

# NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

## IN THIS ISSUE

- 3 Inside NAHMA
- 7 Washington Update
- 8 Tax Credit Compliance
- 17 Honoring the Difference-Makers
- 20 NAHMA Members Gather in DC
- 28 Regulatory Wrap-Up
- 29 Up Close & Personal
- 30 Education Calendar



## HUD Releases New Reasonable Accommodations Guidance

In January, the Department of Housing and Urban Development (HUD) released new guidance on assessing a person's request to have an animal as a reasonable accommodation under the Fair Housing Act, published as FHEO-2020-01.

The guidance clarifies best practices for complying with the Fair Housing Act when evaluating requests for reasonable accommodations to keep animals in housing, including information that a housing provider may need to know from a health care professional about an individual's need for an assistance animal in housing. Specifically, the guidance provides best practices regarding the type and amount of documentation a housing provider may ask an individual with a disability to provide in support of an accommodation request for a support animal.

The guidance does not address how HUD will process complaints against housing providers under Section 504 of the Rehabilitation Act or the Americans with Disabilities Act (ADA).

According to the ADA, "service animal means any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual or other mental disability. Other species of animals, whether wild or domestic, trained or untrained, are not service animals for the purposes of this definition.

*continued on page 4*

## Get the Latest Updates on Coronavirus

NAHMA has created a **Coronavirus Information and Resources** webpage to provide members with the latest updates in the rapidly changing situations concerning COVID-19. Additionally, NAHMA is emailing members as new information becomes available, and is hosting regular membership-wide conference calls to share the latest updates and provide the opportunity for membership questions and dialogue. A direct link to the coronavirus webpage is available on NAHMA's home page or by visiting [www.nahma.org/coronavirus-information-and-resources/](http://www.nahma.org/coronavirus-information-and-resources/).

Additionally, the Department of Housing and Urban Development (HUD) announced on March 13 it was suspending Real Estate Assessment Center inspections and Management Occupancy Reviews for all Multifamily properties until further notice. Where there is an exigent circumstance or reason to believe that there is a threat to life or property at a specific location, inspections will be conducted by HUD quality assurance inspectors in compliance with the Centers for Diseases Control guidelines. HUD staff is working diligently to ensure all housing assistance payments, operations funding and various other funding streams continue to be obligated in the event of a prolonged telework situation. To read the notice in its entirety, visit [https://www.nahma.org/wp-content/uploads/2020/03/MF\\_Corona\\_QA\\_FINAL\\_3-13-20.pdf](https://www.nahma.org/wp-content/uploads/2020/03/MF_Corona_QA_FINAL_3-13-20.pdf).



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## Focusing on All Things Affordable Housing

NAHMA WRAPPED UP ANOTHER productive winter meeting in March that attracted more than 150 members as well as the Communities of Quality winners who were featured in the January/February *NAHMA News*. The three-day event also featured an inspirational appearance from a NAHMA Educational Foundation scholarship winner, Jessica Kidwell, who spoke about how important the program has been to her educational endeavors. And of course, the meeting gave members the opportunity to hear the latest from representatives of the Department of Housing and Urban Development, the U.S. Department of Agriculture and other experts.

One of the highlights of the meeting was Monday evening when members gathered to honor this year's Industry and AHMA Awards winners. Annually NAHMA shines a spotlight on the individuals and organizations whose professionalism, dedication and accomplishments in assuring quality housing for low-income Americans raises the standards of the multifamily affordable housing industry.

The highest honor we bestow, the NAHMA Industry Statesman Award, was given to affordable housing leaders and mentors, and long-time association supporters: Carole Glodney and Steve Henderson.

Carole, who recently retired as president of GK Management Co. Inc., has more than 45 years of experience in the affordable housing industry, and during that time Carole has devoted herself to the company, as well as to every housing owner, resident and organization she has ever worked with. Her drive and compassion to preserve affordable housing and enhance the quality

of life of the residents has allowed her to become a strong advocate in the industry. Not only has she displayed her leadership and talents in the industry, but she has also exhibited an uncanny ability to connect with everyone she meets. The NAHMA Board of Directors also made Carole an emeritus member.

Steve, formerly chief operating officer of Prospera Housing Community Services, began his career in the affordable housing industry in 1990, and after 28 years, he retired at the end of 2018. Steve's background was in finance, but after a promotion to the operational side of things, he was able to expand his expertise beyond spreadsheets and numbers, and focus on the people he worked with and the residents they served. He also gave back to the industry by serving on several committees and on the boards of directors for both SWAHMA and NAHMA.

For more on the night's winners, visit page 17.

Our next meeting is in October and will feature the Vanguard Awards honorees. The October meeting also includes the annual Educational Foundation fundraiser and poster auction. So mark your calendar now and plan to be to be in Washington, D.C., Oct. 25-27.

Speaking of the Vanguard Awards, there is still time to finalize your award application before the June 5 deadline.

The Vanguard Awards recognize new, quality multifamily affordable housing development. Details about the awards and a downloadable application can be found in the Awards & Contests section of [nahma.org](http://nahma.org). **NN**

*Kris Cook, CAE, is executive director of NAHMA.*

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**QUERIES:** Letters to the Editor and other queries should be sent to Jennifer Jones at the address above.

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The work or tasks performed by a service animal must be directly related to the individual's disability."

The guidance replaces HUD's guidance from 2013 on this matter and applies to all housing providers covered by the Fair Housing Act, virtually all types of privately owned and federally assisted housing with a few limited exceptions. To read the notice online, visit <https://www.nahma.org/wp-content/uploads/2020/01/HUDAsstAnimalNC1-28-2020.pdf>.

### **EVALUATING THE REQUEST**

The notice is made up of two main sections: the first, "Assessing a Person's Request to Have an Animal as a Reasonable Accommodation Under the Fair Housing Act," recommends a set of best practices for complying with the Fair Housing Act when assessing accommodation requests involving animals to assist housing providers and help them avoid violations of the act. The second section, "Guidance on Documenting an Individual's Need for Assistance Animals in Housing," provides guidance on information that an individual seeking a reasonable accommodation for an assistance animal may need to provide to a housing provider about his or her disability-related need for the requested accommodation, including supporting information from a health care professional.

The new assistance animal notice guides housing providers through the process by offering a step-by-step set of best practices for complying with the act, mostly in a question-and-answer format.

The first section of the HUD notice defines service animals, explains how to evaluate a request for a reasonable accommodation, provides criteria for granting the request, describes the

types of animals that can be permitted, and provides general considerations for housing providers.

For example, the new notice recommends housing providers answer the following questions and then advises how they should act based on the answers.

**The guidance clarifies best practices for complying with the Fair Housing Act when evaluating requests for reasonable accommodations to keep animals in housing, including information that a housing provider may need to know from a health care professional about an individual's need for an assistance animal in housing.**

- Is the animal a dog?
- Is it readily apparent that the dog is trained to do work or perform tasks for the benefit of an individual with a disability?

The notice goes on to recommend housing providers limit inquiries to the following two questions: "Is the animal required because of a disability?" and "What work or task has the animal been trained to perform?"

It further defines what qualifies as "work or tasks" and makes a distinction between a service animal and emotional animal, saying:

"Performing 'work or tasks' means that the dog is trained to take a specific action when needed to assist the person with a disability. If the individual identifies at least one action the dog is trained to take which is helpful to the disability other than emotional support, the dog should be considered a service animal and permitted in housing, including public and common use areas. Housing providers should not make further inquiries.

"If no specific work or task is identified, the dog should not be considered a service animal but may be another type of animal for which a reasonable accommodation may be required. Emotional support, comfort, well-being, and companionship are not a specific work or task for purposes of analysis under the ADA."

According to the notice, do not ask about the specific nature or extent of the person's disability and do not ask for patient-protected documentation. But the guidance does recommend having the resident submit his/her request for reasonable accommo-

dation in writing even though it is not required, saying it is a way to avoid miscommunication.

The notice said information confirming disability-related need for an assistance animal can be:

- "Reasonably supporting information often consisting of information from a licensed health care professional (e.g., physician, optometrist, psychiatrist, psychologist, physician's assistant, nurse practitioner, or nurse) general to the condition but specific as to the individual with a disability and the assistance or therapeutic emotional support provided by the animal.
- A relationship or connection between the disability and the need for the assistance animal must be provided. This is particularly the case where the disability is non-observable, and/or the animal provides therapeutic emotional support.
- For non-observable disabilities and animals that provide therapeutic emotional support, a housing provider may ask for information that is consistent with that identified in the Guidance on Documenting an Individual's Need for Assistance Animals in Housing ... in order to conduct an individualized assessment of whether it must provide the accommodation under the Fair Housing Act. The lack of such documentation in many cases may

be reasonable grounds for denying a requested accommodation.”

When it comes to the type of animal being requested, the notice recommends asking:

“Is the animal commonly kept in households?

If ‘yes,’ the reasonable accommodation should be provided under the FHA unless the general exceptions described below exist.

If ‘no,’ a reasonable accommodation need not be provided, ...”

It does provide for what it describe as “very rare circumstances,” where the request for a “unique type of animal” can be made and evaluated.

#### **DOCUMENTING THE NEED**

When it comes to documentation the notice said, “As a best practice, documentation contemplated in certain circumstances by the Assistance Animals

Guidance is recommended to include the following general information:

- The patient’s name,
- Whether the health care professional has a professional relationship with that patient/client involving the provision of health care or disability-related services, and
- The type of animal(s) for which the reasonable accommodation is sought (i.e., dog, cat, bird, rabbit, hamster, gerbil, other rodent, fish, turtle, other specified type of domesticated animal, or other specified unique animal).”

It defines a disability as “a physical or mental impairment that substantially limits one or more major life activities.” The notice recommends the person seeking the reasonable accommodation ask his/her health care provider to provide information as to whether the patient has a physical or mental impairment; whether

the impairment substantially limits at least one major life activity or major bodily function; and whether the patient needs the animal because it does work, provides assistance or performs at least one task that benefits the patient because of his or her disability, or because it provides therapeutic emotional support to alleviate a symptom or effect of the disability of the patient/client and is not merely as a pet.

