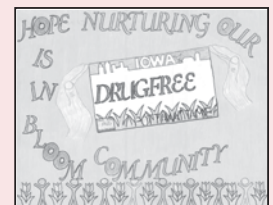
OAK COURT APARTMENTS, PALO ALTO, CALIF.
PALO ALTO HOUSING
AHMA-NCH



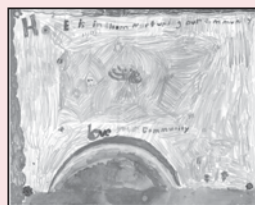
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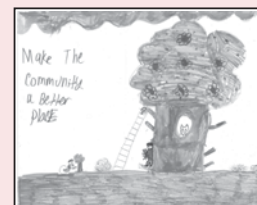
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JACOB SEDAM-SIMPSON



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TYJANIQUE RANDOLPH



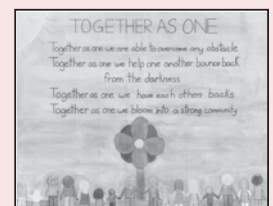
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Discussing the Top Issues In Affordable Housing

More than 170 members and affordable housing insiders attended the NAHMA Biannual Top Issues in Affordable Housing fall conference, Oct. 21-23, at the Fairmont Washington, D.C. The forums covered topics involving tax reform and the housing credit, trends in preserving affordable housing, and back by popular demand, NAHMA Members Talk Trends. The speakers included Federal Housing Administration Commissioner Brian Montgomery, political analyst Reid Wilson, and C. Lamar Seats, deputy assistant secretary for the Office of Multifamily Housing Programs, as well as representatives from Capitol Hill, the Departments of Housing and Urban Development and Agriculture, and more. The 2018 Vanguard Award winners were also feted at a special luncheon ceremony.

Additionally, the NAHMA Educational Foundation's annual gala and poster auction took place at the Mansion on O Street and raised more than \$420,000 for the foundation's scholarship program.

To see more meeting photos, visit the NAHMA Facebook page. If you have not already liked the page, just search NAHMA.

Mark your 2019 NAHMA Drug-Free Kids calendars now, the NAHMA Biannual Top Issues in Affordable Housing spring conference is March 3-5 at the Fairmont. NAHMA returns to the Fairmont, Oct. 27-29, for the fall conference. **PHOTOS BY LARRY FALKOW**



Political analyst Reid Wilson presents the keynote address.





TOP ROW, LEFT: C. Lamar Seats, deputy assistant secretary for the Office of Multifamily Housing Programs, and Brian Murray, deputy director, Office of Asset Management and Portfolio Oversight, address NAHMA members during the HUD Forum.

TOP ROW, RIGHT: Janel Ganim of RightSource Compliance leads the Affiliates general membership breakfast panel.

MIDDLE ROW, LEFT: NAHMA President Michal Johnson presents Scott Reithel with a plaque signifying his newly bestowed Member Emeritus status.

MIDDLE ROW, CENTER: Chair Melissa Fish-Crane leads the NAHMA Educational Foundation Committee meeting.

MIDDLE ROW, RIGHT: NAHMA member Jasmine Borrego of TELACU Residential Management asks a question during a panel discussion.

BOTTOM ROW, LEFT: Representatives from Villas on the Strand accept their 2018 Vanguard Award for New Construction in the large property category from NAHMA Executive Director Kris Cook.

BOTTOM ROW, RIGHT: Debbie Piltch of Maloney Properties Inc. and Alan Adams of Yardi Systems share a smile during lunch.

