

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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NAHMA Responds to NSPIRE Demonstration Notice

In response to the Department of Housing and Urban Development (HUD)'s request for comments on its Notice of Demonstration to Assess the National Standards for the Physical Inspection of Real Estate (NSPIRE) and Associated Protocols, NAHMA filed its remarks in October.

NAHMA said it appreciates HUD's continued efforts to improve the Real Estate Assessment Center (REAC)'s physical inspection process and protocols, and its members take great pride in providing quality housing that offers a safe, healthy environment for their residents.

The comments said, "As property owners and managers, NAHMA members understand the agency's efforts to strongly incentivize portfolio compliance. According to HUD's own data, 95% of the assisted multifamily portfolio satisfies the physical condition standards under the REAC protocol, with 5% of the vast

NAHMA's comments said, "To prevent additional administrative burden and cost, HUD must ensure its software and technology components for self-inspections are compatible with the current tools used by industry practitioners."

portfolio designated by the agency as 'troubled.' NAHMA continues to believe that HUD's planned overhaul of the physical inspection process is in large part targeted at the 5% of the portfolio that is troubled, and that this blanket policy change will severely impact the entire portfolio, most notably good property management owners and agents who maintain high performing portfolios. Our goal is to ensure this impact is not negative, so NAHMA members look forward to participating in the NSPIRE demonstration to ensure its success and fairness."

HUD specifically solicited comments on the following questions and NAHMA provided its responses:

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Busy Calendar To End the Year

THE YEAR MAY BE WRAPPING UP, but we are still busy at NAHMA. Here are just a few things we are working on before we ring in 2020.

SUCCESSFUL FALL MEETING

NAHMA wrapped up its annual NAHMA Biannual Top Issues in Affordable Housing fall conference in October, which drew more than 200 affordable housing professionals to Washington, D.C., to hear the latest updates from the Department of Housing and Urban Development (HUD) and

Qualities Awards. Judging has taken place, and we will be announcing the winners in the January/February issue of NAHMA News. The winners will be honored at the NAHMA Biannual Top Issues in Affordable Housing winter conference, March 8-10, 2020, at the Fairmont Washington. Look for the online meeting registration to open in late December.

SUPPORT BUDDING ARTISTS

Finally, now is the time to celebrate the people who make up our wonderful com-

NAHMA wrapped up its annual NAHMA Biannual Top Issues in Affordable Housing fall conference in October, which drew more than 200 affordable housing professionals to Washington, D.C.

other government officials, including R. Hunter Kurtz, the assistant secretary for HUD's Public and Indian Housing; Lamar Seats, the deputy assistant secretary for HUD's Multifamily Housing Programs; Nancie-Ann Bodell, the acting deputy administrator for Multifamily Housing Programs at the USDA's Rural Housing Service; Seth Appleton, the assistant secretary of Policy Development and Research with HUD; and Dr. Dustin Read from Virginia Tech. Additionally, NAHMA members helped raise more than \$500,000 for the NAHMA Educational Foundation. To read more about the annual meeting, see page 23.

CELEBRATING COMMUNITIES

NAHMA has received more than 15 entries for the 2019 Communities of

munities 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. This year's subtheme, *Sharing Our Stories: Learning from Others, Young and Old*, is incorporated into the poster contest. To learn more about this special calendar, see page 17.

The cost is \$5.50 per calendar, which is a HUD and U.S. Department of Agriculture allowable project expense. There is an additional small shipping and handling fee. Download the order form at <https://www.nahma.org/wp-content/uploads/2019/08/2020-NAHMA-Calendar-ORDER-FORM.pdf>. **NN**

Kris Cook, CAE, is executive director of NAHMA.

■ Are there specific Health and Safety (H&S) deficiencies that should be added to the current list of Exigent Health and Safety (EH&S) or H&S deficiencies?

NAHMA said members find the current exigent health and safety deficiencies to be comprehensive.

■ Is the new model's focus on health, safety and function while limiting the inspection of some condition and appearance deficiencies appropriate and acceptable?

"Yes, NAHMA members agree with the principle behind a focus on health, safety and function of the property, compared to simply 'appearance' and cosmetic issues," the comments said. Additionally, NAHMA recommended REAC factor in the age of the property and tenant-caused deficiencies.

"NAHMA members respect more emphasis will be placed on unit health and condition. To that end, our members are concerned that tenant behavior will cause and/or contribute to findings of deficiencies, and ask that HUD/REAC acknowledge this as a major potential factor when inspecting a unit. Tenant behavior falls outside the owner's control and HUD/REAC must not negatively post deficiencies if owners and agents (O/As) have done everything in their control to ensure optimal unit conditions," the comments said.

■ Are there other property characteristics HUD should consider in its inspection and scoring protocols?

NAHMA recommended HUD ensure REAC and the Office of Multifamily Housing collaborate to ensure O/As have a mechanism to note tenant-caused deficiencies in a unit. "If documentation is provided to HUD

account executives, then HUD must ensure a seamless process whereby REAC inspectors have access to this documentation and not just require an O/A to provide the information to both HUD offices," according to the comments.

■ What inspection incentives should HUD consider providing to high performing properties and what criteria should be included to determine that status?

NAHMA highlighted the following incentives to HUD in its response to the new 14-day notification time frame earlier this year. In its October comments, NAHMA said those earlier recommendations are broadly applicable to high-performing properties as well.

As an alternative method for incentivizing compliance within an inspection time frame, NAHMA recommended the agency utilize its current tools for assigning a risk factor to a property and incentivizing good business practice with the owner.

They included:

- NAHMA recommended that HUD adopt an incentive with a 30- to 60-day inspection scheduling time frame. Adopting a more reasonable scheduling notice period—accompanied by a scheduling window within which inspections can occur—would help facilitate the significant logistical considerations involved in maintaining a property, respectfully interacting with residents and properly undergoing an important evaluation of the property. "HUD currently has not factored in logistical travel cost related to REAC inspections for O/As, as most O/As prefer to have a senior staff member on-site during an inspection. For example, the cost to book a flight within a 14-day time frame is much more expensive than booking a flight 30 to 60 days out," according to the comments.

- As an alternative method for incentivizing compliance within an inspection time frame, NAHMA recommended the agency utilize its current tools for assigning a risk factor to a property and incentivizing good business practice with the owner. These tools, according to the comments, include the use of positive reinforcement, such as the current 3-2-1 risk-based physical inspection protocol for owners who consistently operate exceptional properties, which NAHMA recommended the agency continue to utilize and further enhance. "Additionally, HUD has a number of punitive tools at its disposal, such as the ability to issue a Demand for Corrective Action or the placement

of flags in the Active Partners Performance System to provide an alert of a violation of a business agreement or a heightened risk-factor related to a property," according to the comments.

■ Are there aspects of the new model that would be a higher administrative burden than the current model?

NAHMA's comments said, "To prevent additional administrative burden and cost, HUD must ensure its software and technology components for self-inspections are compatible with the current tools used by industry practitioners." NAHMA also recommended HUD's two offices, REAC and Multifamily Housing, work collaboratively to ensure property updates are accurately reflected, and Management and Occupancy Reviews and program oversight are all in sync with any changes related to physical

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inspections. Any increased costs, as a result of HUD changes, must be paid for by HUD and not the property, said the comments.

■ Are there any low-value aspects of the Uniform Physical Condition Standards model that HUD should not carry forward into NSPIRE?

NAHMA did not have any recommendations.

In 2017, HUD launched a wholesale reexamination of the 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 2019, 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, includ-

ing 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 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 and Associated Protocols in the *Federal Register*. The release of the notice started the 60-day public comment period after which HUD could begin the NSPIRE Demonstration with the goal of overhauling REAC.

Through the voluntary demonstra-

tion, HUD plans to 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 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 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." **NN**

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Fall Policy Updates

AS THE END OF THE CALENDAR year 2019 approaches, the new federal fiscal year has already begun. Members can be sure to expect a very busy new year, with national election coverage, the last year of the first term of the Trump administration, and the final year of the 116th Congress. Before we flip the calendar, this column will highlight a few fall updates: the White House Roundtable on Housing Affordability, a Department of Housing and Urban Development (HUD) nomination, and a few legislative items.

WHITE HOUSE CONVENING ON HOUSING AFFORDABILITY

In early November, NAHMA staff attended a White House Roundtable on Housing Affordability. The event was led by HUD Secretary Ben Carson and other senior administration officials. The purpose of the event was to examine housing affordability challenges and solutions in communities across the country. A broad range of industry stakeholders were in attendance and participated in the discussion on how to address the nation's housing affordability crisis.

BRIAN MONTGOMERY NOMINATED AS HUD DEPUTY SECRETARY

In November, President Donald Trump nominated Brian Montgomery to serve as deputy secretary of HUD. If confirmed by the Senate, Montgomery will serve as the second most senior official at the agency, managing day-to-day operations and overseeing the department's nearly 8,000 employees.

In his current role as HUD's Assistant Secretary for Housing and Federal Housing Commissioner, Montgomery

addressed NAHMA members at our meetings in Washington, D.C., and met with NAHMA staff and board members to advance quality affordable housing.