Additionally, it recommends the health care provider supply supplemental information if the animal is not a typical household animal such as any unique circumstances justifying the patient’s need for the particular animal or particular type of animal.

It is also recommended that the health care professional sign and date any documentation provided and provide contact information and any professional licensing information. **NN**

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# Lawmakers Gets Busy With Housing-Related Legislation

DEAR READERS, please accept our sincere wishes that you, your families, friends, colleagues, residents and other connections remain safe and well during the unprecedented coronavirus pandemic. If NAHMA government affairs staff can be of any assistance, please contact me at lkeys@nahma.org. For regular updates, please visit NAHMA's dedicated webpage, under Coronavirus Information and Resources.

Since the beginning of 2020, Congress has become extremely focused on housing. Hearings and legislation have come to the forefront. This article will cover a few topics: NAHMA welcomes a new member to the team; the Department of Housing and Urban Development (HUD) Secretary Ben Carson defends the administration's fiscal year (FY) 2021 budget request; housing legislation gains traction; and the Low-Income Tax Housing Credit (LITHC) reform legislation reaches a major milestone.

## WELCOME MICHAL MACHNOWSKI

In early March, Michal Machnowski joined the NAHMA team and will serve as manager of government affairs. He brings extensive government relations experience, as he previously served as a program specialist and senior legislative analyst at The Salvation Army National Headquarters from 2014 to 2018. In his role, Machnowski represented The Salvation Army before Congress, regulatory agencies and industry associations.

Prior to joining The Salvation Army, Machnowski was a legislative correspondent for a U.S. senator, a program officer for an international think tank, and a research assistant for a national trade association. Since 2018, Machnowski has had his own government affairs consulting business. He has a Bachelor of Arts in political science and international relations from the University of Iowa and a Master of Public Policy from George Mason University in Virginia.

## HUD SECRETARY TESTIFIES

In early March, HUD Secretary Ben Carson testified at hearings before both House and Senate Appropriations Subcommittees on Transportation, Housing and Urban Development, and Related Agen-

cies (THUD) on HUD's FY 2021 budget request.

In both chambers, Carson faced strong opposition to proposed deep funding cuts and eliminations to HUD programs, including the Community Development Block Grants (CDBG); the HOME Investment Partnerships program; the joint HUD-Veterans Affairs Supportive Housing voucher program; and the Public Housing Capital Fund.

Both hearings covered questions about HUD's response to the COVID-19 coronavirus and HUD's actions to contain the virus' spread. Carson mentioned that HUD had communicated with housing authorities/providers on "how to get in contact with the local health providers in order to make sure that they have a plan if somebody does in fact contract the virus." He also stated that HUD would distribute guidance to CDBG recipients on repurposing emergency grant funding for responses to the virus and information on personal hygiene best practices.

## SEVERAL HOUSING BILLS ADVANCE

In late February, the House Financial Services Committee advanced several housing related bills. The following bills

were approved by the committee:

■ **H.R.149, the Housing Fairness Act**, a bill introduced by Congressman Al Green (D-TX), which would authorize increased funding for HUD's Fair Housing Initiatives Program and make a number of reforms to the program.

■ **H.R.4351, the Yes in My Backyard Act**, a bill introduced by Congressman Denny Heck (D-WA), which would require localities that receive CDBG funding to submit a plan to track and report on the implementation of certain land use policies that promote housing production.

■ **H.R.5187, the Housing Is Infrastructure Act**, a bill introduced by Congresswoman Maxine Waters (D-CA), to authorize more than \$100 billion dollars in federal spending for the nation's affordable housing infrastructure, including public housing, supportive housing for seniors and people with disabilities, and rural and Native American housing.

## AFFORDABLE HOUSING CREDIT IMPROVEMENT ACT UPDATE

In early March, the Affordable Housing Credit Improvement Act (AHCIA, H.R.3077) gained the co-sponsorship support of over half of the U.S. House of Representatives, reaching 221 members. This includes 145 Democrats and 76 Republicans from 44 states. AHCIA is legislation designed to expand and reform the LIHTC. AHCIA key provisions include a 50% expansion of the housing credit; a permanent minimum 4% LITHC credit percentage and several other provisions. Currently, a Senate version of the bill (S.1703) has 38 co-sponsors. **NN**

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

# What You Need to Know About HUD's FY 2020 Income Limits

IT'S THAT TIME OF YEAR AGAIN: the countdown phase for the release of the 2020 U.S. Department of Housing and Urban Development (HUD) income limits.

Looking ahead, here are some key questions and answers about the income limits.

## WHEN WILL INCOME LIMITS BE RELEASED?

In early 2018, HUD stated that its target release date for income limits would be April 1 for each year. That year, HUD released the income limits on March 30. In 2019, the government shutdown early in the year pushed deadlines back and the income limits were released April 24. This year April 1 is a Wednesday, so we are hopeful that income limits will be released on April 1 again this year.

As discussed previously, HUD must incorporate the Department of Health and Human Services (HHS) poverty guidelines into their extremely low income (ELI) limit. Those were released in the Jan. 17 *Federal Register*.

With the HHS poverty guidelines published, HUD will update the ELI limits and then the Section 8 and MTSP income limit data sets will need to go through HUD's internal review process. Although the ELI limits do not affect LIHTC income limits, HUD has stated it will continue to release the Section 8 and income limits used for tax credit properties, known as the Multifamily Tax Subsidy Projects (MTSP) at the same time.

The HUD release dates for the last four years were: March 6, 2015; March 28, 2016; April 14, 2017; March 30, 2018 and April 24, 2019.

## WHAT CAN WE EXPECT FOR 2020?

HUD uses the American Community Survey (ACS) when calculating area median income (AMI). The 2020 income limits will be based on the 2017 ACS data. Both the 2017 and 2018 ACS data has been released to the public, which allows Novogradac to do some fairly robust estimates of AMI for 2020 and 2021. Novogradac launched an income limit estimator tool in 2018.

Novogradac estimates that 2019 and particularly 2020 will have much more volatility that has been seen in the last couple of years. Although, median incomes continue to trend up, the growth will be lower than in past years. On a macro level, more than 25% of the areas for which Novogradac can make estimates will have an increase of greater than 5% in each of the next two years! However, on the other side of the coin, more than 10% of the areas will have a decrease in 2020 and more than 20% of the areas will have a decrease in 2021. This is why it is so important to understand what is happening with a specific area as opposed to just using historical averages or some other data point. The graph on page 9 plots the growth rate and percentage or estimated areas that fall within that growth rate. For example, 7% of all areas estimated for 2020 will have a decrease in income limits between -2.5 and -5%.

## WILL THE INCOME LIMITS FINALLY INCORPORATE THE AVERAGE INCOME MINIMUM SET ASIDE?

Historically, for LIHTC properties HUD has only published the 50 and 60% income limits. However, now that the IRS has issued guidance on how to calculate

income limits for the average income minimum set aside, HUD has updated its website to reflect the income limits for the 20, 30, 40, 50, 60, 70 and 80% income limits for 2020. HUD had informally stated that it was waiting for guidance from Treasury before it could publish the additional calculations.

## CHANGE IN NATIONAL MEDIAN INCOME

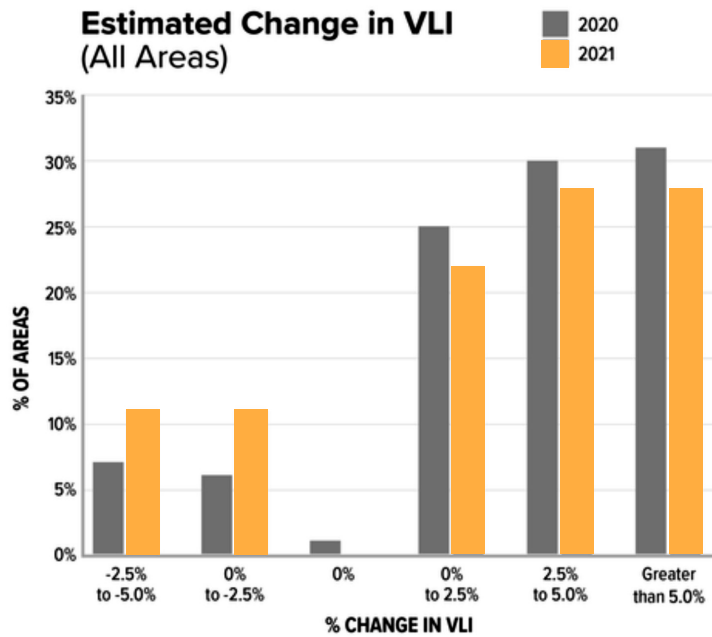
Novogradac estimates the U.S. median income will increase by just less than 4% for 2020 and just less than 3.5% for 2021. This is compared to a change in national median income of 5% and 5.75% for 2019 and 2018, respectively. As always, there will be some areas that increase by a higher percentage and some areas that will have decreases. Although the increase is slowing, based on these estimates, the national median income will have five straight years of increase (2017-2021) compared to the decreases in national median income that occurred in 2015 and 2016.

Besides providing a general indication of income limit trends overall, the change in national median income is important for another reason. HUD caps increases in the income limits used for tax credit properties each year to the greater of 5% or two times the change in the national median income. Therefore, if national median income increases by 3.97% and 3.44% the cap would be 7.9% and 6.9% for 2020 and 2021, respectively. (Note: HUD has historically rounded the cap to the nearest tenth of a percent.)

## HIGH HOUSING COST AREAS

When determining MTSP, HUD applies a high housing cost adjustment





Source: Novogradac



that increases the income limits for areas where the cost of housing is abnormally high compared to the median income for the area. These areas are known as high housing cost areas and the adjustment is based on the two-bedroom fair market rent (FMR) as published by HUD. The FMR for 2019 has been published and therefore Novogradac can calculate the 2019 MTSP for areas that fall under the definition of high housing cost areas. Those areas will have an MSTP at least equal to the amount in the calculation. There may be other adjustments that result in the income limits being even higher than the amount calculated by the change in FMR; however, after taking into account the cap on increases discussed above, the income limit would never be lower than the amount calculated by the FMR.

Novogradac calculated that more than 40 counties will have an increase in income limits due to high housing costs and 18 of these areas will have an increase in income limits over 7.5%. Of those more than 40 areas, 12 are located in California and eight are located in Florida.