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NAHMA Welcomes Newly Elected Board of Directors

Directors (new): Melissa Fish-Crane, Jim Nasso and Angie Waller

Directors (re-elected): Jasmine Borrego

Officers: Timothy Zaleski, president; Michael Simmons, president-elect; Larry Sisson and Peter Lewis, vice presidents; Nancy Evans, secretary; Sandra Cipollone, treasurer; and Michael Johnson, past president

Many Thanks to Outgoing Board Members

Steve Henderson and Richard Skoczylas

NAHMA Educational Foundation Welcomes Newly Elected Board of Directors and Officers

Directors (new): Amber Day, Stefanie Lee, Lisa McCarroll, Carlita Mendez, Pam Monroe, and Michael Simmons, who will serve as the NAHMA board representative

Directors (re-elected): Daria Jakubowski, Gemi Ozdemir

Officers: Alice Fletcher, chair; Karin McGrath-Dunn, vice chair and Megan Davidson, secretary

Many Thanks to Foundation Outgoing Board Members

Leo Delgado, Melissa Fish-Crane, Mark Livanec, Debbie Piltch, Eric Strong, Robb Willis, and Timothy Zaleski, who served as the NAHMA board representative



TOP: NAHMA Drug-Free Kids poster contest winner Ani Keshishyan blushes as NAHMA Educational Foundation chair Melissa Fish-Crane introduces her at the annual foundation gala.

MIDDLE: Federal Housing Administration Commissioner Brian Montgomery addresses the NAHMA membership.

ABOVE: Everyone has a good time during the NAHMA Educational Foundation annual gala at the Mansion on O Street.

RIGHT: Gemi Ozdemir of Dauby O'Connor & Zaleski LLC keeps the action going during the NAHMA Educational Foundation's fundraising auction.

Thank You to Our NAHMA Educational Foundation Dinner Organizers and Sponsors

Megan Davidson of Alliant Insurance Services Inc., chair of Event Planning Committee; Gemi Ozdemir, Dauby O'Connor & Zaleski; DeAnn Hartman, AHMA of Washington; and Melissa Fish-Crane, Peabody Properties.

DIAMOND (\$25,000)
CAHEC Foundation
PRD Management Inc.
Realty Management Associates

PLATINUM (\$15,000)
Combined Jewish Philanthropies
Converged Services Consulting
First Realty Management
Mid-Atlantic AHMA

GOLD (\$10,000)
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Edward A Fish LLC,
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SAHMA
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SILVER (\$5,000)
Affordable Housing & Services Collaborative Inc.
AHMA of Washington
AHMA-PSW
Beacon Residential Management

Dauby O'Connor & Zaleski
Haddon Heights Senior Citizens Corp.
JAHMA
MAHMA
McCormick Baron Management
Park Properties Management
RealPage Inc.
Robb Willis
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BRONZE (\$2,500)
Alco Management
Alice Fletcher
Choice Property Resources Inc.
Contract Management Services
Dilworth Paxson
First Resource Management
Gwen Volk Infocus Inc.
Noel Gill
Phil Carroll
ResMan
The Michaels Organization
TrashPro
WinnCompanies

FOLLOW THE SCHOLAR (\$2,500)
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COPPER (\$1,000)
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CJ Management
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Megan Davidson
Montgomery Management
National Church Residences
NEAHMA
Randy Lenhoff
Right Source Compliance
Seldin Company
The Wallick Communities
Wingate
Yardi
Zieben Group





TOP: NAHMA President Michael Johnson presents the 2018 Vanguard Awards.

MIDDLE: Reece Quick of Southern Development Management Co. plays pinball at the Mansion on O Street during the NAHMA Educational Foundation annual gala.

ABOVE: The eclectic Mansion on O Street and Museum serves as a unique setting for the NAHMA Educational Foundation's annual gala.

Welcome, NAHMA Committee Chairs and Vice Chairs for 2019-2020

Affiliates Committee: chair, Janel Ganim; vice chair, Mike Coco

Affordable 100 Task Force: chair, Mike Coco; vice chair, Amber Day

AHMA Liaison Committee: chair, Michael Simmons; vice chair, Larry Sisson

Budget & Finance Committee: chair, Sandra Cipollone; vice chair, Nancy Evans

Certification Review Board: chair, Gwen Volk; vice chair, Richard Skoczylas

Education & Training Committee: chair, Alicia Clark; vice chair, Heather Staggs

Fair Housing Committee: chair, Anita Moseman; vice chair, Debbie Piltch

Federal Affairs Committee (committee of the whole): chair, Kimberlee Schreiber; vice chair, Jack Sipes