As Federal Housing Commissioner, Montgomery is responsible for the management of the Federal Housing Administration's more than \$1.4 trillion mortgage insurance portfolio, which includes its Single Family, Multifamily, and Health Care programs. As Assistant Secretary for Housing, he also oversees HUD's Project-Based Section 8 rental assistance housing programs, the Office of Housing Counseling, and the Manufactured Housing Program.

HUD ANNOUNCES OPPORTUNITY ZONES RESOURCES

Recently, Secretary Carson, on behalf of the White House Opportunity and Revitalization Council, announced a new website that will serve as a hub of information for the array of audiences that work with the Opportunity Zones initiative.

The Opportunity Zones website includes an interactive map of the 8,764 Opportunity Zones nationwide; links to the Opportunity Zone-focused website of each state and territory; and comprehensive federal tools and resources for investments and residents.

The Opportunity Zone tax benefit was enacted in 2017 to help target private investment capital to underserved areas. Visit www.OpportunityZones.gov for more information.

SENATORS REINTRODUCE BILL TO PRESERVE RURAL HOUSING

In October, Sens. Jeanne Shaheen (D-NH) and Tina Smith (D-MN) introduced the

Rural Housing Preservation Act, which would expand the U.S. Department of Agriculture's rural housing programs. The bill, numbered S.2567, would permanently authorize the Multifamily Preservation and Revitalization program, decouple Section 521 rental assistance from the mortgage, and expand the Section 542 voucher program. NAHMA previously supported this bill and will continue to advocate on its behalf.

SENATE HEARING EXAMINES AFFORDABLE HOUSING BILLS, HOUSING CREDIT PROGRAM

In early November, the Senate Banking, Housing, and Urban Affairs Committee held a hearing titled Examining Bipartisan Bills to Promote Affordable Housing Access and Safety, during which lawmakers heard testimony from witnesses regarding three affordable housing bills:

- The CO ALERTS Act (S.2160), which would require carbon monoxide detectors in federally-assisted units with carbon monoxide risk;
- The HUD Manufactured Housing Modernization Act (S.1804), which would direct HUD to issue guidelines relating to the appropriate inclusion of residential manufactured homes in consolidated plans; and
- The Fostering Stable Housing Opportunities Act (H.R.4300), which would target housing assistance for youth aging out of the foster care system.

NAHMA is closely monitoring these legislative items. We will keep members update. Wishing you a safe and happy holiday season. **NN**

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

Tax Credit Investment Market Booms, but More Can Be Done to Solve Housing Crisis

THANKS TO AN UNPRECEDENTED demand for affordable housing—and strict banking regulations—the investment market for Low-Income Housing Tax Credits is booming like never before.

“Housing credit properties are virtually filled up nationwide,” said Matthew Barcello, a senior manager in CohnReznick’s Tax Credit Investment Services group. “And all other operating performance metrics are at all-time highs.”

But analysts think that without federal expansion of the program, the share of rent-burdened households will continue to increase nationwide.

Low-Income Housing Tax Credits, or LIHTCs, are awarded by state governments to developers to build or renovate affordable housing units. Developers sell those credits to finance their projects. The buyers are typically banks and life insurance companies, but the credits are gaining appeal among other institutional investors, according to Cindy Fang, a partner in CohnReznick’s Tax Credit Investment Services group.

Since 2008, CohnReznick’s Housing Tax Credit Investments report has tracked the performance of the LIHTC market, providing investors with hard data for portfolio benchmarking and underwriting. The report is the only one of its kind in the industry.

Prior to 2000, these credits were worth much less than today, and the properties that the credits supported were not performing particularly nearly as well. But today, as the CohnReznick team prepares to release its 2019 report, housing credit investments are considered among the safest and most reliably performing investments in real estate.

“LIHTC investments offer around a 5% return, which might not sound attractive compared to other alternatives in real estate, but these are safe, predictable, long-term performing assets and can be a very favorable investment on a risk-adjusted basis,” Fang said.

The credits are performing so well partly because the demand for affordable housing is at an all-time high. In American cities, over half of the waitlists for affordable units are filled. The rise in housing costs is significantly outpacing wage growth nationwide. Given the current state of housing in the U.S., a drop-off in demand for affordable housing doesn’t seem likely, Barcello said.

Another reason the market for these credits is thriving is the Community Reinvestment Act of 1977, which evaluates banking institutions on how they serve moderate- and low-income neighborhoods. One of the few easy ways for banks to maintain a high CRA rating is to invest in LIHTC properties. In recent years, banks have placed a great deal of capital into the market for these credits, reducing their availability.

“The performance data we’ve gathered shows support for an increase in credits,” Fang said. “The housing credit program is the main production and preservation vehicle for affordable housing in the country.”

In June, a bipartisan effort from U.S. Sens. Maria Cantwell, Todd Young, Ron Wyden and Johnny Isakson and U.S. Reps. Suzan DelBene, Kenny Marchant, Don Beyer and Jackie Walorski, reintroduced a bill to increase the number of credits awarded by 50%.

Along with investors, developers and

investment managers who will undoubtedly use CohnReznick’s forthcoming report, Fang hopes that legislators interested in the LIHTC market will also look to it and see a pressing need to expand the program.

“LIHTCs sound good conceptually to many new investors, but there is often a learning curve,” Barcello said. “This is one of the ways the study can be really helpful, by providing a proven track record over many years.”

With the report, developers, fund managers and investors are better able to underwrite deals, adjust for risk and benchmark their performance against others. And with over 25,000 properties each providing around 50 data points, Barcello said, data analysts will be able to dig into the coming report more thoroughly than its predecessors.

“Despite being a fairly niche area of real estate, the LIHTC program has had an outsized effect on Americans’ well-being,” Fang said. “These credits have helped build more than three million affordable apartment units to help millions of low-income families. We’re all extremely proud to be a part of that.”

LIHTC performance analysis to be released Nov. 18. **NN**

Cindy Fang, CPA, is a partner in CohnReznick’s Boston office and serves as the firm’s Tax Credit Investment Services Leader. She has a broad range of experience serving investor, syndicator, developer, and housing finance agency clients involved in tax credit transactions.

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Record-Setting Year For Hill Visits

Closing out the October meeting, NAHMA members visited Capitol Hill to advocate for the affordable housing management community and the people it serves. This year, NAHMA members held more than 65 meetings, with 14 of the 18 AHMA regions represented—another record-breaking year for the advocacy program. Together, members and NAHMA staff urged Congress to invest in affordable housing with robust and timely funding for programs at the departments of Housing and Urban Development and Agriculture; they also asked lawmakers to support a key bill to expand and strengthen the Low-Income Housing Tax Credit program. NAHMA mem-

bers discussed a variety of other housing issues with congressional staff, including the need for increased rural preservation, Family Self-Sufficiency (FSS) program funding, and service-enriched elderly programs, among other important issues.

Although NAHMA's government affairs team maintains relationships with congressional offices year-round, the advocacy message is more effective when spoken by actual constituents—that's all of you! For that reason, NAHMA applauds the new regions represented in our Hill visit program this year: welcome, Rocky AHMA, PennDel AHMA and JAHMA, along with the Hill visit "newbies" who braved the intimidating halls of Congress for the first time: great job Kerry Dervil, Kevin Krier, Kristy Olson, Devon Quist and Eric Omdahl, to name just a few. And of course, NAHMA is indebted to its advocacy veterans who return to Congress each time they are in town to stress the importance of affordable housing and maintain critical relationships with congressional staff.

While in the past NAHMA has challenged its members to schedule as many meetings on the Hill as possible, this year the association challenged Hill visit teams to prioritize the quality over the quantity of meetings. To facilitate this, NAHMA held two key preparation events: a Hill visit webinar that included topics such as NAHMA's messaging and legislative priorities, best practices for traversing the Hill, and actions to avoid; and a "Capitol Hill Visit Workshop" during the NAHMA October meeting, including a skit from emerging actors about how to successfully navigate a Hill

While in the past NAHMA has challenged its members to schedule as many meetings on the Hill as possible, this year the association challenged Hill visit teams to prioritize the quality over the quantity of meetings.

meeting. Additionally, NAHMA tailored background materials for each team to include information about housing-related bills and issues that their lawmakers support, and had numerous individual conversations with members in preparation for the Hill. The hard work paid off.

ANNOUNCING THE ADVOCACY CHALLENGE WINNERS

Everyone has different strengths they bring to congressional advocacy. For some, it is the relationships they continue to build with key staffers, allowing them to jump right back into ongoing conversations about what is working for affordable housing programs and what should be improved. For others, it is the sheer breadth of their congressional delegations, and the important housing-related committees their lawmakers serve on. For others still, it is their storytelling ability and skill in disarming guarded congressional staff with anecdotes from the communities and residents back home.

Each Hill visit team is valuable to

NAHMA's mission of advancing quality affordable housing and the association couldn't do it without you. That said, NAHMA would like to take this opportunity to recognize two Hill visit teams for going above and beyond with their advocacy this October.

■ Congratulations to this year's Advocacy Challenge winner, the team from NEAHMA, who has not only served as an ambassador to many first-time Hill visit attendees, but also continues to hit its visits out of the park with strong preparation and fantastic execution. This includes high-level meetings with the top lawmakers in

charge of tax policy and affordable housing funding for the country—no big deal, right?