These 40 areas include areas with large populations such as the following:

■ Los Angeles-Long Beach-Glendale,

Calif., HUD Metro FMR Area

■ San Diego-Carlsbad, Calif., MSA

■ Santa Ana-Anaheim-Irvine, Calif., HUD Metro FMR Area

■ Miami-Miami Beach-Kendall, Fla., HUD Metro FMR Area

■ Seattle-Bellevue, Wash., HUD Metro FMR Area

■ San Jose-Sunnyvale-Santa Clara, Calif., HUD Metro FMR Area

■ Fort Lauderdale, Fla., HUD Metro FMR Area

■ Oakland-Fremont, Calif., HUD Metro FMR Area

■ New York, N.Y., HUD Metro FMR Area

■ West Palm Beach-Boca Raton, Fla., HUD Metro FMR Area

■ Urban Honolulu, Hawaii, MSA

Please visit the Novogradac Rent and Income Limit Estimator page to purchase an income limit estimate or more detail on these areas.

#### STATE MEDIAN INCOME CHANGES

In addition to the change in national median income, Novogradac is also able to estimate the change in state median incomes for 2019 and 2020.

Forty-five states plus the District of

Columbia are estimated to have increases in state median income for 2020 over 2019. The five states estimated to have decreases in 2020 are Alaska, Connecticut, Oklahoma, Vermont and West Virginia. Rhode Island is forecast to have the largest increase in 2020, at 8.45%.

Forty-seven states plus District of Columbia are estimated to have increases in state median income for 2021 over 2020. The three states estimated to have decreases in 2020 are Montana, Rhode Island (after the big 2020 increase) and South Dakota. No state is forecast to have decreases both years and the District of Columbia is estimated to have the largest increase in 2021 (10.51%).

#### AVAILABLE FOR PURCHASE: NOVOGRADAC RENT AND INCOME ESTIMATOR

Understanding LIHTC income and rent limit growth is vital to develop and manage successful affordable rental housing properties. Among other things, better understanding how income limits will change in future years can enable developers, investors and lenders to better underwrite LIHTC properties. With the Novogradac Rent and Income Estimator you can understand how income and rent limits will change over the next one to two years. While data isn't available for every area, Novogradac can provide estimates of area median income (AMI) for 2020 and 2021 and very low income (VLI) for 2020 and 2021 for many areas. **NN**

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# President Proposes FY 2021 Budget

In February, President Donald Trump sent Congress his fiscal year (FY) 2021 budget request, *A Budget for America's Future*. Similar to previous budget requests, the administration's FY 2021 budget proposes steep cuts to affordable housing and community development programs, beginning Oct. 1, 2020.

NAHMA opposes the budget request and will continue to work with Congress to increase investments in affordable housing and community development programs. NAHMA encourages its members to join its advocacy efforts through meetings with legislators, property visits with elected officials and other advocacy opportunities. To read the request, visit [https://www.whitehouse.gov/wp-content/uploads/2020/02/budget\\_fy21.pdf](https://www.whitehouse.gov/wp-content/uploads/2020/02/budget_fy21.pdf).

## HUD BUDGET REQUEST

**Eliminations:** The administration's FY 2021 budget requests \$47.9 billion for HUD programs, \$8.6 billion below the current FY 2020 enacted level. The cuts are achieved primarily by eliminating the Public Housing Capital Fund, HOME, Community Development Block Grant (CDBG), Housing Trust Fund and Choice Neighborhoods programs. These programs play a critical role in supporting the preservation of existing affordable housing and NAHMA strongly opposes the elimination of these programs.

**Decreases:** Similar to last year, the budget proposes funding reductions across HUD programs, including the Housing Choice Voucher program and Public Housing.

**Increases:** The budget requests a small increase in funding for Project-Based Rental Assistance, Section 202

Housing for the Elderly, Section 811 Housing for Persons with Disabilities, and Family Self-Sufficiency. Similar to last year, the budget also proposes increases to HUD's Lead Remediation program and \$100 million for the Rental Assistance Demonstration program, and an additional investment to modernize HUD's information technology systems.

Lastly, the budget request also proposes the same "rent reform" provisions from previous years.

**Similar to previous budget requests, the administration's FY 2021 budget proposes steep cuts to affordable housing and community development programs, beginning Oct. 1, 2020.**

The budget proposes over \$18.8 billion for the Tenant-Based Rental Assistance (vouchers) program, a 21% decrease from the funding level provided in FY 2020. This deep cut is based on a change to create a new Moving to Work (MTW) account, which transfers some \$4.2 billion for contract renewals from the overall voucher account. When the two accounts are combined, the FY 2021

proposal includes over \$21 billion for voucher renewals, a 2% decrease than the FY 2020 enacted level. The budget also provides \$310 million to renew Section 811 Mainstream Vouchers and proposes to fund tenant protection vouchers at \$100 million to cover anticipated demolitions, dispositions and streamlined voluntary conversions.

The budget proposes about \$12.6 billion for Project-Based Rental Assistance (PBRA), including around \$12.4

billion to renew all expiring contracts. This PBRA request includes \$350 million for performance-based contract administrators' (PBCA) administrative fees, \$5 million more than appropriated in FY 2020. In regard to PBCAs, HUD states: "This program will use the funding from within the Housing Certificate Fund (HCF) to supplement needs not provided by annual appropriations in the

### Housing and Urban Development Fiscal Year 2021 President's Budget Request

HUD Program	FY 2020 Enacted	FY 2021 Request
Tenant-Based Rental Assistance	\$23,874	\$18,333 \$5,200 (MTW)
Project-Based Rental Assistance	\$12,570	\$12,642
Section 202 Housing for the Elderly	\$793	\$853
Section 811 Housing for Disabled	\$202	\$252
Public Housing Capital Fund	\$2,869	\$0
Public Housing Operating Fund	\$4,549	\$3,572
CDBG	\$3,425	\$0
HOME	\$1,350	\$0

FIGURES EXPRESSED IN MILLIONS

PBRA account. Currently, HUD estimates this need as at least \$10 million, but will access the level of funding that will ensure that regardless of the timing or outcome of new procurements, critical contract administration services will continue without interruption. Given that protests and litigation may slow the execution of new contract awards, the request considers multiple budgetary scenarios. Continued extension of the existing PBCA agreements is estimated to cost up to \$370 million in 2021. Actual cost is dependent on changes in Fair Market Rents, the number of Housing Assistance Payment (HAP) contracts assigned to each PBCA, and the number of management and occupancy reviews completed. Should the department successfully execute new awards in 2021, the request will allow for a partial year extension of existing PBCA agreements, with remaining funds anticipated to be placed on the base-year of the new contracts.”

The budget requests \$853 million for Section 202 Housing for the Elderly, an increase of \$60 million from the FY 2020 enacted levels. This includes \$641 million for contract renewals, \$100 in new Capital Advance funding and \$95 million to fund service coordinators. The budget also includes a new request of \$14 million for an extension of the Supportive Services IWISH Demonstration and to strengthen the evaluation of the demonstration. NAHMA supports this extension and will work to get it enacted.

The budget requests \$252 million for Section 811 Housing for Persons with Disabilities, an increase of \$50 million from the FY 2021 enacted levels. This also includes \$80 million for capital advance and project rental assistance.

## RENT REFORMS

Similar to HUD’s budget request for the past few years, the FY 2021 budget

<b>USDA-Rural Development Fiscal Year 2021 President's Budget Request</b>		
<b>Rural Development Programs</b>	<b>FY 2020 Enacted</b>	<b>FY 2021 Request</b>
Section 521 Rental Assistance	\$1,375	\$1,410
Section 515 Rental Housing Direct Loans	\$40	\$0
Rental Preservation Demonstration (MPR)	\$24.5	\$0
Section 542 Rural Housing Vouchers	\$27	\$40
Section 538 Loan Guarantee	\$230	\$250
FIGURES EXPRESSED IN MILLIONS		

sets forth the same rent reforms under the Making Affordable Housing Work Act (MAHWA), which Congress previously rejected. The proposed reforms include increasing the percentage of rent HUD-assisted renters would be required to pay, raising minimum rents and establishing work requirements. With regard to rent reforms, the president’s budget states, “The current rent structure in HUD’s rental assistance programs creates disincentives to employment; imposes large administrative burdens for Public Housing Authorities (PHAs), private owners, and tenants; generates significant and increasing costs to the federal government; and ultimately represents a one-size-fits-all approach that cannot reasonably offer the programmatic flexibility to meet the needs of households in communities across the nation.”

For further analysis on the administration’s proposed rent reforms, read a 2018 NAHMA analysis in the Members Only section of the NAHMA website.

## RURAL HOUSING BUDGET REQUEST

Similar to the administration’s FY 2020 budget request, this year’s U.S. Department of Agriculture (USDA) FY 2021 budget proposes to eliminate funding for most rural housing programs except Section 502 guarantees, Section 538 guarantees for rental housing produc-

tion and renewals of existing Section 521 Rental Assistance (RA) and Section 542 vouchers.

Similar to last year, the budget proposes to combine Section 542 voucher funding with RA in a single account. USDA’s budget summary shows a \$1.4 billion line item for Rental Assistance and includes \$40 million for Section 542 vouchers.

This year’s budget again proposes a minimum rent, requiring renters in USDA-assisted rental housing to pay at least \$50 per month with a hardship exemption possible from USDA.

Finally, the budget proposes \$230 million for the Section 538 multifamily loan guarantee program, the same funding level enacted in FY 2020.

NAHMA strongly opposes the drastic cuts to federal affordable housing programs included in both HUD and USDA FY 2021 budget requests. Similar to recent years, NAHMA is encouraged to hear the bipartisan support expressed in Congress for affordable housing programs, and is hopeful legislators will write funding bills to the levels agreed to in the last year’s bipartisan budget agreement. NAHMA will continue to work with Congress to ensure the requested cuts are not implemented and full funding for all federal rental assistance and community development programs is provided. **NN**

# NAHMA Responds To White House Council

**N**AHMA has submitted comments to the Department of Housing and Urban Development (HUD) regarding the White House Council on Eliminating Regulatory Barriers to Affordable Housing's request for information. The association commended the continued efforts to streamline rules and reduce regulatory burdens. Additionally, NAHMA provided a few policy recommendations to relieve burden on housing providers for policy consideration.

