

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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Continuing Resolution Includes Anomaly for Section 202 Programs

In July, the Department of Housing and Urban Development (HUD) informed NAHMA and industry colleagues that 202 Project Rental Assistance Contract (PRAC) account funding was limited until the end of the fiscal year (FY), which ended Sept. 30. Congress was not able to reach a full-year funding agreement before the new fiscal year, instead enacting a short-term funding measure while Congress hammers out FY 2020 funding for the full year.

HUD reported it had enough funding for October renewals, but depending on the outcome of the funding negotiations, not necessarily for November or beyond. Additionally, the agency said it will delay rent increases until funding became available in the next fiscal year. In the meantime, the department would continue to consider and process straight renewal requests and increases under 5%.

NAHMA is concerned the funding delays could impact a property's abilities

“... Without the anomaly, HUD would be unable to renew some of the existing 12-month contracts during the period of the CR which would critically degrade the program by delaying rental subsidy payments to owners. In addition, without an anomaly, HUD would likely obligate any available funds during the period of the CR to contract renewals instead of committing those funds to service coordinators, which would adversely affect the timely payment of those service coordinators.”

to make costly repairs and could impact owners positioning rents for Rental Assistance Demonstration (RAD) for PRAC.

HUD believes that once full funding is appropriated, it can process the increase requests.

With the fiscal year end looming, a continuing resolution (CR)—which provides temporary authority for agencies to continue operating at a specified rate of spending, typically the prior year's funding level—was enacted to keep the

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Celebrating the Industry

AT OUR OCTOBER MEETING, WE will be honoring this year's Vanguard Award winners. These awards recognize newly developed or significantly rehabbed affordable multifamily housing communities that showcase high-quality design and resourceful financing. To read about these extraordinary communities turn to page 16.

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

To be eligible for the COQ Awards, a community must be a COQ Nationally Recognized property.

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

If you are already a Nationally Recognized property, you have done the hard part. Now is the time to work on your application for the 2019 COQ Awards competition, which is due Nov. 7. The application brochure can be downloaded from the COQ webpage at www.nahma.org.

SEND US YOUR CHOICES

Nominations for NAHMA's annual Industry Awards are due Nov. 8. To nominate someone for any of the following three awards, please send me an email explaining which award you are nominating the person for and why you think the person should be the award winner, including specific accomplishments supporting your recommendation. This section should be a

minimum of 100 words up to a maximum of 1,500 words.

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

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

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

GET YOUR ORDERS IN NOW

Celebrate the people who make up our wonderful communities by ordering a 2020 NAHMA Drug-Free Kids Calendar.

The calendars feature outstanding original artwork by children, seniors and adults with special needs living in affordable multifamily housing. The underlying message for the annual 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. The subtheme this year is Sharing Our Stories: Learning from Others, Young and Old.

The cost is \$5.50 per calendar, which is a HUD and U.S. Department of Agriculture allowable project expense. Visit the NAHMA website to download an order form from the Online Store today. **NN**
Kris Cook, CAE, is executive director of NAHMA.

government operating until Nov. 21, with hopes to reach a full-year agreement in the meantime. Within the CR, PRAC funding was placed on what is called an anomaly list—changes to the current funding levels and legislative language to pay for pressing needs in particular programs. Specifically, the resolution allows HUD funds to be apportioned for operations necessary to maintain project rental assistance for the elderly under Section 202.

In fact, according to a report by *Bloomberg* on Sept. 4, the White House Office of Management and Budget (OMB) sent the list of requested anomalies to lawmakers, which included Section 202 programs. Specifically, the OMB document said: “Language is needed to authorize the Department of Housing and Urban Development (HUD) to obligate funding under the CR formula in the Housing Programs, Housing for the Elderly account at a rate for operations necessary to maintain project rental assistance for the elderly under section 202(c)(2) of the Housing Act of 1959, including contract renewals and service coordinator needs. Without the anomaly, HUD would be unable to renew some of the existing 12-month contracts during the period of the CR which would critically degrade the program by delaying rental subsidy payments to owners. In addition, without an anomaly, HUD would likely obligate any available funds during the period of the CR to contract renewals instead of committing those funds to service coordinators, which would adversely affect the timely payment of those service coordinators.”

IN OTHER PRAC NEWS

In the meantime, on Sept. 5, HUD published a newly revised Rental Assistance Demonstration Notice, H 2019-09/ PIH 2019-23. This fourth revision of the RAD notice further strengthens resident rights, expands flexibilities for Public Housing Authorities (PHAs) when converting public housing units, and implements the conversion of affordable housing for the elderly supported by Section 202 Project PRACs.

To date, 117,000 public housing units have converted to Section 8 assistance generating over \$7.5 billion for construction and rehabilitation. HUD has completed the conversion of all remaining rent supplement properties and is nearing approval of conversion of the remaining rental assistance payment properties.

The RAD notice implements recently enacted authority to preserve housing that serves the nation’s most vulnerable elderly residents. It expands the benefits of a RAD conversion to properties assisted through Section 202 PRACs. The option to convert to long-term Section 8 assistance under RAD provides an opportunity for the aging stock of 202 PRAC properties to be recapitalized while protecting residents, maintaining nonprofit control and extending the period the properties must remain affordable. Nonprofit owners may make an initial submission of interest to undertake a conversion through the RAD Resource Desk at www.radresource.net.

Additionally, the notice extends resident rights that protect residents of units converted under RAD to residents of other Project Based Voucher (PBV) units at the same converting public housing property. PHAs have increasingly used PBVs in conjunction with RAD in order to secure additional financing to address capital needs. Extended resident protections ensures that all residents of the property benefit equally as a result of the conversion and any project improvements.

The notice creates new flexibilities to increase revenue for certain public housing conversions. It allows PHAs to combine the use of RAD with provisions under Section 18 Demolition and Dis-

position of Public Housing where units will be replaced with standard PBV assistance. For PBRA conversions, the notice permits limited contract rent increases in order to facilitate certain public housing conversions, particularly those located in Opportunity Zones.

It also allows greater flexibility for PHAs applying for Portfolio Awards in order to plan and execute the conversion of larger portfolios, as well as increased flexibility for PHAs to form partnerships and find mutually beneficial exchanges of resources and/or capacity in order to broaden the viability of public housing conversions.

The notice proposes several changes for notice and comment, including priority selection of applications for properties located in designated Opportunity Zones if a waiting list for public housing conversions is established in the future.

It winds down the conversion of the Rental Assistance Payment (RAP) program. HUD completed the conversion of all rent supplement properties in December 2018, and there are a small number of remaining RAP properties, which will be converted this year.

Finally, it provides clarification on the applicability of Section 3 low-income hiring requirements for public housing conversions, ensuring that public housing and Section 8 residents receive priority in hiring.

The notice became effective immediately except with respect to changes in the project eligibility and selection criteria, which were subject to a 30-day comment period. To read the notice in its entirety, visit https://www.hud.gov/sites/dfiles/Housing/documents/H-2019-09-PIH-2019-23_RAD_Notice%20Rev4_20190905.pdf. **NN**

Trump Signs Bipartisan Budget Act

PRESIDENT DONALD TRUMP SIGNED THE BIPARTISAN BUDGET ACT of 2019 into law in late July. The Budget Act was passed by the U.S. Senate by a 67-28 vote a week after its passage by the U.S. House of Representatives. The Budget Act suspends the U.S. debt limit through July 31, 2021, thus eliminating the risk of a default. The bill also establishes two-year budget caps with \$324 billion in additional domestic and defense funding above current spending cap levels. NAHMA has advocated for a budget deal that increases the domestic spending caps.

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Administration and Congress Look Toward the Winter

WITH THE END OF 2019 APPROACHING fast, the administration and U.S. Congress are looking to take on key housing issues and conclude a lot of unfinished business before the holiday season. This update will cover a few important topics impacting the affordable housing industry.

HUD PUBLISHES RAD UPDATED NOTICE

In September, the Department of Housing and Urban Development (HUD) published a revised Rental Assistance Demonstration (RAD) notice. This is the fourth revision of the RAD notice. The newest revision includes the following key adjustments: expands the authority to conduct RAD conversions

to HUD's Section 202 Project Rental Assistance Contracts portfolio; provides greater flexibility for Public Housing Authorities applying for portfolio awards in order to plan and execute the conversion of larger portfolios; extends robust resident rights that protect residents of units converted under RAD to residents of other Project-Based Voucher units at the same converting public housing property; and provides clarification on the applicability of Section 3 low-income hiring requirements for public housing conversions, ensuring that public housing and Section 8 residents receive priority in hiring. To date, RAD has converted over 117,000 public housing units to a stable Section 8 platform and leveraged over \$7.5 billion in capital for construction and rehabilitation.

ADMINISTRATION RELEASES HOUSING FINANCE REFORM ROADMAP

In the spring, President Donald Trump issued a memorandum directing the Department of the Treasury and HUD to craft housing finance reform plans. In September, the White House released the housing finance reform plans, including recommendations for both legislative and administrative reforms. Among the recommendations, is to end the conservatorship for the two government-sponsored entities (GSEs), Fannie Mae and Freddie Mac. The agencies' plans also address overhauling the Fed-

HUD; separating the mortgage insurance side of the FHA from the rental subsidy by establishing a new Office of Rental Subsidy and Asset Oversight within HUD; and ending the unit cap on the RAD program.

INCREASING SUPPORT FOR THE AFFORDABLE HOUSING CREDIT IMPROVEMENT ACT

Legislation to reform and expand the Low-Income Housing Tax Credit, called the Affordable Housing Credit Improvement Act of 2019, continues to gain bipartisan support in Congress. In early September, the Senate bill (S.1703) had

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eral Housing Administration (FHA).

The Treasury Department report makes 49 legislative and administrative recommendations, including having both GSEs recapitalized so that private capital can take a first-loss position on the GSEs' exposure to risk and loss; replacing the GSEs' statutory affordable housing goals with an alternative approach to deliver support to first-time homebuyers, low- and moderate-income rural and other historically underserved borrowers; and revising the GSEs' underwriting criteria for multifamily loans in jurisdictions with rent-control laws or other impediments to housing development.