■ Shout out to the Advocacy Challenge runner-up, the team from JAHMA/PennDel AHMA, who not only visited the Hill for the first time, but also took the time to collect property photos, information and resident stories based on specific congressional districts, and compiled them into a photo booklet to share with congressional staff. In this case, a picture is worth more than a thousand words.

For those who are interested in joining the Hill visit program in March, visit NAHMA's Meetings with Lawmakers webpage, www.nahma.org/meetings-with-lawmakers, to learn more. Let NAHMA know at least one month in advance of your visit to Washington, D.C., so that the government affairs staff can assist with scheduling, materials or other preparation. If you are interested in NAHMA's ongoing advocacy opportunities or joining the Advocacy Task Force, contact NAHMA's government affairs team by emailing Juliana Bilowich, jbilowich@nahma.org. **NN**

NAHMA Comments on Proposed Disparate Impact Standard

In October, NAHMA submitted comments to the Department of Housing and Urban Development (HUD) regarding its proposed revised guidance for implementing the Fair Housing Act's Disparate Impact Standard.

NAHMA and industry partners have advocated for HUD to update its original disparate impact regulation, which dates to 2013, following the 2015 Supreme Court decision that upheld the disparate impact standard with notable recommendations.

NAHMA expected the new proposed rule to be more favorable to housing providers based on the content of the Supreme Court decision. However, many Fair Housing and tenant advocacy groups strongly oppose this proposed regulatory change.

In a press release about the proposed rule HUD said, "The proposed rule as amended would provide more appropriate guidance on what constitutes unlawful disparate impact to better reflect the Supreme Court's 2015 ruling in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project Inc.*"

Disparate impact is the legal theory that prohibits practices that have an adverse impact on members of a protected class, even if there is no intentional discrimination. The disparate impact theory originated in reference to employment policies and practice and has been used in that arena. However, disparate impact is not specifically defined or cited within the Fair Housing Act.

The 2015 Supreme Court opinion upheld the concept of disparate impact,

but it seemed to place new limits on how claims can be brought. The opinion was clear that disparate impact claims cannot be based solely on statistical disparities. A plaintiff would have to demonstrate that a defendant's policy or practice actually caused a disparity. Under this reasoning, housing authorities and developers would not be held liable under a disparate impact challenge if they could show that a policy or practice was necessary to achieve a valid goal.

extremely supportive of the Fair Housing Act and the protections it affords to all persons. However, NAHMA members have been concerned with the misuse of the disparate impact standard through lawsuits that challenge various program policies that were neither designed nor implemented to discriminate against anyone."

NAHMA said the proposed rule makes HUD's disparate impact standard more aligned with the Supreme

"NAHMA members are extremely supportive of the Fair Housing Act and the protections it affords to all persons. However, NAHMA members have been concerned with the misuse of the disparate impact standard through lawsuits that challenge various program policies that were neither designed nor implemented to discriminate against anyone."

According to the HUD press release regarding the proposed implementation rule, "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."

In its comments, NAHMA commended HUD's continued efforts to streamline rules and reduce regulatory burdens. According to the association's comments, "NAHMA members are

Court's Inclusive Communities decision. Specifically, NAHMA supported HUD's decision to incorporate previous industry recommendations, which include requiring robust causality to be demonstrated in disparate impact challenges; and a reworking of the standard's burden shifting framework to require a clearer, more straightforward presentation of specified factual evidence in such challenges, including that the challenged policy must be an "arbitrary, artificial and unnecessary" barrier to housing. NAHMA said additional program guidance at the subregulatory level would benefit HUD and program participants to clarify concepts with examples.

NAHMA recommended HUD adopt specific safe harbors as defenses against disparate impact claims, saying, "NAHMA recommended in its comments to HUD's June 2018 Advance Notice of Proposed Rulemaking, a

housing provider must not have to wait until a fair housing claim is asserted to determine that a policy or practice is lawful. HUD must provide concrete guidance to housing providers to assure them in advance that they will not be the target of a fair housing claim.”

Additionally, NAHMA’s comments said, “Just as the revised disparate impact rule would properly put the burden on the plaintiff to establish each element of its claim, establishing safe harbors would allow a defendant to establish elements of its defense.”

The comments provided the following examples of safe harbors that would be useful in assisting owners in complying with the Fair Housing Act:

- As the notice suggests, compliance with otherwise legitimate local, state or federal law ought to protect a housing provider from a disparate impact claim.

- Adopting policies consistent with rules approved by HUD for operators of “federally-assisted housing” (as defined in 24 CFR §5.100) should provide a safe harbor for housing providers.

- Implementing eligibility or selection policies intended to enhance housing opportunities for specific protected classes or other housing-impaired persons should also insulate housing providers from disparate impact liability.

- HUD should consider generally exempting written policies or practices that housing providers adopt that are facially neutral, helpful to the provider’s operations, are reasonably calculated to achieve those goals, and that impose no greater burden on persons in protected classes than they impose on the population generally.

To read the proposed rule in its entirety, visit <https://s3.amazonaws.com/public-inspection.federalregister.gov/2019-17542.pdf>. The comment period closed Oct. 18. **NN**

Industry Urges Full Funding For Housing Programs

ON NOV. 19, PRESIDENT DONALD TRUMP signed into law another continuing resolution (CR) that keeps the government operating through Dec. 20, preventing a government shutdown. This short-term funding gives lawmakers four weeks to negotiate and pass the fiscal year 2020 appropriations bills. NAHMA encourages members to contact lawmakers and request they pass a full-year spending bill for the departments of Housing and Urban Development (HUD) and Agriculture (USDA), including funding for affordable housing and community development programs.

In the meantime, NAHMA has signed onto an industry letter urging Congress to “expeditiously approve a full-year funding package for Fiscal Year 2020 for the U.S. Department of Housing and Urban Development (HUD) and U.S. Department of Agriculture (USDA) housing programs.” The signees included national associations representing for-profit and nonprofit owners, developers, managers, lenders, housing cooperatives and housing agencies involved in the provision of affordable rental housing.

According to the letter, “Continuing to assist the 5 million low-income households served through the federal rental assistance programs is imperative; to do that our nation needs an appropriations process that provides certainty for both the people it serves, as well as housing providers. Simply approving a Continuing Resolution or allowing a government shutdown to occur will worsen our nation’s affordability crisis. Moreover, either of these scenarios would force property owners and managers to make contingency plans for paying mortgages and continuing operations if funding is not available to renew the contracts or make housing assistance payments.

“The combination of a shortage in rental housing, rising development costs and stagnant incomes are driving the growing housing affordability crisis affecting our nation. While the proposed funding levels support the same number of households currently assisted, it is important to recognize that we need additional funds to address the growing crisis, at the very least full-year funding is imperative. Uncertainty about funding further exacerbates the pressure on the market by raising concerns about the reliability of federal funding commitments among owners, managers, lenders and residents.”

The letter said full-year funding for HUD and USDA housing programs allows property owners to properly administer programs that serve people in need. **NN**

NLC Releases Reports, Provides Policy Recommendations

Earlier this year, the National League of Cities (NLC) released two affordable housing reports *Local Tools to Address Housing Affordability: A State-by-State Analysis* and *Homeward Bound: The Road to Affordable Housing*. The *Local Tools to Address Housing Affordability* report was developed by NLC and state municipal leagues, and provides an examination of the interplay of state policies and local housing markets.

The *Homeward Bound* report focuses on solutions cities are using to address the nation's growing affordable housing crisis. NLC's housing task force, comprising of 20 bipartisan leaders, developed the report. During a press conference announcing the report, Washington, D.C., Mayor Muriel Bowser, chair of the task force, said, "All levels of government—local, state and federal—need to face the nation's growing affordable housing crisis The time is now for local leaders and the federal government to make bold investments that will ensure our residents have access to a safe and stable home. Our task force's report is a roadmap for how we can work together to confront this crisis with innovative strategies before it is too late."

NLC reports that cities strive to maintain and implement solutions to meet the housing needs of residents. Solutions, like inclusionary housing, rent control, fair housing, tax incentives and housing trust funds, are all

used to expand housing affordability and access. The state-by-state report examined the interaction between these policy solutions. NLC compiled and analyzed state-level data for each policy in all 50 states and the District of Columbia. NLC provided the following summary of their findings:

- Cities in 20 states and the District of Columbia are expressly permitted or face no legal barriers to inclusionary housing;
- Cities in 13 states and the District of Columbia are permitted, have

NLC reports that cities strive to maintain and implement solutions to meet the housing needs of residents. Solutions, like inclusionary housing, rent control, fair housing, tax incentives and housing trust funds, are all used to expand housing affordability and access.

some barriers, or have limited control to implement rent control;

- Cities in 25 states and the District of Columbia have either state law protections or local protections for those using housing vouchers as a source of income; and
- Cities in 35 states and the District of Columbia have established housing trust funds.

Based on the findings of their state analysis, NLC outlined five national housing policy recommendations and five local recommendations to address the affordable housing crisis. Specifically, the five national recommendations, according to the report, were as follows:

- 1. Immediately stabilize and stem the loss of public and affordable housing.** Given the unmet need for affordable housing, NLC recom-

mends Congress approve \$30 billion in emergency funding to address the nation's highest priority housing needs. This includes \$15 billion for the public housing capital fund, \$5 billion for the Community Development Block Grant (CDBG), \$5 billion for the HOME program and \$5 billion the National Housing Trust Fund.