## **PRESERVING AND DEVELOPING NEW AFFORDABLE HOUSING UNITS**

A key priority for NAHMA members is to always ensure full funding for HUD and U.S. Department of Agriculture Rural Housing Service rental assistance and affordable housing programs. NAHMA requested consideration regarding the funding of the Section 8 Project-Based Rental Assistance, Housing Choice Voucher, HOME Investment Partnerships, Section 538 Loan Guaranty, Section 515 Direct Loan and Section 521 Rental Assistance (RA) programs. NAHMA expressed concern that funding for these programs is inadequate and often delayed under a continuing resolution. NAHMA called for sufficient funding, timely renewal of all rental assistance and new increased funding for all critical affordable housing programs.

## **REGULATORY REVIEW AND STREAMLINING**

NAHMA welcomed the administration's priority to review and overhaul federal regulations and reduce the burdens felt by businesses and program

participants. NAHMA highlighted some federal regulations that, while well-intentioned, concern members trying to operate decent and safe affordable housing in an environment of reduced federal funding, and urged the administration to pursue reforms or rescind the following regulations:

**1. Collaboration on Occupancy Handbook Changes:** There are discrepancies contained in the HUD 4350.3 Handbook, as well as certain guidance being too vague. The industry used to work with HUD on Handbook changes. NAHMA would welcome the opportunity to collaborate with the administration to update all HUD Handbooks in a way that reduces burdens.

**2. Streamline Management and Occupancy Reviews (24 CFR Parts**

b. *Risk-Based MORs*: HUD should consider scheduling MORs on the rating based on risk, similar to the Real Estate Assessment Center inspections, rather than annually, according to the comments.

**3. Flexibility in Tracking Payroll (HUD Handbook 4381.5 Rev. 2):** NAHMA members have indicated that requiring staff to specifically allocate hours and track those hours through the use of timesheets is not easily managed or efficient. NAHMA members maintain that a system whereby staff hours could be reasonably allocated to properties based on unit count would be more efficient, less onerous and prove to allocate payroll fairly and appropriately over the course of time. HUD should consider issuing guidance to grant flexibility in meeting

**The association commended the continued efforts to streamline rules and reduce regulatory burdens. Additionally, NAHMA provided a few policy recommendations to relieve burden on housing providers for policy consideration.**

**880, 881, 883, 884, 886 and 891):**

a. *Eliminate Physical Copy Requirement of MOR*: NAHMA stated that HUD's requirement to have a physical copy of the resident file available for review during the Management and Occupancy Reviews (MOR) at the site is costly and burdensome to the property. NAHMA asked HUD to realize that these expenses have a direct correlation to the rent needed to operate assets, and that the department and its contract administrators recognize and audit electronic files. LIHTC programs already allow for review of electronic files, the comments pointed out, and suggested HUD should do the same.

payroll requirements, by allowing units and square footage calculations, in addition to the current requirement.

**4. Criminal Background Screening (OGC Memo issued April 4, 2016):** NAHMA strongly encourages HUD to focus on the challenges created by its criminal background screening guidance, which is in direct conflict with owners' and managers' duties to provide safe housing and a safe work place for site employees.

**5. Flexibility to Transfer Funding (HUD Handbook 4350.1):** NAHMA recommended HUD allow greater flexibility in the use of cash flow to further

*continued on page 14*



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# NAHMA

## NAHMA RESPONDS TO WHITE HOUSE COUNCIL, *continued from page 12*

the mission of housing preservation including the ability to more easily transfer funds to reserve accounts to fund needs that have been documented in capital needs assessments. NAHMA also recommended HUD allow greater flexibility in the management of assets across a portfolio by allowing better performing assets to provide financial support to underperforming assets either through loans or other risk sharing concepts.

**6. Automatic Rent Increase in PRAC properties (HUD Handbook 4350.1):** Until the Rental Assistance Demonstration for Project Rental Assistance Contracts (PRAC) program is fully implemented, NAHMA recommended HUD streamline rent setting generally but specifically allow for longer term PRAC contracts and an automatic rent increase option or a simple request to renew at current rents.

**7. Streamline Transfer of Physical Assets (TPA) Process for High Performers (HUD Handbook 4350.1):** NAHMA recommended HUD update, streamline and simplify the TPA processes for TPA's involving high-performing ownership entities and involving simple financing transactions.

**8. Triennial System for Awards Management (SAM) Registration:** HUD requires an update of SAM Registrations (System for Awards Management) every year. NAHMA recommended that the update only be required every three years, unless there is a material change.

**9. The HUD Section 8 Renewal Guide** requires that properties that have Annual Adjustment Factor rent increases that are still in the original term of their HAP contract submit a new Rent Comparability Study (RCS) each year. NAHMA asked that the handbook be amended so that the RCS is only required every five years.

**10. Reduce Burdensome Utility Allowance Requirements (24 CFR**

**245.405(a) and 245.410; H-2015-04, FR-5913-N-27)**

a. HUD's new Utility Allowance Calculation Policy increased the sample size requirements. NAHMA requested the sample size requirements be reduced.

b. HUD regulations require a renter notice for 30-day comment be provided for all Utility Allowance Decreases, even if the Utility Allowance is based on a factor published by HUD. Since there is no analysis involved and the calculation is determined by HUD, NAHMA suggested the requirement be eliminated.

c. Eliminate the burdensome Utility Benchmarking requirement. A key question is whether the data is meaningful. According to the comments, to be meaningful, all the variables impacting utility usage need to be considered. NAHMA members have reported wide variance between similar buildings in the same city. They reported variations due to microclimates, age of tenants, age and exposure of the buildings (north, south, etc.), as well as other factors.

**11. Eliminate Tenant Review Requirement in M2M:** HUD's Section 8 Contract Renewal Guide requires that a renter notice for 30-day comment be provided for Mark Up to Market Rent Increases. NAHMA recommends the requirement be eliminated in that it serves no real purpose.

**12. Improve USDA/RHS Processing and Oversight:** In many states, USDA's State Rural Development office lacks capacity to do more than basic servicing. This has created a significant barrier and long delays for development approvals for NAHMA members, who are trying to preserve the RD portfolio. While members appreciate the new leadership in headquarters, a work-sharing process with updated points of contact in headquarters should be implemented to improve the processing delays, said the comments. **NN**

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# Honoring the Difference-Makers

NAHMA members and guests gathered Monday, March 9, to honor the winners of the annual AHMA and Industry Awards, as part of the NAHMA Biannual Top Issues in Affordable Housing Winter Conference. Gianna Richards, president, Solari Enterprises Inc., served as the master of ceremonies.

PHOTOS BY LARRY FALKOW

## NAHMA INDUSTRY STATESMAN AWARD

*The award is given to a NAHMA member either in or nearing retirement in recognition of many years of outstanding leadership and service to NAHMA and the affordable housing industry. There were co-recipients this year.*



**Carole Glodney** has more than 45 years of experience in the affordable housing industry, and during that time she has devoted herself to the company, as well as to every housing owner, resident and organization she has ever worked with. Her drive and compassion to preserve affordable housing and enhance the quality of life of the residents has allowed

her to become a strong advocate in the industry. Glodney began her journey at Goldrich Kest in 1972 as assistant controller. As a result of her hard work and team involvement, Glodney was successfully promoted to the position of president of GK Management Co., Inc. in 1987.

Throughout her career, Glodney has built solid and enduring relationships with the Department of Housing and Urban Development (HUD) in the local West Coast offices as well as in Washington, D.C. She has actively participated in AHMA Working Groups and HUD/AHMA Liaison meetings.

Glodney is a member of multiple local and national industry organizations and has served in various board capacities including on the NAHMA Board of Directors for many years, as well as the NAHMA Educational Foundation Board. She was recognized by the Los Angeles Business Journal as Executive of the Year in its Women Making a Difference program and is a recent recipient of the Clive Graham Memorial Award, AHMA-PSW's highest honor.

In 2019, Glodney was presented the inaugural "Carole Glodney Service Award" by Goldrich Kest, to be given annually to a GK property employee who exemplifies Goldrich Kest's core values and demonstrates an unwavering commitment to service.

In addition to receiving the Statesman Award, the NAHMA Board of Directors voted to make Glodney an emeritus member.



**Steve Henderson** once joked, it was pure trickery that got him into the affordable housing industry in 1990, and at the same time disproved the myth that accountants don't have a sense of humor.

After 28 years, Henderson retired from Prospera Housing Community Services, headquartered in San Antonio, Texas, where he was serving as the chief operating officer at the end of 2018. His background

was in finance, but after a promotion to the operational side of things, he was able to expand his expertise beyond spreadsheets and numbers, and focus on the people he worked with and the residents they served.

He has an extensive working knowledge of HUD and IRS rules and regulations governing affordable housing.

Through membership in industry related organizations, he stayed abreast of pending developments that affect the affordable housing portfolio.

He also gave back to the industry by serving on several committees and on the boards of directors for both SWAHMA and NAHMA, including serving as NAHMA's treasurer for a number of years.

Besides being passionate about the affordable housing industry, Henderson is an avid player of pickle ball—a sport that combines many elements of tennis, badminton and ping-pong played with a paddle and plastic ball with holes in it on a badminton-sized court with a slightly modified tennis net.

An unusual sport for an unusual guy.

## NAHMA PRESIDENT'S AWARD

*This elite award is given each year to an individual or organization selected by NAHMA's president.*



**Michael Johnson** believes there is a mission to the affordable housing industry and people choose the field to make a difference. Those who have made affordable housing a career see its importance.

"In the end, it's about people. It's all about dealing with people. There is a lot of interac-

*continued on page 18*

tion with people, which can be frustrating or can be exciting,” Johnson once said.

His passion for the industry’s mission has been rewarded during his nearly 40 years at Alco Management Inc., headquartered in Memphis, Tenn., where he started as an accounting manager and today is executive vice president and chief administrative officer. In addition to promotions within Alco including to controller, chief financial officer and chief operating officer, Johnson has also received awards from local HUD offices and in 2016 was named CFO of the Year by the *Memphis Business Journal*. He has previously served as president of SAHMA and is NAHMA’s immediate past president. He is also a board member of the National Leased Housing Association.