Similarly, HUD's report makes 67 legislative and administrative recommendations, including a complete restructure of FHA to an autonomous corporation within

18 bipartisan co-sponsors, including 43% of the Senate Finance Committee. The House bill (H.R.3077) had 74 total co-sponsors, including 45% of the House Ways and Means Committee.

NAHMA recommends members continue to contact their lawmakers if they have not signed on to co-sponsor this important legislation. As a member of A Call To Invest in Our Neighborhoods (ACTION) Campaign, NAHMA provides its members with access to many advocacy resources online, including the recently updated District Fact Sheets and a video series breaking down the legislation's numerous provisions. NAHMA staff can also assist you with talking points and lawmaker meeting prep materials. Feel free to contact us! **NN**

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

Income Limits for Average Income Projects

AS MORE AND MORE DEVELOPERS ARE EXPLORING THE AVERAGE income minimum set-aside, one of the looming questions is how income limits should be calculated for units that are not using the 50 percent and 60 percent limit that are published by the Department of Housing and Urban Development (HUD) for Low-Income Housing Tax Credit (LIHTC) and tax-exempt bond developments.

BACKGROUND

Each year HUD publishes two sets of income limits:

1. Section 8 Income Limits that determine the eligibility of applicants for HUD's assisted housing programs.
2. Multifamily Tax Subsidy Projects (MTSP) Income Limits that per HUD's briefing materials are used to determine qualification levels as well as set maximum rental rates for developments funded with tax credits authorized under section 42 of the Internal Revenue Code (IRC) and developments financed with tax-exempt housing bonds issued to provide qualified residential rental development under IRC section 142.

As outlined above, the Section 8 limits are to be used for HUD's programs and the MTSP limits are to be used for LIHTC properties.

Prior to the adoption of the average income minimum set aside, there were only three income limits applicable to LIHTC projects at the federal level: 60 percent, 50 percent and 40 percent (for the 40/60, 20/50 minimum set aside and deep rent skewed, respectively). Allocating agencies have historically had deeper restrictions but since those were state/allocating agency requirement; as long as the additional income limits were lower than the federal level, the agency had leeway on how it calculated its deeper targeted limits.

However, the average income mini-

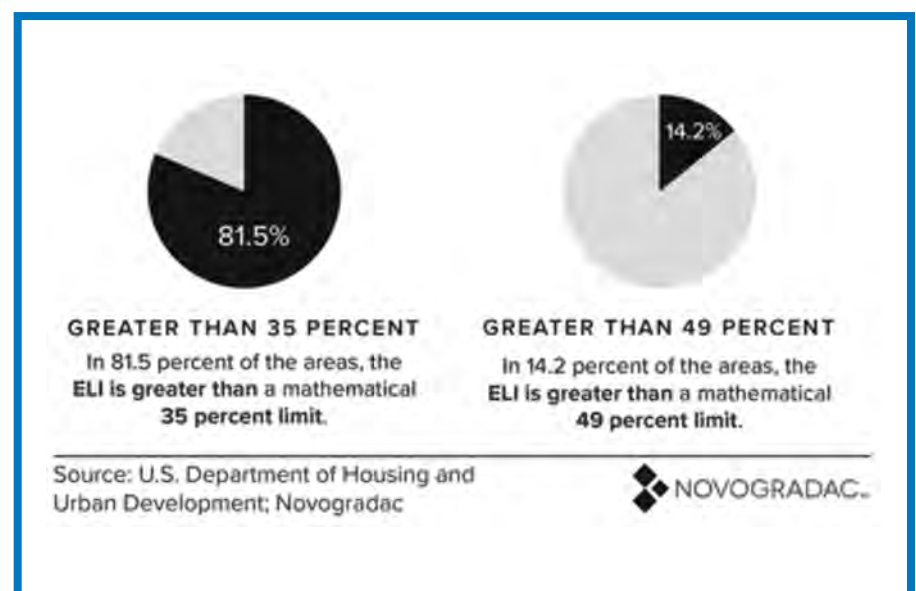
mum set-aside allows for a wider swath of federal income limit bands: 20 percent, 30 percent, 40 percent, 50 percent, 60 percent, 70 percent and 80 percent. Because the MTSP limits only list a 50 percent and 60 percent limit there has been some discussion about what income limits should be used.

WHY IT MATTERS

At first it might seem like a trivial question, a 30 percent limit should be a 30 percent limit regardless of which HUD chart you use. However, under the Section 8 income limits HUD publishes limits that it calls extremely low income (ELI) and low income (LI). Many people in the industry incor-

rectly refer to these limits as 30 percent and 80 percent limits. However, these limits have adjustments from HUD that cause them to be very different from the mathematical 30 and 80 percent limits.

HUD is required by the 2014 Consolidated Appropriations Act to adjust ELI so that the ELI limit for any household size cannot be below the poverty level. If the poverty level exceeds VLI, the ELI limit is capped at VLI. This means that in vast majority of the areas that HUD publishes income limits for, the ELI does not equal a mathematical 30 percent. In 81.5 percent of the areas, the ELI is greater than a mathematical 35 percent limit. In 46.4 percent of the country the ELI is greater than a mathematical 40 percent limits. In 26.3 percent of the country the ELI is greater than a mathematical 45 percent limits. Finally, in 14.2 percent of the coun-



try the ELI is greater than a 49 percent limit.

If ELI is used as the standard for the average income 30 percent units, it would mean that in 14.2 percent of the country a developer could identify a unit as a 30 percent unit for purposes of meeting the income average test and be able to qualify tenants and collect essentially the same rent as unit designated as a 50 percent unit. For example, take a 100-unit property in Talladega, Ala. comprised entirely of

or equal to a calculated 80 percent. However, the adjustments that HUD applies to the LI does not impact as many areas. In 289 areas the adjustments result in a LI that is less than a calculated 75. In 73 areas it results in a LI that is less than a calculated 70 percent. The Stamford-Norwalk, Conn. HUD metro fair market rent area (HMFA) has that largest adjustment; LI for this area is equal to a calculated 61 percent income limit.

For example, consider a 100-unit

Revenue Ruling 89-24 describes how to calculate the income limits for the 40/60 and 20/50 minimum set asides as well as the deep rent skewed 40 percent income limits. Revenue Ruling 89-24 directs owners to calculate the income limits using a mathematical equation off the 50 percent limit. For example, for the 60 percent minimum set aside the units must be set aside for “families having income equal to 120 percent of less of the income limit for a very low income family of the same size.” For the 40 percent

limit the ruling says the units must be set aside for “families having income equal to 80 percent of less of the income limit for a very low income family of the same size.”

Under the Section 8 income limits HUD publishes limits that it calls extremely low income (ELI) and low income (LI). Many people in the industry incorrectly refer to these limits as 30 percent and 80 percent limits. However, these limits have adjustments from HUD that cause them to be very different from the mathematical 30 and 80 percent limits.

two-bedroom units. The development has 60 units at 80 percent and 40 units at 30 percent.

Monthly gross rent using ELI for the 30 percent units: \$83,520.

Monthly gross rent using mathematical 30 percent: \$69,600.

Using ELI would increase the monthly gross rent by 20 percent because the 30 percent units are allowed to charge a rent that is equal to 50 percent of median income. While some developers may welcome the extra cash flow, this seems to be incongruous with the intent of the average income minimum set aside.

On the other end of the spectrum, using LI instead of a calculated 80 percent again results in income limits that don't make sense in an average income development. The adjustments from HUD result in a LI being less than

development in the Stamford-Norwalk, Conn. HMFA comprised entirely of two-bedroom units. The property has 60 units at 80 percent and 40 units at 30 percent.

Monthly gross rent using LI for the 80 percent units and ELI for 30 percent units: \$157,820.

Monthly gross rent using mathematical 80 percent and 30 percent: \$194,840.

Using LI results in a 19 percent reduction in the monthly gross rent for the project.

WHAT GUIDANCE EXISTS

While the IRS and Treasury have not provided guidance regarding how to calculate income limits for average income developments, guidance does exist on how to calculate income limits for the other minimum set asides.

CONCLUSION

Unfortunately, developments utilizing the average income minimum set aside do not have clear guidance on what income limits to use. This can lead to uncertainty in setting income limits. Owners and managers should consult with their state agency, investor and tax professional before determining 30 percent and 80 percent income and rent limits for their property. **NN**

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NAHMA Submits Comments on e-Signature Draft Proposal

In September, NAHMA submitted comments to the Department of Housing and Urban Development (HUD)'s Office of Multifamily Housing Programs regarding the proposed Electronic Signature, Transmission, and Storage—Guidance for Multifamily Assisted Housing Industry Partners notice.

NAHMA commended HUD “for a well written, organized, and thoughtful policy document,” saying its members support and appreciate the department’s consideration in addressing a key policy priority for the industry, given technology advances.

According to the draft notice: “With the issuance of this notice, Office of Asset

Management and Portfolio Oversight (OAMPO) permits, but does not require, industry partners to use electronic signatures. The notice also permits industry partners to electronically transmit and electronically store files. Industry partners choosing to use electronic signatures, electronic transmission, and/or storage of electronic documents must do so in compliance with federal, state and local laws.

“Owners and management agents (O/A) adopting the terms of this notice must provide applicants and tenants the option to utilize wet (i.e., original) signatures and paper documents upon request. Additionally, industry partners, applicants and tenants should have the option of providing signatures and documents in wet or paper form.

“This notice does not change the nature or use of required documents as

all such guidance remains the same. For example, an O/A may accept a tenant’s notarized statement or signed affidavit regarding the veracity of information submitted, if the information cannot be verified by another acceptable verification method. However, the document may be submitted in paper form or signed and/or transmitted to the O/A electronically.”

Based on feedback from members, NAHMA recommended to HUD that

want it to unintentionally suggest that O/As must implement new technology upon an applicant or tenant request.” Additionally, NAHMA recommended a statement that relevant program files or information can be transferred in a format that is acceptable to both parties, whether that is electronic or paper.

