

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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Inflation Reduction Act to Improve Energy and Water Efficiency of Affordable Housing

In August, President Joe Biden signed the Inflation Reduction Act of 2022 into law. The act is referred to as a “slimmed down version of Build Back Better bill” that previously failed to garner majority support. The final version of the Inflation Reduction Act (IRA) resulted from a deal on a budget reconciliation package between Senate Majority Leader Chuck Schumer (D-NY) and Sen. Joe Manchin (D-WV). Speaker of the House Nancy Pelosi (D-CA) signaled her support for the Senate compromise, and it passed both houses of Congress along party lines.

The approved package includes provisions related to three main policy issues: climate and energy, health care and taxes.

According to The Affordable Housing Tax Credit Coalition (AHTCC), of which NAHMA is a member, the reconciliation deal provides \$300 billion in deficit reduction. The legislation raises \$739 billion in revenue from implementing a 15% corporate minimum tax, prescription drug pricing reform, IRS tax enforcement and closing the carried interest loophole. Additionally, the deal calls for \$433 billion in spending, divided between \$369 billion for climate and

There is also close to \$1 billion in funding that would be appropriate for the Department of Housing and Urban Development (HUD) to improve the energy and water efficiency of affordable housing.

energy provisions and \$64 billion for extending Affordable Care Act subsidies.

“With the reconciliation bill pared down dramatically since the most recent \$1.7 trillion version due to Sen. Manchin’s concerns about the cost of the bill, housing is one of many policy areas no longer addressed. Though the most recent version of Build Back Better from December 2021 included a historic expansion of the Low-Income Housing Tax Credit (Housing Credit), the enactment of a Neighborhood Homes Tax Credit, and \$150 billion in additional

continued on page 4



Prevent and Control Bed Bugs in Affordable Housing

Two-Year Data from ATAHC's Landmark Program Launch

- **> 95%** of units have not had a reintroduction or re-emergence of bed bugs
- **81%** reduction in the number of required thermal treatments
- **> 40%** operational savings enjoyed by property management
- **40%** reduction in technician on-site time



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Taking Stock

FALL IS AN EXCELLENT TIME TO TAKE stock of the year and celebrate the positives within the affordable housing industry.

CELEBRATING THE VANGUARD

In this issue we celebrate our 2022 Vanguard Award winners (see page 16), which recognize newly developed or significantly rehabbed affordable multifamily housing communities that showcase high-quality design and resourceful financing.

SEEKING THE CREAM OF THE CROP

Our other major initiative honoring multifamily developments that prove affordable housing can be an asset to any neighborhood is 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.

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 2022 COQ Awards competition, which is due Nov. 3. 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. 4. 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 sup-

porting 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 contributed significantly 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 2023 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 Department of Housing and Urban Development and U.S. Department of Agriculture allowable project expense. Visit the NAHMA website to download an order form from the Online Store today.

WELCOME ABOARD

Leslie O'Donnell joined the NAHMA staff at the end of August as the manager of education and credentialing programs. She comes to NAHMA with 20 years of experience in the association sector. **NN** Kris Cook, CAE, is executive director of NAHMA.

INFLATION REDUCTION ACT TO IMPROVE ENERGY AND WATER EFFICIENCY OF AFFORDABLE HOUSING, *continued from page 1*

affordable housing investments, the new reconciliation package does not include any significant investments in housing,” according to AHTCC.

Two provisions would support the compatibility of the Housing Credit with energy tax credits and the investment tax credit. It also includes a 20% bonus investment tax credit for facilities on covered federal affordable housing programs. These provisions were initially included in the most recent Build Back

2. Affordable and Accessible Clean Energy for Disadvantaged Communities:

a. The most significant single investment across the climate title of the IRA is in the Greenhouse Gas Reduction Fund, a clean energy and sustainability accelerator funded at \$27 billion, with at least 60% of those funds focused on disadvantaged communities. The funding is provided to nonfederal governments, as well as state or regional green banks, and is allocated across three buckets:

at \$9 billion, equally split across the two programs, these investments provide single-family and multifamily energy efficiency retrofits and electrification.