Grassroots Advocacy Task Force: chair, David Joyner; vice chair, Amy Albery

Membership and Marketing Committee: chair, Peter Lewis; vice chair, Lisa Tunick

Nominating Committee: chair, Michael Johnson; vice chair, Timothy Zaleski

Regulatory Affairs Committee (committee of the whole): chair, Cindy Lamb; vice chair, Lisa Beffa

Resolutions and Bylaws Committee: chair, Phil Carroll

Rural Housing Committee: chair, Noel Gill; vice chair, Bert Loe

Senior Housing Committee: chair, Nancy Evans; vice chair, Jeff Kohler

Tax Credit Committee: chair, John Kuppens; vice chair, Scott Hunley

TRACS and Contract Administration Committee: chair, Connie Buza; vice chair, Matt McGuire

Thank You, NAHMA Committee Chairs and Vice Chairs for 2017-2018

Affiliates Committee: chair, David Layfield; vice chair, Janel Ganim

Affordable 100 Task Force: chair, Rue Fox; vice chair, Julie Reynolds

AHMA Liaison Committee: chair, Timothy Zaleski; vice chair, Michael Simmons

Budget & Finance Committee: chair, Peter Lewis; vice chair, Nancy Evans

Certification Review Board: chair, Julie Wall; vice chair, Gwen Volk

Education & Training Committee: chair, Pamela Monroe; vice chair, Alicia Clark

Fair Housing Committee: chair, Heather Staggs; vice chair, Anita Moseman

Federal Affairs Committee (committee of the whole): chair, Gianna Richards; vice chair, Kimberlee Schreiber

Membership and Marketing Committee: chair, Scott Reithel; vice chair, Peter Lewis

Nominating Committee: chair, Ken Pagano; vice chair, Michael Johnson

Regulatory Affairs Committee (committee of the whole): chair, Matt McGuire; vice chair, Cindy Lamb

Resolutions and Bylaws Committee: chair, Phil Carroll

Rural Housing Committee: chair, Michelle Arnold; vice chair, Noel Gill

Senior Housing Committee: chair, Sonya Brown; vice chair, Nancy Evans

Tax Credit Committee: chair, Larry Sisson; vice chair, John Kuppens

TRACS and Contract Administration Committee: chair, Cindy Lamb; vice chair, Connie Buza

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Foundation Honors Fox, McGrath

The NAHMA Educational Foundation honored Wayne Fox, president, Realty Management Associates Inc., and James McGrath, chairman, PRD Management Inc., with the 2018 Inspiration Award at its annual gala in October. The award recognizes individuals or organizations for their long-time commitment to the advancement of educational opportunities for those working within the affordable housing industry



PHOTO BY LARRY FALKOW

and the residents they serve.

“As a provider of affordable housing, I feel strongly about giving people an opportunity to improve their lives. A scholarship is another way of helping and my involvement with the foundation is a natural extension of what I believe in. I am truly honored to receive the NAHMA Educational Foundation Inspiration Award,” McGrath said.

“I continue to recognize the importance of getting a good education,” Fox said.

Fox and McGrath are longtime NAHMA members who served on the foundation’s board of directors for many years, including presiding as chair and vice chair, respectively, from 2007-2014. Under their leadership, the foundation held its first major fundraiser, a boat cruise in 2012 in Boston to coincide with NAHMA’s summer meeting that year.

“The recipients of this year’s NAHMA Educational Foundation Inspiration Award—Wayne Fox and Jim McGrath—have shown an unwavering commitment to our collective goal of developing the next generation through education. Their combined efforts have made lasting, positive impacts on the steady and continued growth of the foundation. We look forward to building upon Wayne and Jim’s shared accomplishments for many years to come and we are truly grateful for their selfless dedication to the success of the program!” Melissa Fish-Crane, NAHMA Educational Foundation chair, said.

Fox is a Certified Property Manager and a Certified Housing Tax Credit Professional. He holds a master’s in business management from the New School for Social Research in New York and a bachelor’s in psychology from the City College of New York. He is a member of the National Association of Home Builders, the National Housing Conference, the New Jersey Apartment Association, the Institute of Real Estate Management and NAHMA.