NAHMA recommended replacing the listing of Violence Against Women Act (VAWA) crimes with a “victim of a VAWA crime,” so that the notice

“With the issuance of this notice, Office of Asset Management and Portfolio Oversight (OAMPO) permits, but does not require, industry partners to use electronic signatures. The notice also permits industry partners to electronically transmit and electronically store files. Industry partners choosing to use electronic signatures, electronic transmission, and/or storage of electronic documents must do so in compliance with federal, state and local laws.

all of its programs should be covered by the notice, including specifically the HOME and Housing Choice Voucher programs. The letter said, “This notice should apply to properties that have multiple subsidies, such as HOME funds on a property that also has one of the PBRA [Project-Based Rental Assistance] covered by this notice.”

Additionally, NAHMA said the statement “Applicants and tenants may choose to communicate electronically with an O/A” requires clarification. NAHMA believes this language should clarify that applicants and tenants may make this choice only if the owner/agent has opted to do so. NAHMA said, “Members think the intent of the statement is that it is optional for applicants and tenants to communicate electronically and that other means must be permitted, but members do not

does not have to be updated if the list of VAWA crimes changes in the future.

Furthermore, as to the restrictions listed, NAHMA recommended allowing them to be stored electronically after receipt of the paper copy.

NAHMA recommended allowing access of digital files to compliance professionals who assist owner/agents with compliance oversight saying, “Many owner/agents hire compliance professionals as contract employees to assist with approval of certifications, file audits, training and other tasks that are necessary to avoid improper payments.”

To review the draft notice, Electronic Signature, Transmission, and Storage – Guidance for Multifamily Assisted Housing Industry Partners, visit the Multifamily Policy Drafting Table at https://www.hud.gov/program_offices/housing/mfh/MFH_policy_drafts. **NN**

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HUD Releases NSPIRE Demonstration Notice

Starting in 2017, the Department of Housing and Urban Development (HUD) launched a wholesale reexamination of the Real Estate Assessment Center (REAC) physical inspection process, starting with industry meetings and listening sessions regarding changes planned over both the short term and the long term.

The most notable change began in February of this year, when HUD significantly shortened the notice period for physical inspections through PIH Notice 2019-02; NAHMA pushed back on the change and was able to secure limited exceptions to the new policy, including during major rehabilitations, natural disasters and other emergency scenarios. HUD also announced a planned move to require carbon monoxide detectors in assisted housing.

Longer term changes are now underway as the agency begins the process of modernizing its inspection model through its upcoming National Standards for the Physical Inspection of Real Estate (NSPIRE) demonstration to assess all aspects of the physical inspection process.

As part of these continuing efforts to overhaul its physical inspection process, HUD, on Aug. 21, published its Notice of Demonstration to Assess the National Standards for the Physical Inspection of Real Estate (NSPIRE) and Associated Protocols in the *Federal Register*. The release of the notice starts the 60-day public comment period after which HUD can begin the NSPIRE Demonstration with the goal of overhauling REAC.

Through the voluntary demonstration, HUD will refine processes and ensure all

mechanisms are in place to facilitate the transition to a nationwide implementation. HUD was seeking comment on the proposed demonstration until Oct. 21. The notice and information about participating in the demonstration can be found on the NAHMA REAC webpage at www.nahma.org/agencies/emerging-reac-issues.

According to HUD's press release, "the NSPIRE Model Demonstration will assess all aspects of REAC's physical inspection process, including the evaluation of physical inspection data and a new scoring model. The goal is to design

According to HUD's press release, "the NSPIRE Model Demonstration will assess all aspects of REAC's physical inspection process, including the evaluation of physical inspection data and a new scoring model. The goal is to design a new simplified inspection system that more accurately reflects the physical conditions within housing units and to place a greater emphasis on health and safety for HUD residents, especially around lead-based paint hazards and mold."

a new simplified inspection system that more accurately reflects the physical conditions within housing units and to place a greater emphasis on health and safety for HUD residents, especially around lead-based paint hazards and mold."

HUD's August *Federal Register* notice provides background information; details on NSPIRE standards and associated protocols; and information and instructions for Public Housing Authorities (PHAs) and owners/agents who may want to participate in the demonstration. Many NAHMA members have applied to participate in the NSPIRE demonstration, and the industry at large will be impacted by the results of the two-year pilot.

According to the notice, "the shift to [NSPIRE] will further one of HUD's highest priority strategic outcomes—resident health and safety. HUD is look-

ing at the implementation of NSPIRE as an opportunity to reduce regulatory burden through alignment and consolidation compared to either maintaining or increasing the number of standards and protocols to evaluate HUD-assisted housing across multiple programs."

The notice states that the demonstration will be implemented on a rolling, nationwide basis to assess all aspects of the physical inspection process, including collection, processing, evaluation of data and information, and a new scoring model. More specifically, HUD will

assess the following elements during the voluntary demonstration:

- The improved inspection model and demonstration protocols;
- Data standardization and information exchange of inspections and related information;
- Reduced costs of administrative activities; and
- Oversight and performance improvement.

In order to test the adjustments to standards, protocols and processes prior to nationwide implementation, the department is seeking participation from 4,500 properties and will select from a nationwide pool of PHAs and property owners and agents (POAs). HUD requests that POAs interested in participating in the demonstration follow the application guidance available on HUD's "NSPIRE" website, https://www.hud.gov/program_offices/

public_indian_housing/reac/inspire.

Once accepted into the demonstration, participants may voluntarily withdraw any or all properties at any time. According to the notice, the demonstration will continue for at least two years and may be extended by subsequent *Federal Register* notices in order to generate sufficient information for evaluation of consistent results.

HUD will begin the selection process with properties from Region III and will continue until a nationwide representative group is chosen. The demonstration excludes units assisted under the Housing Choice Voucher and Project-Based Voucher program, as HUD has a separate demonstration program underway that covers those programs; however, feedback and lessons learned will be shared across the demonstrations to inform any subsequent rule making.

HUD will inspect the volunteer properties under the NSPIRE model's three major components:

1. Three Types of Inspections
 - a. POA self-inspections—comprehensive, annual self-inspections by property management
 - b. Inspections conducted by contractors and/or federal inspectors
 - c. Inspections conducted solely by federal inspectors
2. Three Categories of Deficiencies
 - a. Health and safety
 - b. Function and operability
 - c. Condition and appearance
3. Three Inspectable Areas
 - a. Inside—all common areas and building systems located inside a building
 - b. Outside—building site, building envelope, building systems located outside
 - c. Unit—interior of an individual residential unit

HUD's stated goal is to inspect participating properties at least once during the demonstration and to explore multiple sampling formulas to determine opti-

mal sample rates for units and buildings.

Throughout the demonstration, HUD will test a new scoring model that aims to prioritize health and safety over function and appearance. Since the scoring model will be under development, any NSPIRE inspection scores issued during the demonstration will be advisory. Predemonstration scores will be carried over for administrative purposes and a pattern of serious and substantial conditions could subject the participating project to a standard Uniform Physical Condition Standards inspection as determined by the agency.

HUD will notify POAs of their acceptance into the demonstration program. In addition to general feedback provided to HUD throughout the pilot, participating POAs will have the opportunity to participate in focus groups to review results and provide feedback. Following the demonstration, HUD also intends to solicit public comment on the detailed elements of the NSPIRE inspection, including the standards, sampling and scoring protocols.

HUD also released for comment the first set of NSPIRE standards for review on its NSPIRE website, including proposed adjustments to standards for smoke detectors, electrical enclosures and more; HUD is seeking input about the clarity of the adjusted deficiencies, the accuracy of the rationales, and the overall usability of the standards.

Further, the notice states that "as part of the implementation process, HUD intends to issue a proposed rule in late 2019 that will amend and align overarching policies related to the frequency of inspections, the method of appealing results, and the actors responsible for conducting the inspection."

NAHMA is monitoring emerging changes to REAC standards and the NSPIRE demonstration. For more information on REAC changes, visit NAHMA's webpage, www.nahma.org/agencies/emerging-reac-issues. **NN**



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NAHMA

Tackling Barriers to Affordable Housing Development

President Donald Trump recently signed an executive order to establish a White House Council on Eliminating Barriers to Affordable Housing Development. The council will consist of members from eight federal agencies and will be chaired by the Department of Housing and Urban Development (HUD) Secretary Ben Carson.

“With the signing of today’s Executive Order, President Trump is prescribing a powerful treatment that correctly diagnoses the source of America’s affordable housing condition: this is a matter of supply and demand, and we have to increase the supply of affordable homes by changing the cost side of the equation,”

said Carson in a press release. “Increasing the supply of housing by removing

overly burdensome rules and regulations will reduce housing costs, boost economic growth and provide more Americans with opportunities for economic mobility.”

Also according to the release, research indicates that more than 25% of the cost of a new home is the direct result of federal, state and local regulations. In recent years, the construction of new multifamily and single-family dwellings has not kept pace with the formation of new households. According to Census Bureau data from 2010 to 2016, only seven homes were built for every 10 households formed. As a result, Americans have fewer housing opportunities, including the opportunity to achieve sustainable homeownership.

According to HUD’s press release, the council will be tasked with accomplishing the following items by January 2021:

1. Work across agencies, states, local governments, tribal governments and private sector stakeholders to identify

policies that artificially increase the cost of developing affordable housing.

2. Report on the quantifiable effect that federal, state, local and tribal regulatory barriers have on affordable housing development, the economy and society.

3. Take action to reduce federal regulatory and administrative burdens that discourage private investment and housing development.

4. Take action within existing federal programs to align and support local and tribal state efforts to reduce regulatory, and administrative burdens that discourage housing development.

5. Recommend federal, state, local

“This is a matter of supply and demand, and we have to increase the supply of affordable homes by changing the cost side of the equation,” said Carson in a press release.

and tribal policies that would:

a. Reduce and streamline statutory, regulatory and administrative burdens that inhibit the development of affordable housing supply at all levels of government.

b. Incentivize state, local and tribal governments to reduce barriers to affordable housing development.

This is not the first time HUD has looked into reducing regulatory barriers that impact housing affordability; in fact, according to HUD’s Office of Policy Development and Research (PD&R) online magazine, *The Edge*, it has been a focus for the department for three decades.

A 22-member advisory committee was established in 1990 to “explore the effects of various federal, state and local laws and regulations on affordable housing development,” according to the magazine. The following year, the commission released its report, in which it “identified exclusionary zoning policies,

often motivated by not-in-my-backyard opposition from residents, excessive development fees and burdensome permitting processes as some of the specific regulations that can add to housing costs. Since then HUD has undertaken several initiatives that reinforce its commitment to lowering regulatory impediments to affordable housing, including the Regulatory Barriers Clearinghouse (RBC).”