At Alco, it is Johnson’s responsibility to make sure everyone is current on the regulations. He is responsible for regulatory and human resources compliance, as well as training, strategic planning and corporate accounting.

Johnson, and his wife, Sally, have a shared passion for travel. Their goal is to visit all the continents. So far, Europe has been a favorite, especially Italy and France.

#### NAHMA INDUSTRY PARTNER AWARD

*Given to a government agency, nonprofit, business or other partner that has made a significant contribution to the cause of affordable housing in the previous year.*



This year’s award is presented to **Dean Santa**, division director, Multifamily Asset Management for HUD in the New York region.

Santa has been instrumental in furthering the cause of excellence in affordable housing and maintaining its high standards in the industry throughout his career.

He has been a member of the New Jersey Housing and Mortgage Finance Agency Task Force and has worked to bridge the gap between the agency, HUD management and owners. He has been a strong supporter of JAHMA and PennDel AHMA throughout the years and has made himself and his team available to speak at their annual conferences. Santa has been a resource to the AHMA’s staff and contact point when questions arise. His input has been invaluable in getting everyone current on HUD’s position on new procedures and has encouraged owners to become active in the AHMA’s and NAHMA.

He was promoted to a new, challenging position at HUD when the agency reorganized its hub offices, and he has made the transition to the new HUD a positive experience for industry partners.

Santa has also been instrumental in bringing together owners and managers in the New York area to organize a revitalized New York state AHMA.

#### NAHMA INDUSTRY ACHIEVEMENT AWARD

*Given to a NAHMA member who has exhibited significant or noteworthy leadership in recent activities. There were two pairs of honorees this year.*



The first duo is **David Joyner**, vice president of asset management for Trinity Development & Management, and **Amy Albery** (not pictured), senior vice president of Wallick Communities, who were honored for their commitment of time and outstanding leadership as the chair and vice chair of the NAHMA Grassroots Advocacy Task Force. Under their leadership, the task force has been able to spearhead a new high level of effective engagement by NAHMA members in grassroots advocacy.



The second duo is **Peter Lewis**, executive vice president of The Schochet Companies and **Lisa Tunick** of Reno & Cavanaugh PLLC, who served as chair and co-chair of the Membership and Marketing Committee for NAHMA and provided leadership as the co-chairs of the NAHMA Next Generation of Emerging Leaders Task Force,

which has helped launch exciting new membership initiatives designed to grow the association’s membership base and connection with its next generation of industry leaders.

#### AHMA OF THE YEAR AWARD

*This award is presented to AHMA’s using criteria such as size, number of members, success in membership recruitment, membership retention, education and training course attendance, financial stability and other factors. There were three winners this year.*



##### Large: SAHMA

SAHMA was able to recruit 50 new members out of a pool of 66 leads for 2019, all while the association maintained an 89% retention rate. SAHMA,

which covers eight southeastern states and the Caribbean, held 63 educational events drawing more than 900 students. Additionally, SAHMA held eight state level meetings throughout the spring and a leadership conference that attracted more than 3,700 participants. The association has continued to grow its webinar opportunities by offering, on average, four webinars per month.



#### Medium: AHMA-PSW

AHMA-PSW—which has members in Arizona, Nevada, and Southern California—over the last three years has experienced steady growth

while implementing new ideas, initiatives and programs. Among the accomplishments during this time period are a rebranding and launch of a new website, initiating the first membership drive, successfully introducing an advocacy and public awareness campaign, and developing a strategic partnership to have dedicated concierge service to access a rebate program in California, just to name a few.

#### Small: AHMA of Washington

AHMA of Washington, serving Washington state, enjoys a 94% membership retention rate and was able to recruit 15 new members this past year. The association also saw the attendance and number of training sessions jump from some 300 attendees at 15 sessions in 2018 to more than 600 attendees at 20 sessions in 2019. Over the past three years, the AHMA's financial position has continued to strengthen. This has allowed the board to evolve from a mindset of financial insecurity to one of purposeful spending to implement its strategic goals.

### AHMA COMMUNITIES OF QUALITY AWARDS

*This award honors AHMAs with superior numbers of Communities of Quality (COQ) properties and active COQ recruitment and recognition programs.*



#### SAHMA

SAHMA has 593 COQ National Recognition Program participants, with nine new communities since the previous year. In addition, 10 SAHMA

member companies have received the Communities of Quality Corporate Partner Designation.

SAHMA continues to market the program through social media posts, marketing, and at its state meetings and leadership conference. SAHMA recognizes the properties that participate at each state meeting by devoting a page in the on-site agenda to the COQ program. It also provides specially designed ribbons for participants to wear at meetings and awards prizes.

### AHMA INNOVATION AWARD

*Given in recognition, by AHMA size, of a new program, service or activity that an AHMA began sometime in late 2018 or in 2019. There were two winners this year.*



#### The first co-winner is JAHMA.

JAHMA has formed three committees over the past year to facilitate more member involvement and create an opportunity for active members to gain a seat on the JAHMA Board of Directors. The

Innovation and Technology Committee was formed to progress the association's efforts in member engagement through social media, newsletters and other digital media. The Training Committee is working toward offering an increased number of trainings per year with a focus on expanding training for maintenance. The Membership Committee is tasked with increasing membership.

These committees bridge the gap between the JAHMA Executive Committee and its members. The committees allow members to bring their ideas forward and advance the mission of JAHMA.



#### The second co-winner is PAHMA.

PAHMA kicked off its 2018-2019 Advocacy Drive and the Affordable Housing Career Initiative to unify its membership and teach them to become a voice for housing. Through the advocacy initiative members pledged to S.O.A.R.R.: Speak up about the need for affordable housing; Offer to host

a site visit; Attend a town hall meeting; Raise awareness of the housing industry; and Recognize their site on social media. PAHMA also began a career initiative to address the concerns of staff turnover and the struggle to attract qualified personnel in the industry, as well as to bring housing career opportunities to the forefront in schools and within the membership.

### NAHMA COMMUNITIES OF QUALITY AWARDS

*Given annually to a NAHMA member who has the most newly listed properties in the NAHMA COQ National Recognition Program—based on data maintained by NAHMA staff.*



The award for the most new COQ communities in the past year goes to **TELACU Residential Management Inc.**, headquartered in Los Angeles, Calif. **NN**



# NAHMA Members Gather in DC

NAHMA'S BIENNIAL TOP ISSUES IN AFFORDABLE HOUSING Winter Conference in March drew more than 150 members who attended educational panels specifically geared toward the affordable housing industry and led by the people who are experts in their fields. Additional activities during the three-day event included the Industry and AHMA Awards (see page 17), and Communities of Quality Awards luncheon. The event concluded with prearranged Capitol Hill meetings with congressional representatives and their staff. The association's next event is the Biennial Top Issues in Affordable Housing Fall Conference, Oct. 25-29, in Washington, D.C. For more photos, visit the association's Facebook page; search NAHMA. **NN**

PHOTOS BY LARRY FALKOW



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## Data and Research that Support Affordable Housing

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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.



# Best Practices for Marrying Mission With Social and Financial Goals

**N**AHMA, in conjunction with the Consortium for Housing and Asset Management (CHAM), commissioned a study, *Mission-Driven: Seven Things Best-in-Class Affordable Housing Providers Do to Balance Their Financial and Social Goals*, the results of which were presented at NAHMA's Biannual Top Issues in Affordable Housing conference in October 2019.

The report, which can be found on the NAHMA Supported Research webpage under the Grassroots Advocacy tab on NAHMA's website, can be downloaded for free. It was authored by Dustin C. Read, Ph.D., J.D., an associate professor of property management and real estate at Virginia Tech

where he holds the William and Mary Alice Park Junior Faculty Fellowship. The study investigates the steps best-in-class affordable housing providers take to remain mission-driven in the face of significant financial constraints.

Based on 38 interviews of industry leaders from five for-profit and five non-profit affordable housing organizations, ranging in size from approximately 2,000 affordable housing units under management to over 50,000, the study makes the following recommendations:

■ **Leverage Intra-Organizational Tension:** Tensions frequently surface among affordable housing developers, asset managers, property managers and resident service coordinators. Ensuring those tensions are productive rather than destructive is what separates strong companies from weak ones. It can only be accomplished when senior leadership teams take steps to build trust, facilitate open discourse and provide those with divergent perspectives a seat at the

table when mission-critical decisions are made.

■ **Narrow the Scope to Broaden the Social Impact:** The competitive environments affordable housing providers operate in require them to be recognized as experts in their field and have a brand identity that instills confidence among a variety of stakeholders from policy-makers to community partners to private investors. As a result, many companies narrow the scope of their work to ensure they can advance their missions. This involves being selective about where they invest, the types of

able housing providers accomplish this by recruiting in nontraditional places, implementing robust training programs and recognizing employee contributions.

■ **Integrate Affordable Housing into the Fabric of Neighborhoods:** Affordable housing providers now devote significant attention to the symbiotic relationships that exist between their properties and the built environments that surround them. Long-standing efforts to make affordable housing resilient to blighting influences are being supplanted by efforts to integrate affordable housing into the fabric of neigh-

**"The affordable housing industry is extremely competitive and companies have to be strategic about how they use their limited resources to achieve their social goals," Dustin Read said.**

projects they take on and the sources of funding they rely upon.

■ **Seek Out New Sources of Cash Flow:** To bolster their financial position and expand their reach, a growing number of affordable housing providers explore ways to monetize their core competencies. Some provide fee management services and third-party resident service coordination, while others offer training programs, grant writing assistance and a host of other services to peer organizations. The trend is promising because it has the potential to encourage the dissemination of knowledge and the development of industry best practices.

■ **Use the Mission to Attract and Retain Talent:** The challenges of the affordable housing industry make it very difficult for companies to attract and retain talent. Thus, hiring individuals who are committed to the mission and putting resources in place to help them be successful is essential. Afford-

able housing providers accomplish this by making space available for community use, advocating on behalf of neighborhoods and adopting principles of community development.