3. \$1.5 billion to plant trees, establish community and urban forests, and expand green spaces in cities, which combats climate change and provides significant community benefits by increasing recreation opportunities, cooling cities, lowering electric bills, and reducing heat-related death and illness

The most significant single investment across the climate title of the IRA is in the Greenhouse Gas Reduction Fund, a clean energy and sustainability accelerator funded at \$27 billion, with at least 60% of those funds focused on disadvantaged communities.

4. The IRA makes major reforms to the existing tax code to promote clean electricity deployment, so that future investments bring clean energy and good jobs to disadvantaged

Better legislation, said AHTCC.

There is also close to \$1 billion in funding that would be appropriate for the Department of Housing and Urban Development (HUD) to improve the energy and water efficiency of affordable housing.

NAHMA participated in a series of briefings pertaining to the act, hosted by HUD and the White House.

PROVISIONS IMPACTING AFFORDABLE HOUSING INDUSTRY AND BROADER UNDERSERVED COMMUNITIES

1. The Environmental and Climate Justice Block Grants, funded at \$3 billion, invest in community-led projects in disadvantaged communities and community capacity-building centers to address disproportionate environmental and public health harms related to pollution and climate change.



To read the full text of the Inflation Reduction Act, visit https://www.democrats.senate.gov/imo/media/doc/inflation_reduction_act_of_2022.pdf.

To read a summary of the text, visit https://www.democrats.senate.gov/imo/media/doc/inflation_reduction_act_one_page_summary.pdf.

i. \$7 billion for zero-emission technology deployment, including rooftop and community solar, in low-income and disadvantaged communities.

ii. \$8 billion for a general fund making broad investments in reducing greenhouse gas emissions and promoting environmental justice, exclusively allocated to low-income and disadvantaged communities.

iii. \$11.97 billion for a similar general fund but available to all Americans and communities.

b. In the same vein, the IRA creates a new grant program for improving energy efficiency or water efficiency or climate resilience of affordable housing, funded at \$1 billion, that helps cover the cost of energy efficiency upgrades, including electrification of systems and appliances, as well as installation of renewable energy, and improvements to property resiliency. HUD Project-Based Rental Assistance programs are eligible.

c. In addition, two new home energy rebate programs help low- and moderate-income households increase their efficiency: the Home Energy Performance-Based, Whole House Rebates and Training Grants, and the High-Efficiency Electric Home Rebate Program. Funded

communities. Within the investment tax credit and production tax credits for renewable energy, there are new bonus 10% credits for projects built within legacy energy communities. This helps ensure cheap, reliable, clean energy resources are available, and that the economic benefit of these investments will be felt by all Americans.

5. This is further bolstered by the increase in energy credits for solar and wind facilities placed in service in connection with low-income communities, which creates a further bonus credit within the investment tax credit that provides either a 10% bonus credit for projects installed in a low-income community or on tribal land, or 20% bonus for projects that are a part of an eligible low-income building or low-income economic benefit project. A low-income economic benefit project is defined as a project where at least 50% of the financial benefits need to flow to households with less than 200% poverty line income or less than 80% an area's gross median income. Specifically earmarked for solar, solar plus storage, and wind projects, the credit is limited to 1.8-gigawatts per year, although any unused portions of the allocation can be rolled over into the following year. **NN**



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Lawmakers Focus on Affordable Housing Market Challenges

SENATE COMMITTEE HIGHLIGHTS LACK OF AFFORDABLE HOUSING

In late August, the Senate Banking, Housing and Urban Development Committee held a hearing on “‘The Rent Eats First’: How Renters and Communities are Impacted by Today’s Housing Market.” The witnesses who provided testimony included Professor Matthew Desmond; Maurice P. During, professor of sociology and director of The Eviction Lab, Princeton University; Laura Brunner, president and CEO, Port of Greater Cincinnati Development Authority; Rosanna Morey, a small property owner; Darion Dunn, managing partner, Atlantica Properties; and Diane Yentel, president and CEO, National Low Income Housing Coalition.

