

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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CDC Issues Order Temporarily Halting Residential Evictions

On Sept 4, the Centers for Disease Control and Prevention (CDC) issued an order to temporarily halt all residential evictions to prevent the further spread of COVID-19, until Dec. 31, 2020. As a result of the notice, housing industry partners, including NAHMA, mobilized with a coordinated grassroots effort including industry lobbying, a membership letter writing/email campaign and even advertising in *Politico*, a multiplatform journalism company covering U.S. and international politics and policy. As of press time, at least one lawsuit, brought by the New Civil Liberties Alliance, has been filed challenging the legality of the CDC's order.

THE ORDER

The CDC states that a landlord/owner of a residential property, or other person—including corporations, companies, associations, firms, partnerships, societies, and joint-stock companies, as well as individuals—with a legal right to pursue eviction or possessory action, shall not evict any covered person from any residential property in any jurisdiction to which the order applies during the effective period of the order.

Covered individuals include any resident, lessee or resident of a residential property who provides—to their landlord, the owner of the residential property, or other person with a legal right to pursue eviction or a possessory action—a declaration under penalty of perjury indicating that:

1. the individual has used best efforts to obtain all available government assistance for rent or housing;

Congress Funds Government—Temporarily

On Sept. 30, President Donald Trump signed a short-term funding bill into law, averting a government shutdown. The bill extends current funding levels and keeps the federal government open through Dec. 11. Congress will resume funding negotiations after the presidential election. Both House and Senate leaders have said they want to pass a bipartisan appropriations package before the December deadline.

continued on page 4

What would you do with your time back?

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Celebrating the Industry

FALL IS A GOOD TIME TO TAKE stock of the year and celebrate the positives within the affordable housing industry, especially during a year where there doesn't seem to be much to celebrate.

Each year, NAHMA commends the communities that prove the classification of "affordable housing" does not have to be a negative. We applaud the leaders that keep the industry strong. In addition, NAHMA pays tribute to the children and the adults that call these communities home.

RECOGNIZING EXCEPTIONAL COMMUNITIES

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

To be eligible for the COQ Awards, a community must be a COQ Nationally Recognized property. For more information on the Communities of Quality National Recognition program, visit the COQ webpage under the Awards & Contests tab at nahma.org.

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

If you are already a Nationally Recognized property, you have done the hard part. Now is the time to work on your application for the 2020 COQ Awards competition, which is due Nov. 5. The application brochure can be downloaded from the COQ Awards Program webpage at www.nahma.org.

SEND US YOUR CHOICES

Nominations for NAHMA's annual Industry Awards are due Nov. 6. To nominate someone for any of the following three awards, please send me an email explaining which award you are nominating the person for and why you think the person should be the award winner, including specific accomplishments supporting your recommendation. This section should be a minimum of 100 words up to a maximum of 1,500 words.

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

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

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

GET YOUR ORDERS IN NOW

Celebrate the people who make up our wonderful communities by ordering a 2021 NAHMA Drug-Free Kids Calendar.

The calendars feature outstanding original artwork by children, seniors and adults with special needs living in affordable multifamily housing. The cost is \$5.50 per calendar, which is a HUD and U.S. Department. Visit the NAHMA website to download an order form from the Online Store today. **NN**
Kris Cook, CAE, is executive director of NAHMA.

2. the individual either (i) expects to earn no more than \$99,000 in annual income for the calendar year 2020 (or no more than \$198,000 if filing a joint tax return), (ii) was not required to report any income in 2019 to the IRS, or (iii) received an Economic Impact Payment, better known as a stimulus check, pursuant to Section 2201 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act;

3. the individual is unable to pay the full rent or make a full housing payment due to substantial loss of household income, loss of compensable hours of work or wages, a layoff or extraordinary out-of-pocket medical expenses;

4. the individual is using best efforts to make timely partial payments that are

as close to the full payment as the individual's circumstances may permit, taking into account other nondiscretionary expenses; and

5. eviction would likely render the individual homeless—or force the individual to move into and live in close quarters in a new congregate or shared living setting—because the individual has no other available housing options.

The order does not apply in any state, local, territorial or tribal area with a moratorium on residential evictions that provides the same or greater level of public health protection than the requirements and does not apply to American Samoa, which has reported no cases of COVID-19, until such time as cases are reported. The order does not preclude state, local, territorial and tribal authorities from imposing additional requirements that provide greater public health protection and are more restrictive than the requirements in the order.

According to the CDC, the order is a temporary eviction moratorium to prevent the further spread of COVID-19 and does not relieve any individual of any obligation

to pay rent, make a housing payment or comply with any other obligation that the individual may have under a tenancy, lease or similar contract. Nothing in the order precludes the charging or collecting of fees, penalties or interest as a result of the failure to pay rent or other housing payment on a timely basis, under the terms of any applicable contract.

Additionally, the order does not preclude evictions based on a resident, lessee or resident:

1. engaging in criminal activity while on the premises;
2. threatening the health or safety of other residents;

3. damaging or posing an immediate and significant risk of damage to property;

4. violating any applicable building code, health ordinance or similar regulation relating to health and safety; or

5. violating any other contractual obligation, other than the timely payment of rent or similar housing-related payment, including nonpayment or late payment of fees, penalties or interest.

THE RESPONSE

In response, NAHMA, along with many other stakeholder groups, expressed immediate concerns to congressional leadership that the eviction moratorium imposed by the Trump administration, together with Congress' failure to act on a robust emergency rental assistance plan, places the stability of the entire rental housing sector in danger. NAHMA continues to advocate for emergency rental assistance for residents and housing providers alike to help those with financial hardships.

In a joint letter signed by 12 national associations that represent for-profit and nonprofit owners, developers, managers, housing cooperatives, lenders and housing

agencies including NAHMA, the housing industry argued a federal residential eviction moratorium through Dec. 31, 2020, without rental assistance, will ultimately harm the very people it aims to help. The letter said it will be impossible for housing providers, particularly small owners, to meet financial obligations and continue to provide shelter to their residents. Furthermore, the moratorium saddles renters with an unmanageable amount of debt due to months of unpaid rent, potentially dating back to March.

"Federal and state unemployment assistance benefits have helped keep many renters stably housed. Without that supple-

...The order is a temporary eviction moratorium to prevent the further spread of COVID-19 and does not relieve any individual of any obligation to pay rent, make a housing payment or comply with any other obligation that the individual may have under a tenancy, lease or similar contract.

mental and rental assistance, many will not be able to meet their financial obligations. With the implementation of a new federal eviction moratorium, a dedicated, stable rental assistance program and federal unemployment benefits are even more important than ever to protect the housing stability of millions of residents and property owners," the letter said.

The letter strongly urged Congress to take meaningful action by providing stable and dedicated rental and unemployment assistance. Only through immediate action can Congress pull the country back from a potentially imminent housing crisis, the letter said.

In addition, NAHMA issued a grassroots alert asking its members to email lawmakers utilizing a tool found at <https://democracy.io/#/>.

NAHMA's suggested text for the email read in part:

"As outlined in a print ad that ran in *Politico* on Wednesday, Sept. 9, 2020, America's housing providers strongly urge Congress to avert a housing crisis by providing rental assistance to ensure the stability of the housing market and the

financial health of our communities. Without meaningful rental assistance legislation, the Centers for Disease Control's nationwide federal eviction moratorium is a recipe for disaster for renters and housing providers alike.

■ Renters will accrue back payments they will never be able to repay.

■ Housing providers will be unable to meet basic financial obligations, jeopardizing their ability to provide Americans with the housing they need."

Besides the industry campaign, the New Civil Liberties Alliance (NCLA) filed a lawsuit on behalf of a client in Winchester, Va.

NCLA's complaint "asks the court to stop the agency from enforcing the unlawful order that—among other problems—violates the right to access the courts, exceeds limits on the Supremacy Clause, raises serious non-delegation doctrine concerns, and implicates anticommandeering principles and precedents."

According to NCLA, its client is suffering significant economic damages, including unpaid rent, as well as monthly maintenance costs, damages to his property, and the lost opportunity to use the property or rent it to someone else who would be able to pay the fair market value. Under the CDC order, according to the NCLA, the client also faces up to \$100,000 and a year in prison if he evicts the delinquent tenant using legal processes under Virginia state law.

The complaint argues that even though the Supreme Court of Virginia did not extend its moratorium suspending eviction proceedings across the commonwealth in response to COVID-19, the CDC has now issued a sweeping unilateral order purporting to suspend state law under the premise that it was "necessary" to control the pandemic.

As a result, according to the NCLA, the order denies its client his right to access the courts to obtain a writ of eviction to

take possession of his own property by the only lawful means available to him to evict a delinquent tenant. According to the complaint, agencies have no inherent power to make law, and "nothing in the relevant statutes or regulations gives the CDC the power or authority to issue an eviction-moratorium order."

The complaint also argues "the order violates the U.S. Constitution because the CDC has not identified any act of Congress that confers upon it the power to halt evictions or preempt state landlord-tenant law. CDC's order also impermissibly commandeers state courts and state officers to apply, enforce and implement an unconstitutional federal law.

Because CDC cannot lawfully waive the application of Virginia's laws governing evictions, the order is void and must fail."

NAHMA will continue to keep its members apprised of the situation as it develops, via email alerts and other communication channels. **NN**

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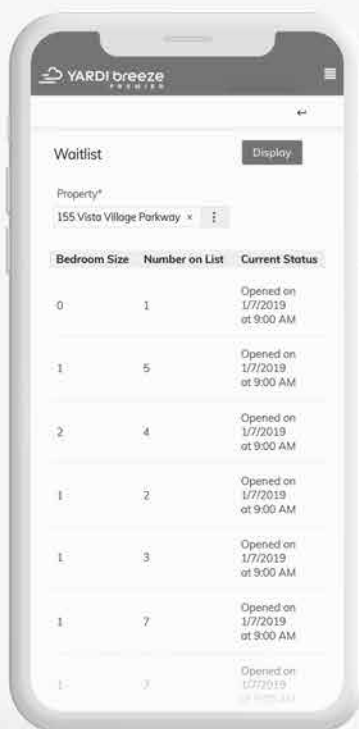
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Where Do the Presidential Candidates Stand on Housing?