- 2. Authorize 10 years of new programs and funding to provide housing opportunities for all.** This includes the reauthorization

and restoring funding levels of the HOME and CDBG at levels to construct small and medium multifamily units. NLC recommends increasing funding for the National Housing Trust fund and creating a pilot allocation to regional councils of government, similar to the Highway Trust Fund. NLC also recommends a new vision for public housing and public housing agencies to be "the nation's stewards of permanently affordable housing." NLC recommends protecting and improving access to affordable homeownership in the private market.

- 3. Support innovation and modernization of land-use and planning practices at the local and regional level.** NLC recommends providing federal grants for local housing, planning, land-use and community

engagement. NLC proposes a renter tax credit to expand rental assistance for lower income and rent burdened households. Another recommendation is to increase overall funding for the Housing Choice Voucher program, including landlord incentives and mobility. Additionally, NLC recommends fixing the market for small-dollar mortgage lending and entry level homeownership.

4. Fix inequities in housing development and the housing finance system. NLC recommends reforming the Community Reinvestment Act “to increase public accountability of banks to serve every community”; provide eviction prevention and mitigation grants; expand fair housing to include sexual orientation, gender identity, marital status and source of income; target investment and access to credit for neighborhoods and residents impacted by redlining and reverse-redlining; and align fair housing and antidisplacement in federally designated opportunity zones.

5. Support scalable innovation and financing for cities, towns and villages. NLC recommends increased funding for U.S. Department of Agriculture rural rental programs and improved alignment with the Department of Housing and Urban Development rental assistance programs, increased coordination between public housing agencies regionally, and federal assistance to rural homebuyers.

In addition, NLC recommended the following five local recommendations:

1. Establish local programs by combining funding and financing streams to support housing goals. NLC noted that cities have tax

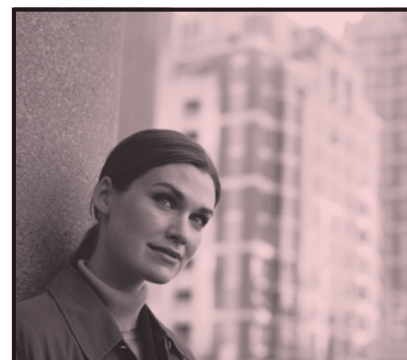
incentives, grants, the Housing Trust Fund and first-time home buyer programs, which can be combined in support of affordable housing.

2. Modernize local land-use policies, including zoning and permitting, to rebalance housing supply and demand. NLC recommends focusing on data management to set development priorities; increased density allowances and Accessory Dwelling Units; and streamlined development permitting, transparent fees and time-limited review procedures.

3. Identify and engage broadly with local stakeholders and coordinate across municipal boundaries to develop a plan to provide housing opportunities for all. NLC recommends data to understand the local housing market conditions, partnerships with private and nonprofit sector actors, and developing a comprehensive housing strategy based on a set of communitywide values.

4. Support the needs of distinct subpopulations including the homeless, seniors and persons with conviction histories. NLC recommends cities build on the success stories on fighting chronic homelessness, prioritize specific subpopulation and target wrap-around support services, and reduce or eliminate restrictions on access to public housing that go beyond federal mandates for those with conviction histories.

5. Prioritize equitable outcomes in housing decision as it is an essential component for success. NLC recommends ensuring enforcement of fair housing laws, putting decision making about public investments in the hands of communities most at risk for displacement, and rebuilding trust between local government and communities of color. **NN**



Three Great Books!

Green Housing: A Practical Guide to Green Real Estate Management

A great primer—it covers all the basic concepts for creating a green operation and maintenance plan. Perfect for owners, developers or managers who want to go green. **\$35 per copy plus \$5 shipping and handling.**

A Practical Guide to Tax Credit Housing Management

This study guide for the Specialist in Housing Credit Management (SHCM) certification program covers key concepts in the Low Income Housing Tax Credit program and is a must for every tax credit property manager! **\$25 for members; \$30 for nonmembers.** (Add \$5 shipping per copy.)

Understanding Insurance and Risk Management

This user-friendly publication is an informative yet easy-to-read primer for front-line property management staff. Includes many practical checklists, sample policies and forms. Every property manager should have a copy! **\$35 for members; \$40 for nonmembers.**



Order at www.nahma.org/store or call Rajni Agarwal at 703.683.8630, ext.115. Quantity discounts available.

NAHMA



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2020 CALENDAR CONTEST WINNERS

National Poster Contest Winners Bring Stories to Life

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

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

Calendars are available by downloading an order form at <https://www.nahma.org/wp-content/uploads/2019/08/2020-NAHMA-Calendar-ORDER-FORM.pdf>. The cost is \$5.50, which is a Department of Housing and Urban Development and U.S. Department of Agriculture allowable project expense.



2020 CALENDAR CONTEST WINNERS

Kaia Carpenter, a 12th-grader from Summerville, S.C., was named NAHMA's grand prizewinner. Her creation appears on the cover of NAHMA's 2020 calendar. Kaia, 19, also received an all-expenses-paid trip to Washington, D.C., for NAHMA's Biannual Top Issues in Affordable Housing fall conference in October, as well as a scholarship of \$2,500 from the NAHMA Educational Foundation.

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

Each national winner of the NAHMA contest—regardless of entry category—received a \$1,000 educational scholarship from the NAHMA Educational Foundation. All winners are also featured as their own month in the 2020 calendar.

Additionally, participants in the annual art contests held by the local AHMAs are eligible to be selected as Regional AHMA Art Contest Honorable Mentions. Those selected for this distinction also have their artwork featured in a special section of the NAHMA 2020 Drug-Free Kids Calendar and received a \$100 scholarship. The original winning artwork was auctioned as part of the Educational Foundation gala, Oct. 28, with the proceeds supporting the foundation's scholarship program.

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

GRAND PRIZEWINNER

KAIA CARPENTER, 19

12TH GRADE
PARKWAY VILLAGE,
SUMMERVILLE, S.C.
WESTMINSTER COMPANY
SAHMA

Art has been Kaia's No. 1 hobby, and her wish when she grows up is to be "successful, happy and free." As for living a drug-free lifestyle, Kaia says, "people will do what they want to do at the end of the day. Putting an end to something is a choice they have to make on their own ... nobody can make them."

Her Motivation for the Poster: "It was more who motivated me—my mom, teachers, and of course, Ms. Trudy. The idea kind of just came to me, so I went with it and well ... there you go."



NATIONAL WINNERS

LISA CALDWELL, 55

SPECIAL NEEDS
ROCKWOOD MANOR APARTMENTS,
GREENSBORO, N.C.
WESTMINSTER COMPANY
SAHMA

Lisa enjoys reading, drawing, and writing poetry and short stories. Her message about drugs: "I hope that they won't allow the circumstances of this life to cause them to turn to drugs because it might seem like a cool thing to do now, but the end result could lead them down a road of no return. Keep your character and integrity for it will take you a long way in this life."

Her Motivation for the Poster: "Being 55, I've come to understand we are never too old to learn from others. Even when I look back over my life, we have all had struggles we have had to overcome. Remember these words, 'History tells us a story of what was. Living out life's dream gives us encouragement for the now. But vision keeps us striving for what's to come. Hope. Love. Unity. Don't stay in the box,

expand your mind for there's no limits. Stretch. Nothing is impossible.'"

VLADIK CAMP, 10

FIFTH GRADE
ARROYO AT BAKER RANCH, LAKE FOREST, CALIF.
SOLARI ENTERPRISES
AHMA-PSW

Vladik would like to be a professional soccer player when he grows up. In the meantime, his hobbies are drawing, karate and playing board and video games. He says drugs are unhealthy and they damage your brain.

His Motivation for the Poster: "What motivated me to draw the picture on the poster was that I enjoy drawing and this gave me an opportunity to show my art."

TREYVON DONES, 9

THIRD GRADE
MOORHEAD MANOR APARTMENTS,
MOORHEAD, MISS.
MICHAELS MANAGEMENT
SAHMA

The future professional basketball player enjoys playing the game with his friends and drawing.

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LISA CALDWELL

Treyvon says to never do drugs because they are bad for you.

His Motivation for the Poster: "My mom encouraged me to draw the picture on my poster because she is always telling stories about her childhood."

NIKKI GILLESPIE, 71

SENIOR

CARSON RETIREMENT RESIDENCE,
PITTSBURGH, PENN.

CMS HOUSING

PAHMA

Nikki enjoys doing portraits—primarily of family, crocheting, embroidery, sewing, and making

household items. She says say no to drugs and stay strong.

Her Motivation for the Poster: "I reside in a very diverse community, and I wanted this to be reflected in my artwork, along with keeping with the theme 'Sharing Our Stories Young and Old.' I felt it was important to reflect that 'together we are strong.' In the world in which we live today, we should all stand together, and work for the good of our society and reject the hate. The model for my art was a member of my community here at Carson, and the property manager was a motivator toward the idea."

SIMRAN HEYER, 9

THIRD GRADE

LOS ROBLES, UNION CITY, CALIF.