The hearing focused on the underlying causes of the affordable housing crisis, the current state of the housing market, and both the immediate and long-term federal policy solutions needed to ensure that renters with the lowest incomes have an affordable place to call home. Witnesses warned that emergency rental assistance funds are almost depleted, and pandemic-era renter protections are expiring. The hearing also highlighted the threat of real estate investors purchasing low-cost homes at an unprecedented rate, resulting in further increases in rental prices. Members discussed providing increased rental assistance, investing in new affordable housing, preserving affordable rental homes, and providing emergency assistance to stabilize renters when they experience financial shocks. Testifying before the committee, Morey provided the stark concern facing many landlords.

“With too many restrictions, affordable housing providers like myself will recon-

sider renting going forward. Some will just sell and leave, some will put more stringent requirements and tenant screening criteria in place, and some will just raise the rents to cover themselves ‘just in case.’ We are already starting to see the impact as social media videos have begun to circulate teaching prospective tenants how to create fake W2s and bank statements, etc., because so many chose not to pay rent that now they cannot provide the documents required for a new apartment. This cannot continue,” said Morey.

Sen. Sherrod Brown (D-OH), chairman of the committee, underscored the need for Congress to continue to help renters find and remain in homes they can afford with financial or emergency assistance and highlighted the bipartisan Eviction Crisis Act. The bill, if approved, would create a new permanent Emergency Assistance Program to provide financial aid and housing stability-related services to eviction-vulnerable tenants. As states wind down their COVID-related Emergency Rental Assistance programs, states and local jurisdictions will be able to transition seamlessly to this new program.

Sen. Bob Menendez (D-NJ) noted the current affordability crisis facing low-income renters and offered the Livable Communities Act, legislation to incentivize the development of new affordable housing near existing mass transit.

REPRESENTATIVES URGE PRESIDENT TO INCREASE AFFORDABLE HOUSING DEVELOPMENT

In a letter sent to President Joe Biden, Reps. Suzan DelBene (D-WA), Norma Torres (D-CA), and Carolyn Bourdeaux (D-GA) urged the White House to take immedi-

ate action to lower the cost of housing and increase affordable housing development. The lawmakers asked the president to improve the Low-Income Housing Tax Credit, leverage federal funding and other programs to incentivize zoning reforms and expand access to capital for home builders and potential homeowners. The representatives also highlighted their Action Plan to Fight Inflation, which takes a multi-pronged approach to lower prices from increasing affordable housing to strengthening supply chains, addressing labor shortages, reducing trade barriers, and making everyday necessities more affordable. While the Biden administration can take action to increase affordable housing, Congress will also need to act to lower housing costs, including advancing legislation to help build resilient, innovative infrastructure for the future with smart and inclusive planning, zoning, and development.

“Thanks to President Biden and Congressional Democrats’ work on the American Rescue Plan and the Bipartisan Infrastructure Bill, we’ve seen record-setting economic growth, millions of Americans are vaccinated, kids are back in school, and people are back at work,” said Rep. DelBene. “But despite this progress, real economic challenges remain, and global inflation is hitting American families hard. That’s why we created an Inflation Action Plan that outlines key actions Congress and the Biden administration can take to ensure Americans can afford everyday necessities—like food and gas. Americans sent us to Washington to deliver on the issues that matter most and tackle urgent challenges with effective solutions.” **NN**

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



COCKTAILS & COMPLIANCE



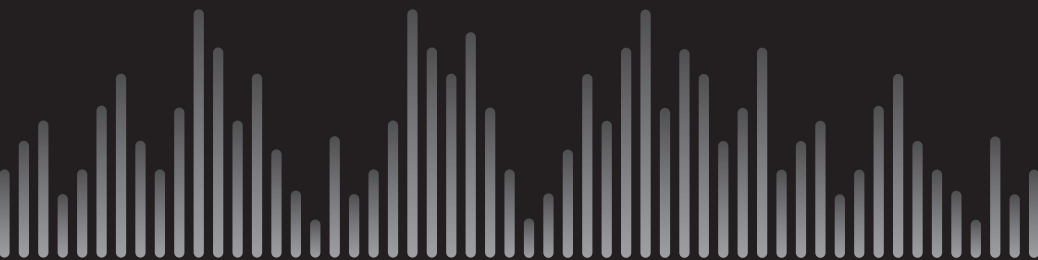
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Affordable Connectivity Program

Helping Households Connect

The Affordable Connectivity Program is an FCC program that helps connect families and households struggling to afford internet service.