WE ARE FINALLY IN ELECTION season. Given the upcoming November elections, it would be an understatement to say that so much is at stake in the upcoming presidential election. The race features President Donald Trump seeking a second term, against his opponent, former Vice President Joe Biden. The race is shaping up to be very combative, as both candidates are attacking each other on a range of headline-making issues, including the handling of the COVID-19 pandemic, the economy, race relations, immigration, trade and climate change. However, housing is also getting some attention given the state of the economy. The following is a brief look at what both candidates are saying about housing in his respective campaign.

PRESIDENT DONALD TRUMP

President Trump's signature housing achievements have been largely focused on deregulation and rolling back many policies of his predecessor. Currently on the campaign trail, the president has been highlighting his repeal of Affirmatively Furthering Fair Housing (AFFH), which was issued under former President Barack Obama to enforce the Fair Housing Act. Trump recently tweeted, "I am happy to inform all of the people living their Suburban Lifestyle Dream that you will no longer be bothered or financially hurt by having low-income housing built in your neighborhood."

Over his first term, Trump has also instructed housing agencies to develop plans on removing regulatory barriers that hinder the construction of low-cost housing and proposed modifying the Community Reinvestment Act. He

appointed the Department of Housing and Urban Development (HUD) Secretary Ben Carson to lead the White House Council on Eliminating Barriers to Affordable Housing. In November 2019, NAHMA attended a White House Roundtable on Affordable Housing, which was hosted by Carson and the council. The housing industry continues to wait for the final publication of policy recommendations the council plans to pursue following its June request for ideas and recommendations.

Beyond the focus on deregulation, The Tax Cuts and Jobs Act of 2017 will likely be Trump's signature housing-related achievement. The tax cut bill included the Opportunity Zones program, which provides tax credit incentives to encourage project investment and development in low-income neighborhoods known as "opportunity zones." It is still too early to fully gauge the impact of Opportunity Zones in the broader real estate market.

In regard to priorities if re-elected, Trump's campaign website does not include proposals on housing that his administration would pursue during a second term. One can guess that deregulation and the implementation of Opportunity Zones would remain key priorities.

FORMER VICE PRESIDENT JOE BIDEN

Former Vice President Biden has naturally expressed disagreement with Trump on a range of policy matters, including housing. In response to Trump's decision to repeal HUD's AFFH rule, Biden has promised to reinstate the rule during his first term.

Biden has laid out a robust housing plan on his campaign website, "The

Biden Plan for Investing in Our Communities Through Housing." This plan outlines how Biden will "invest \$640 billion over 10 years so every American has access to housing that is affordable, stable, safe and healthy, accessible, energy efficient and resilient, and located near good schools and with a reasonable commute to their jobs." As a part of this investment, the plan proposes increased rental assistance and proposes various tax incentives for the development of affordable housing. While the plan provides more details, it focuses on some key priorities:

- Ending redlining and other discriminatory and unfair practices in the housing market
- Providing financial assistance to help hard-working Americans buy or rent safe, quality housing, including down payment assistance through a refundable and advanceable tax credit and fully funding federal rental assistance
- Increasing the supply, lowering the cost and improving the quality of housing, including through investments in resilience, energy efficiency, and accessibility of homes
- Pursuing a comprehensive approach to ending homelessness

In conclusion, the candidates differ on just about every issue, housing included. Under either candidate's prospective term, housing will likely be a focus, given the economy and the impact of the pandemic on the housing market. We have three presidential debates and a vice presidential debate to learn more details about their plans. **NN**

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

End-of-Year Tax Planning For LIHTC Properties

WITH LESS THAN HALF OF 2020 remaining, it is time to set sights on year-end and start thinking about tax-planning strategies.

Outlined below are some items for owners of Low-Income Housing Tax Credit (LIHTC) properties to consider as 2021 approaches.

AMENDED TAX RETURNS

The Internal Revenue Service (IRS) recently issued Revenue Procedure 2020-23, allowing eligible partnerships the option to file amended tax returns for tax years beginning in 2018 and 2019, and issue amended K-1s to their partners. Under this option, returns may be amended to account for changes brought about by the Coronavirus Aid, Relief and Economic Security (CARES) Act, and any other tax attributes to which the partnership is entitled. In order to take advantage of this, a partnership must file its amended return and provide amended K-1s to its partners before Sept. 30, 2020. As explained in the following section, this creates a small window of opportunity for LIHTC partnerships that were unable to claim credits in 2018 or 2019 because Forms 8609 had not been issued by the tax return due date to amend their returns to claim credits and for partners to report the credits in their 2018 or 2019 tax returns instead of having to report the credits in their tax returns for year 2020 or later.

ADMINISTRATIVE ADJUSTMENT REQUEST

LIHTC partnerships that are unable to file amended returns by Sept. 30, 2020, may need to file an Administrative Adjustment Request (AAR). The

Bipartisan Budget Act of 2015 (BBA) repealed the Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA) and created a new centralized partnership audit regime effective for tax years beginning after Dec. 31, 2017. This resulted in a change to how partnership tax returns are amended that impacts many LIHTC partnerships.

Under TEFRA, a LIHTC partnership had the ability to amend its tax return and provide amended K-1s to its partners. However, partnerships that are subject to the new rules, referred to as BBA partnerships, are prohibited from amending information required to be furnished to their partners after the due date of the partnership's tax return. Instead, a BBA partnership must file an AAR and provide Form 8986 to its partners. Partners receiving Form 8986 must then account for the adjustment on their tax return filed for the year the Form 8986 is issued.

BBA partnerships having adjustments to their 2018 or 2019 tax attributes arise subsequent to Sept. 30, 2020, will need to file an AAR. In order to ensure that the partners are able to claim the benefits of any adjustments on their 2020 tax returns, these AARs must be filed and Forms 8986 issued before year-end in order to ensure that the partners are able to claim the benefits of any adjustments on their 2020 tax returns. Otherwise, AARs filed after year-end will result in the adjustment being accounted for in 2021.

ELECTING REAL PROPERTY TRADE OR BUSINESS

Tax reform legislation passed at the end of 2017, included a provision that limits

the amount of business interest expense that can be deducted to 30 percent of adjusted taxable income (ATI). LIHTC partnerships can avoid this limitation by electing to be treated as a real property trade or business (RPTOB). However, in exchange they must depreciate real property using the alternative depreciation system, resulting in diminished depreciation deductions. The RPTOB election is a one-time election; it is irrevocable once it is made, but it can always be deferred to a later year. As 2020 comes to a close, LIHTC partnerships that did not make the RPTOB election on their 2018 or 2019 returns should assess whether or not it will be advantageous to make the election on their 2020 return.

Under the CARES Act, business interest deduction limitation has been temporarily changed, and as a result, LIHTC partnerships that have already made the RPTOB election will also need to revisit this analysis. For 2020, the amount of business interest expense that partnerships can deduct is increased to 50 percent of ATI. Additionally, taxpayers can elect to use their 2019 ATI to calculate their 2020 limitation. Under Revenue Procedure 2020-22, the IRS granted taxpayers the option to withdraw an earlier RPTOB election by filing an amended return or AAR. LIHTC partnerships that made the RPTOB election on a previously filed return should therefore assess whether or not it would be advantageous to withdraw the election, and receive the benefit of accelerated depreciation deductions, in light of this increased interest expense deductibility.

BONUS DEPRECIATION

Under Internal Revenue Code (IRC) Section 168, taxpayers can deduct 100 percent of the depreciable basis of qualified property placed in service after Sept. 27, 2017, and before Jan. 1, 2023. Qualified property is defined as property with a recovery period of 20 years or less. If qualified property is expected to be placed into service near the end of 2020, taxpayers should take measures to ensure that it is in service before year-end in order to take advantage of the accelerated deduction.

In order to maximize bonus depreciation, LIHTC property owners can obtain cost segregation studies. These are performed by a consultant or tax professional who analyzes the components of a given property for the purposes of determining the appropriate classes and applicable recovery periods. Cost segregation studies often result in the identification of qualified property that otherwise would be grouped with assets having a longer recovery period, allowing the property owner to benefit from increased depreciation deductions.

CASUALTY LOSS

Casualty losses, resulting from unexpected or unusual events such as fires or floods, can render some or all of the units in a LIHTC property uninhabitable. When this occurs, the property owner must repair the damage within a reasonable period in order to avoid loss or recapture of tax credits. IRC Section 42 defines qualified basis of a building for any taxable year as an amount equal to the applicable fraction (determined as of the close of the taxable year) of the eligible basis of the building. If a damaged unit is not repaired by year-end, then it will not be included in qualified basis and will not generate any credits for the entire year. Owners of

LIHTC properties damaged by casualty loss should therefore work diligently to ensure that all units are repaired and placed back in service before the end of the year.

TENANT LEASE-UP

There are two important items to consider during the initial lease-up of a LIHTC property: meeting the minimum set-aside and maximizing first-year tax credits.

The first-year tax credit is based on the average applicable fraction, calculated by taking the applicable fraction at the close of each month of the first year of the credit period. As more units are leased to qualified tenants, the applicable fraction increases. Leasing up units sooner serves to maximize first-year tax credits. Furthermore, units that are not leased up by the close of the first year of the credit period could trigger what is known as “two-thirds” or “15-year” credits, meaning that those units will generate a lower amount of credits on an annual basis than they would had they been leased up by Dec. 31. It is therefore extremely important for buildings that are placed in service during 2020 to have all units leased up by year-end.

In addition to maximizing first-year tax credits, LIHTC property owners should consider that a building must meet its elected minimum set-aside in order to claim any amount of tax credits for a given year. This requires that a designated percentage of the residential units in a property must be both rent-restricted and occupied by households whose incomes do not exceed a designated limitation. Owners of LIHTC properties that are placed in service during 2020 should ensure that they are meeting their minimum set-aside by year-end in order to start claiming credits. Similarly, owners of existing LIHTC

properties that were placed in service before 2020 will need to ensure that they continue to meet their minimum set-aside by year-end in order to continue claiming credits.