EAH HOUSING

AHMA-NCH

Simran likes gymnastics and art, specifically painting and coloring. So much so, she wants to be an artist one day. She says to love life and hate drugs.

Her Motivation for the Poster: "My passion towards the art."

MARIA JAPA, 14

NINTH GRADE

HILLCREST VILLAGE, PROVIDENCE, R.I.

POAH COMMUNITIES

NEAHMA

Maria wants to be a pediatrician one day.

She also enjoys baking. Her message to other youths about drugs is to be better humans, with drugs what is achieved is death. "If we use sports, we would have a better lifestyle, a healthy life, without corruption," she says.

Her Motivation for the Poster: "The elderly and the children inspired me."

JAMAICA JOHNSON, 16

11TH GRADE

CRAWFORD SQUARE APARTMENTS,

PITTSBURGH, PENN.

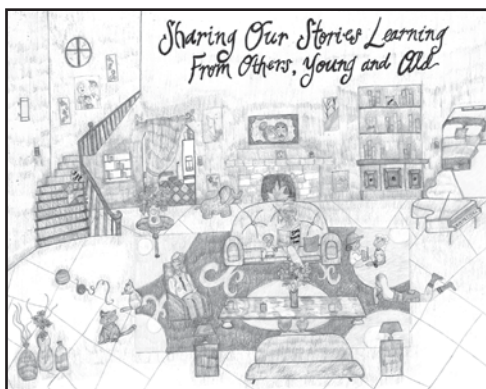
MCCORMACK BARON MANAGEMENT

PAHMA

When Jamaica isn't in school she likes to involve herself in writing, drawing and speaking at public events as a youth activist.



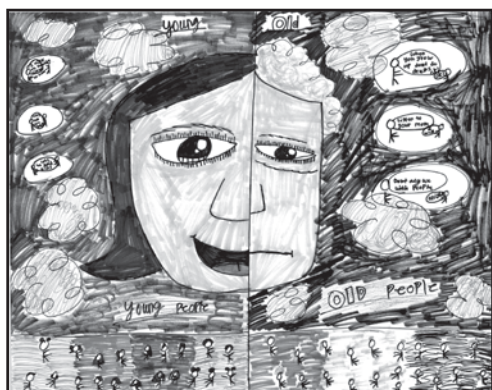
VLADIK CAMP



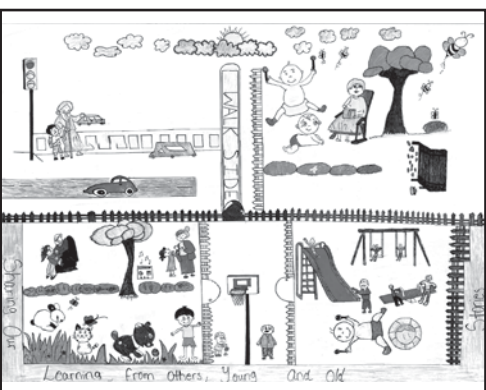
TREYVON DONES



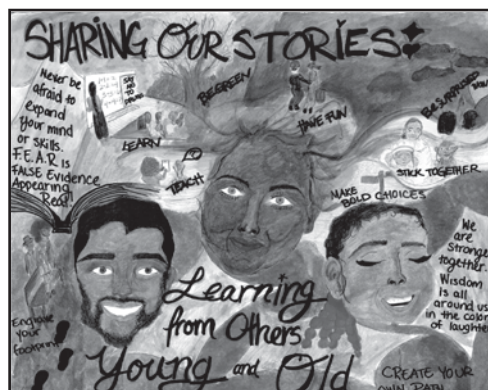
NIKKI GILLESPIE



SIMRAN HEYER

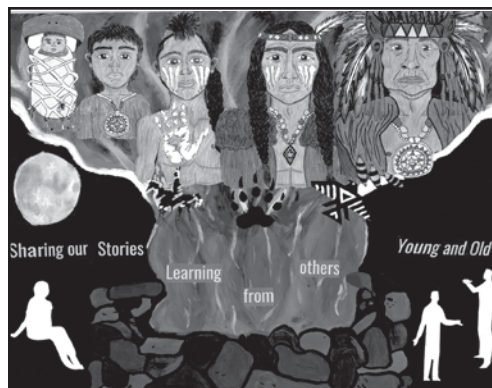


MARIA JAPA



JAMAICA JOHNSON

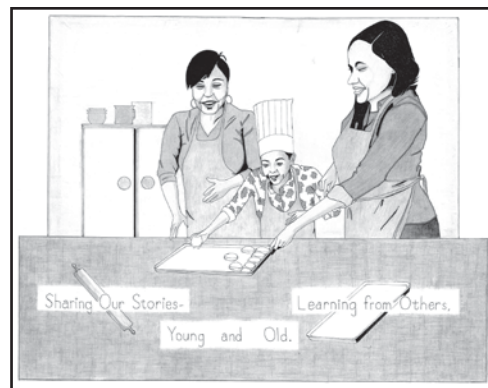
2020 CALENDAR CONTEST WINNERS



SELENA MILLER



ANGIE MONTERO



DON PHILLIPS



DIEGO SALCIDO



A'ZAYLEN STIDMON



CAMILA TOLENTINO

She also feeds her acting passion through monologue and spoken word contests and plays. She wants to be a pediatric oncologist, as well as an activist and a freelance artist. She says “drugs are propaganda to your brain.” No matter what the circumstances, drugs are never an option and it isn’t as fun as people may say. So, always lead your own path.

Her Motivation for the Poster: “I wanted to represent wisdom through every type of person. Stories teach people lessons that can’t be learned on their own because of the different mindset of the next person. Hearing others’ stories lets you see and experience through another person’s mind.”

SELENA MILLER, 18

12TH GRADE

THE FAIRWAYS, WORCESTER, MASS.

FIRST REALTY MANAGEMENT

NEAHMA

Selena loves all forms of art—singing, dancing, drawing, poetry. She also likes

reading, playing volleyball, taking photographs and taking care of plants. The teenager wants to be “loving, understanding and inspiring” when she grows up. Professionally, she wants to be a wildlife rehabilitator for animals. She says drugs aren’t the way to be happy or the way to be cool. Drugs ruin lives.

Her Motivation for the Poster: “Everyone’s stories need to be shared, and Native American tribes ... do have beautiful legends to tell and I wanted them to be represented.”

ANGIE MONTERO, 14

NINTH GRADE

LAKESIDE TOWERS, MIAMI, FLA.

ROYAL AMERICA MANAGEMENT

SAHMA

Angie is not ready to commit to a specific job path, but would like her future career to be in the field of business management or science. In the meantime, she enjoys drawing, painting, bike riding, learning and playing

with her sisters. She says, “no one is born dependent on drugs to live and you aren’t either.” Drugs are harmful and disastrous, making you feel or see things that are not there. There is no good achieved from using drugs, only a great risk to your relationships, and most important, your life.

Her Motivation for the Poster: “Interns are always learning from the more experienced. I wanted to show one of the few places where interns must be focused and determined to learn a new risky skill or useful information applicable to real life.”

DON PHILLIPS, 70

SENIOR

PRINCETON TOWERS, BIRMINGHAM, ALA.

SPM PROPERTY MANAGEMENT

SAHMA

Don likes working on art in multiple mediums, as well as jazz music and exercising when he gets the time. His message to youths about drugs is, “to be good at anything you must use your mind

body and soul.” You can’t do that on drugs. Stay drug free.

His Motivation for the Poster: “I thought the picture best expressed the theme of this year’s contest. It shows two generations passing down a skill to the next generation.”

DIEGO SALCIDO, 10

FIFTH GRADE
STRATHERN PARK, SUN VALLEY, CALIF.
THOMAS SAFRAN & ASSOCIATES
AHMA-PSW

The future YouTuber enjoys playing video games, playing with his cats and playing soccer with his friends at school. Diego says drugs are bad for your health. They will get in the way of you getting a job.

His Motivation for the Poster: “My motivation was my dad. It reminded me of his storytelling.”

A'ZAYLEN STIDMON, 6

KINDERGARTEN
NORTH HILLS MANOR APARTMENTS, MERIDIAN, MISS.
MICHAELS MANAGEMENT
SAHMA

A'zaylen wants to be a firefighter when he grows. Until then, he likes playing games, running circles around his siblings, swimming and playing basketball. He says don't do drugs and don't let people who use drugs influence you. Stay drug free.

His Motivation for the Poster: “Just using my brain.”

CAMILA TOLENTINO, 11

SIXTH GRADE
TAUNTON GARDENS APARTMENTS, TAUNTON, MASS.
FIRST REALTY MANAGEMENT
NEAHMA

Camila likes to paint, go to the community center, listen to music and create art. In fact, she enjoys art so much she wants to be a painter or baker. She says don't do drugs because you can become addicted then as an adult it's going to be hard getting a job.

Her Motivation for the Poster: “I love seeing caterpillars turn into butterflies and I used the book to show learning.”