The Affordable Connectivity Program provides:

- Up to \$30/month discount for broadband service;
- Up to \$75/month discount for households on qualifying Tribal lands; and
- A one-time discount of up to \$100 for a laptop, desktop computer, or tablet purchased through a participating provider if the household contributes more than \$10 but less than \$50 toward the purchase price.

The Affordable Connectivity Program is limited to one monthly service discount and one device discount per household.

Who Is Eligible?

A household is eligible for the Affordable Connectivity Program if the household income is at or below 200% of the [Federal Poverty Guidelines](#), or if a member of the household meets at least *one* of the criteria below:

- Received a Federal Pell Grant during the current award year;
- Meets the eligibility criteria for a participating provider's existing low-income internet program;
- Participates in one of these assistance programs:
 - SNAP
 - Medicaid
 - Federal Public Housing Assistance
 - Supplemental Security Income (SSI)
 - WIC
 - Veterans Pension or Survivor Benefits
 - or [Lifeline](#);
- Participates in one of these assistance programs and lives on [Qualifying Tribal lands](#):
 - Bureau of Indian Affairs General Assistance
 - Tribal TANF
 - Food Distribution Program on Indian Reservations
 - Tribal Head Start (income based)

Check out fcc.gov/ACP for a **Consumer FAQ** and other program resources.

Two-Steps to Enroll

1. Go to AffordableConnectivity.gov to submit an application or print out a mail-in application; and
2. Contact your preferred participating provider to select a plan and have the discount applied to your bill.

Some providers may have an alternative application that they will ask you to complete.

Eligible households must **both apply for the program and contact a participating provider to select a service plan.**

Call 877-384-2575

or find more information about the Affordable Connectivity Program at fcc.gov/ACP

Senate T-HUD Releases Draft Funding Bill

In late July, the Senate Appropriations Subcommittee on Transportation, Housing and Urban Development released its draft funding bill for fiscal year (FY) 2023. The bill provides \$70 billion for the Department of Housing and Urban Development (HUD)'s affordable housing, homelessness, and community development programs—an increase of \$4.3 billion over FY 2022-enacted levels but \$3 billion less than the House of Representatives bill and \$1.9 billion less than the amount proposed in President Joe Biden's FY 2023 budget request.

RENTAL ASSISTANCE

The bill includes over \$55 billion for HUD rental assistance programs:

- \$14.69 billion for project-based Section 8 (PBRA) rental assistance, \$747 million more than the fiscal year 2022
- \$1.321 billion for Housing for the Elderly and Housing for Persons with Disabilities
- \$8.47 billion for public housing, which includes \$3.4 billion for the capital fund and \$5 billion for the operating fund
- \$30.18 billion for tenant-based Section 8 vouchers

The proposal also includes \$53 million for HUD to provide budget-based rent adjustments to PBRA contracts renewed through the Mark-to-Market (M2M) program that are distressed or at risk of becoming distressed. In utilizing this additional funding, according to the proposal, HUD shall prioritize properties that meet all of the following conditions: rents below 80% of fair market rent; Real Estate Assessment Center (REAC) scores below 70; and designated as troubled or potentially troubled. The committee stated in the draft bill that it recognizes there are additional post-M2M properties that may require budget-based rent adjustments and directed HUD to use existing data sources, including PBRA/ HUD management and occupancy reviews, as well as REAC inspections, to assess the

physical property and operational needs amongst post-M2M properties and other PBRA properties with health and safety deficiencies to understand the scope of the problem better. HUD was directed to provide the results of this assessment to the House and Senate committees on Appropriations within 180 days of enactment of the act, should it be approved.