It is beneficial to start planning well in advance of year-end in order to maximize time allowed to implement any strategies. The planning considerations discussed here do not constitute an exhaustive list. LIHTC property owners should consult with their tax professionals to ensure that they are getting the most out of their investments. **NN**

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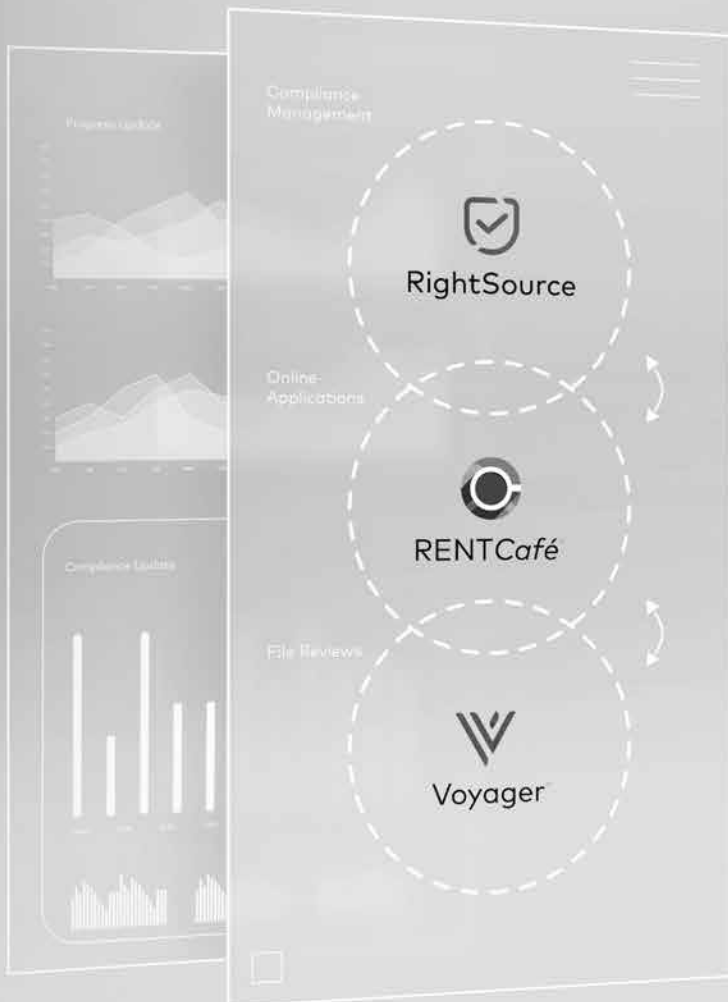
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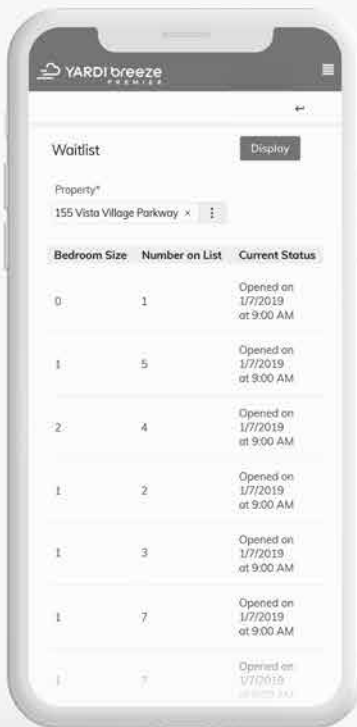
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REAC Inspections Resume

The Department of Housing and Urban Development (HUD) announced the Real Estate Assessment Center (REAC) will restart physical inspections on or about Oct. 5 for select properties. Due to the pandemic, on March 16, REAC postponed physical inspections on all properties out of concern for the health, safety and welfare of residents, public housing authority (PHA) staff and property owners and agents (POA), as well as federal/contract inspectors, and other HUD employees.

An August memo states, “REAC will inspect public housing properties in limited circumstances:

those that are identified as high risk, those that require emergency inspections, and where a Troubled PHA under the Public Housing Assessment System requests an inspection. For the Office of Multifamily Housing Programs, REAC will inspect properties in that portfolio based on a risk-based approach initially excluding those properties with vulnerable populations.”

The memo also said REAC expected to provide the required 14-day notification period beginning on or about Sept. 21.

REAC will be instituting a phased approach as a return to operations plan: Phase One-Prioritization and Evaluation; Phase Two-Finalization and Notification, and Phase Three-Inspection and Release of Inspection Results.

PHASE ONE

According to the memo, in August REAC was in phase one. REAC’s progression through the phases is updated on the website at https://www.hud.gov/program_offices/public_indian_housing/reac.

According to the memo, in phase one REAC has prioritized states and localities where inspections are likely to begin or be excluded based on the latest COVID-19 public health data from Johns Hopkins University and health risk scoring methodology from the Harvard Global Health Institute. REAC has developed a heat map that categorizes states and localities into four risk categories:

■ Low Risk: Green

An August memo states, “REAC will inspect public housing properties in limited circumstances: those that are identified as high risk, those that require emergency inspections, and where a Troubled PHA under the Public Housing Assessment System (PHAS) requests an inspection.”

■ Moderately Low Risk: Yellow

■ Moderately High Risk: Orange

■ High Risk: Red

A heat map and a list of counties categorized by risk level will be posted on the REAC website and updated weekly or as additional information becomes available, according to the memo.

The memo acknowledges HUD Quality Assurance (QA) and contract inspectors will likely encounter circumstances where a scheduled inspection cannot occur as planned due to health and safety concerns.

PHASE TWO

The goal of phase two, according to the memo, is to finalize an internal listing of properties that have met certain criteria and can be classified as properties in critical or emergency need of inspection but located in low-risk areas. In this phase, properties that are considered for inspection will be defined as properties located in counties that have sustained a low-risk public health rating due to the incidence of COVID-19 cases over six consecutive

weekly reporting periods in phase one.

“REAC will defer the inspection of public housing and multifamily properties with elderly, disabled and other health compromised populations to a later date. These properties will not be a part of the initial cohort of properties to be inspected, even if deemed critical for inspection unless there are known life-threatening and health concerns. After six weeks has elapsed, and assuming that there are counties that have remained Green during that time, REAC

will begin issuing 14-day notifications to PHAs and POAs for those properties that will be inspected. REAC anticipates that the first 14-day notifications will be made on or around Sept. 21, 2020. The first potential day of inspections would be Oct. 5, 2020,” according to the memo.

REAC will notify PHAs and POAs in writing if the status of the scheduled inspection changes. If a property is located in a county that has an adverse change in public health conditions after the 14-day notification is given, REAC will postpone the inspection for at least six weeks.

According to the memo, REAC will consider certain factors to determine if an inspection at a property located in a county that meets the low public health risk criteria during the entirety of the initial 45-day notification period and the subsequent 14-day property-specific notification period will continue:

■ Property is in a jurisdiction currently in a phase of reopening; thus, allowing substantial in-person commerce.

■ COVID-19 cases in the property’s locality have been trending downward and remain-

ing flat for a minimum of 14 days. Related public health data is similarly positive.

■ There are no known and specific COVID-19 issues or outbreaks at the PHA or property in question regardless of the locality's phase of reopening or case trends.

■ When a property is within a reasonable distance of a local HUD field office, the Office of Field Policy and Management or General Services Administration has provided guidance to local HUD employees that they may report to the local office.

■ Air/rail/car travel to and from the property can be achieved with appropriate safety precautions.

Two business days before the start of an inspection, REAC will perform a final validation of the criteria if new data is available and notify PHAs, POAs and contractors accordingly.

PHASE THREE

The final phase is the Inspection and Validation phase, which HUD planned to begin Oct. 5. In this phase, HUD QA and contract inspectors will conduct full inspections on the public housing and multifamily properties that were notified in phase two. According to the memo, REAC may opt to withhold scores and/or modify the Uniform Physical Condition Standard protocol to exclude units when the inspection cannot be validated due to circumstances relating to COVID-19.

According to the memo, REAC's goal is to resume operations and release physical assessment results including property scores on all eligible properties with full consideration of the health and safety of residents, inspectors and POAs.

During inspections, HUD QA and contract inspectors will be required to wear face masks and gloves and use hand sanitizer, at a minimum. PHAs and POAs will be responsible for communicating local restrictions relating to COVID-19

to the contractors/inspectors at the time the inspection is scheduled. HUD will determine if the inspection should be canceled due to local restrictions or reported COVID-19 cases with guidance from the field office.

All updates on REAC's activities as well as the heat map are available on REAC's website, https://www.hud.gov/program_offices/public_indian_housing/reac.

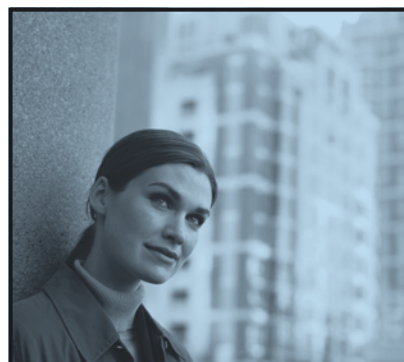
NSPIRE STANDARD

Also in August, HUD announced the release of updated National Standards for the Physical Inspection of Real Estate (NSPIRE) Inspection Standards, version 1.3. The new version will be used to improve and better define the Housing Choice Voucher program, according to HUD.

According to HUD, NSPIRE standards are grounded in industry-supported "rationales," which are intended to be easy to understand, plainly written, risk-based assessments. A rationale describes the harm or result of a defect that has been identified as a health, safety, or major mechanical or habitability issue. It helps to illustrate HUD's thought process on why an inspection issue is critical to quality and must be inspected, cited, and addressed for the safety and well-being of residents.

During the NSPIRE Demonstration, revisions to standards will be posted to the website to provide industry, stakeholders and the public the opportunity to examine the proposed changes, provide feedback, and suggest relevant industry best practices, according to HUD.