HONORABLE MENTIONS

EMYRA ARNOLD-JONES, 9
THIRD GRADE
WEST END BAPTIST MANOR,
SAN ANTONIO, TEXAS
MCDUGAL COMPANIES
SWAHMA

DIANNA BANKS, 72
SENIOR
OPPORTUNITIES TOWERS I
AND II, PHILADELPHIA, PENN.
COMMUNITY REALTY
MANAGEMENT
PENNDL AHMA

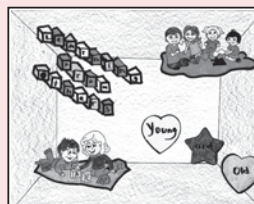
MARC LAMBERT, 67
SENIOR
HILLCREST ELDERLY
APARTMENTS, CINCINNATI,
OHIO
THE BENCHMARK GROUP
MAHMA

KAYA LOPEZ, 9
THIRD GRADE
COUNCIL GROVES
APARTMENTS, MISSOULA,
MONT.
TAMARACK PROPERTY
MANAGEMENT CO.
ROCKY AHMA

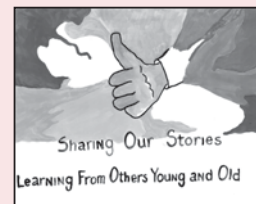
NATHAN ROSARIO, 14
EIGHTH GRADE
BROWNS WOODS, BROWNS
MILLS, N.J.
HOUSING MANAGEMENT
RESOURCES INC.
JAHMA

DIVINA SAAVEDRA, 67
SENIOR
EVERGREEN COMMONS,
HOUSTON, TEXAS
MULTIFAMILY MISSION
MINISTRIES
AHMA EAST TEXAS

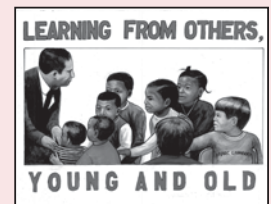
BETH SPANGLER, 57
SENIOR
FIELDSTONE APARTMENTS,
BLACKSBURG, VA.
PARK PROPERTIES
MANAGEMENT COMPANY
MID-ATLANTIC AHMA



EMYRA ARNOLD-JONES



DIANNA BANKS



MARC LAMBERT



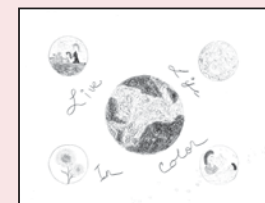
KAYA LOPEZ



NATHAN ROSARIO



DIVINA SAAVEDRA



BETH SPANGLER

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Habitational Risk Solutions for Affordable Housing Markets.

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Policy Highlights

To meet the growing needs of affordable housing markets, our tax credit coverage includes:

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- Up to \$5,000,000 General Aggregate limits
- Claims Made form to protect against retroactive tax credit loss exposures
- Broad definition of professional services covered including residential, commercial, retail, or industrial property management and construction management
- Coverage for ownership of properties in excess of 25%
- First Dollar Defense coverage
- Third Party Discrimination coverage
- Definition of employees includes Independent Contractors
- Expanded definition of claim to include: arbitration demand, administrative proceeding, and request to toll the statute of limitations

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Staying on Top Of the Issues

More than 200 members and affordable housing insiders attended the NAHMA Biannual Top Issues in Affordable Housing fall conference, Oct. 27-29, at the Fairmont Washington, D.C., to hear the most up-to-date information about the affordable housing industry from the experts. The 2019 Vanguard Award winners were also feted at a special luncheon ceremony.

Additionally, the NAHMA Educational Foundation honored Melissa Fish-Crane, chief operating officer of Peabody Properties Inc., with the 2019 Inspiration Award at its annual gala, which took place at the Newseum on Pennsylvania Avenue and raised more than \$500,000 for the foundation's scholarship program in the process.

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

Mark your 2020 NAHMA Drug-Free Kids calendars now, the NAHMA Biannual Top Issues in Affordable Housing winter conference is March 8-10 at the Fairmont. NAHMA returns to the Fairmont, Oct. 25-27, for the fall conference.

PHOTOS BY LARRY FALKOW



Seth Appleton, the assistant secretary of Policy Development and Research with HUD, provides the keynote at the Vanguard Awards ceremony.





Thank You to Our October Meeting Sponsors

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HD Supply Multifamily Solutions
USI Insurance Services
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GOLD

ResMan

SILVER

Dauby, O'Connor & Zaleski LLC

NAHMA Welcomes Newly Elected Board of Directors

Sonya Brown
Janel Ganim (affiliate board seat)
John Kuppens
Jack Sipes

Many Thanks to Outgoing Board Members

Jeff Baker
Pam Monroe
Lisa Tunick
Chris White

NAHMA Educational Foundation Welcomes Newly Elected Board of Directors

Greg Proctor
Anthony Sandoval
Diane Smith
Lisa Tunick

Many Thanks to Foundation Outgoing Board Members

Pam Monroe
Gustavo Sapiurka
Gwen Volk

TOP LEFT: Kelly Rae and Beth Bencivenni catch up at the NAHMA Educational Foundation gala.

TOP RIGHT: Say cheese! It's picture time at the NAHMA Educational Foundation gala.

MIDDLE LEFT: Bruce Johnson and Adam Kenney share a laugh at the gala.

MIDDLE CENTER: Outgoing foundation board member Pam Monroe receives a plaque of appreciation from Alice Fletcher, foundation president.

MIDDLE RIGHT: Michael Simmons asks C. Lamar Seats, deputy assistant secretary for HUD's Multifamily Housing Programs, a question.

BOTTOM LEFT: Representatives from Millworks Lofts accept the Vanguard Award for Major Rehab of a Historic Structure into Affordable Rental Housing from NAHMA President Tim Zaleski, left, and NAHMA Executive Director Kris Cook, right.

BOTTOM RIGHT: Connie Buza and Nathan Burnett try their hand at the anchor desk as part of an interactive exhibit at the Newseum during the NAHMA Educational Foundation gala.



TOP: NAHMA staff, Kris Cook, Paulette Washington and Juliana Bilowich, demonstrate how to do "Baby Shark," in honor of the Washington National's World Series run.

MIDDLE: Representatives for Gateway North Apartments accept the Vanguard Award for New Construction of a Small Property from NAHMA President Tim Zaleski, left.

BOTTOM: Jamie Borodin tries field reporting as part of an interactive exhibit at the Newseum during the NAHMA Educational Foundation gala. Right: NAHMA members and guests enjoy dinner at the Newseum.

Thank You to Our NAHMA Educational Foundation Dinner Organizers and Sponsors

Megan Davidson of Alliant Insurance Services Inc., chair of Event Planning Committee; Gemi Ozdemir, Dauby O'Connor & Zaleski; Amber Day, TrashPro; Stefanie Lee, CAHEC; Carlita Mendez, CMS; Karin McGrath Dunn, PRD Management; Betsy Eddy, SAHMA; Daria Jakubowski, SAHMA; Lisa McCarroll, Navigate Affordable Housing Partners; Ebony Hall, Navigate Affordable Housing Partners; and Alice Fletcher Park Properties.

DIAMOND (\$25,000)
Navigate Affordable Housing Partners
Boone Atkins, Yardi
Karen Fish Will, Peabody Properties
Stefanie Lee, CAHEC Foundation

PLATINUM (\$15,000)
Bill Kargman, First Realty Management

GOLD (\$10,000)
AHMA-NCH
SAHMA
Cindy Van Heest, Restoration Affiliates

SILVER (\$5,000)
AHMA-PSW
AHMA of Washington
Leonardo Delgado, Converged Services
Alice Fletcher, Park Properties Management Co.
JAHMA
Peter Lewis, Schochet Companies

Pam Monroe, National Church Residences
Gemi Ozdemir, Dauby O'Connor & Zaleski LLC
PennDel AHMA
Darlene Perrone, Beacon Communities
Gustavo Sapiurka, RealPage

BRONZE (\$2,500)
AHMA of Washington
Sandy Cipollone, The Michaels Organization
Mike Coco, Choice Property Resources, Inc.
Amber Day, TrashPro
Alice Fletcher
Noel Gill, Northwest Real Estate Capital Corp.
Michael Johnson, Alco Management Inc.
Jose Mascorro, Prospera Property Management
Samuel Rotter, Arco Management Corp.
Lisa Tunick
Gwen Volk, Gwen Volk Infocus Inc.

Tim Zaleski, McCormack Baron Management

COPPER (\$1,000)
AHMA East Texas
Megan Davidson, Alliant Insurance
Alicia Clark, Seldin Company
Michael Cummings, Southwest Housing Compliance Corporation
Karin Dunn, PRD Management
Janel Ganim, RightSource Compliance
Carole Glodney, GK Management Company Inc.
Maxx Hoffman, Conner Strong Buckelew
Carlita Mendez, Contract Management Services
NEAHMA
J. Kenneth Pagano, Essex Management Company





TOP: Representatives from Union Flats accept the Vanguard Award for New Construction of a Large Property from NAHMA President Tim Zaleski, left, and NAHMA Executive Director Kris Cook, right.

MIDDLE: NAHMA meeting attendees enjoy lunch.

BOTTOM: Representatives from Quincy Tower Apartments accept the Vanguard Award for Major Rehabilitation of an Existing Rental Housing Community from NAHMA President Tim Zaleski, left, and NAHMA Executive Director Kris Cook, right.