■ **Measure Resident Outcomes and Quantify the Impact on Financial Performance:** How affordable housing providers measure success is changing. Developers, asset managers, property managers and resident service coordinators all feel increasing pressure to quantify the ways in which they improve the lives of the residents they serve and how those improvements affect financial performance. Companies who do this reap rewards, but only after having difficult conversations with internal and external constituencies about what is working and what is not.

■ **Recognize Resource Scarcity, Demonstrate Intentionality and Emphasize Transparency:** Industry leaders recognize that balancing the "mission" and the "margin" in the affordable housing

# Proposed Rule on CRA Modernization

space is an ongoing process and one that requires trade-offs. Tough choices must be made in a transparent and intentional manner, while recognizing that financial solvency is a prerequisite to achieve any other goals an affordable housing provider may have. Social objectives must therefore always be discussed within the context of the business case that supports them.

“The affordable housing industry is extremely competitive and companies have to be strategic about how they use their limited resources to achieve their social goals,” Read said. “The best practices presented in this report offer insight into how industry leaders make such decisions in the hopes of increasing the supply of safe, decent and affordable housing in communities across the United States.”

“NAHMA is excited to be a part of this study,” Kris Cook, CAE, NAHMA executive director, said. “It proves once again, that our members are leaders in the affordable housing field. Even in the midst of these challenging financial times, affordable housing managers, owners and developers are doing an outstanding job in creating safe, quality homes for the nation’s less fortunate.”

At his presentation during the October meeting, Read said that the various themes developed over the course of the interviews.

“All the companies didn’t universally agree or were doing the same things,” Read said. “The perceived roles between development, asset management, property management and resident services are different and there are real obstacles that can stand in the way to achieving the social mission.”

Read said the interviews yielded enough information that he is already working on future research papers. **NN**

**T**wo key federal agencies issued a Joint Notice of Proposed Rulemaking on Community Reinvestment Act (CRA) modernization. The Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) proposed significant changes to the CRA to clarify community investment, lending and services requirements for banking institutions.

The CRA has been a major driver of investment in affordable housing, and NAHMA is monitoring the proposed changes closely.

According to an OCC fact sheet about the proposed changes, the proposal would amend CRA regulations to:

- Clarify what activities count for CRA credit
- Update where bank activity counts
- Evaluate CRA performance differently
- Improve transparency and timeliness of CRA reporting

More specifically, the proposed rule changes would expand the types of activities that count toward CRA credit, encourage more long-term and targeted investments and compare bank results by a new standard, according to the fact sheet.

The affordable housing industry has concerns over the proposal. Additionally, the Federal Reserve is not supporting the proposed rule.

Specifically, the affordable housing industry has expressed concerns about these components of the proposal:

- That broadening the eligible activities for CRA credit will discourage invest-

ments in the Housing Credit;

- That changes to reporting requirements make actual, meaningful improvements to data transparency; and
- That the new method for determining a minimum threshold for community development investment/lending does not negatively affect housing investments.

The Affordable Housing Tax Credit Coalition (AHTCC), in a response to the notice said, “Our top priority is that any changes to CRA allow us to continue producing at least as much affordable housing as we do today.”

The organization encouraged “the OCC to retain a separate investment test to ensure that financial institutions continue to have an incentive to make investments in impactful products like the Housing Credit, to expand CRA assessment areas beyond the current outdated physical footprints, to ensure that any expansion of CRA-eligible activities does not discourage investment in the Housing Credit, and to allow for more timely and transparent examinations. The AHTCC has also participated in several stakeholder events with the OCC during which we reinforced the importance of these recommendations for sustaining affordable housing investment, and will continue to engage throughout this process.”

The AHTCC also noted that the Federal Reserve, which is the third agency that oversees CRA, did not join the OCC and FDIC in this proposal, “a notable departure that suggests significant differences in its approach.”

In September, the AHTCC and 27 community development stakeholders signed a letter urging regulators to act cooperatively and thoughtfully as they look to modernize CRA. The Federal Reserve is expected to announce its own steps towards CRA modernization. **NN**



To read the rulemaking notice, visit <https://www.fdic.gov/news/board/2019/2019-12-12-notice-dis-a-fr.pdf>.

A fact sheet can be found by visiting, <https://www.occ.gov/topics/consumers-and-communities/cra/cra-notice-of-proposed-rule-fact-sheet.pdf>.

# Young LIHTC Residents Benefit Educationally and Economically

**A** study, *Does Growing Up in Tax-subsidized Housing Lead to Higher Earnings and Educational Attainment?* by Elena Derby, Georgetown University and Joint Committee on Taxation, investigates the effects of the Low-Income Housing Tax Credit (LIHTC) on residents of buildings qualifying for the credit. Specifically, according to the study's abstract, it analyzes whether individuals who grow up in LIHTC housing are more likely to enroll in postsecondary education programs and have higher earnings as adults. Using administrative tax records, Derby found that "each additional year spent in LIHTC housing as a child is associated with an average 3.9% increase in the likelihood of attending a higher education program for four years or more, and a 5.2% increase in future earnings."

Derby also compared individuals who live in LIHTC housing located in neighborhoods with different characteristics, and among families that have varying income levels and varying levels of housing security prior to moving into a LIHTC building.

Based on the analysis, the study concluded the reason for the positive LIHTC effect is likely due to the fact that the housing subsidy provides families with a more stable living situation and with more disposable income.

The LIHTC is the largest federal

subsidy for the construction of low-income housing in the United States. Since its establishment through the Tax Reform Act of 1986, the LIHTC has helped finance the construction and renovation of over three million units, and currently costs over \$9 billion per year in forgone tax revenue, according to the Department of Housing and Urban Development (HUD).

"Yet despite the size and importance of the LIHTC we still know relatively little about the people who reside in LIHTC buildings; nor do

**Based on the analysis, the study concluded the reason for the positive LIHTC effect is likely due to the fact that the housing subsidy provides families with a more stable living situation and with more disposable income.**

we know whether access to subsidized housing funded by the LIHTC improves people's lives in measurable ways. The main reason for this is the lack of data available on LIHTC residents and their outcomes. The tax credits are issued directly to developers, and these developers are not required to track or report information on the tenants residing in their buildings," according to the study.

The study used administrative tax records "to estimate whether individuals who grow up in LIHTC housing have higher wages as adults than they would otherwise and whether they are more likely to enroll in higher education programs."

Using the tax records, Derby created a database of families with children under the age of 18 who lived in LIHTC housing between 1999 and

2012, identifying families using the publicly available addresses of LIHTC buildings, matched with parents' addresses listed on their information returns, such as W-2 and 1099 forms, and tax returns. She also looked at the number of years spent in subsidized housing and if the child's age range while living there made a difference.

Derby found that spending a longer amount of time growing up in LIHTC housing has a positive and statistically significant effect on both earnings and education. According to the study, for every additional year

spent in LIHTC housing as a child, individuals are 3.9% more likely to enroll in a higher education program for four or more years, and are 3.7% more likely to enroll in two or more years of higher education. The study further concluded, individuals earn approximately 5.2% more as adults for every additional year spent in LIHTC housing.

"The cumulative effect is large. For example, I find that individuals who stay in LIHTC housing for seven years are 28.0% more likely to attend a college, university or trade school for four or more years than those who live in LIHTC housing for just one year. Those who stay for seven years also earn 24.7% more on average in income than their counterparts who stay for one year," according to the study. **NN**



To read the study, visit [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3491787](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3491787).



# Memberships: Buy Some, Get Some

We want to thank you for your participation in NAHMA by offering additional memberships for FREE. With the purchase of additional executive-level memberships at existing discount rates, you'll receive at least one or more FREE Associate memberships to get more of your staff participating in NAHMA.

BUY EXECUTIVE-LEVEL MEMBERSHIPS		=	GET FREE ASSOCIATE MEMBERSHIPS
OVER 20,000 UNITS	5	+	4
6,000–20,000 UNITS	4	+	3
UNDER 6,000 UNITS	2	+	1

**JOIN US IN 2020!** Help us be an even stronger voice for quality affordable housing.



To take advantage of this offer, or to see if you already qualify, call Brenda Moser, 703-683-8630, ext. 114.

**NAHMA**

# NAHMA Announces New Membership Initiative

**A**fter several months of work by the Next Generation of Emerging Leaders Task Force, created by NAHMA President Timothy Zaleski in 2019, and approval by its board of directors, NAHMA is rolling out a new membership initiative called Buy Some, Get Some. As part of its mandate, the task force conducted systematic and thorough research and deliberation focused on NAHMA's strategic membership position as it relates to retention, recruitment and succession planning.

To encourage owners/agents to get more of their staff involved in direct participation in NAHMA, the Buy Some, Get Some plan gives companies the opportunity to potentially receive free associate memberships based on the number of current executive members and units that they have.

"It is important to get the next generation of company leaders involved in NAHMA because many voices and different outlooks are important to identifying emerging issues and developing creative solutions," said task force co-chair Lisa Tunick, firm member, Reno & Cavanaugh PLLC.

Under the plan, companies with more than 20,000 units that have and/or purchase five executive-level memberships at the existing multiple executive membership discount rates receive four free associate membership. Companies with 6,000-20,000 units and four execu-

tive memberships receive three free associate memberships, while companies with less than 6,000 units and two executive memberships receive one free associate membership.

The intent of the free associate memberships is to encourage companies to consider enrolling the next generation of leaders in their company. The association believes the up-and-comers would benefit greatly from a NAHMA membership in the early stages of their career.

"With the many changes to affordable and subsidized housing it

sis updates, email blasts for breaking Department of Housing and Urban Development (HUD), Rural Development and Department of the Treasury regulatory updates, and bimonthly issues of *NAHMA News* highlighting the issues facing the industry.

Other benefits for associate members include access to the Members Only content on the NAHMA website and discounted registration to future meetings.

To add executive-level members and take advantage of the free associate memberships, contact Brenda

**To encourage owners/agents to get more of their staff involved in direct participation in NAHMA, the Buy Some, Get Some plan gives companies the opportunity to potentially receive free associate memberships based on the number of current executive members and units that they have.**

is important for all company leaders to be involved and up to date on information. It is never too soon to build a strong network of peers to support you and your career," said task force member Eileen Wirth, president and CEO of The Octavia Hill Association Inc.