The recommendations included \$742 million for the costs associated with fully funding all annual Project Rental Assistance Contract (PRAC) renewals and amendments; up to \$10 million to support preservation transactions initially developed with a capital advance and assisted by a PRAC; \$132 million for new capital advances; and \$145 million for service coordinators and the continuation of existing congregate service grants. This also includes \$25 million to expand service coordinators and recommends that HUD prioritize grant awards to applicants located in states with older populations—in accordance with median age—that have established and evaluated support and service models at home.

ACCESS TO AFFORDABLE HOUSING

The bill also addresses state and local zoning and land-use laws and regulations that limit the number of units that can be built and impose burdens on development, driving up housing costs. The bill provides \$200 million for a new “Yes In My Back Yard” incentive program to reward jurisdictions that make reforms to facilitate affordable housing production. To help address the nation's affordable housing crisis, the bill strongly supports the HOME Investment Partnership Program, which is the primary federal tool of state and local governments for the production of affordable rental and owner-occupied housing, with a \$1.725 billion investment, which results in the construction of more than 11,400 new rental and homebuyer units.

VAWA

To address the implementation of the Violence Against Women Act (VAWA) Reauthorization Act of 2022 and prior year authorizations, the bill advances necessary reforms and next steps to improve emergency assistance in relocating survivors to safe housing by providing \$52 million for new Continuum of Care projects serving survivors fleeing domestic violence and \$5 million for technical assistance to improve the timeliness and effectiveness of emergency transfer plans. It also requires HUD to report on its plans to allow tenant protection vouchers for emergency relocation, the monitoring of existing covered housing providers' emergency transfer plans, and funding for the newly authorized Office of Gender-Based Violence Prevention and supporting staff.

ADDITIONAL INVESTMENTS

- \$3.525 billion for the Community Development Block Grant formula program
- \$390 million for HUD's Office of Lead Hazard Control and Healthy Homes to remediate lead-based paint from over 25,000 low-income households
- \$250 million for the Choice Neighborhoods Initiative to transform underserved distressed neighborhoods, of which up to \$50 million will be used to support current implementation grantees that are facing challenges in meeting the housing unit replacement requirements due to construction cost increases
- \$150 million for the Family Self-Sufficiency program, \$41 million more than FY 2022, to provide public housing and Section 8 residents with tools to improve their economic stability
- \$20 million for transit technical assistance and grants to areas of persistent poverty or disadvantaged communities to expand mobility in underserved communities

Appropriation committee leaders have not yet reached a bipartisan agreement on topline spending numbers. **NN**

HUD Issues Draft Revised PBCA Contracts

The Department of Housing and Urban Development (HUD), in late July, published a draft solicitation containing its proposal to formally procure contractors to provide Housing Assistance Payments (HAP) contract support services to HUD and service approximately 16,000 Section 8 Project-Based Rental Assistance (PBRA) contracts with owners of multifamily housing projects. HUD's comment period closed Sept. 28.

According to a HUD press release, the Performance Based Contract Administrators (PBCAs) are the department's primary providers for overseeing compliance, renewing rental contracts, and managing tenant interactions. HUD engages the PBCAs under an annual contribution contract. The PBCAs provide day-to-day monitoring and oversight of most of HUD's approximately 17,000 project-based Section 8 contracts with property owners nationwide. Most PBCA contracts expire in 2023, with options for term extensions.

HUD will assess all comments received to develop a final, formal solicitation, to have new contracts in place before any lapse of service to residents.

"Our ultimate goal is to ensure that the needs of the 1.3 million residents in HUD Section 8 properties are met on a daily basis," said HUD Office of Multifamily Housing Deputy Assistant Secretary Ethan Handelman in the press release. "We are seeking feedback from the public on our proposal for soliciting services to develop a final solicitation that is fair, compliant with federal contracting laws, and pro-

motes the highest quality of services for residents and HUD."