NAHMA Scholar: Goal Driven, Dynamic, Eloquent Achiever

THE NAHMA EDUCATIONAL FOUNDATION WAS PLEASED to invite scholarship recipient, Dayona Foster, to attend the NAHMA Biannual Top Issues in Affordable Housing fall conference in Washington, D.C., in October. As a continuing practice, the foundation invites NAHMA scholars to attend its meetings in order to personalize the program with the hope that seeing and meeting a real recipient is more meaningful to members, sponsors and donors than seeing a roster of names. Dayona

was wonderfully conversant throughout her three-day visit with everyone she met and expressed her appreciation for the three foundation scholarships she has received. She was very willing to talk about her life and school experiences, including her academic success, with everyone at the foundation gala that took place on the evening of Oct. 28, at the Newseum on Pennsylvania Avenue near the U.S. Capitol Building.

Dayona is a lifelong resident of the District of Columbia and she currently resides at Kenyon Street Apartments (CIH Properties, a member of Mid-Atlantic AHMA). She began her college career with one year at the University of Alaska and then returned to Washington, D.C., where she enrolled at the University of the District of Columbia. She is working to complete her Associate of Science degree in nursing and plans to graduate at the end of the fall 2020 semester. Completion of her course of study will permit her to sit for the licensing examination to become a registered nurse. She maintains a 3.7 grade point average.

In 2018, she attended the National Laser Institute and became certified in eight areas of laser technology related to dermatological health. She is currently completing an internship at a dermatology office.

She plans to gain some experience in labor and delivery before making a final decision on her area of specialization. Dayona was recently elected vice president of the Student Nursing Association at the university.

Over the last several years, she has worked a variety of jobs in child care, retail sales and customer service to help pay her school expenses. Following the completion of her education, Dayona would like to provide nursing services at a hospital or medical practice in an underserved neighborhood.

Dayona's dynamic personality and inspiring story made it easy for members and donors to chat with her at the annual fundraiser. She expressed sincere appreciation and gratitude on behalf of all NAHMA scholars for the foundation scholarship funding and how much it helps students to avoid costly loans. Her story drew a standing ovation from all those in attendance. The foundation was thrilled to have Dayona as its honored guest. Dayona Foster is the personification of a NAHMA scholar!



PHOTO BY LARRY FALKOW

Foundation Honors Melissa Fish-Crane

The NAHMA Educational Foundation honored Melissa Fish-Crane, chief operating officer of Peabody Properties Inc., with the 2019 Inspiration Award at its annual gala in October. The award recognizes individuals or organizations for their longtime commitment to the advancement of educational opportunities for those working within the affordable housing industry and the residents they serve.

“As the leader of an organization that strives each day to make a positive difference in the lives of those who call our managed-communities home, I feel passionate about finding ways to create stable, sustainable and vibrant communities. Providing educational scholarships to the residents of those communities is a means to further this effort,” Fish-Crane said. “I am humbled to have been given the opportunity to lead the NAHMA Educational Foundation even closer in its pursuit of the advancement of educational opportunities for the residents

which allowed the nonprofit to award a record 130 scholarships in 2017. She successfully guided the volunteer board in its fundraising, event planning and marketing efforts.

“Melissa has demonstrated an unwavering dedication to the housing industry and has worked diligently to support and advance educational opportunities to those living in affordable housing. Under her leadership, she has championed those around her to action without taking credit for the successes. Her passion for the industry and for helping oth-

In selecting an Inspiration Award winner, the foundation board considers the nominee’s accomplishments in promoting education including training



PHOTO BY LARRY FALKOW

and recognition programs for employees, active participation in organizations promoting scholarship and furthering education, development of regional or national awareness campaigns or

programs, and promotion or development of industry certification and training programs.

The 2019 Inspiration Award was presented during the foundation’s annual Inspire Gala, at the Newseum, Oct. 28. The benefit serves as the primary public annual fundraising event for the NAHMA Educational Foundation’s scholarship fund. The celebration included a sit-down dinner and silent auction, and was capped off by a live auction. **NN**

“Melissa has exemplified true stewardship through her donation of time and resources and her commitment to giving back to the affordable housing industry has inspired many,” Alice Fletcher, NAHMA Educational Foundation chair, said.

of affordable communities nationwide. Words cannot describe how honored I am to have been chosen as this year’s recipient of the Inspiration Award!”

Fish-Crane served on the NAHMA Educational Foundation Board of Directors from 2014-2018, including serving as chair from 2015 to the close of her tenure. Under her leadership, the foundation saw its fundraising efforts double,

ers is evident in every interaction one has with her. She sparks attention with her proven personal values of community service and giving back. Melissa has exemplified true stewardship through her donation of time and resources and her commitment to giving back to the affordable housing industry has inspired many,” Alice Fletcher, NAHMA Educational Foundation chair, said.

Key Takeaways from the PAHRC Housing Report

The Public and Affordable Housing Research Corporation (PAHRC) released its *Housing Impact Report* on trends and impacts of federal housing assistance programs. The annual report describes the latest research on the impact housing assistance has on seniors, children, adults and families, including housing stability, health and education outcomes, financial security, and economic mobility.

In 2018, PAHRC reported that publicly supported housing programs assisted an estimated 13.71 million people, including 4.98 million children, 2.78 million seniors and 2.50 million individuals living with a disability. Overall, 45% of households stayed in publicly supported rental housing for five years or less and earned an average income of \$14,347 per year.

Additionally, PAHRC found that “most families receiving rental assistance that can work are working.” In 2018, only 45% of households had at least one able-bodied working-age family member and 1.75 million families earned a majority of their income from wages, both a slight decrease from 2017.

Finally, the report found that “according to Census Bureau estimates that isolate the specific effect of rental assistance, housing subsidies lifted 2.9 million people out of poverty in 2017.”

Other individual financial and economic impact data are also highlighted in the report: PAHRC noted, “If all the cost-burdened, low-income renter

households received rental assistance in 2015, disposable income available for necessities like food and health care would increase \$321 per month on average, representing a \$48.8 billion investment in the sustainability of low-income families Affordable housing investments are estimated to support 537,297 jobs nationally, and allow many low-income residents to live where they work, building a more vibrant workforce.”

The report concludes:

1. Housing Assistance Improves Health Outcomes: In terms of the intersection of housing stability and improved health outcomes for the

and supply, housing assistance remains “out of reach” for too many households. The report stated, “Families spent an average of 26 months on waiting lists before receiving assistance in 2018 This has contributed to a rising number of very low-income families experiencing worst-case housing needs, meaning they spend over 50% of their income on housing costs or live in severely inadequate housing.”

The report provides a conservative estimate on eligible population, specifically if rental assistance programs are expanded to families who earn less than 80% of the state median income—the Department of Housing

In 2018, PAHRC reported that publicly supported housing programs assisted an estimated 13.71 million people, including 4.98 million children, 2.78 million seniors and 2.50 million individuals living with a disability. Overall, 45% of households stayed in publicly supported rental housing for five years or less and earned an average income of \$14,347 per year.

nation’s vulnerable families, the report stated, “By one estimate, housing instability is expected to result in \$111 billion in avoidable health care costs over the next 10 years.”

2. Children’s Educational Outcomes Improved from Housing Stability: The report found that “children living in publicly supported homes report lower rates of living in overcrowded homes, lead poisoning and moving relative to their unassisted peers. Living in a home with fewer health deficiencies, stressors and less crowding can poise children to succeed in school and help them earn more as adults.”

3. Housing Assistance, an Unmet Need: As a result of lack of funding

and Urban Development (HUD)’s definition of low-income—and who pay more than 30% of their annual income toward housing—HUD’s definition of housing cost burdens. The demographics of this population would include an additional 9.54 million children, 3.49 million elderly, 961,000 veterans and 4.68 million persons with disabilities. According to the report, “Overall, 11.89 million low-income households and 29.73 million low-income persons would benefit from an affordable home if rental assistance were expanded to qualifying households.”

The annual report for 2019 is available online, <https://www.housingcenter.com/research/research-reports>. **NN**

REGULATORY WRAP-UP

HUD NEWS

IN NOVEMBER, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) SECRETARY BEN CARSON wrote to chairman of the U.S. Federal Trade Commission (FTC) Joseph J. Simons and director of the Bureau of Consumer Protection Andrew Smith requesting that the FTC investigate certain websites that may be selling assistance animal documentation. According to the HUD notice, the certificates are not an acceptable substitute for authentic documentation provided by medical professionals. Furthermore, the websites are often misleading by implying they are affiliated with the federal government. The Fair Housing Act requires housing providers to grant a reasonable accommodation for individuals with disabilities that affect major life activities when it may be neces-

sary for such individuals to have equal opportunity to enjoy and use a dwelling. One type of reasonable accommodation is an exception to a housing provider's rules regarding animals to permit individuals with disabilities to keep assistance animals that do work, perform tasks or assist individuals with disabilities. Documentation, such as a note from a health care professional, is helpful and appropriate when a disability is not obvious and not already known. The letter asks the FTC to investigate these websites for compliance with federal laws that protect consumers from unfair and deceptive acts or practices. HUD identified at least one website that contains the seal of HUD without authorization.