With an associate membership, these future leaders would have access to a range of mentors in NAHMA's executive membership, who have vast industry knowledge and diverse real-world experience.

Associate members also receive the latest news concerning the affordable housing industry thanks to timely legislative NAHMAAnaly-

Moser, director of membership and meetings, by calling 703-683-8630, ext. 114, or emailing [brenda.moser@nahma.org](mailto:brenda.moser@nahma.org).

"In my opinion, the need for leadership development has never been more urgent. In order to successfully meet the challenges of the affordable housing industry today, we need to move beyond traditional approaches, increasing engagement with the next generation and continually sharing resources and information with our leaders of tomorrow. Simply put, we need to embrace leadership skills and organizational capabilities that are far different from those

that have helped us succeed in the past. No longer, do we need industry-level education that is simply too episodic, exclusive and expensive,” said task force member Melissa Fish-Crane, principal and chief operating officer of Peabody Properties Inc. “Fortunately for us, NAHMA provides our next generation of leaders an opportunity to take their education into their own hands, understand the positive impact of advocacy and the necessity of playing a role in the development of legislative and regulatory policy that promotes the creation and preservation of decent and safe affordable housing.”

Other membership initiatives to be rolled out later this year based on the work of the task force include a second-tier associate membership for companies with less than 1,000 units at a discounted rate, as well as meeting registration discounts for the newly joined associate members under the Buy Some, Get Some plan or the newly created second-tier associate membership.

“NAHMA meetings provide great opportunities to interact with and discuss substantive policy matters with officials from HUD, Rural Development, the IRS and my industry colleagues,” Tunick said.

NAHMA would like to thank the following task force members for their hard work: co-chairs Peter Lewis and Lisa Tunick, along with Tricia Braniff, Nancy Evans, Melissa Fish-Crane, Dave Joyner, Nick Keiser, Gianna Richards, Dan Schachter and Eileen Wirth. **NN**

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

## Scholarship Applications Due May 15

**THE NAHMA EDUCATIONAL FOUNDATION 2020 SCHOLARSHIP APPLICATION, which was released in mid-January, will be accepted until 10 p.m. Eastern time on Friday, May 15. The application, that must be filed online, can be accessed at [nahma.communityforce.com](http://nahma.communityforce.com). Only completed applications will be considered. Residents must be matriculated students at a community college, college, university or trade/technical school—high school seniors may apply and then verify their acceptance at one of the aforementioned type institutions—and be a resident in good standing at an AHMA or NAHMA member apartment community.**

**There are no changes to the application format this year and the requirements for a completed application remain unchanged. Those required components include a completed application form, an essay, two references, a Certification of Residency In Good Standing form and a current official grade transcript. All necessary forms are within the software, hence, no hard copies of forms are needed. The grade transcript is the only required component that is submitted in hard copy via U.S. mail; the mailing address is included in the application informa-**

The application window will be open for a few more weeks and there is still time for residents to submit a completed application.

**tion section. The foundation has noted that historically the most common missing component in incomplete applications is the grade transcript. As a result, this year applicant's will be receiving reminder notices from the application system stressing the importance of requesting a grade transcript be forwarded to the foundation without delay. These steps are being taken to increase the percentage of completed applications.**

**“The foundation is hopeful that in 2020, we will be able to assist more resident scholars than we have in any other year. The higher completed application percentage will help to insure that we are able to continue distributing \$2,500 scholarships to truly worthy residents. We want to encourage management company personnel to promote this outstanding resident benefit program at their apartment communities,” said Alice Fletcher, NAHMA Educational Foundation chairperson at the March NAHMA meeting.**

**Anyone with questions about the scholarship program can contact Dr. Bruce W. Johnson, NAHMA scholarship program administrator, at 215-262-4230 or at [bjohnson@tmo.com](mailto:bjohnson@tmo.com). The application window will be open for a few more weeks and there is still time for residents to submit a completed application. Please be sure to announce the program to your residents today. Again, the deadline for completed applications is May 15!**

# REGULATORY WRAP-UP

TO READ THE NOTICES below in their entirety, visit the issuing agency's webpage under the Agencies tab at [nahma.org](https://www.nahma.org). For all updates related to the COVID-19 coronavirus, visit the Coronavirus Information and Resources webpage at <https://www.nahma.org/coronavirus-information-and-resources/>.

## HUD NEWS

**IN MARCH, THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) ISSUED THE NOTICE, REVISION OF THE SECTION 223(F) Policy Requiring Three Years of Post-Construction Sustained Occupancy.** This new guidance allows for newly constructed or substantially rehabilitated projects to refinance under Section 223(f) without a three-year waiting period, revising HUD's policy that applications for refinancing or acquisition of existing properties under Section 223(f) of the National Housing Act may not be accepted unless and until three years have passed since completion of construction or substantial rehabilitation of the property. The notice supersedes all previous guidance concerning the time elapsed between construction completion and the date of an application for Section 223(f) mortgage insurance, including the 2016 MAP Guide. Applications for refinancing of newly built or substantially rehabilitated properties will be accepted as soon as properties achieve the applicable programmatic Debt Service Coverage Ratio for not less than one full month and waivers are no longer needed.

**IN LATE FEBRUARY, OFFICE OF PUBLIC AND INDIAN HOUSING (PIH) published guidance on how to facilitate the voluntary use of shared waiting lists among public housing agencies (PHAs) and owners of multifamily properties that**

receive assistance from HUD. The notice was issued to ensure HUD complies with Section 209(e) of the Economic Growth, Regulatory Relief and Consumer Protection Act of 2018. The notice also describes and responds to public comments received in response to the *Federal Register* notice titled, Section 209 of the Economic Growth, Regulatory Relief, and Consumer Protection Act: Initial Guidance (84 FR 4097). Because of differences in the way that PHAs and owners of HUD-assisted multifamily properties operate, this notice focuses on shared waiting list software and common application for PHAs.

**HUD HAS ISSUED GUIDELINES AND REQUIREMENTS FOR PROJECT-BASED VOUCHER (PBV) SUBSIDY LAYERING REVIEWS (SLRS).** This includes new PBV Housing Assistance Payments contract terms provisions, as amended by the Housing Opportunity Through Modernization Act of 2016 and SLR requirements for mixed-finance projects that may or may not include PBV assistance.

**HUD MULTIFAMILY RELEASED A MEMO IN MID-MARCH** to owners providing their new procedures on budget-based rent adjustments which increase replacement reserve deposits for properties assisted under Section 202 Project Rental Assistance Contract (PRAC).

**THE NOTICE, SMALL PHAS PHYSICAL INSPECTIONS AND ENVIRONMENTAL REVIEWS, WAS ISSUED IN LATE FEBRUARY.** The notice explains how HUD designates small PHAs and implements Section 209 provisions that reduce regulatory burden on small PHAs by reducing the number of inspections required for units with Section 8(o) voucher assistance, and providing an exemption from environmental review requirements for development and modernization projects that have a total cost of not more than \$100,000. The notice also identifies the small PHAs that are eligible for this Section 209 regulatory relief.

**HUD RELEASED THE NEW MEDIAN GROSS RENTS, WHICH BECAME EFFECTIVE FEB. 11.** Median gross rents are used to determine when HUD will procure a third-party rent comparability study (RCS) in conjunction with Section 8 Project-based Rental Assistance rent setting. Section 9-14 of the Section 8 Renewal Policy Guide provides instructions for comparing the median rents as derived by an owner's appraiser in a RCS with Census Bureau estimates of the median rents in the project's ZIP code. When the median rent in the owner's study exceeds 140% of the median gross rent by ZIP code, then HUD must commission a third-party RCS for comparison purposes. **NN**



## Shining a Light On NCH

JAMES VERTOVEC HAD BEEN working with AHMA-NCH and Debbie Hawkins since 2013 through his event planning business. So when Hawkins stepped down as executive director it was an easy transition for Vertovec to take over in January.

"Actually, there hasn't been much of a transition—only a different volume of emails," he said jokingly.

He is no longer involved in the day-to-day planning of the association's events, but instead oversees a staff that includes one full-time and four part-time employees, who all work virtually, to serve a membership that represents more than 80,000 properties throughout Northern California and Hawaii.

"My background is not in affordable housing," Vertovec said. "But my job is the day-to-day managing of the AHMA. Our board just met for strategic planning, so I'm working on the implementation of what needs to be done to fulfill the board's plans."

Part of the managing responsibility includes overseeing the more than 50 educational sessions and an annual conference the AHMA holds each year. He said the AHMA spends eight months planning the conference alone. He also wants to raise the brand awareness of the association, especially in Hawaii since the AHMA is located in California.

"It's a five-hour flight to Hawaii on a good day from L.A. Getting active training there is a challenge," Vertovec said. "We're working on ways to increase training for our Hawaiian members that doesn't create a big expense on our part or theirs."

Closer to home, Vertovec is also working with AHMA-PSW, which serves Southern California along with Arizona and Nevada, on ways the two associations can partner together to work on state- and federal-level issues.

"My goal is to make sure everyone knows we are the content experts as far as affordable housing legislation at the state level," Vertovec said.

Besides having his own event planning business, Vertovec honed his management skills working at Association Management Specialists, American Library Association and Walt Disney World, where he was the entertainment manager.

"Meeting and event planning came out of my background in theater," he said.

Vertovec earned a Bachelor of Fine Arts from Truman State University in Missouri and a Master in Fine Arts in theatrical lighting/management from Western Illinois University. He also holds a Certified Meeting Professional certification and takes part in the American Society of Association Executives.

In addition to running the AHMA, Vertovec and his wife, Marin, have been busy working on projects in their first house located in Temecula, and exploring the local wineries.

"Temecula is the Napa Valley of Southern California," he said. "We have 35 wineries in a five-mile radius."

The pair have also recently taken



up gem hunting where they have found quartz, crystals and tourmaline. He said the mountain region is teeming with gems. So far, they have been collecting their spoils with plans to turn the gems into jewelry and save the rocks for landscaping.