Feedback on the revised list of standards can be submitted by visiting https://www.hud.gov/program_offices/public_indian_housing/reac/nspire/standards. **NN**



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NAHMA

Pandemic Relief Bill In Limbo

In mid-September, the Senate held a vote on a trimmed down COVID-19 emergency supplemental bill that was offered by Senate Republicans. The bill included \$300 in weekly federal unemployment benefits through the end of the year and an additional \$258 billion for Paycheck Protection Program loans, designed to allow those who have already borrowed to do so again. However, the bill did not provide any housing

Senate Majority Leader Mitch McConnell however expressed doubts regarding whether Congress would reach a consensus and vote to pass any additional COVID-19 relief related legislation, stating that any effort toward a bipartisan deal dwindles as the election draws nearer. McConnell also stated that he does not see any near-term breakthroughs in the negotiation process. As of press time, he hinted at a possible Continuing Resolu-

Senate Majority Leader Mitch McConnell however expressed doubts regarding whether Congress would reach a consensus and vote to pass any additional COVID-19 relief related legislation, stating that any effort toward a bipartisan deal dwindles as the election draws nearer.

or rental assistance, no stimulus payments, and included no aid to state and local governments. The vote failed along mostly party lines, with one Republican, Sen. Rand Paul (R-KY), voting against the bill along with all 46 Democratic senators and two independent senators.

In early September, negotiations between Democrat and Republican leadership for additional COVID-19 supplemental emergency funding were continuing. At that time, Speaker of the House Nancy Pelosi's most recent proposal included capping the proposed COVID-19 relief bill at \$2.2 trillion, which would be \$200 billion less than her previous proposal. Senate Democratic leader Chuck Schumer has also insisted that Senate Republicans and the Trump administration agree to at least \$2.2 trillion in relief for schools, state and local governments, small businesses, food security, unemployment and eviction assistance, and frontline worker aid. President Trump was said to have supported a \$1.3 trillion package, up from a \$1.1 trillion proposal made in August.

tion to fund the government after Sept. 30 and adding \$500 billion in additional stimulus to the resolution. This would put the Democrats in a position to either vote for a bill with only \$500 billion in COVID-19 relief or vote against the funding measure, which would lead to a government shutdown.

NAHMA has been advocating for the latest pandemic relief bill before Congress. Additionally, NAHMA launched a Grassroots Advocacy campaign encouraging members to contact their U.S. senators and request that adequate relief be provided, including extending unemployment benefits and providing emergency rental assistance, as well as fully funding all rental assistance and vital affordable housing programs, and limiting and targeting any eviction moratorium.

In addition to its many recent letters and direct outreach to members of Congress, NAHMA joined industry colleagues in an advocacy advertising campaign to reach Congressional policymakers as negotiations intensify in Congress on this current pandemic relief package. **NN**

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2021 CALENDAR CONTEST WINNERS

National Poster Contest Winners Lift Voices for Love

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

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

Jamaica Johnson, a 12th-grader from Pittsburgh, Penn., has been named the grand prize-winner in this year's AHMA Drug-Free Kids poster and art contest. The talented artist's creation will appear on the cover of NAHMA's 2021 calendar. Jamaica, also receives an all-expenses-paid trip to Washington, D.C., for a future NAHMA conference, as well as a scholarship of \$2,500 from the NAHMA Educational Foundation.

The annual poster contest is open to children and senior residents 55 years or older who live in a community of a NAHMA or a local AHMA member company, as well as residents with special needs who live in a permanent supportive

housing community or Section 811 community of a NAHMA or a local AHMA member company. Nearly 5,000 eligible residents participated in the nationwide contest.

Each national winner of the NAHMA contest—regardless of entry category—received a \$1,000 educational scholarship from the NAHMA Educational Foundation. All winners are also featured as their own month in the 2021 calendar.

Additionally, participants in the annual art contests held by the local AHMAs are eligible to be selected as Regional AHMA Art Contest Honorable Mentions. Those selected for this distinction also have their artwork featured in a special section of the NAHMA 2021 Drug-Free Kids Calendar and received a \$100 scholarship. The original winning grand-prize artwork will be auctioned at the Educational Foundation virtual gala, Oct. 26, with the proceeds supporting the foundation's scholarship program.

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

Calendars are available for purchase by downloading an order form at <https://www.nahma.org/wp-content/uploads/2014/05/2021ORDERFORM-FINAL.pdf>. The cost is \$5.50, which is a Department of Housing and Urban Development and U.S. Department of Agriculture allowable project expense.

2021 CALENDAR CONTEST WINNERS

NATIONAL WINNERS

PATRICIA A. FUNK, 63

SPECIAL NEEDS

ROCKWOOD VILLAGE APARTMENTS,
ROCKWOOD, TENN.THE BENCHMARK GROUP
SAHMA

Patricia had recently moved into Rockwood Village Apartments when the manager motivated her to create her artwork. "I was healing from being abused emotionally by a narcissist. I really wanted to show the essence in caring. As in acts of service to love and leading and supporting and giving where physically touching where a human heart beats." When not creating realistic paintings of the outdoors and animals for the nonprofit Roane Animal Shelter to auction off, she likes watching documentaries and westerns.

Her drug-free message: "Believe in yourself. The many hearts beating, being there for you no matter where you are in your journey of life. Don't settle for less."

RAVNOOR K. HEYER, 6

KINDERGARTEN

LOS ROBLES APARTMENTS, UNION CITY, CALIF.
EAH INC.

AHMA-NCH

Ravnoor wants to turn her love of singing and dancing into a career when she grows up. She says she was motivated by her sister to draw her winning artwork.

Her drug-free message: "Drugs mess up not only your health system such as lungs and other organs, but it also makes a huge impact on your loved ones so do not take drugs. Take fruits, vegetables and soups."

SIMRAN K. HEYER, 10

FOURTH GRADE

LOS ROBLES APARTMENTS, UNION CITY, CALIF.
EAH INC.

AHMA-NCH

The future artist and actor said seeing people work hard motivates her to work hard and do justice through his drawings. Besides art, she likes gymnastics and basketball.

Her drug-free message: "Stay away from

GRAND PRIZEWINNER

JAMAICA JOHNSON, 17

12TH GRADE

CRAWFORD SQUARE
APARTMENTS, PITTSBURGH,
PENN.MCCORMACK BARON
MANAGEMENT
PAHMA

Jamaica, who likes writing poems and plays, as well as acting, plans to be president of the United States one day. As for her artwork, she was motivated to draw the centerpiece as voluminous lips to represent the weight of the

things that are said can have in the world. She wanted the picture to represent a universal language (music) and uplifting words. She says, "There are so many ways you can spread love through your words but I wanted to also represent the importance of actions as well which is what inspired me to draw multiple messages throughout the page."

Her drug-free message: "Don't do drugs, they are a distraction to your greater purpose in life."



drugs. Nature provides us with lots of good and useful things, go discover it."

HASSAN JAWEED, 14

EIGHTH GRADE

LOS ROBLES APARTMENTS, UNION CITY, CALIF.
EAH INC.

AHMA-NCH

All of the personal development books Hassan likes to read, along with practicing mindfulness, will one day help him become an entrepreneur and a mindful leader. He also enjoys swimming and bike riding. "I am an advocate of mindfulness and practicing mindfulness, which helps me to develop empathy, kindness and compassion, and motivated me to draw my picture," he said. As for the image, the woman is sending the message to the world, which is full of hate, to choose kindness, love and compassion, and go through life with love in your heart. The message is for the younger generation to

practice mindfulness for a better society and a better world to live in peace.

His drug-free message: "You are less likely to seek out pleasure through addictive behaviors when you are enjoying life for its own sake. Practice mindfulness, which helps with addiction."

MARC ANTHONY LAMBERT, 67

SENIOR

HILLCREST ELDERLY APARTMENTS,
CINCINNATI, OHIOTHE BENCHMARK GROUP
MAHMA

Marc's hobby is creating art. His mother kept him focused and safe by giving him projects to do for her and her friends like painting chairs or creating wall art. In regard to his artwork, he said, "I have always loved to draw and create messages through my art. I have participated in the Drug-Free Calendar contest in the past and I was excited to put

my thoughts on paper again. My hope is that my artwork might encourage even one young person to stay away from drugs and to take a path in life that would keep them healthy and safe."

His drug-free message: "Do not sell yourself short by turning to drugs. Let your mind be free and focus on your own strengths and talent. Be strong, help others and always show kindness."

OLGA MCGEEHEE, 68

SENIOR

AHEPA 310 VIII SENIOR APARTMENTS, IRVINGTON, ALA.

AHEPA MANAGEMENT COMPANY

SAHMA

Olga's artwork was inspired by what is happening today. "Freedom, American flag, the bald eagle, nurses, elder's wisdom (Father Time), young and old military, and every nationality under the flag—we all make up this great nation," she said. Besides painting, Olga likes to tend to her flower garden, as well as

sewing English smock and French heirloom baby clothes for her grandchildren when they were babies.

Her drug-free message: "Just know that you are already cool, always be yourself. Don't try to be someone else with drugs. Sometimes when we try things in life, we go further than we intend to go and we give up more than we even thought we would have to. You are a one-of-a-kind original. God made you very special."

JEUEL MERRITT, 14

NINTH GRADE

ROWAN TOWERS, TRENTON, N.J.

THE MICHAELS ORGANIZATION

JAHMA

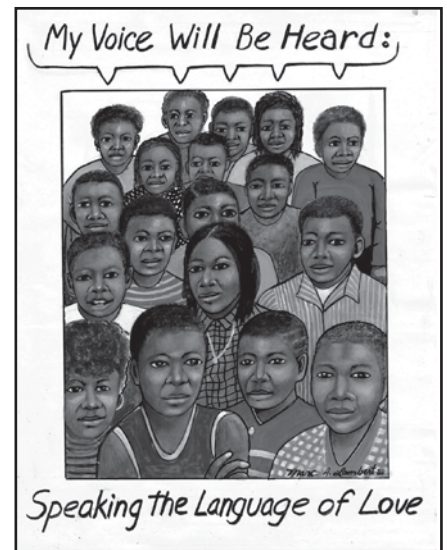
As a future entrepreneur, Jeuel's hobbies include dancing and drawing. She said, "The crisis we are going through" was her motivation.

Her drug-free message: "Don't let some harmful substance ruin your bright future."