The RBC was created as a result of the American Homeownership and Economic Opportunity Act of 2000 as “a national repository to collect and disseminate information on state and local regulations that impact the development and

maintenance of affordable housing.” As a direct result of the act, HUD launched the searchable database, Regularity Barriers Clearinghouse, in 2001 to serve as an online information resource for state and local strategies, activities and plans that promote affordable housing.

Besides collecting and sharing strategies being implemented at the local and state levels, the RBC offers public officials, planners, developers and other housing professionals the opportunity to submit their own innovative ideas and solutions for regulatory reform.

According to PD&R, “By seeking out and sharing promising approaches that communities can learn from and replicate to break down regulatory barriers, RBC is furthering HUD’s efforts to improve housing affordability for all.”

To read what has worked in other communities or submit your own ideas, visit the RBC at <https://www.huduser.gov/portal/rbc/home.html>. **NN**

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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.





ABOVE: Union Flats, Millworks Lofts, Gateway North Apartments, Quincy Tower Apartments
Photos courtesy of the Vanguard Award winners

VANGUARD AWARDS

Honoring the Vanguard Of Affordable Housing

WINNERS OF THIS YEAR'S AFFORDABLE HOUSING VANGUARD AWARDS will be recognized at an awards ceremony at the NAHMA Biannual Top Issues in Affordable Housing 2019 Fall Conference in October in Washington, D.C. These awards recognize newly developed or significantly rehabbed affordable multifamily housing communities that showcase high-quality design and resourceful financing.

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

THE 2019 WINNERS ARE:

Vanguard Award for New Construction

Small Property (less than 100 units): Gateway North Apartments, Lynn, Mass.; Management Company: Peabody Properties Inc.; Owner: Hub Holdings LLC, Boston, Mass.

Large Property (more than 100 units): Union Flats, St. Paul, Minn.; Management Company: Dominion; Owner: Dominion, Plymouth, Minn.

Vanguard Award for Major Rehabilitation of an Existing Rental Housing Community

Quincy Tower Apartments, Boston, Mass.; Management Company: Beacon Residential Management Limited Partnership; Owner: BC Quincy Tower LLC, Boston, Mass.

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

Millworks Lofts, Minneapolis, Minn.; Management Company: Dominion; Owner: Dominion, Plymouth, Minn.

THE VANGUARD AWARDS:

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

The judges of this year's Vanguard Awards were distinguished NAHMA members from across the country: Jeff Baker, NAHP-e, Boston, Mass.; Nancy Evans, SHCM, NAHP-e, general manager, CSI Support & Development, Warren, Mich.; Michael Johnson, SHCM, NAHP-e, executive vice president, Alco Management Inc., Memphis, Tenn.; James McGrath, SHCM, NAHP-e, chairman, PRD Management Inc., Cherry Hill, N.J.; and Gianna Richards, SHCM, NAHP-e, president, Solari Enterprises Inc., Orange, Calif.



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



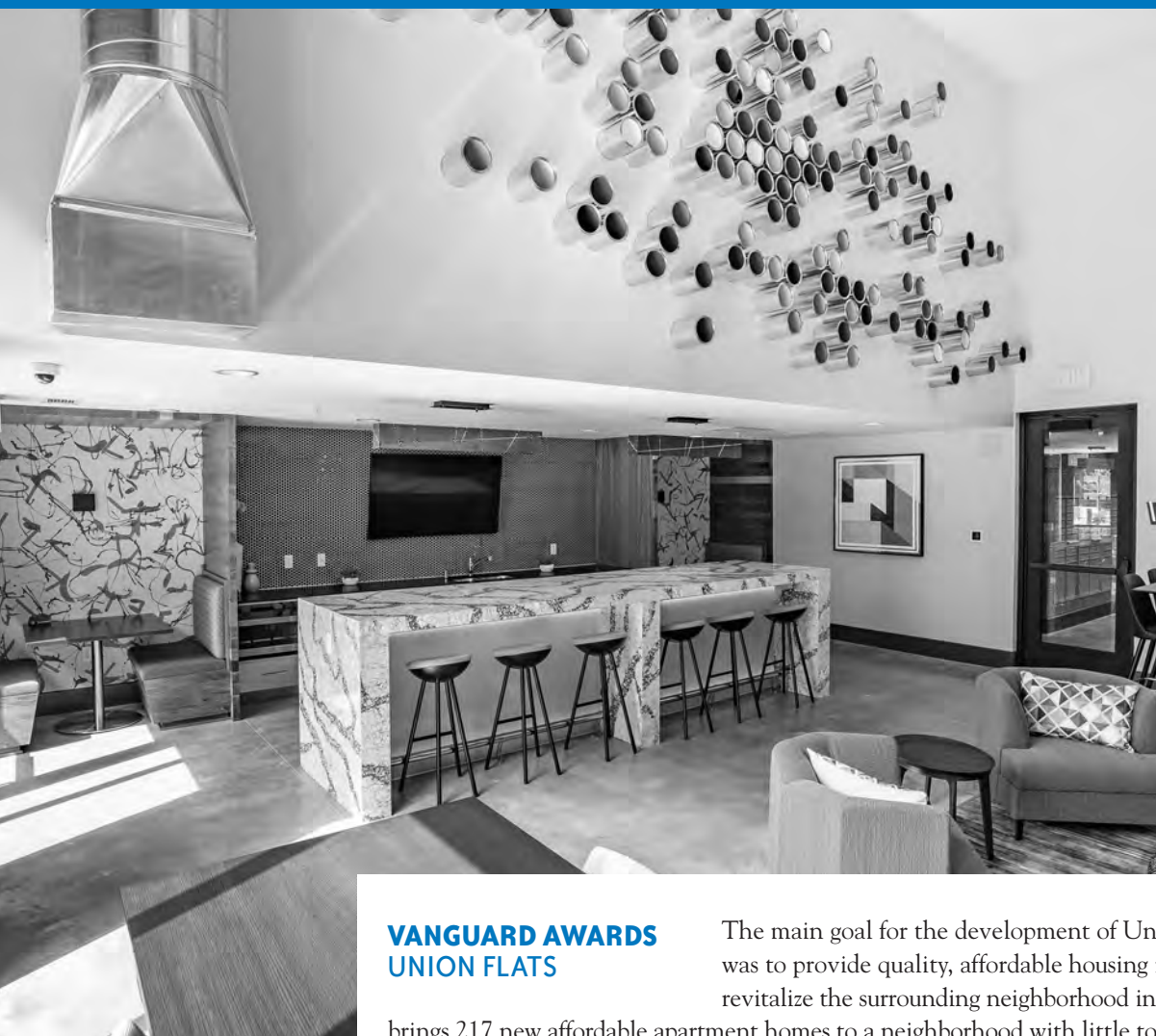
VANGUARD AWARDS GATEWAY NORTH APARTMENTS

Located in the central downtown district of Lynn, Mass., 30 minutes outside of Boston, the Gateway North Apartments, a 71-unit, mixed-use development, has transformed a formerly vacant site into a community asset. Resulting from a 2008 master plan, and a nine-year planning, permitting and financing effort, the project is the first-ever multifamily property funded by Massachusetts' Workforce Housing Initiative and fills a market gap with high-quality homes for low- and middle-income households.

The project has been designed and built to meet all accessibility requirements, including the Massachusetts Architectural Access Board regulations. With a facade including shingle and clapboard siding that reflects a classic New England vernacular, The Architectural Team's design for Gateway North Apartments creates a fresh yet contextual presence in the heart of Lynn's Central Square neighborhood. Paramount to the design concept, strategic decisions were made using best design practices and programmatic layouts; something that market-rate properties are known for—creatively executed within the parameters of the budget.

Located on a prominent corner site, just blocks from a commuter rail station, the carefully scaled six-story structure offers ground-floor commercial space and responds to its sensitive flood plain location with a landscaped and fully elevated podium form. The existing grade on the site was raised prior to construction of the building. This increases the climate resiliency of the project by keeping it above the base flood elevation established by the Federal Emergency Management Agency.

The first floor, including the retail space, is approximately six feet above Washington Street. Inside, a mix of one-, two- and three-bedroom units combine bright pops of color with warm, muted tones and high-end finishes for a contemporary, upscale feel. The lobby and common areas feature bold art installations and custom pendant lighting fixtures, while the amenity program includes a large central space with two-sided fireplace and communal kitchen open to both residents and the community at large. A smaller-scaled resident lounge space, a fitness center, a combined café/coffee shop and a landscaped outdoor patio round out the space.



VANGUARD AWARDS UNION FLATS

The main goal for the development of Union Flats in St. Paul, Minn., was to provide quality, affordable housing in an underserved area and revitalize the surrounding neighborhood in the process. Union Flats brings 217 new affordable apartment homes to a neighborhood with little to no affordable housing options.

Not only did the area need affordable housing, it also needed a structure to dynamically connect to the transit-oriented nature of the area. Union Flats accomplished this by providing a bike lounge and repair shop along with surplus bicycle storage that is free-of-charge to the residents. The development also improved pedestrian walkways surrounding its property.

The area is going through a revitalization period. To be consistent with the existing mostly industrial neighborhood, the design vision behind Union Flats was to mix old with new. Union Flats contributes to the overall community revitalization through design by combining timeless features and new trends.

Union Flats is a bright and colorful U-shaped building that allows for a great central courtyard on which all the amenity spaces are focused. A grand staircase welcomes residents and guests into the building. Glass on all sides of the common area allows for the residents to view into the space as well as see through to the exterior amenities.

The interior common areas feature a large art installation of paint cans bringing color and dimension to the space. This installation provides the connection to all colors seen throughout the building.

The large lobby opens directly into the clubroom for flexibility in hosting events for residents and guests. The clubroom has an orange metal fireplace dividing the space for multiple groups to utilize. A large kitchen flanked by built-in booths provides a great space for working and socializing.

The clubroom opens onto the interior courtyard allowing access to the pool, grilling stations and fire pits. A sculptural playground provides the backdrop to the entire courtyard. An expansive fitness and yoga room round out the first-floor amenities near the leasing office.