Fox has been responsible for the development of several apartment and commercial properties, as well as a preparatory educational facility.

McGrath founded PRD Management in 1977 and has spent more than 40 years in the real estate industry. He is a licensed real estate broker and licensed professional planner in New Jersey as well as a licensed real estate broker in Pennsylvania. His professional affiliations include NAHMA, the New Jersey Housing Task Force of the New Jersey Housing & Mortgage Finance Agency. He was a founding member of the NAHMA Educational Foundation, as well as of JAHMA and PennDel AHMA. He also serves on the boards of the St. Joseph’s Carpenter Society in Camden, N.J., and the Logan Square Civic Association in Philadelphia. **NN**

NAHMA Scholar: Ambitious, Determined, Energetic Achiever

As part of the NAHMA fall meeting in Washington, D.C., in October, the NAHMA Educational Foundation was pleased to invite NAHMA scholar, Janelle George, to attend. The foundation invites former scholarship recipients to attend the meetings as a way to personalize the program in hopes that seeing and meeting an actual recipient resonates more with members, sponsors and donors than simply reading a list



PHOTO BY LARRY FALKOW

of names each year. This was certainly the case this year as Janelle served as an excellent ambassador for the scholarship program. She was eager and enthusiastic about sharing her back-

ground, experiences and success with the crowd in attendance at the meetings and the foundation gala that took place on the evening of Oct. 22 at the Mansion on O Street.

Janelle grew up at Winteringham Village in Toms River, N.J., which is managed by Michaels Management, formerly known as Interstate Realty Management Company. She has always been passionate about her studies and her work shows that she is very creative. Since beginning her college career at Ocean County College in Toms River, N.J., she has been doing photography and she found seasonal work as an assistant manager for a Little League baseball photography business.

After graduating from Ocean County with her associate’s degree, Janelle attended Rider University in New Jersey and majored in marketing. She graduated in May of 2017 with an impressive grade point average.

Since then, her focus has been on developing experiences in the digital marketing field. She has been doing marketing projects for different companies, including one where she developed a marketing plan to draw children into after-school tutorial programs. Janelle secured an internship earlier this fall that introduced her into real-time examples and experiences of the analytics and research she had become passionate about in her marketing coursework at Rider. She is eagerly building her personal brand in this area. She hopes to supplement this experience by enhancing her already impressive technology skills as she seeks full-time employment in her chosen field of marketing.

Janelle’s upbeat and inspiring personality were ever-present as she mingled with and addressed the many members and donors that attended the annual fundraiser. In sharing her story, Janelle expressed her sincere gratitude and appreciation for the scholarship funds she received and how meaningful it has been for her to avoid costly loans. She was able to graduate without loan debt. **NN**

REGULATORY WRAP-UP

HUD NEWS

HUD ANNOUNCED ON NOV. 2, THAT DUE TO TECHNICAL CHALLENGES, there will be a delay in the regularly scheduled computer matching with Health and Human Services/National Data of New Hires. As a result, Income Reports containing new hires, federal/nonfederal wages, and unemployment data will not be updated in the Enterprise Income Verification (EIV) system used by owners of multifamily properties during November and December 2018. However, Social Security related income and EIV Verification Reports data will not be affected. Effective Nov. 5, owners/agents must refer to Chapter 5-13 of HUD Handbook 4350.3 for the hierarchy of acceptable forms of verification for the affected income data. For compliance monitoring purposes, copies of EIV reports containing outdated data must be retained in accordance with Chapter 9-14 of HUD Handbook 4350.3. A copy of the RHIP Listserv message should accompany the retained reports for explanatory purposes.