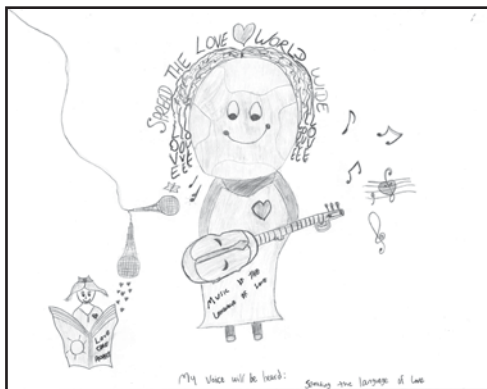
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PATRICIA FUNK



MARC ANTHONY LAMBERT



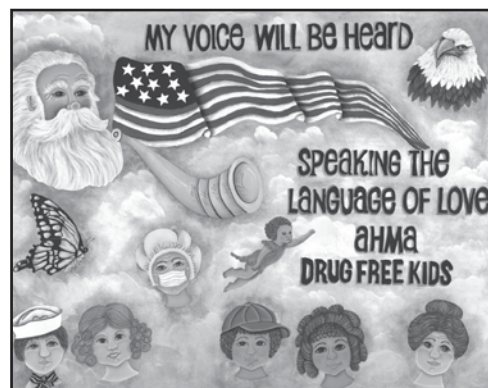
RAVNOOR K. HEYER



SIMRAN K. HEYER



HASSAN JAWEED

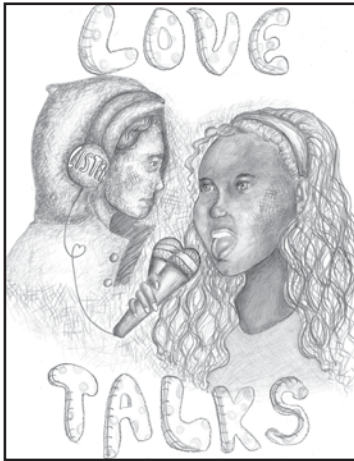


OLGA MCGEEHEE



JEUEL MERRITT

2021 CALENDAR CONTEST WINNERS



ALEXONDRA MILLER

ALEXONDRA MILLER, 17

12TH GRADE

OAKLAND PLACE APARTMENTS, GREER, S.C.
WESTMINSTER COMPANY

SAHMA

Alexondra's artwork was inspired by her mother. "I was motivated by my mom who shows me every day what unconditional love looks like," she said. She enjoys creating art, photography and crocheting. Alexondra looks forward to being a nurse and a designer in the art field one day.

Her drug-free message: "Your mind is the strongest tool/weapon you have. Don't relinquish it to drugs."

DIEGO SALCIDO, 11

SIXTH GRADE

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

Diego was motivated to create his drawing just by seeing the drug problem in his neighborhood. The future welder likes hiking, nature hunts and playing video games.

His drug-free message: "Just don't ever try it."



DIEGO SALCIDO

BETTE SHAPIRO, 75

SENIOR

OCEAN PARK VILLAS, SANTA MONICA, CALIF.
G&K MANAGEMENT

AHMA-PSW

Bette really liked the theme of this year's contest and felt strongly connected to it. "It is important that we 'speak the language of love' and 'make our voices heard.' The idea of the presentation just came to me and I let it flow on to the canvas," she said. With what is going on with the coronavirus, Bette likes to try to keep busy by walking a neighbor's dog every afternoon and talking with neighbors along the way while wearing a mask and keeping socially distance. She also does Sudoku and Word Find puzzles, as well as pulling weeds, organizing her kitchen, playing with food recipes, writing, listening and singing along to music.

Her drug-free message: "There will come a time when you will be faced with the temptation to try drugs, most likely from peers. If you do it with them it makes them feel what they are doing is all right, so they will try hard to get you to participate. As in 'bully you.' That's when you need to be strong, say 'no' and walk away."

ALICE VALDILLEZ, 15

EIGHTH GRADE

WEST END BAPTIST MANOR APARTMENTS, SAN
ANTONIO, TEXAS

MCDUGAL COMPANIES

SWAHMA

The future private investigator likes taking



BETTE SHAPIRO

part in track. She was motivated by the movement to stop drugs, but "also that they're not alone."

Her drug-free message: "Don't do drugs because once you do it, you can't go back without a fight."

AUBREE JAE VALDILLEZ, 7

FIRST GRADE

WEST END BAPTIST MANOR APARTMENTS, SAN
ANTONIO, TEXAS

MCDUGAL COMPANIES

SWAHMA

Aubree said she was motivated to draw her artwork because the world needs love. She likes coloring and playing with Barbies. When she grows up, she wants to be a dentist.

Her drug-free message: "Do not use drugs."

CHENG THOM VANG, 9

THIRD GRADE

STANLEY SQUARE APARTMENTS, STANLEY, N.C.
WESTMINSTER COMPANY

SAHMA

Cheng likes playing football, which inspired his artwork. Not surprisingly, he wants to be a professional football player or a doctor when he grows up.

His drug-free message: "Do not do drugs. It will kill you."



ASIYAH ALSTON, 12

HADIA GEHAFARI, 9

JEAN MISTRETTA, 77

NAHMA Explores Key Issues in Affordable Housing and a Pandemic World at Online Meeting

In a sign of the times, NAHMA has moved its Biannual Top Issues in Affordable Housing Fall Conference online. The virtual meeting will take place during the week of Oct. 26-30, in place of the traditional in-person NAHMA event held each October in Washington, D.C. Registration for the online event remains open until Oct. 22. Visit the NAHMA meeting webpage at www.nahma.org to register today.

While the association looks forward to a time when

it can reconvene NAHMA members face-to-face, in the meantime it will focus on hosting an innovative and meaningful virtual event including panels concentrat-

ing on the top issues facing affordable housing as well as educational sessions on pandemic- and diversity, equity and inclusion-related topics.

The virtual meeting kicks off Monday, Oct. 26, with the Welcome Session: NAHMA 101 led by incoming NAHMA President Michael Simmons and Megan Davidson, vice president of Alliant Insurance Services Inc. The session will also feature current NAHMA President Timothy Zaleski and NAHMA Executive Director Kris Cook. Monday will also include a joint session

for the Education & Training Committee and Certification Review Board, as well as a session of the NAHMA Regulatory, Federal Affairs, and Other Policy committees. The first day concludes with the NAHMA Educational Foundation's virtual fundraising gala.

Day two shines a light on the Department of Housing and Urban Development (HUD) and other housing issues important to the industry. Toby Halliday, director of the Office of

Resources; Nathan Burnett, principal at Watchtower Security; Scott Nelson, senior vice president of RealPage; Jeffrey Promnitz, CEO of Zeffert & Associates; Caroline Caselli, founder of Haven Connect; and Sebastian Mourra, co-founder of Razz Interactive, A ResMan Company, will discuss Trends in Technology as part of the NAHMA Affiliates Committee Panel to kick off the Thursday, Oct. 29, sessions. NAHMA President Timothy

While the association looks forward to a time when it can reconvene NAHMA members face-to-face, in the meantime it will focus on hosting an innovative and meaningful virtual event including panels concentrating on the top issues facing affordable housing as well as educational sessions on pandemic- and diversity, equity and inclusion-related topics.

Asset Management and Portfolio Oversight for HUD, leads the HUD Multifamily Agency Staff Panel. The HUD REAC/NSPIRE Staff Panel followed by the NAHMA Member Roundtable Discussions round out the Tuesday, Oct. 27, offerings.

Wednesday, Oct. 28, begins with the Rural Development Staff Panel followed by the LIHTC Panel. Afterward, Dena Calo, Esq., partner at Saul Ewing Arnstein & Lehr, presents Employer Liability and Other HR/Legal Concerns in a Pandemic World. Finally, NAHMA Board members Noel Gill and Sonya Brown, with former NAHMA President Gianna Richards present Best Practices in Launching Diversity, Equity and Inclusion Programs in Property Management.

Janel Ganim, vice president of business development for ResMan; Mike Coco, president of Choice Property

Zaleski returns, this time joined by Babbie Jaco, vice president at Boyd Management; Chuck Durnin, senior vice president at Michaels Management; and Jennifer Wood, vice president at The John Stewart Company, to present Best Practices, Lessons Learned and Emerging Trends in Property Management in a Pandemic World and Afterward. Brenda Harrington, PCC, certified executive coach, former property management executive and founder of Adaptive Leadership Strategies, closes out the fourth day and the public portion of the virtual meeting with Leading Through a Crisis: A Focus on Leadership Skills Put To the Test During the Pandemic.

The AHMA Convocation on Friday, Oct. 30, is a closed session for AHMA executive directors and presidents, and not open to the public. **NN**



To see the preliminary agenda at a glance, a description of the sessions with the speakers, and speakers' biographies, visit the Meetings page, <https://www.nahma.org/meetings/>, on the NAHMA website. The NAHMA meeting is made possible by Platinum sponsors, Buyers Access, HD Supply Multifamily Solutions, USI Insurance Services and Yardi Systems, and Bronze sponsor Dauby O'Connor & Zaleski LLC.



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RAD Guides Assist Conversions

The Department of Housing and Urban Development (HUD)'s Office of Multifamily Housing published an updated Rental Assistance Demonstration (RAD) Policy Quick Reference Guide for Multifamily Housing Requirements in September. The reference guide is to be used alongside both the upcoming RAD Systems Procedure Guide and the Rental Assistance Demonstration—Final Implementation, Revision 4 Notice H 2019-09, PIH 2019-23 (HA), available at https://www.hud.gov/sites/dfiles/Housing/documents/H-2019-09-PIH-2019-23_RAD_Notice%20Rev4_20190905.pdf. The quick reference guide provides direction for occupancy-related

policy to owners, including Public Housing Agencies (PHAs) converting their projects to Section 8 Project-Based Rental Assistance (PBRA) authorized under RAD.

The guide applies only to conversions of public housing, Section 8 Moderate Rehabilitation, Rent Supplement, Rental Assistance Payment, and Section 202 Project Rental Assistance Contracts (PRAC) assistance to PBRA. It does not apply to RAD conversions of assistance to Project-Based Voucher (PBV) assistance. The RAD Policy Quick Reference Guide for Multifamily Housing Requirements is available at <https://www.nahma.org/wp-content/uploads/2020/09/RAD-Policy-Quick-Reference-Guide-for-Multifamily-Housing-Requirements.pdf>.