The bike room allows residents to store bikes and equipment, as well as provides workshop space for fixing bikes. Direct access to the outdoors allows residents to head out on a ride in the local neighborhood or to the nearby light rail station.



VANGUARD AWARDS QUINCY TOWER APARTMENTS

Quincy Tower Apartments was born of the partnership of Jung Brannen Architects and Stanley Chen, a local developer who sought to provide affordable housing for aging residents of Boston's Chinatown community. Together, they built the 16-story, 161-unit high-rise community in 1977. The developers envisioned a vibrant, affordable community with specialized services for the elderly. The property includes a staff apartment, spacious lobby, community room and kitchen, courtyard, computer learning center, laundry, greenhouse and office space for management and program staff. Quincy Tower also created space to house senior services and programming staff, including the Greater Boston Chinese Golden Age Center (GAC), a community nonprofit.

The scope of the \$12 million renovation included extensive facade repairs; greenhouse repairs; a new roof; basement repairs to prevent water intrusion; a new groundwater recharge system; new storefront/entry systems at common areas; new boilers, hot water heaters and exhaust flue; new elevators; new trash chute; new life safety systems; new intercom and expanded security system; bringing units and common areas into accessibility compliance; new unit kitchens and bathrooms; new finishes and lighting throughout common areas, including hallways and stairwells; new signage and landscaping; and design elements taken from Chinese cultural symbols.

The finish color palate is mostly neutral—creams, whites, sables—with variations in texture rather than color. The floors and some walls are tile. Small marble-topped tables can be sprinkled throughout or configured into a coffee table. “Plyboo” (a bamboo architectural plywood) and Chemetal (a metal laminate) walls are sparingly but strategically used. Tall white ceramic planters are topped with orchids.

There is an interior courtyard with a waterfall fountain, enhanced with stone, trees, plants and bench seating in the Chinese architectural style. Artwork mirrors the themes of nature and serenity.

Residents requested to have gold incorporated into the design, so it was used to add sparkle, primarily in brass light fixtures with small bulbs that twinkle rather than wash with light. The rooftop greenhouse was renovated so that residents may cultivate their plants year-round. Corten planters of Hinoki cypress were placed by the building entry.



VANGUARD AWARDS MILLWORKS LOFTS

Few historically significant buildings still stand along the Hiawatha corridor, a once prominent milling and manufacturing area in Minneapolis, Minn. One of these sites is the historic location of Lake Street Sash & Door Company, now repurposed as Millworks Lofts.

The project was inspired by Dominion Vice President and Project Partner Nick Anderson's college project, which modeled turning the Lake Street Sash & Door Company building into affordable housing units. When the property became available, Dominion looked to Anderson to turn his vision into a reality.

Millworks Lofts stands with much of its historical integrity in place while still providing beautiful, modern housing. Units, amenity spaces and parking were incorporated while preserving the existing structures. The loft plans were designed to highlight the timber columns and existing window openings. Units are organized along a central spine anchored by an existing elevator shaft, which has been repurposed into a light well and a new vertical connecting staircase on the other end. While the elevator no longer met code, original gates, switches, cables and counterweights remain in place as a design element. The new staircase became a focal point and gathering space.

Common areas were strategically designed to highlight the historical aspects of the building, most notably within the tree-like columns that support the roof of the lumber sheds. The main clubroom occupies the former loading dock where suspended light pendants hang at various heights from the original steel trusses, in imitation of a starry night.

The brick walls, wood ceilings and concrete floors are intact and the building design is intentionally industrial to reflect the working-class roots of the neighborhood.

Apartment amenities include private balconies and patios, in-unit washers and dryers, kitchen bars and islands, stainless steel appliances, quartz countertops, 12- to 14-foot ceilings and large windows. Community amenities include a fitness center and yoga studio, rooftop deck with views of downtown Minneapolis, a community room with a fireplace and a landscaped outdoor seating area.

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

State of the Nation's Housing Shows Need for More Affordability

The Harvard Joint Center for Housing Studies (JCHS) has produced its annual State of the Nation's Housing report for 2019.

In 2018, JCHS found the number of renter households continuing to fall for the second straight year. However, rents are increasing at twice the rate of overall inflation. Higher income renters have stabilized the rental market and maintained the demand for new units.

On the opposite side of the rental market, JCHS found the number of units renting for under \$800

fell by 1 million in 2017, bringing the total loss from 2011-2017 to 4 million. The JCHS's interactive map, <https://www.jchs.harvard.edu/son-2019-low-rent-units-map>, shows the areas hit hardest by the losses.

In terms of cost burden, JCHS reported the overall share of U.S. households paying over 30% of their income for housing continues to decline, a seven-year trend. However, the cost-burden rates for mid-to lower income renters continues to rise. JCHS reports the number of renter households making less than \$15,000 declined by 451,000 in 2017-2018. However, over half of all renter households currently make less than \$45,000. This is a major reason why affordability has gained the attention of policymakers at all levels of government.



To read the entire JCHS report, visit <https://www.jchs.harvard.edu/state-nations-housing-2019>. The National Low-Income Housing Coalition's 2019 report, *The Gap: A Shortage of Affordable Homes*, is available at <https://reports.nlihc.org/gap>.

In a look toward the future, JCHS notes both millennials and baby boomers will be the two largest age groups in the housing market over the next decade. The growth of both groups will likely increase demand in the remodeling market and entry-level home market. JCHS also anticipates continued growth in the rental market, with an estimated 400,000 additional renters annually for the next decade.

It is no secret that there is a huge shortage of affordable housing across

ing programs, JCHS highlights the Department of Housing and Urban Development's 2018 Picture of Subsidized Households data, which showed "955,000 occupied public housing units, 1.2 million occupied Section 8 project-based units, and 2.2 million Housing Choice Vouchers in use last year The Low-Income Housing Tax Credit (LIHTC) program added 570,000 affordable units over the past eight years, while producing over 2.5 million units since 1987," according to

In terms of current affordable housing programs, JCHS highlights the Department of Housing and Urban Development's 2018 Picture of Subsidized Households data, which showed "955,000 occupied public housing units, 1.2 million occupied Section 8 project-based units, and 2.2 million Housing Choice Vouchers in use last year The Low-Income Housing Tax Credit (LIHTC) program added 570,000 affordable units over the past eight years, while producing over 2.5 million units since 1987," according to the report.

the nation. The JCHS report highlights the shortage with data from the National Low Income Housing Coalition (NLIHC) 2019 Gap Report. "For 2017, NLIHC data finds there were 11 million extremely low-income renter households, defined as earning up to 30% of area median income, with only 4 million rental units affordable and available for them, or 37 affordable and available units for every 100 extremely low-income renters Similarly, the 17.6 million very low-income renters—those earning less than 50% of the area median—households' housing shortfall is 7.4 million units, or 58 units affordable and available for every 100 households," according to the report.

In terms of current affordable hous-

ing the report. However, JCHS cautions that affordability restrictions could expire on about 1.2 million rental units by 2029, including 611,000 LIHTC units, 352,000 project-based Section 8, and 221,000 units under other programs.

Given the lack of affordable housing supply to cover those in need, homelessness remains a significant concern. The report shows overall homelessness down over the past few years; however, the unsheltered population is increasing in high-cost Western states. Over the past few years, California, Colorado, Oregon and Washington experienced increases in the number of unsheltered homeless at rates between 50%-100%. **NN**

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NAHMA

NAHMA Educational Foundation Awards 109 Scholarships

NAHMA's Educational Foundation has selected 109 student/residents to receive scholarships this year.

Each individual scholarship is worth \$2,500, and the total amount of scholarship money awarded this year is \$272,000. Additionally, \$2,000 will be donated to the Real Estate Management Department at Virginia Tech for scholarships for students pursuing their bachelor's degree in property management.

This year's class of NAHMA scholars comes from 23 different states and the District of Columbia, and represents 14 different regional Affordable Housing Management Associations (AHMAs).

The 2019/2020 scholars, including their community, management company, school, grade and major, are listed according to their AHMA.

AHMA East Texas

Brooke Birks
Fawn Ridge Apartments, The
Woodlands, Texas
Ledic Realty Company
University of Houston
Sophomore
Biology

Eunsung Cheon
Holly Creek Apartments, The
Woodlands, Texas
LBK Management
University of Houston
Junior
Computer Science

Janel Harris
Clayton Homes, Houston, Texas
J. Allen Management
Sam Houston State University
Sophomore
Animal Science

Elijah Hawkins
Fawn Ridge Apartments, The
Woodlands, Texas
Ledic Realty Company
Texas A&M University
Sophomore
Computer Science

Andrew Jaimes
Fawn Ridge Apartments, The
Woodlands, Texas
Ledic Realty Company
University of Houston
Senior
Accounting

AHMA of Washington

Alexandra Melnik
Village Heights Apartments, Seattle,
Wash.
Seattle Housing Authority
University of Washington, Seattle
Junior
Psychology and Dance

Abel Milash
Lake City Court, Seattle, Wash.
Seattle Housing Authority
University of Washington, Seattle
Junior
Computer Science

Melat Milash
Lake City Court, Seattle, Wash.
Seattle Housing Authority
Shoreline Community College
Sophomore
Dental Hygiene

Nasro Mohamud
New Holly, Seattle, Wash.
Impact Property Management
Seattle Central Community College
Junior
Nursing

Samsam Mohamud
New Holly, Seattle, Wash.
Impact Property Management
Seattle Central Community College
Sophomore
Social Work

Lauren Morales
Sterling Meadows, Bellingham, Wash.
Mercy Housing Northwest
University of Washington, Seattle
Sophomore
Public Health

Austin Tantico
Scattered Sites, Seattle, Wash.
Seattle Housing Authority
Shoreline Community College
Sophomore
Communication

Christina Thompson
Arbora Court, Seattle, Wash.
Bellwether Housing
University of Phoenix
Senior
Business Management

Esmeralda Vazquez-Sagrero
Sterling Meadows, Bellingham, Wash.
Mercy Housing Northwest
Seattle Pacific University
Freshman
Pre-Dentistry

Gabriel Wadsack
Crestview Apartments, Goldendale,
Wash.
Spokane Housing Ventures
Perry Technical Institute
Freshman
Information Technology