CAPITAL NEEDS ASSESSMENT (CNA) E-TOOL RELEASE 2.3.2 became operational as of Oct. 15. In response to industry

feedback, the calculations of remaining useful life (RUL) are no longer based on current year; all RUL and current age calculations are now based on the "Date of Site Visit" within the Assessment Tool. Additionally, the new release makes several improvements to such features as the noncritical repair needs panel and the annual deposit values for the snapshot report. A new virtual classroom webinar and slide deck describing changes in the CNA e-Tool Release 2.3 and the Assessment Tool 1.2 v7 is available at https://www.hud.gov/program_offices/housing/mfh/cna/wat. For more information and subsequent updates, visit https://www.hud.gov/program_offices/housing/mfh/cna.

THE HUD OFFICE OF INSPECTOR GENERAL AUDITED THE DEPARTMENT'S REAL ESTATE ASSESSMENT CENTER'S (REAC) inspections process and found that REAC could improve its inspections processes and controls related to the certification and monitoring of its contracted inspectors and its public housing units' physical inspections processes. Specifically, REAC did not always ensure that (1) contract inspectors met requirements, (2) database system con-

trols functioned properly, and (3) it verified the accuracy of sampled units for public housing authorities. The IG's office recommended that the deputy assistant secretary for REAC develop written policies and procedures to ensure that inspectors meet program requirements; support that inspector candidates met minimum qualifications and were properly monitored; ensure that it performs annual assessments and continuous monitoring of its database; and develop processes and procedures to verify the accuracy of sampled units.

HUD PUBLIC AFFAIRS LAUNCHED ITS NEWLY REDESIGNED WEBSITE, HUD.gov, in October. The redesigned features streamlined menus, simplified navigation and provides a more visually engaging experience overall to better convey the work HUD does and its impact on those it serves. The redesign efforts make it easier for people to find the most popular content and get the information they need more quickly. There is a new search tool function and more images, making the content livelier and more engaging. It also allows HUD to better share news and human-interest stories with its stakeholders. **NN**

HUD NEWS

ON OCT. 29, THE DEPARTMENT OF HOUSING AND URBAN Development (HUD)'s Office of Multifamily Housing shared the following policy updates on Physical Conditions Standards and Inspection Requirements (H 2018-08), Wholesale REAC re-examination, and FHA Principal Risk Criteria Revision (H 2018-09).

1. Servicing of Projects That Do Not Meet HUD's Physical Condition Standards and Inspection Requirements (PCS&IR) or Fail to Certify That Exigent Health and Safety (EH&S) Deficiencies Have Been Resolved as Required: This notice provides guidance to Office of Mul-

tifamily Asset Management and Portfolio Oversight staff for implementing certain sections of the 2017 and 2018 Consolidated Appropriations Act that apply to projects subject to HUD's Physical Conditions Standards and Inspection Requirements under two conditions related to physical inspections: the property scores below 60 or a project owner fails timely and proper certification in writing about Exigent Health and Safety deficiencies identified.

2. REAC Re-examination: As part of HUD's continuing effort to support "decent, safe and sanitary housing," Secretary Ben Carson is leading a wholesale re-examination of how the

department conducts inspections to ensure private owners are meeting this standard.

3. Revised Concentration of Principal Risk Criteria: This notice updates past guidance related to identifying and mitigating risks posed to the Federal Housing Administration (FHA)'s insurance fund associated with increasing levels of insured loan balances of entities and their identified key principals that intend to submit applications for concentrated risk review.

All three updates can be found in the HUD Issues section under the Agencies tab at www.nahma.org.

Making Sense of the Numbers

TIMOTHY GOODMAN HAS CALLED a lot of places home—Virginia, Washington, Minnesota, South Carolina, Japan, Italy and Spain, to name a few. But, he said he is a Nebraska Cornhusker at heart.

After high school, he applied to the Marines; however, due to previous injuries he was not accepted. Instead, he followed in his father's footsteps and joined the Navy.

"I was a Navy brat," Goodman said. "And I liked being on a ship when I was in

math and paperwork, so when he retired from the Navy, he looked for jobs involving numbers. He started out in accounting but soon found his way to compliance and has never looked back.

"I like it," he said. "I like helping people get affordable housing. I liked accounting, but compliance was something new to learn. And I still work in math—calculating income, posting vouchers."