In August, HUD published the Post-Conversion Processing Guide, which provided information to managers, owners and PHAs on how to process post-closing issues that may arise after RAD conversion, some of which require HUD approval. The processing guide offered additional guidance on whom to contact within HUD and what information HUD needs to support the request. Properties that had previously converted through RAD to PBRA and PBV contracts prior to calendar year 2020

Additionally, HUD released the results of two recent studies examining residents living in public housing and a new research funding opportunity. The first report focused on how renovations improve the health outcomes of residents and the second examined the effects of RAD on children living in public housing.

may be eligible to receive funds made available through the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The guide can be found at <https://www.nahma.org/wp-content/uploads/2020/08/Post-Conversion-Processing-Guide.pdf>.

STUDIES RESULTS

Additionally, HUD released the results of two recent studies examining residents living in public housing and a new research funding opportunity. The first report focused on how renovations improve the health outcomes of residents and the second examined the effects of RAD on children living in public housing.

The first study, *Renovating Subsidized Housing: The Impact on Tenants' Health*, available at [https://](https://www.healthaffairs.org/doi/10.1377/hlthaff.2019.00767)

www.healthaffairs.org/doi/10.1377/hlthaff.2019.00767, examined how renovations of a property in Queens, N.Y., that converted through RAD may improve the health of public housing residents. Examining Medicaid data for “housing-sensitive” health conditions—such as asthma, hypertension, etc.—for residents before and after the renovation with a control group of Medicaid enrollees, the study finds statistically significant improvements in the aggregate health of

residents as a result of the improved housing conditions.

The second report, *Examining the Effects of the Rental Assistance Demonstration (RAD) on Children Living in Public Housing in Fresno, California*, available at <https://www.huduser.gov/portal/publications/RADEvaluationFresno.html>, assessed outcomes and the well-being of children living in developments that have undergone rehab and conversion under RAD. The study found notable and mostly positive results where residents experienced significant improvements including upgraded heating/cooling systems and appliances; improved unit layout and conditions; perceived safety and connectedness; and enhanced resident resources and pride of place. **NN**

Data and Research that Support Affordable Housing

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

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



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NAHMA Educational Foundation Announces 2020 Scholarships

THE NAHMA EDUCATIONAL FOUNDATION HAS SELECTED 108 STUDENT RESIDENTS to receive scholarships this year. Each individual scholarship is worth \$2,500, and the total amount of scholarship money awarded this year is \$270,000. Additionally, \$2,000 will be donated to the Real Estate Management Department at Virginia Tech for scholarships for students pursuing their bachelor's degree in property management.

This year's class of NAHMA scholars comes from 20 different states and the District of Columbia, and represents 13 different regional Affordable Housing Management Associations (AHMAs). The 2020/2021 scholars, including their community, management company, school, grade and major, are listed according to their AHMA.

AHMA East Texas

Brooke Birks
Fawn Ride Apartments, The
Woodlands, Texas
Ledic Realty Company
University of Houston
Senior
Biology

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

Tia Moore
Brazos Bend Villas, Richmond, Texas
MMM Housing
University of Chicago
Freshman
Computer Science

Julia Obregon
Yale Village, Houston, Texas
Michaels Management
The University of Texas MD Anderson
Cancer Center
Junior
Radiation Therapy

AHMA of Washington

Rolando Gonzalez
Sterling Meadows, Bellingham, Wash.
Mercy Housing Northwest
University of Washington
Sophomore
Political Science

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

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

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

Esmeralda Vazquez-Sagrero
Sterling Meadows, Bellingham, Wash.
Mercy Housing Northwest
Seattle Pacific University
Sophomore
Physiology

Tuyet-Nhi Vo
New Holly, Seattle, Wash.
Seattle Housing Authority
Seattle Central College
Freshman
Public Health

AHMA-NCH

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

DaJe Carter
Union Court Apartments, Manteca,
Calif.
Eden Housing
San Joaquin Delta College
Sophomore
Elementary Education

Chanel Espinoza
Oak Court, Palo Alto, Calif.
Palo Alto Housing
De Anza College
Sophomore
Nursing

Elilita Geletu
10th and Mission, San Francisco, Calif.
Mercy Housing Management Group
San Francisco State University
Senior
Mechanical Engineering

Vyacheslav Gervorkyan
Howard Street Apartments, San
Francisco, Calif.
Mercy Housing Management Group
City College of San Francisco
Sophomore
Business Administration

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

Jaikaar Kaur
Los Robles Apartments, Union City,
Calif.
EAH Housing
Chabot Community College
Freshman
Chemistry

Janie Lopez
Maywood Apartments, Corning, Calif.
Michaels Management
California State University, Chico
Sophomore
Nursing

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

Asadullah Yousafzai
Cochrane Village, Morgan Hill, Calif.
EAH Housing
San Jose State University
Freshman
Electrical Engineering

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

AHMA-PSW

Andrea Alvarez
Jefferson Square, Los Angeles, Calif.
Thomas Safran & Associates
Dickinson College
Sophomore
Undeclared

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

Jennifer Uskolovsky
Redwood Village Apartments, Marina
Del Rey, Calif.
Thomas Safran and Associates
University of California, Los Angeles
Freshman
Communication and Film Study

Ibrahim Warden
Tobias Terrace Apartments, Panorama
City, Calif.
Solari Enterprises
California State University, Northridge
Senior
Mathematics

JAHMA

Raphael Armenti
Valley Brook Village, Basking Ridge, N.J.
Peabody Properties Inc.
Rutgers University
Junior
English/Philosophy

Vera Ebong
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Princeton University
Freshman
Chemistry

Martina Gebrail
Summit Plaza Apartments, Jersey
City, N.J.
SHP Management
Rutgers University, Newark
Freshman
Business

Marline Gendy
Summit Plaza Apartments, Jersey
City, N.J.
SHP Management
St. Mary's College of California
Freshman
Biology

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

Juliet Malkowski
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
University of Vermont
Junior
Environmental Engineering

Htway Htway Min
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Drew University
Freshman
Public Health

Ashley-Maach Mufham
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Rutgers University, New Brunswick
Sophomore
Information Technology

Lynda Pham
Van Wagenen Apartments, Jersey
City, N.J.
Cardinal Property Management
Rutgers University
Junior
Health Information Management

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

Janki Raythatha
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
New York University
Freshman
Nutrition and Dietetics

Amour Tanner
Triangle Village, Paterson, N.J.
Community Realty Management
Passaic Community College
Freshman
Nursing

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

Zin Tun
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Cornell University
Freshman
Civil Engineering

MAHMA

Amir Evans
Homeport, SACH, Columbus, Ohio
Community Properties of Ohio
University of Dayton
Freshman
Pre-Dentistry

Mid-Atlantic AHMA

Elexis Clemons
Lee Street Townhomes, Bowling
Green, Va.
TM Associates Management
Grand Canyon University
Freshman
Elementary Education

Fnu Erum Ahmed
Cedar Ridge, Reston, Va.
Quantum Real Estate Management
Virginia Commonwealth University
Junior
Psychology and Math
Communications

Dayona Foster
Kenyon Street Apartments,
Washington, D.C.
CIH Properties
University of District of Columbia
Junior
Nursing

Kaila Hodge
Bywater Mutual Homes, Annapolis, Md.
Quantum Real Estate Management
Townson University
Sophomore
Information Systems

Asma Ibrahim
Island Walk, Reston, Va.
SL Nusbaum Realty Company
Virginia Tech
Junior
Clinical Neuroscience

Damante' Maddox
Bywater Mutual Homes, Annapolis, Md.
Quantum Real Estate Management
Bowie State University
Sophomore
Computer Science/Cyber Security

Ciani Ricks
Westbury Homes, Portsmouth, Va.
Portsmouth Redevelopment and
Housing Authority
University of North Carolina at
Greensboro
Sophomore
Undeclared

Ranya Ridha
Cedar Crest Townhomes, Blacksburg, Va.
Community Housing Partners
New River Community College
Freshman
Biology

Elizabeth Shouse
Cedar Crest Townhomes, Blacksburg, Va.
Community Housing Partners
University of Phoenix
Junior
Business

Jared Watson
Beaver Dam Creek, Mechanicsville, Va.
Grady Management Inc.
James Madison University
Senior
Nursing

S. Abdul Zuhoor
Hazel Hill Apartments,
Fredericksburg, Va.
Edgewood Management Company
George Washington University
Senior
Cyber Security

NEAHMA

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

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

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

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

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

Lawrence Green
Station Pointe Apartments, Mansfield,
Mass.
Beacon Communities
University of Massachusetts, Dartmouth
Freshman
Undeclared

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

Emerald Gunawan
Market Mills Apartments, Lowell, Mass.
Peabody Properties Inc.
Rensselaer Polytechnic Institute
Freshman
Architecture

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

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

Sobia Khokhar
Hockanum Apartments, East Hartford,
Conn.
East Hartford Housing Authority
Clark University
Sophomore
Psychology and Management

Kerissa King
Hillside Village, Ware, Mass.
Meredith Management Corporation
Independence University
Freshman
Health-Care Service Management

Helen Loc
Brandywyne Village, Boston, Mass.
First Realty Management
University of Massachusetts, Amherst
Freshman
Information Design and Corporate
Communications

Winnie Mei
Charlesview Residence, Brighton,
Mass.
Peabody Properties Inc.
Boston University
Junior
Statistics

Imani Morgan
Southwood Square, Stamford, Conn.
Beacon Communities
University of Connecticut
Senior
Health, Minorities, and Inequalities

Tremaine Pinnoch
Riverside Village Apartments,
Leominster, Mass.
The Schochet Companies
Fitchburg State University
Junior
Business

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

Stephen San
The Cooperatives of CharlesNewtown,
Boston, Mass.
WinnResidential
University of Massachusetts, Amherst
Junior
Kinesiology

Courtney Shires-Freeman
Edmands House, Framingham, Mass.
Beacon Communities
Massachusetts Bay Community College
Sophomore
General Studies

Destiny Sims
Monterey Place, New Haven, Conn.
Beacon Communities
Albertus Magnus College
Sophomore
Psychology

Aymara Soto
Braintree Village, Braintree, Mass.
Peabody Properties Inc.
Bunker Hill Community College
Sophomore
Psychology

Grace Tsoi
Castle Square Apartments, Boston, Mass.
WinnResidential
University of Massachusetts, Amherst
Freshman
Undeclared