AHMA-NCH

Maria Badajos
Moonridge Apartments, Half Moon
Bay, Calif.
MidPen Housing
Notre Dame de Namur University
Junior
Art and Design

Brianna Banks-McLean
Ponderosa Estates, Marin City, Calif.
The John Stewart Company
University of California, Davis
Sophomore
Sustainable Environmental Design

David Corona
Moonridge Apartments, Half Moon
Bay, Calif.
MidPen Housing
University of California, Los Angeles
Junior
Sociology

Vyacheslav Gevorkyan
Howard Street Apartments, San
Francisco, Calif.
Mercy Housing California
City College of San Francisco
Freshman
Business Administration

Andy Huang
Kukui Towers, Honolulu, Hawaii
EAH Housing
University of Southern California
Freshman
Animation and Digital Arts

Lian Huang
Kukui Towers, Honolulu, Hawaii
EAH Housing
University of Hawaii at Manoa
Sophomore
Finance and Bioengineering

Aaqib Ismail
Shelter Hill Apartments, Mill Valley,
Calif.
EAH Housing
University of Southern California
Sophomore
Computer Science

Janie Lopez
Maywood Apartments, Corning, Calif.
Michaels Management-Affordable
California State University, Chico
Freshman
Psychology

Yovvani Mojica Perez
Moonridge Apartments, Half Moon
Bay, Calif.
MidPen Housing
California State University, Chico
Sophomore
Environmental Science

Chau Nguyen
San Antonio Place, Mountain View,
Calif.
Charities Housing
University of California, Davis
Junior
English

Paulina Nguyen
Aster Park Apartments, Sunnyvale,
Calif.
MidPen Housing
California Polytechnic University
Senior
Biomedical Engineering

Hannah Pan
Colorado Park Apartments, Palo Alto,
Calif.
Palo Alto Housing
Harvard University
Sophomore
Economics

Viviana Rodriguez-Corona
Moonridge Apartments, Half Moon
Bay, Calif.
MidPen Housing
San Jose State University
Junior
Liberal Arts

Hanaa Salha
Waldo Apartments, Palo Alto, Calif.
Palo Alto Housing
West Valley College
Senior
Interior Design

Rahmatullah Yousafzai
Cochrane Village, Morgan Hill, Calif.
EAH Housing
San Jose State University
Freshman
Aviation

Qiaoying Zhang
Colorado Park Apartments, Palo Alto,
Calif.
Palo Alto Housing
University of Washington, Seattle
Freshman
Computer Engineering

AHMA-PSW

Yosif Alhmeemeeedi
Paradise Shadows, Phoenix, Ariz.
Biltmore Properties
Phoenix College
Senior
Dental Hygiene

Andrea Alvarez
Jefferson Square, Los Angeles, Calif.
Thomas Safran & Associates
Dickinson College
Freshman
Psychology

Sydney Charles
Ocean Terrace, Torrance, Calif.
Thomas Safran & Associates
University of California, Irvine
Sophomore
Journalism and Dance

Parisa Khalili Arabi
Paradise Shadows, Phoenix, Ariz.
Biltmore Properties
Arizona State University
Junior
Finance

Nakisa Khalili
Paradise Shadows, Phoenix, Ariz.
Biltmore Properties
University of Texas, Arlington
Freshman
Business

Shafiga Saeed
Burnett Apartments, Long Beach, Calif.
Western Seniors Housing Inc.
California State University, Long Beach
Senior
Speech Pathology

Ibrahim Warden
Tobias Terrace Apartments, Panorama
City, Calif.
Solari Enterprises Inc.
California State University, Northridge
Junior
Math

Idaho AHMA

Magen Nielsen
Kuna Valley Run Apartments, Kuna,
Idaho
Syringa Property Management
Northwest Nazarene University
Junior
Business

JAHMA

Noah Daniecki
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Rowan University
Junior
Biochemistry

Daniel Hanna
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
The College of New Jersey
Senior
Computer Engineering

Luisa Lara
Stokes Place, Moorestown, N.J.
MEND Inc.
Rowan College of Burlington County
Sophomore
Nursing

Juliet Malkowski
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
University of Vermont
Sophomore
Environmental Science

Lynda Pham
Van Wagenen Apartments, Jersey
City, N.J.
Cardinal Property Management
New Jersey City University
Junior
Biology

Zainab Qureshi
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Rutgers University
Sophomore
Biotechnology

LaToya Rutherford
Eggers Crossing Village, Lawrenceville,
N.J.
PRD Management Inc.
Walden University
Junior
Nursing

Thandar Tun
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Rutgers University
Sophomore
Computer Science and Applied Math

MAHMA

Jaylan Abdalla
Faith Village Apartments, Columbus,
Ohio
Wallick Communities
Franklin University
Junior
Cyber Security

Mohamud Abdullahi
The Heritage, Columbus, Ohio
Key Property Management Services
Ohio State University
Junior
Radiology

Fatoumata Barry
Scholar House, Columbus, Ohio
Community Properties of Ohio
Unverified
Junior
Social and Human Services

Muna Muse
The Heritage, Columbus, Ohio
Key Property Management Services
Ohio State University
Sophomore
Nursing

Mid-Atlantic AHMA

Dayona Foster
Kenyon Street Apartments,
Washington, D.C.
CIH Properties Inc.
University of District of Columbia
Sophomore
Life Sciences

Jessica Kidwell
Mosby Heights, Harrisonburg, Va.
Residential One
Sentora School of Radiological
Technology
Senior
Radiology

Damante' Maddox
Bywater Mutual Homes, Annapolis,
Md.
Quantum Real Estate Management
Bowie State University
Freshman
Computer Science

Ciani Ricks
King Square, Portsmouth, Va.
Portsmouth Redevelopment and
Housing Authority
University of North Carolina,
Greensboro
Freshman
Social Work

Jared Watson
Beaverdam Creek, Mechanicsville, Va.
Grady Management Inc.
James Madison University
Junior
Nursing

Olga Zolotareva
Island Walk, Reston, Va.
Quantum Real Estate Management
Northern Virginia Community College
Sophomore
Accounting

NEAHMA

Aileen Agudelo
Wilbur Peck Court, Greenwich, Conn.
Greenwich Housing Authority
Manhattanville College
Sophomore
Biochemistry

Nathan Balk King
Stable Path, Provincetown, Mass.
Community Housing Resource Inc.
University of Massachusetts, Amherst
Freshman
Physics

Andy Bonilla
Countryside Village, Marlborough,
Mass.
Trinity Management LLC
Boston College
Freshman
Business Administration

Katana Boutiette
Cotton Mill Apartments, Whitinsville,
Mass.
The Schochet Companies
Framingham State University
Senior
Environmental Science

Jelani Branch
Spring Villa Apartments, North
Providence, R.I.
Wingate Companies
Community College of Rhode Island
Junior
Medical Insurance Billing Specialist

Fanny Cai
Tai Tung Village, Boston, Mass.
WinnResidential
Tufts University
Junior
Clinical Psychology

Christina Cesar
Irving Square Apartments,
Framingham, Mass.
Peabody Properties Inc.
Framingham State University
Junior
Communication Arts

Harmony Chen
The Cooperatives of CharlesNewtown,
Charlestown, Mass.
WinnResidential
Northeastern University
Sophomore
Electrical Engineering

Wanyi Chen
Tai Tung Village, Boston, Mass.
WinnResidential
Boston University
Sophomore
Graphic Design

Noon Elhassan
Charlesview Residence, Brighton,
Mass.
Peabody Properties Inc.
University of Massachusetts, Boston
Senior
Biology

Tracy Freire
The Pines, Brockton, Mass.
Beacon Communities
University of Massachusetts, Lowell
Sophomore
Forensic Chemistry

Aubrey Gagne
Bixby Brockton Apartments, Brockton,
Mass.
Peabody Properties Inc.
University of Massachusetts, Amherst
Senior
Chinese Language and Literature

Javon Gonzalez
Wiggin Village Apartments,
Providence, R.I.
WinnResidential
University of Rhode Island
Freshman
Business

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

Zahra Halili
Brandywyne Village, Boston, Mass.
First Realty Management
Bunker Hill Community College
Freshman
Undeclared

Ying Lin Han
Castle Square Apartments, Boston,
Mass.
WinnResidential
Simmons University
Freshman
Biology

Kothar Hussein
Charlesview Residence, Brighton,
Mass.
Peabody Properties Inc.
Bunker Hill Community College
Freshman
Liberal Arts

Amina Khokhar
Hockanum Apartments, East Hartford,
Conn.
East Hartford Housing Authority
Albertus Magnus College
Sophomore
Art Management

Fiona Liao
Castle Square Apartments, Boston,
Mass.
WinnResidential
Lesley University
Freshman
Business Management

Jiahao Liu
Palmer Green Estates, Palmer, Mass.
Beacon Communities
Bentley University
Freshman
Actuarial Science

Winnie Mei
Charlesview Residence, Brighton,
Mass.
Peabody Properties Inc.
Boston University
Sophomore
Graphic Design

Quilon Miller
Village at Brookline, Brookline, Mass.
WinnResidential
Massachusetts Bay Community College
Freshman
General Studies

Tremaine Pinnock
Riverside Village, Leominster, Mass.
The Schochet Companies
Fitchburg State University
Freshman
Culinary Arts

Linette Ruiz
Stratton Hill Park Apartments,
Worcester, Mass.
Beacon Communities
Worcester State University
Sophomore
Early Childhood

Courtney Shires-Freeman
Edmands House Apartments,
Framingham, Mass.
Beacon Communities
Massachusetts Bay Community College
Sophomore
Early Childhood

Junior Toribio
Pequot Highlands, Salem, Mass.
WinnResidential
Salem State University
Sophomore
Computer Science

Apolinar Valazquez
Hockanum Apartments, East Hartford,
Conn.
East Hartford Housing Authority
University of Connecticut
Junior
Statistics

Shihua Wu
The Cooperatives of CharlesNewtown,
Boston, Mass.
WinnResidential
Boston College
Senior
Finance

Jeffrey Xie
Castle Square Apartments, Boston,
Mass.
WinnResidential
Boston College
Senior
Finance