Despite being in his position for so



and-half conference that drew about 100 people and 65 to 75 attendees were from Seldin."

He said the association is working on getting the AHMA's name out there and promoting its educational offerings.

For his part, Goodman has fed his love of learning by earning several designations. In addition to the SHCM, he also holds the Housing Credit Certified Professional, Certified Occupancy Specialist-Advanced, Certified Tax Credit Compliance Professional, Assisted Housing Manager, Housing Compliance Manager for HUD and Housing Compliance Manager for HOME Funds. **NN**

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

"My goal is to pass along my knowledge of what I know. We want somebody that knows everything that I know because at one time, I was doing all of it."

the Navy. Of course, I was single then."

Since retiring from the service, he has settled down. Goodman has been married to his wife, Wendy, his wife, for 15 years and has two stepchildren, Melinda, 30 and Justin, 28, as well as three grandchildren, Addyson, 9, Olivia, 7, and Jaybrum, 3. Goodman now calls Iowa home even though he has worked for the Seldin Company, which is headquartered in Nebraska, for the last 22 years. He said the commute is manageable because he "lives on the border."

He has served as Seldin's director of HUD programs for 21 of those years, where the compliance department of 10 monitors all affordable housing programs including HUD vouchers and processing claims.

"We kind of make the rules for the company to follow," he said. "We do anything that needs to be done."

Goodman said he has always liked

long, Goodman said he still attends training sessions to stay up to date on the regulations because there is always something new to learn. He is also passing the knowledge he gained onto others at Seldin.

"My goal is to pass along my knowledge of what I know. We want somebody that knows everything that I know because at one time, I was doing all of it," he said. "I had a heart attack 10 years ago, so it's important for someone to know everything I do in case something happens to me."

Beside his work at Seldin, Goodman also serves as the president of AHMA IA/NE. One of his goals for the association is to increase its membership. He said there are about 50 individual members and he'd like to see that number grow.

"Right now, Seldin is the biggest supporter in terms of sending people to our conference," he said. "It was a day-

Welcome New Members

NAHMA welcomes the following new members as of Nov. 14, 2018.

EXECUTIVE

Barbara Crain, Mercy Housing, San Francisco, Calif.

Todd Puhl, National Church Residences, Arden, N.C.

Laura Selby, Hispanic Housing Development Corporation, Chicago, Ill.

AFFILIATE

Jeffrey Promnitz, Zeffert & Associates, St. Louis, Mo.

EDUCATION CALENDAR

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

JANUARY 2019

3
Resolving EIV Discrepancies
Webinar
SAHMA
800-745-4088
www.sahma.org

9
Fair Housing Maintenance Challenges: Sexual Harassment, Limited English Proficiency, Disabilities, Clutter and More
Webinar
SAHMA
800-745-4088
www.sahma.org

14
Tax Credit Training and Online SHCM Exam
Webinar
SAHMA
800-745-4088
www.sahma.org

15
Basic Tax Credit
Massachusetts
NEAHMA
781-380-4344
www.neahma.org

Connecticut Quarterly Meeting
Connecticut
NEAHMA
781-380-4344
www.neahma.org

16
Massachusetts Quarterly Meeting
Massachusetts
NEAHMA
781-380-4344
www.neahma.org

Emotional Intelligence: It Can Make or Break You!
Webinar
SAHMA
800-745-4088
www.sahma.org

16-18
Certified Professional of Occupancy (CPO)
Atlanta, GA
SAHMA
800-745-4088
www.sahma.org

17
Rhode Island Quarterly Meeting
Rhode Island
NEAHMA
781-380-4344
www.neahma.org

Preparing for REAC
Oakland, CA and
Sacramento, CA
AHMA-NCH
510-452-2462
<http://ahma-nch.org>

23
Electrical Fundamentals
Oakland, CA
AHMA-NCH
510-452-2462
<http://ahma-nch.org>

Special Claims
Webinar
SAHMA
800-745-4088
www.sahma.org

23-25
Conquering HUD Compliance
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