Dalton Webb
Mashpee Village, Mashpee, Mass.
Community Builders
Northern Vermont University
Freshman
Music Business Industry

Christine Yu
The Cooperatives of
CharlesNewtown, Boston, Mass.
WinnResidential
Northeastern University
Junior
Sociology and Cultural Anthropology

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

Sewina Yu
The Cooperatives of CharlesNewtown,
Boston, Mass.
WinnResidential
Syracuse University
Sophomore
Health and Exercise Science

Richard Zhao
Castle Square Apartments, Boston, Mass.
WinnResidential
Suffolk University
Sophomore
Computer Engineering

Oregon AHMA

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

PAHMA

Jamaica Johnson
Crawford Square Apartments,
Pittsburgh, Penn.
McCormack Baron Management
La Roche University
Freshman
Interior Design

PennDel AHMA

Felicia Ballard
Park Springs Apartments, Spring
City, Penn.
Michaels Management
West Chester University
Junior
Social Work

Rachelle Hill
Park Springs Apartments, Spring
City, Penn.
Michaels Management
Chestnut Hill College
Junior
Human Services

Anthony Lorenzo
Park Springs Apartments, Spring
City, Penn.
Michaels Management
Automotive Training Center
Sophomore
Automotive Technology

Haroon Shinwari
Stoneybrook Apartments, Claymont,
Del.
Arbor Management
University of Delaware
Senior
Biology

Terrance Sims
Park Springs Apartments, Spring
City, Penn.
Michaels Management
Pennsylvania College of Technology
Sophomore
Automotive Technology

Danielle Smith
Park Springs Apartments, Spring
City, Penn.
Michaels Management
West Chester University
Junior
Communication Disorders

Sebastian Velazquez
Park Springs Apartments, Spring
City, Penn.
Michaels Management
Penn State University
Sophomore
Undeclared

Olivia Watkins
Park Springs Apartments, Spring
City, Penn.
Michaels Management
West Chester University
Senior
Accounting

Rocky AHMA

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

Ashton Lockhart
Edgewood Estates, Box Elder, S.D.
Lewis, Kirkeby & Hall Management Inc.
Clemson University
Freshman
Undeclared

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

Suong Nguyen
Terraza del Sol Apartments, Denver, Colo.
Ross Management
Metropolitan State University, Denver
Junior
Accounting

Jacob Nisson
Black Hills Apartments, St. George, Utah
Community Housing Services
Dixie State University
Sophomore
Business

Jesse Poling
Council Groves Apartments,
Missoula, Mont.
Tamarack Property Management
Missoula College
Junior
Nursing

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

Meredith Webb
Council Groves Apartments,
Missoula, Mont.
Tamarack Property Management
University of Montana
Junior
Political Science

SAHMA

Cameron Allen
Valley Garden Apartments,
Huntsville, Ala.
Oxford Properties
Oakwood University
Sophomore
Registered Medical Assistant

Janise Dunlap
Archibald Rutledge Village
Apartments, Spartanburg, S.C.
Spartanburg Housing Authority
Savannah College of Art and Design
Freshman
Fashion Design

La'Keia Ervin
Oxford Townhomes, Huntsville, Ala.
Oxford Properties
Strayer University
Junior
Accounting

Erica Grier
Pine Village Apartments, Pine
Mountain, Ga.
Boyd Management
Penn Foster College
Freshman
Pharmacy Technician

Mia Lee
Laurels Edge, Kennesaw, Ga.
United Church Homes
University of Georgia
Freshman
Business

Trinity McIver
Sandy Gate Village, Myrtle Beach, S.C.
Westminster Company
North Carolina Central University
Freshman
Performing Arts

Jessica Montanez
Eagle Market Place, Ashville, N.C.
Partnership Property Management
Asheville-Buncombe Technical
Community College
Sophomore
Liberal Arts

Shanasa Scott
Cypress Cove Apartments,
Wilmington, N.C.
Parachute Management Company
Cape Fear Community College
Junior
Business Administration

Saharra Stone
Country Ridge Apartments, Walhalla,
S.C.
Boyd Management
College of Charleston
Sophomore
Exercise Science

Taylor Thompson
Pelham Village, Greenville, S.C.
Ambling
Clemson University
Sophomore
Nursing

Keeyah Walton
Clearwater Village Apartments,
Clearwater, S.C.
Westminster Company
University of South Carolina, Aiken
Campus
Sophomore
Health Sciences

Crystal Ware
Valley Garden Apartments,
Huntsville, Ala.
Oxford Properties
Oakwood University
Senior
Biology

2020 NAHMA Scholars: Persevering During Difficult Times

This year's class of NAHMA scholars have worked through a wide variety of issues that have occurred in the past and have served to strengthen their character. So, it is with the resolve that comes from within that they approach the 2020/2021 school year that is sure to be filled with change, alternative schooling formats and virtual instruction. They have been successful students in the past and the NAHMA Educational Foundation believes they will rise to the occasion and be successful again this year. Below are seven biographical sketches that may provide some understanding of our NAHMA scholars as resolute students determined to attain their educational goals.

This 30-year-old single mother of three is a sophomore at Grand Canyon University. She maintains a 3.94 GPA as an elementary education major. She has already received her associate degree in early childhood education. Working at a preschool for disabled children and coaching different community sports are providing valuable experience relevant to her career choice. She received outstanding references from her supervisor at the preschool and the teacher with whom she works in a classroom for children with autism.

After working as a translator for the United States government in Afghanistan, this married father of two came to the U.S. five years ago. He was unable to begin advancing his education immediately after coming to America since he was working multiple jobs to send money to his family back in his native country. He is pursuing a degree in cybersecurity at George Washington University and has maintained a 3.41 GPA throughout his college enrollment. He had strong references from professors within his major.

This multiple-year recipient is a sophomore at the University of Washington in Seattle majoring in public health. She is a first-generation Latina student maintaining a 3.37 GPA. As a child, she worked side-by-side with other members of her family as a migrant worker and was exposed to many different chemi-

cal substances in the fields. It was these experiences that have led her to pursue her degree in public health. Upon graduation, she wants to provide service and expertise to help eliminate the chemical risks to those people still working in the farm fields.

Having arrived in this country from Russia just over 10 years ago with his mother, the first item of business on

the family agenda was for both of them to learn the English language. Both are now fluent English speakers—his mother is also a former NAHMA scholar who now works as a nurse. He is a two-time recipient of a NAHMA scholarship and attends the Community College of San Francisco where he majors in business with a 3.76 GPA. He volunteers extensively at his church and also at the local community center where he is the wrestling coach. His work-study job is at the library of his school.

This 21-year-old two-time NAHMA scholar attends the University of Oregon and is pursuing a degree in chemistry. She hopes to become a research chemist. To that end, she works extensively on chemical research studies at the school and her work ethic and accomplishments were lauded in an extremely

impressive reference from one of her chemistry professors, who supervises her research work. This Russian immigrant maintains a 3.56 GPA as a rising junior.

Now a junior at Penn State University, this young man maintains a 4.0 GPA. He will be deciding on what his major will be this fall and spent considerable time in his essay sharing the factors he is considering in making that decision. The social services coordinator at his apartment community, who has known the young man since he was born, states that he is committed to assisting his single mother and the other members of the apartment community in any way he can.

This 32-year-old single mother of three attends the University of Phoenix online. She will be a junior this school year and has a 3.89 GPA as a business

The NAHMA Educational Foundation is proud to be able to offer financial assistance to these outstanding recipients that are emblematic of the kinds of individuals selected each year to receive NAHMA scholarships.

major. For the past 12 years, she has worked as a tax preparer gaining valuable experience that will also help get her ready for hopefully bigger and better employment in order to support her family. In addition to being a student and working full time, she has been a Girl Scout leader for more than a decade.

The NAHMA Educational Foundation is proud to be able to offer financial assistance to these outstanding recipients that are emblematic of the kinds of individuals selected each year to receive NAHMA scholarships. These seven students are moving forward in their effort to complete their education and beginning to contribute to the betterment of their communities. For additional information about the NAHMA Scholarship Program, please contact Dr. Bruce W. Johnson at bjohnson@tmo.com or 215-262-4230. **NN**

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

HUD PUBLISHED A DRAFT NOTICE GUIDELINES FOR CERTAIN HUD APPROVALS REGARDING PROPERTIES ENCUMBERED

by HUD-Held Mark-to-Market Program Debt and Portfolio Reengineering Demonstration Program Debt, for public feedback. The draft notice, posted on the Multifamily Housing Drafting Table, will replace Housing Notice 2012-10, Guidelines for Assumption, Subordination, or Assignment of Mark-to-Market (M2M) Loans in Transfer of Physical Assets (TPA) and Refinance Transactions in its entirety and provide new instructions for the acquisition and/or refinancing of projects after they have been through a Mark-to-Market Program debt restructuring or a Portfolio Reengineering Demonstration Program restructuring and are encumbered by HUD-held debt. In addition, Section 3 of the draft notice would replace Appendix C of the Mark-to-Market Operating Procedures Guide regarding transfers of assets to qualified nonprofits. Section 4 covers matured and outstanding Mark-to-Market or Demonstration Program debt, and Section 5 provides supplemental guidance that may also be relied upon by owners of projects with satisfied Mark-to-Market subordinate debt obligations

that remain encumbered by a Mark-to-Market Use Agreement and continue to benefit from a Full Mark-to-Market Renewal Contract. The deadline for comments was Sept. 28.

HUD CONTINUES THE ROLLOUT OF THE CNA E-TOOL, VERSION 3.0., scheduled to go live on Oct. 13. HUD delayed the release of CNA e-Tool 3.0 scheduled for Aug. 24 to solve certain user access problems discovered in testing. These problems have been solved. The Multifamily Capital Needs Assessment e-Tool 3.0 is ready for implementation. The new, cloud-based tool delivers expanded functionality providing an improved user experience. Users should continue working with current Excel Assessment Tool files and continue to advance CNAs through the current web application. But make sure to validate any new or updated Excel Assessment Tool files prior to the Oct. 9 end of the Data Transfer Period.