Persons who are concerned about these websites may contact the Federal Trade Commission by calling the FTC's Consumer

Response Center at 1-877-FTC-HELP (1-877-382-4357). Persons who believe they have experienced housing discrimination may file a complaint of discrimination by contacting HUD's Office of Fair Housing and Equal Opportunity at (800) 669-9777.

THE HOUSING OPPORTUNITY THROUGH MODERNIZATION ACT (HOTMA) OF

2016: Implementation of Sections 102, 103, and 104, was published in the *Federal Register* for comments in September. HOTMA was enacted on July 29, 2016. This proposed rule would revise HUD regulations to put sections 102, 103 and 104 of HOTMA into effect. These sections make sweeping changes to the United States Housing Act of 1937, particularly those affecting income calculation and reviews. Section 102 changes requirements pertaining to income reviews for public housing and HUD's Section 8 programs. Section 103 modifies the continued occupancy standards of public housing residents whose income has grown above the threshold for initial eligibility. Section 104 sets maximum limits on the assets that families residing in public housing and Section 8 assisted housing may have. Additionally, section 104 provides that HUD must direct public housing agencies to require that all applicants for and recipients of assistance through HUD's public housing or Section 8 programs provide authorization for public housing agencies to obtain financial records needed for eligibility determinations. In addition to amending regulations for HUD's public housing and Section 8 programs, this proposed rule would change regulations of other HUD programs that, for consistency, adopted regulations of programs that are based on statutory provisions amended by sections 102 and 104. Therefore, this rule makes changes that affect HUD's HOME Investment Partnerships, Housing Trust Fund and Housing Opportunities for Persons With AIDS programs, as well as HUD's public housing and Section 8 programs. The comment period closed Nov. 18. **NN**

LIHTC NEWS

IN OCTOBER, THE NATIONAL COUNCIL of State Housing Agencies (NCSHA) released revamped model forms for Housing Credit compliance monitoring, developed in collaboration with its members and stakeholders. NCSHA's Recommended Practices in Housing Credit Administration encourage Housing Credit agencies to adopt model forms, which help standardize compliance monitoring practices across states and create efficiencies for development owners and other housing credit industry professionals.

The revisions address legislative and regulatory changes in the housing credit program since the forms were first developed—including the Average Income Test minimum set-aside, student rule exemptions, and application of the Violence Against Women Act—and provide greater clarity for properties undergoing a resyndication of credits.

The updated forms also reflect the evolution of the national economy, incorporating new questions about tenant income from self-employment in the gig economy or crowd-funding platforms like GoFundMe, for example. In addition, NCSHA has streamlined the forms and improved their functionality.

State Housing Credit agencies may adapt the forms to their individual circumstances as needed. The forms can be found on the NCSHA website, www.ncsha.org.

Building People Up

AS A TEACHER, DEBRA KENNEDY decided to take a summer job not knowing it would become her future career.

Kennedy had graduated college with a computer science degree and had been working as a teacher for four years. To supplement her income and fill her time during the summer months, she took a job as a part-time assistant manager. She never left the field, and in fact, since 2008, has been

to make ends meet and need a place to stay. People tear them down instead of help them up. We bring people in to teach budgeting and housekeeping skills.”

Kennedy said she knows a little bit of what it is like to be in her residents’ shoes, saying she didn’t grow up with a lot of money. She hopes to one day own an affordable property or even multiple properties.



area supervisor full time and touring at night and on weekends until it became too much to keep up that pace.

Kennedy also feeds her artist side by drawing. “I’m an artist,” Kennedy said. “When I was younger, I competed in art contests and had a best in

show at the Lafayette art show.” **NN**

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

“I like it when people say they really enjoy living at one of the properties I manage,” Debra Kennedy said. “They all call me Miss Debra or Miss D.”

the owner and president of Kennedy Management Company in Breau Bridge, La.

“It was supposed to be temporary, but then it turned into full time and then I got promoted,” Kennedy said. “I loved it. I got my real estate license and broker’s license. I still do teaching when it comes to staff, it is just a different subject.”

Kennedy said she fell in love with the affordable housing industry, especially with helping residents. Her company manages about 391 units—all affordable. She visits each property as much as she can and says she knows a lot of the residents.

“I really like the residents. I like helping them, like the seniors who have absentee family. We’ll help them get furniture or clothes,” Kennedy said. “Or the single mothers working to try

“I like it when people say they really enjoy living at one of the properties I manage,” Kennedy said. “They all call me Miss Debra or Miss D.”

In July, Kennedy began the first of her two-year term as the president of LAHMA where she hopes to expand the membership.

As excited as she is about her job, she is equally passionate about her down time. Kennedy, who is single, enjoys her time with her “adopted” grandson—her best friend passed away and Kennedy took her friend’s daughter, and the daughter’s son, under her wing. She also enjoys golfing, and playing and listening to music. In fact after college, Kennedy spent almost 20 years as a professional guitarist, first with an all-female top-40 band named the Hurricanes, then touring with Zydeco Joe. She was working as an

Welcome New Members

NAHMA welcomes the following new members as of Nov. 22, 2019.

EXECUTIVE

Kristi Downing, Monroe Group, Denver, CO

Nicole Storms, Monroe Group, Denver, CO

ASSOCIATE

Adina Grossman, Joined Management, Clifton, NJ

AFFILIATE

Ronell Owens, Ventract LLC, Norwalk, CT

Scott Ployer, National Property Management Strategies Group LLC, Holbrook, MA

Kay Ravenscraft, Midwest Inspections Services, Saint Peters, MO

EDUCATION CALENDAR

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

JANUARY 2020

23
UPCS Training
Spokane, WA
AHMA of Washington
360-561-3480
www.ahma-wa.org

29
Understanding HOME, Part 1
Webinar
AHMA of Washington
360-561-3480
www.ahma-wa.org

How to Write an AFHMP
Webinar
AHMA of Washington
360-561-3480
www.ahma-wa.org

29-31
Conquering HUD Compliance
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

FEBRUARY

14
Annual Free Rural Development
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

21
Preparing for the New REAC & NSPIRE Rules Workshop
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

MARCH

8-10
NAHMA Biannual Top Issues in Affordable Housing Winter Conference
Washington, DC
NAHMA
703-683-8630
www.nahma.org/meetings

12
Occupancy Focus for Rural Development Managers
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

18-20
Conquering LIHTC
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

26
Occupancy Focus Class for Rural Development Managers
Grants Pass, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

JUNE

23-25
CPO Training
Seattle, WA
AHMA of Washington
360-561-3480
www.ahma-wa.org

JULY

15-17
Conquering Home Compliance
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

AUGUST

26-28
Conquering LIHTC Compliance
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

OCTOBER

20-22
SHCM Training
Seattle, Washington
AHMA of Washington
360-561-3480
www.ahma-wa.org

21-23

Conquering Rural Development Compliance
Salem, OR
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

25-27

NAHMA Biannual Top Issues in Affordable Housing Fall Conference
Washington, DC
NAHMA
703-683-8630
www.nahma.org/meetings



TOP: Gala attendees mingle before the start of the evening's festivities at the Newseum.

BOTTOM: Amber Day practices her field reporting using an interactive display at the Newseum.

PHOTOS BY LARRY FALKOW

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

the last word

Looking Forward to What's To Come



AS 2019 COMES TO AN END, SO does my first year as NAHMA president. During that time, I've had the opportunity to visit the AHMAs and learn best practices from peers and from other organizations that can be applied not only to myself and business, but to NAHMA.

All the travel has provided me the opportunity to see what challenges the AHMAs face and how NAHMA can help them. In turn, I've also seen what the AHMAs are doing that can be adapted by NAHMA on a national scale.

While presenting on a panel at the National Apartment Association's summer conference, we had a full room of owners and agents, many of whom were in the market-rate field, but they expressed interest in learning about what we do and how they can adapt it to their space.

I had an opportunity to learn about the 500 bills on rental housing in California and how NAHMA can help. How do you digest that many pieces of legislation? California can drive

national policy. What you see happen there can eventually spread across the country.

As far as the association, we had an aggressive first year of my presidency, with projects such as advancing the association health care plan, which will provide good rates for small companies. It can also help attract more members, and more members means more advocates.

We focused on succession planning. I'm excited about the recommendations that came from the Next Gen/Emerging Leaders Task Force, including new membership initiatives. We want to get that next leader into the fold before the current executive retires.

Our grassroots advocacy program has just grown in leaps and bounds. Our members had roughly 65 meetings with their local congressional delegations during the October Hill visits.

But there is still more to do. In 2020, we are facing uncertainty in Washington, D.C. Obviously, political leadership impacts how housing policy goes.

In conversations with members, I've discovered the cost of insurance for affordable housing is skyrocketing, especially for liability. I hope this isn't the next redlining. I do think it provides an opportunity to talk with our elected officials. The current pace of price increases is not sustainable.

I'd also like to keep the momentum going on what we've started in 2019.

I'd like to thank all the NAHMA presidents who came before me. The past presidents reached out to me with extremely valuable advice and support. Additionally, I'd like to thank everyone who serves on the NAHMA board, and on NAHMA committees, as well as NAHMA staff.

Finally, 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**

Timothy Zaleski, SHCM, NAHP-e, is president of McCormack Baron Management Inc. and president of NAHMA.