"We like trying new things, so we just went exploring," Vertovec said. "We found out we both enjoy doing it together." **NN**

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

### Welcome New Members

**NAHMA welcomes the following new members as of March 18, 2020.**

#### EXECUTIVE

Krista Mason, National Church Residences, Columbus, Ohio

#### ASSOCIATE

Angela Cruz, Schochet Companies, Braintree, Mass.

Martha S. Graves, National Church Residences, Columbus, Ohio

#### AFFILIATE

Caroline Caselli, Haven Connect Inc., Denver, Colo.

Jordan King, Entrata, Plano, Texas

## MAY

### 6 HUD Basic Occupancy Part 1 of 2

Webinar  
MAHMA  
614-481-6940  
<http://mahma.com>

### 7 Professional Etiquette in the Workplace

Los Angeles, CA  
AHMA-PSW  
866-698-2462  
[www.ahma-psw.org](http://www.ahma-psw.org)

### MOR Top 5 Findings Series: Application Process

Webinar  
SAHMA  
800-745-4088  
[www.sahma.org](http://www.sahma.org)

### Mental Health 101: Basic Overview of Mental Health Conditions

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

### North Dakota Spring Workshop

Fargo, ND  
Rocky AHMA  
303-840-9803  
[www.rockyahma.com](http://www.rockyahma.com)

### 14 Energy & Sustainability Series: Importance of Energy Efficiency

Webinar  
SAHMA  
800-745-4088  
[www.sahma.org](http://www.sahma.org)

### 14-15 Wyoming Spring Workshop

Casper, WY  
Rocky AHMA  
303-840-9803  
[www.rockyahma.com](http://www.rockyahma.com)

19

### North Carolina Conference Add On: Fair Housing Compliance Certification and North Carolina Conference Add On: REAC Training and What's Next with NSPIRE

Greensboro, NC  
SAHMA  
800-745-4088  
[www.sahma.org](http://www.sahma.org)

19-20

### Rural Development Conference

Colorado Springs, CO  
Rocky AHMA  
303-840-9803  
[www.rockyahma.com](http://www.rockyahma.com)

20

### Understanding and Planning Mental Health Crisis

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

### 2020 SAHMA Affordable Housing Conference: North Carolina

Greensboro, NC  
SAHMA  
800-745-4088  
[www.sahma.org](http://www.sahma.org)

21

### Oregon's Annual Affordable Housing Conference

Bend, OR  
Oregon AHMA  
503-357-7140  
[www.oregonaffordablehousingmanagement.com](http://www.oregonaffordablehousingmanagement.com)

27

### HUD Basic Occupancy Part 2 of 2

Webinar  
MAHMA  
614-481-6940  
<http://mahma.com>

28

### New Guidance on Service and Emotional Support Animals

Webinar  
SAHMA  
800-745-4088  
[www.sahma.org](http://www.sahma.org)

## JUNE

3

### Intermediate HUD Occupancy

Webinar  
MAHMA  
614-481-6940  
<http://mahma.com>

8-10

### CPO Certification Class

TBD  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

9

### Intermediate LIHTC Compliance

Wytheville, VA  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichahma.org>

9-10

### CPO Training

Norwood, MA  
NEAHMA  
781-380-4344  
<https://www.neahma.org>

10

### Terminations in Subsidized Housing

Webinar  
Rocky AHMA  
303-840-9803  
[www.rockyahma.com](http://www.rockyahma.com)

10

### Creating Communities of Caring

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

10-11

### West Virginia Conference

Charleston, WV  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichahma.org>

18

### Compliance Overview for the Management of LIHTC Properties

Linthicum, MD  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichahma.org>

22-24

### SAHMA Affordable Housing Conference

Jacksonville, FL  
SAHMA  
800-745-4088  
[www.sahma.org](http://www.sahma.org)

23

### Income & Assets Verification & Calculation

Glen Allen, VA  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichahma.org>

23-25

### CPO Training

Seattle, WA  
AHMA of Washington  
360-561-3480  
[www.ahma-wa.org](http://www.ahma-wa.org)

24

### Bringing LGBT Violence "Out of the Closet"

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

## JULY

7-8

### Tax Credit Compliance Course with Exam Options

Glen Allen, VA  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichahma.org>

8

### Conflict Resolution: Dealing with Difficult People

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

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/>.

### 13-15

#### **Housing Management Conference for Affordable Housing**

Louisville, KY  
SAHMA  
800-745-4088  
[www.sahma.org](http://www.sahma.org)

### 15

#### **Basic LIHTC Compliance**

Glen Allen, VA  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichma.org>

### 15-17

#### **Conquering HOME Multifamily Compliance**

Salem, OR  
Oregon AHMA  
503-357-7140  
[www.oregonaffordablehousingmanagement.com](http://www.oregonaffordablehousingmanagement.com)

### 21-23

#### **SAHMA Affordable Housing Conference**

Mobile, AL  
SAHMA  
800-745-4088  
[www.sahma.org](http://www.sahma.org)

### 22

#### **It's About Ethics: Creating and Maintaining Personal/Professional Boundaries**

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

### 22-23

#### **LIHTC/SHCM**

Indianapolis, IN  
MAHMA  
614-481-6940  
<http://mahma.com>

## AUGUST

### 11

#### **RAD**

Webinar  
MAHMA  
614-481-6940  
<http://mahma.com>

### 11-13

#### **SAHMA Affordable Housing Conference**

Greensboro, NC  
SAHMA  
800-745-4088  
[www.sahma.org](http://www.sahma.org)

### 12

#### **Compassion Fatigue: Work Life Balance to Avoid Burnout**

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

### 26

#### **Intermediate LIHTC Compliance**

Glen Allen, VA  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichma.org>

#### **Aging Gracefully: Overview of Aging Process**

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

### 26-28

#### **Conquering LIHTC Compliance**

Salem, OR  
Oregon AHMA  
503-357-7140  
[www.oregonaffordablehousingmanagement.com](http://www.oregonaffordablehousingmanagement.com)

#### **Tax Credit Class with SHCM Exam**

Helena, MT  
Rocky AHMA  
303-840-9803  
[www.rockyahma.com](http://www.rockyahma.com)

## SEPTEMBER

### 9

#### **LIHTC/SHCM**

Detroit, MI  
MAHMA  
614-481-6940  
<http://mahma.com>

### 9

#### **Grant Writing 101: Show Me the Money**

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

### 10

#### **Income & Assets Verification Compliance**

Glen Allen, VA  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichma.org>

### 14-15

#### **AHMA-NCH Annual Conference**

Oakland, CA  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

### 16

#### **On-site Management & Recommended Policies for LIHTC Properties**

Linthicum, MD  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichma.org>

### 23

#### **Senior Bullying Seniors**

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

#### **1/2 Day File Management & Documentation for Affordable Housing**

Glen Allen, VA  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichma.org>

#### **1/2 Day Fair Housing Workshop**

Glen Allen, VA  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichma.org>

### 23-24

#### **LIHTC/SHCM**

Cincinnati, OH  
MAHMA  
614-481-6940  
<http://mahma.com>

## OCTOBER

### 7

#### **Embracing Cultural Diversity in Senior Housing**

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

#### **Before Help Arrives**

Upper Marlboro, MD  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichma.org>

### 17-19

#### **Mid-Atlantic Fall Conference**

Richmond, VA  
Mid-Atlantic AHMA  
804-564-7898  
<https://mid-atlantichma.org>

### 20-22

#### **SHCM Training**

AHMA of Washington  
360-561-3480  
[www.ahma-wa.org](http://www.ahma-wa.org)

### 21

#### **Intergenerational Communication and Programming**

Webinar  
AHMA-NCH  
833-246-2624  
<https://ahma-nch.org>

### 21-23

#### **Conquering Rural Development Compliance**

Salem, OR  
Oregon AHMA  
503-357-7140  
[www.oregonaffordablehousingmanagement.com](http://www.oregonaffordablehousingmanagement.com)

### 22-23

#### **PAHMA Fall Conference**

PAHMA  
412-445-8357  
[www.pahma.org](http://www.pahma.org)

### 25-27

#### **NAHMA Biannual Top Issues in Affordable Housing Fall Conference**

Washington, DC  
NAHMA  
703-683-8630  
[www.nahma.org/meetings](http://www.nahma.org/meetings)

## thelastword

# Now Is the Time to Come Together While Social Distancing



NAHMA JUST WRAPPED UP A successful March meeting. Thank you to all who travelled to Washington, D.C., amid the early stages of the COVID-19 outbreak in the United States. Just days after the meeting concluded the coronavirus became an unwanted part of our daily lives and social distancing turned into our new normal along with frequent hand washing, teleworking and all of the other Centers for Disease Control (CDC) recommendations for stopping the spread of the virus.

As members of the affordable housing industry, we are knowledgeable in a whole host of things, but none of us are public health experts. The CDC and your local health officials are your best source of information for dealing with the coronavirus. NAHMA has created a webpage devoted to providing the latest information not only from the CDC, but from all of the federal government agencies that oversee affordable housing. The Coronavirus Information and Resources webpage can be

accessed from NAHMA's home page or by going directly to <https://www.nahma.org/coronavirus-information-and-resources/>.

At the March meeting, NAHMA unveiled a new opportunity to shine a spotlight on our members as leaders in the affordable housing industry called NAHMA Pearls of Wisdom. The idea is for members to share their collective knowledge on social media using #NAHMAPearlsofWisdom. While the idea of this campaign started as a way to celebrate NAHMA's 30th anniversary, this is a perfect opportunity for all of us to share our best practices in the face of adversity with our colleagues. What steps are you taking to protect on-site staff? How are you combating residents' feeling of loneliness while social distancing? Did you set up remote learning opportunities for the children while their schools are closed?

As affordable housing professionals, we serve the most vulnerable populations—low-income families, seniors

and residents with disabilities—every day. While we all have emergency plans for things like hurricanes or fires, when it comes to dealing with a pandemic we are all learning on the job. And like the rallying call says, we are all in this together.

NAHMA members, while being business competitors have always been generous with their ideas and support of their colleagues because we all share the same priorities for our residents, clients and staff. Now is the time to support each other and share our Pearls of Wisdom to help us all provide the best services we can while keeping our residents and employees safe.

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.*