HUD HAS ISSUED AN ANNOUNCEMENT REMINDING ALL GRANTEE-STATES, cities, communities and nonprofits who received Emergency Solutions Grants (ESG) or Community Development Block Grant (CDBG) funds that they may use these funds to provide rental assistance or other aid to individuals experiencing financial hard-

ship because of the pandemic and are at risk of being evicted, consistent with applicable laws, regulations and guidance. HUD will continue to provide technical assistance to grant recipients to prevent evictions and keep people in their homes throughout the duration of the COVID-19 pandemic. HUD has provided a toolkit for landlords and public housing authorities, extended its single-family eviction and foreclosure moratorium for FHA insured single-family homes, promoted the department's Housing Counselor services and issued guidance for lenders.

HUD PUBLISHED A FINAL OPERATIONS NOTICE FOR THE EXPANSION OF THE MOVING TO WORK (MTW) Demonstration Program establishing requirements for the implementation and continued operation of the demonstration program, which authorizes HUD to expand the MTW demonstration program. Under the MTW program, MTW agencies have the flexibility to apply fungibility among three core funding programs' funding streams—public housing Operating Funds, public housing Capital Funds, and Housing Choice Vouchers (HCV) assistance, to include both Housing Assistance Payments (HAP) and administrative fees and are also permitted to waive a number of program requirements.

HUD ANNOUNCES DISASTER ASSISTANCE FOR HURRICANE AND WILDFIRE VICTIMS

ON AUG. 28, PRESIDENT DONALD TRUMP ISSUED A MAJOR DISASTER declaration for Allen, Beauregard, Calcasieu, Cameron and Jefferson Davis parishes in Louisiana as a result of Hurricane Laura. A week before, President Trump signed a major disaster declaration for Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma and Yolo counties as a result of the California wildfires.

The declarations allow the Department of Housing and Urban Development (HUD) to offer foreclosure relief and other assistance to impacted families living in these counties. HUD is providing immediate foreclosure relief;

making mortgage insurance available; making insurance available for both mortgages and home rehabilitation; and making information on housing providers and HUD programs available. The department will share information with the Federal Emergency Management Agency (FEMA) and the state on housing providers that may have available units in the impacted counties. This includes public housing agencies and multifamily owners. Additional information on HUD programs designed to assist disaster victims can be found at <https://www.hud.gov/info/disasterresources>.

Leading by Example

JACK SIPES HAS A HISTORY OF being a focused, driven person. In high school, he was involved in leadership activities, academics and played soccer and wrestled. He went on to the U.S. Military Academy at West Point, and then into the Army where he served in the first Gulf War. When he left the military in 1993 as a captain, he eventually found his way to the property management industry—most recently to Dominion—where he was attracted by the mission of providing

(Plymouth), Minn. He said his children weren't as enthusiastic about the cold weather. So much so, that all three chose to go to colleges in warmer weather climates. The youngest daughter is still in school, while the two oldest have graduated and moved out on their own.

"The last couple of years have been an adjustment for us. Our lives revolved around the kids' sports and other activi-



cation and practices what he preaches. Sipes has earned his Bachelor of Science in business administration and management from West Point, and a Master of Business Administration from the University of Texas at Austin-The Red McCombs School of Business.

He has also earned a Certified Property Manager from the Institute of Real Estate Management, and Housing Credit Certified Professional from the National Association of Home Builders. While in the military, he attended Ranger School and became Ranger qualified.

"I believe in education. I'm one of 10 kids and my parents really stressed education," Sipes said. "I continue to be a lifelong learner and enjoy instilling that ethic in the people I work with and our residents." **NN**

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

"Coming to affordable housing filled that need to be doing something for other than a paycheck. That sense of mission for people is what I really get out of it."

affordable housing to those in need.

"When I was in the military, everything I did was mission-oriented. I felt like I was doing something important," Sipes said. "When I got out of the military I missed that. Coming to affordable housing filled that need to be doing something for other than a paycheck. That sense of mission for people is what I really get out of it."

At Dominion since 2012, Sipes is a partner and senior vice president of property management, making him responsible for the property management department for more than 36,000 owned/managed homes in 21 states. He is responsible for managing all property management operations staff along with the marketing, maintenance and purchasing, and compliance functions.

Joining Dominion required Sipes, his wife, and three children to move from Nashville, Tenn., to Minneapolis

ties," Sipes said. In fact, Sipes coached many of his children's sports teams including baseball, softball, soccer, boys' and girls' lacrosse, volleyball, boys' and girls' basketball and football.

Despite adjusting to being empty nesters, Sipes stays busy through his community work and serving on NAHMA's Board of Directors. Additionally, he leads Dominion's employee outreach efforts as chair of the BRIDGE program and as president of the nonprofit Employee Emergency Fund. He is also a big supporter of the company's scholarship program, Opportunity's Front Door, which awarded 80 residents and 20 employees each with a \$5,000 scholarship this year.

"We think talent is widespread, but opportunity is not," Sipes said. "We're breaking down the barriers to education and so far we love what we see."

He said he is a big supporter of edu-

Welcome New Members

NAHMA welcomes the following new members as of Sept. 9, 2020.

EXECUTIVE

Skandar Zaouali, PRD Management Inc., Collingswood, N.J.

ASSOCIATE

Sue McElhatton, PRD Management Inc., Collingswood, N.J.

AFFILIATE

Brian Ball, Domuso Inc., Santa Monica, Calif.

Graham Fraser, Empire Today for Business, Northlake, Ill.

EDUCATION CALENDAR

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

EDITOR'S NOTE: Due to the evolving health recommendations due to the COVID-19 coronavirus, please contact the AHMA directly for the most up-to-date status of all in-person and virtual events and educational offerings.

NOVEMBER

4
Best Practices: Developing and Delivering Effective Resident Services Program
Webinar
AHMA-NCH
833-246-2624
<https://ahma-nch.org>

EIV Made Easy
Virtual Training
SAHMA
800-745-4088
www.sahma.org

5
Green Cleaning Practices
Webinar
SAHMA
800-745-4088
www.sahma.org

10-11
Certified Professional of Occupancy (CPO) Certification
Accelerated Virtual Training
SAHMA
800-745-4088
www.sahma.org

12
Understanding the Unique Behavior Challenges Associated with Untreated Mental Health Conditions
Webinar
AHMA of Washington
360-561-3480
ahma-wa.org

Sexual Harassment in the Workplace
Webinar
SAHMA
800-745-4088
www.sahma.org

12
SHCM Online Prep Course with Exam Option: Chapter 1 Program Regulations
Webinar
Rocky AHMA
303-840-9803
<https://www.rockyahma.com>

13
SHCM Online Prep Course with Exam Option: Chapter 2 Unit Eligibility
Webinar
Rocky AHMA
303-840-9803
<https://www.rockyahma.com>

16-19
25th Annual Mid-Atlantic AHMA Affordable Multifamily Rental Housing Conference | Virtual 2020
Mid-Atlantic AHMA
804-564-7898
<http://mid-atlanticaahma.org>

17
811/202 with RAD for PRAC
Webinar
MAHMA
614-481-6940
<http://mahma.com>

18
Best Practices: Non- and Smoke-Free Housing Communities
Webinar
AHMA-NCH
833-246-2624
<https://ahma-nch.org>

SHCM Exam Prep: Recertification, Documentation & Record Keeping
Webinar
SAHMA
800-745-4088
www.sahma.org

19
Hoarding
Webinar
SAHMA
800-745-4088
www.sahma.org

SHCM Online Prep Course with Exam Option: Chapter 3 Applicant Eligibility & Certification
Webinar
Rocky AHMA
303-840-9803
<https://www.rockyahma.com>

20
SHCM Online Prep Course with Exam Option: Chapter 4 Monitoring & Compliance
Webinar
Rocky AHMA
303-840-9803
<https://www.rockyahma.com>

DECEMBER

2
Making It Through: Disaster Preparedness for Seniors
Webinar
AHMA-NCH
833-246-2624
<https://ahma-nch.org>

8-10
Tax Credit Compliance Course
Virtual Training
Day 1: Intermediate LIHTC
Day 2: Advanced LIHTC
Mid-Atlantic AHMA
804-564-7898
<http://mid-atlanticaahma.org>

10
SHCM Exam Prep: Monitoring and Reporting Compliance
Webinar
SAHMA
800-745-4088
www.sahma.org

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

thelastword

The Work Continues, Especially In an Election Year



“MY DEAR FRIENDS: YOUR VOTE is precious, almost sacred. It is the most powerful nonviolent tool we have to create a more perfect union,” said the late civil rights leader Rep. John Lewis in a 2012 speech in Charlotte, N.C.

We are just weeks away from a national election and I am urging everyone to educate themselves about the issues and candidates, no matter where you fall on the political spectrum. And most importantly, exercise your right to vote whether in-person or by mail. Also, encourage your residents to vote and assist in any way you can to help them navigate the process.

The affordable housing industry has been urging Congress to pass COVID-19 emergency supplemental legislation, which by all indications has been put on the back burner until after the election. Additionally, fiscal year 2021 appropriations for the departments of Housing and Urban

Development (HUD) and Agriculture’s Rural Development programs the industry relies on have yet to be voted on. Without these vital funds, affordable housing professionals may have to make tough choices that can have negative effects on staff as well as the residents they serve.

It is important to know where the candidates stand on these funding issues that would allow our industry to be able to continue to provide decent, safe and sanitary housing to those who need it the most. While our members are excellent advocates for our residents, we also need partners in local, state and federal elected bodies.

Now is the time to do your homework on the candidates, it is also time to keep applying pressure to incumbents as well. Use the remaining weeks before Nov. 3 to reach out to your current elected officials and help NAHMA to continue to advocate for you.

You can start by asking your senators to fully fund rental assistance and housing programs to offset tenant loss of income and increased operating costs from the COVID-19 pandemic; by urging senators to provide additional unemployment benefits and emergency rental assistance; and by asking senators to limit and target the eviction moratorium.

You can find more information and talking points on NAHMA’s Urgent Grassroots Issues webpage, <https://www.nahma.org/grassroots-advocacy/urgent-issues/>.

You can also let your elected officials know how important full funding for HUD and Rural Development is by sharing stories about the positives that have resulted from the services, programs, and simply providing a roof, have had on your residents. **NN**

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