Denny Yu
The Cooperatives of CharlesNewtown,
Boston, Mass.
WinnResidential
Wesleyan University
Sophomore
Economics and Psychology

Richard Zhao
Castle Square Apartments, Boston,
Mass.
WinnResidential
Unverified
Freshman
Computer Engineering

Oregon AHMA

Anastasia Andreeva
Willow Glen, Central Point, Ore.
Housing Authority of Jackson County
Oregon University
Sophomore
Chemistry

PAHMA

Joyce Lee
Villa Marie Apartments, Erie, Penn.
Housing and Neighborhood
Development Service
University of Florida
Freshman
Civil Engineering

PennDel AHMA

Savina Divine
Park Spring Apartments, Spring City,
Penn.
Michaels Management-Affordable
Kutztown University
Junior
Chemistry

Robert McMahon
Park Spring Apartments, Spring City,
Penn.
Michaels Management-Affordable
Gwynedd Mercy College
Senior
Finance

Terrance Sims
Park Spring Apartments, Spring City,
Penn.
Michaels Management-Affordable
Pennsylvania College of Technology
Freshman
Automotive Technology

Rocky AHMA

Brad Bebee
Suncrest Apartments, Provo, Utah
Community Housing Services Inc.
Utah Valley State University
Senior
Digital Audio

Madeline Bebee
Suncrest Apartments, Provo, Utah
Community Housing Services Inc.
Utah Valley State University
Senior
Nursing

Kelley Crespin
Orchard Place, Loveland, Colo.
Loveland Housing Authority
Front Range Community College
Sophomore
Surgical Technology

Jared Lorimier
Suncrest Apartments, Provo, Utah
Community Housing Services Inc.
Brigham Young University
Senior
Nursing

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

Emily Schindeldecker
Council Groves Apartments, Missoula,
Mont.
Tamarack Property Management Co.
University of Montana
Junior
Psychology

SAHMA

Dadja Coleman
Valley Garden Apartments, Huntsville,
Ala.
Oxford Properties Inc.
University of North Alabama
Junior
Marketing

Mohamed Darwish
Gateway Village Apartments,
Simpsonville, S.C.
Westminster Company
University of South Carolina Upstate
Senior
Criminal Justice

Willard Duckett
Battery Heights, Chattanooga, Tenn.
Lookout Property Management, Inc.
Chattanooga State Community College
Sophomore
Civil Engineering

Shania Etah
Valley Garden Apartments, Huntsville,
Ala.
Oxford Properties Inc.
Calhoun Community College
Sophomore
Nursing

Tishana Jackson
Forest Hill Apartments, Lexington, N.C.
United Property Management Inc.
University of North Carolina,
Greensboro
Freshman
Chemistry

Tierra Nunley
Douglas Park Apartments, Louisville, Ky.
TESCO Properties Inc.
Ivy Tech Community College
Senior
Business Administration

Beonka Thomas
Ashton Pointe Apartments, Monroe,
Ga.
Ambling Management Company
Brenau University
Freshman
Nursing

Rose Travis
Valley Garden Apartments, Huntsville,
Ala.
Oxford Properties Inc.
Calhoun Community College
Junior
Physician's Assistant

Keeyah Walton
Clearwater Village Apartments,
Clearwater, S.C.
Westminster Company
Aiken Technical College
Senior
Patient Care Technology

Jaquelin Williams
Housing Authority of the City of
Greenville, Greenville, S.C.
Housing Authority of the City of
Greenville
Greenville Technical College
Freshman
Business

NAHMA Scholars: Committed to Furthering Their Education

The 2019 group of NAHMA Educational Foundation scholars has many individuals among it that are demonstrating an extraordinary level of commitment to continuing and completing their education. Several are general equivalency diploma holders, others are fast tracking their pursuit of a degree and others carry a full-time course workload while working a full-time job. Below are biographical sketches that may provide some insight into how NAHMA scholars manifest their strong commitment to realizing their dream of having a college education.

This 22-year-old junior at the University of California, Davis is a multiple year recipient of a NAHMA scholarship. She has already completed her associate's degree in architecture and is now working on her four-year degree in sustainable environmental design. She carries a 3.82 GPA and has amassed an impressive record of volunteer community service. She has worked the same job for several years and her employer provided an outstanding reference, as did two of her professors.

Having grown up with a single parent who is deaf and after experiencing a variety of problems as an adolescent, this 20 year old has been able to re-center himself. He is now very committed to two factors in his life—assisting his mother and completing his education. He first secured his GED diploma. He is now a junior at James Madison University where he maintains a 3.68 GPA majoring in nursing. Since the age of 16 he has worked in a veterinarian's office. His references came from two people very aware of his diligent efforts to move his life forward in a positive way—his employer and the community manager at his apartment community.

This multiple year recipient is entering his third year of college. He completed an associate's degree at Mercer County Community College in 15

months with a 4.0 GPA by going full-time during two summers, and a fall and a spring semester. He is currently at Rowan University with a 3.79 GPA majoring in biochemistry and plans to graduate in May 2020. The references from two science professors were truly outstanding and predicted great things

The NAHMA Educational Foundation is proud of these outstanding recipients that represent the type of students selected to receive scholarships in 2019. The aforementioned individuals are well on their way to successfully completing their education and then going forward to starting a career to the betterment of the communities where they live.

for this young man.

This single mother is entering her final year at the Sentara School of Radiological Technology where she maintains a 4.0 GPA as a radiology technician major. She already has secured an associate's degree and at 28 years of age, her essay revealed a strong commitment to continuing her high level of academic performance while setting a good example for her young daughter. Her employer of five years, along with several of her instructors at school, provided excellent references on her behalf.

This junior at the University of Washington came to the United States in 2016. He has since completed an associate's degree and has a 3.98 GPA as a computer engineering major. His references came from a physics professor and a computer engineering professor, who both validated his outstanding academic perfor-

mance and his academic diligence. He works as a Lyft driver and a food delivery person in order to help pay for his educational costs.

This 25-year-old senior at the University of Massachusetts, Boston is a multiple year NAHMA scholarship recipient. He has a 3.49 GPA as a biology major and wants to become a pediatrician. He anticipates taking the Medical College Admission Test required for entrance into medical school sometime within the next six months. Shortly after arriving in this country a few years ago, his single mother passed away and he has assumed the responsibility of caring for his siblings.

As a married father, this multiple year

recipient of a NAHMA scholarship is a busy man. He is a senior at Brigham Young University (BYU) majoring in nursing. He maintains a 3.94 GPA while being a competitive member of the BYU track team and the vice president of the BYU Student Nursing Association. The nursing instructors that provided his references lauded his medical skills and his caring nurturing work with patients.

The NAHMA Educational Foundation is proud of these outstanding recipients that represent the type of students selected to receive scholarships in 2019. The aforementioned individuals are well on their way to successfully completing their education and then going forward to starting a career to the betterment of the communities where they live. For additional information about the NAHMA scholarship program please contact Dr. Bruce W. Johnson at bjohnson@tmo.com or at 215-262-4230. **NN**

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REGULATORY WRAP-UP

FAIR HOUSING ACT'S DISPARATE IMPACT RULE

ON AUG. 19, THE PROPOSED REVISION to the Fair Housing Act's Disparate Impact Rule was published in the *Federal Register* for public comments. The comment period ended Oct. 18. In its press release, the Department of Housing and Urban Development (HUD) said, "The HUD proposed disparate impact rule provides a framework for establishing legal liability for facially neutral practices that have unintended discriminatory effects on classes of persons protected under the Fair Housing Act. The rule has no impact on determinations of intentional discrimination. In its 2015 decision, the Supreme Court upheld the use of a 'disparate impact' theory to establish liability under the Fair Housing Act for business policies and local ordinances even if the policy or ordinance is neutral—in intent and application—if it disproportionately affects a protected class without a legally sufficient justification."

According to HUD's summary of the proposed rule: "Title VIII of the Civil Rights Act of 1968, as amended (Fair Housing Act or Act), prohibits discrimination in the sale, rental or financing of dwellings and in other housing-related activities on the basis of race, color, religion, sex, disability, familial status or national origin. HUD has long interpreted the Act to create liability for practices with an unjustified discriminatory effect, even if those practices were not motivated by discriminatory intent. This rule proposes to amend HUD's interpretation of the Fair Housing Act's disparate impact standard to better reflect the Supreme Court's 2015 ruling in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project Inc.*, and to provide clarification regarding the application of the standard to state laws governing the business of insurance. This rule follows a June 20, 2018, advance notice of proposed rule making, in which HUD solicited comments on the disparate impact standard set forth in HUD's 2013 final rule, including the disparate impact rule's burden-shifting approach, definitions and causation standard, and whether it required amendment to align with the decision of the Supreme Court in *Inclusive Communities Project Inc.*" NAHMA submitted comments in early October.

HUD NEWS

HUD PUBLISHED THE FISCAL YEAR 2020 FAIR MARKET RENTS (FMRs), effective Oct. 1. The FMR is the amount needed to pay the shelter rent plus utilities of privately owned, decent, safe and modest rental housing in a given area. FMRs are calculated using the U.S. Census Bureau's five-year American Community Survey and other data. Some public housing agencies use Small Area FMRs, which are calculated for ZIP codes within metropolitan areas. Visit <https://www.huduser.gov/portal/datasets/fmr.html>.

HUD announced a new initiative to target housing assistance to young people aging out of foster care and who are at extreme risk of experiencing homelessness. The Foster Youth to Independence initiative will provide Tenant Protection Vouchers (TPVs) for youth eligible under the Family Unification Program for young adults ages 18-24 who have left or will leave the foster care system and are at risk of homelessness. HUD is also offering TPVs to certain public housing authorities that do not participate in HUD's Family Unification Program.

DHS NEWS

THE DEPARTMENT OF HOMELAND SECURITY (DHS) PUBLISHED in the Aug. 14 *Federal Register* its final rule on "Inadmissibility on Public Charge Grounds." The final rule, which became effective on Oct. 15, amends DHS' regulations by prescribing how the agency will determine whether noncitizens are inadmissible into the United States because they are likely at any time to become a "public charge"—a person primarily dependent on the government assistance or public benefit. The rule expands the definition of public benefit to include any federal housing assistance programs, in addition to other

safety net programs such as Medicaid, Supplemental Nutrition Assistance Program, etc.