29
Basic Occupancy Training
Massachusetts
NEAHMA
781-380-4344
www.neahma.org

30
Reducing Fair Housing Claims by Providing Exceptional Customer Service
Oakland, CA
AHMA-NCH
510-452-2462
<http://ahma-nch.org>

FEBRUARY

5
Kitchen & Laundry Appliance Repair
Sacramento, CA
AHMA-NCH
510-452-2462
<http://ahma-nch.org>

6
EIV for Beginners
Massachusetts
NEAHMA
781-380-4344
www.neahma.org

7
EIV Polices & Procedures and Reports
Webinar
SAHMA
800-745-4088
www.sahma.org

12-13
Asset & Income Boot Camp
Massachusetts
NEAHMA
781-380-4344
www.neahma.org

13
Developing & Using Coaching Skills in Daily Interactions
Webinar
SAHMA
800-745-4088
www.sahma.org

SAHMA Georgia State Meeting for Affordable Housing
Atlanta, GA
SAHMA
800-745-4088
www.sahma.org

19
Plumbing Fundamentals
Oakland, CA
AHMA-NCH
510-452-2462
<http://ahma-nch.org>

21
The Owner Handbook-What You Don't Know Can Hurt You
Webinar
SAHMA
800-745-4088
www.sahma.org

26
MOR
Massachusetts
NEAHMA
781-380-4344
www.neahma.org

27
Documentation of Resident Infractions
Webinar
SAHMA
800-745-4088
www.sahma.org

Mental Health Crisis Planning with Residents in Affordable Housing Communities
Webinar
SAHMA
800-745-4088
www.sahma.org

MARCH

12-14
LIHTC Compliance
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

19
Half-Day Fair Housing
Massachusetts
NEAHMA
781-380-4344
www.neahma.org

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

Connecticut Quarterly Meeting
Connecticut
NEAHMA
781-380-4344
www.neahma.org

20
Massachusetts Quarterly Meeting
Massachusetts
NEAHMA
781-380-4344
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the last word

A Fond Look Back



THE LAST TWO YEARS HAVE flown by. It has definitely been a privilege serving as NAHMA's president.

As I look back, I have several things that I'm glad I got to be a part of as a result of my leadership role.

I've loved participating in all the different AHMA meetings and getting to see how each one works with their education and administrative programs, and attendees. What NAHMA does in Washington is important, but what I got to do as I crisscrossed the country visiting the AHMAs was to remind them, and their members, that there is someone who hears them and takes their issues to the Hill where we advocate on their behalf.

With a new federal administration coming in at the same time I began my term as president, it gave me an opportunity to proudly represent NAHMA and the affordable housing industry when meeting with new leadership at the departments of Housing and Urban Development and Agriculture or with

the key staffers who would be developing policy that impacts our industry. I also got the chance to educate lawmakers and their congressional staff on the issues that mean the most to us.

I have enjoyed being a part of the strategic planning process at NAHMA and look forward to what is to come. The planning we have done will help ensure that president-elect, Timothy Zaleski, will have a seamless transition. And as I pass the proverbial torch, I do so knowing that I'm leaving NAHMA's stewardship in good hands. Tim will be a terrific president who will continue to shine a spotlight on important issues such as strengthening the housing credit and advocating for full funding levels for housing programs.

Furthermore, Kris leads a great staff. I got a chance to work with people who are as passionate about our industry as I am. This made it easy to advocate for the legislative and regulatory policies that promote the development and preservation of decent and safe affordable housing.

It was also a joy to witness all the good works of the NAHMA Educational Foundation. In the 12-year history of the scholarship program, the foundation has awarded more than \$1,400,000 to worthy residents of affordable housing looking to further their educational opportunities for the betterment of communities across the country. I have been amazed witnessing our members embrace this wonderful program. In fact, at this year's fundraising gala, members dug deep into their wallets and helped the foundation raise more than \$420,000 for the scholarship program.

While I will not be NAHMA president anymore, I'm not going away. I will still attend the annual meetings where I look forward to continuing to hear from all of you. Thank you for the opportunity to serve as your NAHMA president. It was truly an honor. **NN**

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