USDA NEWS

THE DEPARTMENT OF AGRICULTURE SENT UPDATES IN SEPTEMBER regarding management fees, income limits and proposed changes to initial and annual guarantee fees.

■ Rural Development published a proposed rule in the *Federal Register* on Sept. 3, which announced a change to fee setting for Section 538, the Guaranteed Rural Rental Housing Program (GRRHP). The agency is proposing to amend the regula-

tion by removing the language that indicates the specific amount of the initial guarantee fee and the annual guarantee fee currently being charged by the agency. Removing the stated amounts will give the agency the flexibility to increase or decrease the fees. Please note that at this time, there is no change to the current fees that are being charged by the agency. There is 60-day comment period for the proposed rule; submit any comments to NAHMA by Friday, Nov. 1.

■ Rural Development revised Chapter 3 of the MFH Asset Management Handbook to reflect the Fiscal Year (FY) 2020 management fees. The FY

2020 management fee is increased by the 2019 Operating Cost Adjustment Factor (OCAF) for each state. These fees will be used for the FY 2020 budget cycle beginning Jan. 1, 2020. All FY 2019 management fees have been rounded up to the nearest dollar. To view the updates to HB-2-3560, Chapter 3 online, visit the USDA Rural Housing Issues webpage under the Agencies tab.

■ The 2019 Income Limits for the Single-Family and Multi-Family Housing Guaranteed Programs were published through a special procedure notice. Visit the USDA Rural Housing Issues webpage under the Agencies tab to review the notice. **NN**

Utility costs are the SINGLE LARGEST CONTROLLABLE cost in a multi-family community (25-30%).

• Reduce Operating Expenses • Increase NOI • Boost Property Valuation

Utility Submetering

- Tenant Billing
- Energy Conservation
- Water, Electric, Gas, BTU
- Compatible with Billing Companies

Water Leak Detection

- Monitor Toilets, Showers, Sinks
- Monitors Gallons, Events, Time
- Daily & Instantaneous Leak Reports
- Identify Leaks in Vacant Apartments

Thermostat Control

- Thermostat Controls for HVAC
- Owner Controls Set Points
- Empower Tenant Control
- Control Vacant Utility Costs

Every Drop Counts



Every Degree Counts



LIHTC

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Akron, OH
280 Units



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- Tenant Billing
- Daily Leak Detection Experting
- LIHTC Property Senior Housing

Project Savings:
\$23,000

Affordable Housing

Urban American
Roosevelt Island, NY
1,003 Units



- 2400 Programmable Wireless Green Thermostats
- Controlling 2400 Electrical Gasboard Heaters

Saved 30%
in Heating Costs

Section 8

Clinton Place
Mt. Clemens, MI
283 Units



- 283 Water Meters and 283 Green Thermostats
- Section 8 Housing Energy Efficiency Program

Project Payback:
1-2 Years



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Discovering a New Passion

FOR ANYONE NEW TO THE affordable housing industry, all the abbreviations can be a little daunting. For Leslie Scales, who was named executive director of NEAHMA just a year ago, it has been an eye opener.

"I had no experience in affordable housing," she said. "It's a little overwhelming with all the acronyms. I didn't know the extent of the affordable housing industry. I've been ramping up, I'm getting there."

"The more I learned, the more interested in learning about the industry I became. Affordable housing is critical to helping people who need it and it is something that I have become passionate about."

What Scales lacked in direct knowledge, she made up for with experience and drive. She came to NEAHMA with more than 17 years of experience in leadership training development, including positions with the Massachusetts Small Business Development Center, Leadership Dynamics Inc. and The International Leadership Institute for Women, for which she served as president and was a co-founder. She earned her degree in marketing and management with a specialization in entrepreneurial studies from Babson College.

"I had been working for the state ... at an academic institution. I saw the NEAHMA position advertised and thought it would be a good way to diversify," Scales said. "The more I learned, the more interested in learn-

ing about the industry I became. Affordable housing is critical to helping people who need it and it is something that I have become passionate about."

Over the course of her career, Scales has worked with nonprofits. This is the first time she is working for a nonprofit. It is also the first time she has had to work with a board of directors, which she described as a positive learning experience.



sionate affordable housing professionals.

Outside of work, the Massachusetts native likes to spend time with her family—her significant other, Lee; Olivia, 16; Bailey, 11, and Lee's three children—traveling, especially to the beach,

or driving the children to their various sports practices and games. She also jokes that she spends a lot of her down-

time vacuuming. The family shares its Rhode Island home with six dogs.

"We always seem to have people reaching out to us about a

dog that needs a home," she said. "I'm such a sucker." **NN**

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

Welcome New Members

NAHMA welcomes the following new members as of September 9, 2019.

EXECUTIVE

Perry Glenn, Retirement Housing Foundation, Long Beach, CA

Darlene Perrone, Beacon Communities, Boston, MA

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/>.

NOVEMBER

6 Basic Landlord-Tenant Law for Affordable Housing Providers

Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

7 Basic EIV

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

7-8 Fall Management Conference

Dover, DE
PennDel AHMA
856-786-2183
www.pennadelphama.org

LIHTC/SHCM Certification Training

Oakland, CA
AHMA-NCH
510-452-2462
<https://ahma-nch.org/>

12 Self-Auditing HUD Files

Las Vegas, NV
AHMA-PSW
866-698-2462
www.ahma-psw.org

Self-Auditing Tax Credit Files

Las Vegas, NV
AHMA-PSW
866-698-2462
www.ahma-psw.org

13 Blended Compliance Designation Course

Los Angeles, CA
AHMA-PSW
866-698-2462
www.ahma-psw.org

Advance EIV

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

13 EIV Income Discrepancies

Webinar
AHMA-NCH
510-452-2462
<https://ahma-nch.org/>

Meeting the Needs of a Diverse Population in Affordable Housing

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

Blended Occupancy (Section 7 With Housing Credit and HOME)

Webinar
AHMA of Washington
360-561-3480
www.ahma-wa.org

13-15 Conquering RD Compliance

Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

14 Bedbugs

Los Angeles, CA
AHMA-PSW
866-698-2462
www.ahma-psw.org

Self-Auditing Tax Credit Files

Reno, NV
AHMA-PSW
866-698-2462
www.ahma-psw.org

SHCM Exam Prep: Recertification, Documentation & Record Keeping

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

Bedbug Integrated Pest Management (IPM)

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

14 Self-Auditing HUD Files

Reno, NV
AHMA-PSW
866-698-2462
www.ahma-psw.org

REAC

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

19 Electrical Troubleshooting Files 101

Walnut, CA
AHMA-PSW
866-698-2462
www.ahma-psw.org

19-21 Mid-Atlantic AHMA Regional Fall Conference

Richmond, VA
Mid-Atlantic AHMA
804-673-4128
<https://mid-atlantichama.org/>

20 TRACS 201/Show Me the Money

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

The Elephant in the Room: Nonsmoking Policies Best Practices

Webinar
AHMA of Washington
360-561-3480
www.ahma-wa.org

Special Claims

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

How to Write an AFHMP

Webinar
AHMA-NCH
510-452-2462
<https://ahma-nch.org/>

DECEMBER

2-4 CPO

Oakland, CA
AHMA-NCH
510-452-2462
<https://ahma-nch.org/>

10 LIHTC File Audit

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

10-12 Tax Credit Compliance Course With SHCM Exam

Glen Allen, VA
Mid-Atlantic AHMA
804-673-4128
<https://mid-atlantichama.org/>

11 AHMA-PSW Membership Meeting

Los Angeles, CA
AHMA-PSW
866-698-2462
www.ahma-psw.org

17 Connecticut Quarterly Meeting

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

18 Massachusetts Quarterly Meeting

NEAHMA
781-380-4344
www.neahma.org

Building the Four T's of Resident Engagement: Trust, Time, Transparency, Technology

Webinar
AHMA-NCH
510-452-2462
<https://ahma-nch.org/>

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Take the First Step To COQ Recognition



AS KRIS COOK MENTIONED IN her Inside NAHMA column (see page 3) applications for the Communities of Quality (COQ) Awards are due Nov. 7. The awards are open to all COQ properties—regardless of size—that scored at least a 325 on their COQ national recognition program application.

That is a high threshold to be sure, but it is achievable, as evidenced by the many award winners NAHMA has honored over the years. The first step, however, is to earn the COQ designation for your multifamily community, which can be done at any time throughout the year.

The COQ National Recognition Program is just one of the ways NAHMA and its members are changing the perception of affordable housing. By using a series of third-party inspections and reporting, communities certify that they meet stringent standards in physical maintenance, financial management, programs and services, employee credentials and other criteria. Even then, only the best of the best qualify to call themselves a COQ property.

I strongly urge all of our property man-

agement companies to pursue the COQ national recognition. At the very least, take a look at the COQ national recognition application available on NAHMA's website—you may be in a better position to earn the designation than you thought. And if the designation is still a little out of reach, the application lets you know where your strengths and weaknesses lie.

Earning COQ recognition has many benefits, not just to the management company responsible for the property, but for the staff and residents as well. The program also helps dispel the myths surrounding affordable housing for elected officials and the general public.

Additionally, the program ends up being a good marketing tool for companies, allowing them to show clients how much they care about maintaining high standards, and by extension, how they will maintain their clients' property. It also illustrates the hard work put in by the on-site personnel and volunteer boards while projecting professionalism.

It helps residents feel more secure and even proud to be living in a com-

munity that has earned the COQ designation. Some properties hold resident celebrations, put up banners and affix the COQ logo to correspondences and other communications tools as a way to bolster that sense of pride year round. The COQ certification helps attract top-notch staff. Moreover, the recognition also creates some bragging rights. When one community sees a property earn the recognition, it inspires the others to reach for the same goal.

Applicants must score a minimum of 225 points to receive COQ certification or 200 points for properties with 49 units or less. Properties that score more than 325 points are automatically eligible to compete in NAHMA's Communities of Quality Awards competition.

Thank you for your continued support of NAHMA and the numerous initiatives we are working on to advance the industry and ultimately improve the quality of life for the families we serve. **NN**

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