MAJOR SHIFT PROPOSED UNDER DRAFT SOLICITATION

Under the PBRA program, HUD's Office of Multifamily Housing (MFH) engages 53 performance-based contract administrators to perform various tasks, largely the daily monitoring and oversight of owners of Section 8 projects and their obligations under HAP contracts for 1.3 million residents. Under the proposed draft solicitation, following the expiration or termination of the existing 53 annual contribution contracts, HUD will become the contract administrator for all HAP contracts in MFH's portfolio and obtain 15 HAP Support Services—formerly PBCAs to be renamed Housing Assistance Payment Contract Support Services (HAPPS)—using competitive contract processes to assist the department in the administration of 17,000 HAP contracts. The 15 HAP Support Services will be divided into five regions containing three subregions each. Three contracts will be awarded per region, one per subregion. The five regions are Northeast Region, Southeast Region, Midwest Region, Southwest Region, and Western Region.

MEMBERS CONCERNS

NAHMA members have expressed concerns, specifically, whether this new approach creates inefficiencies in a system that has worked fine for over two decades and HUD's capacity to take on additional workload, given their staffing levels. Some NAHMA members believe HUD could use this opportunity to build PBCA processing consistency from state to state. However, the new subregional contractor could be problematic, absent alignment and standardization for the owner/agents (OAs) and state contractors. Similarly, members are concerned

with the impact to larger OAs with several projects currently served by PBCAs and with the proposed level of HUD involvement in every task assigned to the contractor, which does not align with practices in the current PBCA program. The potential for a change in contractor or multiple contractors will cause confusion, raise accountability issues, and decrease the partnerships under the current program. Members understand that HUD may need to have a new solicitation; however, they remain unclear as to why the day-to-day operation of the program has to change so dramatically.

NAHMA still has many of the same concerns and recommendations the association conveyed in 2018 under HUD's previous effort. In 2018, NAHMA recommended that HUD convene stakeholder meetings to explain the rationale behind this new proposal and give some clarity to the industry. NAHMA remains concerned that this effort could negatively impact the affordable housing industry at large, as it may lead to potential loss of owners and units from the PBRA program and critical institutional knowledge from key stakeholders. NAHMA also remains concerned about the increased cost due to oversight changes and the potential impact on tenants.

ISSUE SPANS MANY YEARS

In early December 2017, HUD published two draft Requests for Proposal (RFPs), which stated that once the existing 53 annual contribution contracts expired or were terminated, the PBCA program would end. HUD would become the contract administrator for all HAP contracts in the multifamily housing portfolio.

At the time, HUD said it was merely a "sources sought notice" with no commitment to move forward with a formal solicitation: "This is a Sources Sought Notice. This is not a request for offers,



To read the draft solicitation, visit <https://sam.gov/opp/a15dafca809d4efe9619bf09ffd4e52b/view>.

To view the HUD press release, visit https://www.hud.gov/press/press_releases_media_advisories/HUD_No_22_137?utm_medium=email&utm_source=govdelivery.

quotes or proposals. This notice does not represent a commitment by the government to issue a formal solicitation or award a contract. This is a market research tool to solicit comments on the draft RFP from capable sources and to determine the capability of potential sources.”

Based on HUD’s draft RFPs, NAHMA said it believed that HUD intended to significantly alter the

HUD that it had submitted recommendations to improve the PBCA program in response to HUD’s 2016 PBCA Industry Day and subsequent Deloitte interview. The comments pointed out, “To date, HUD has provided no follow-up on our recommendations, and the proposed model does not address our members’ concerns. Rather it creates larger problems for our members.”

Furthermore, at the time, NAH-

change would lead to increased costs, as updates to HUD IT systems, such as TRACs, and additional training will be needed to accommodate the changes.

■ **Impact on residents.** NAHMA said members are especially concerned with changes to Management and Occupancy Reviews (MORs), physical inspections and providing property access to new entities. Specifically, NAHMA said it did not believe HUD had educated resi-

dents throughout the entire process. NAHMA recommended HUD provide clear and extensive outreach to

Additionally, housing providers should consider allowing for alternative methods of proof when possible, for applicants to establish residency or qualify for other selection preferences.

PBCA program to establish a national and regional oversight approach called Housing Assistance Payments (HAP) Contract National Support Services or HAPNSS, and Housing Assistance Payments (HAP) Contract Regional Support Services or HAPRSS.

In late January 2018, NAHMA provided comments on behalf of its members on the two solicitations. In addition, the association participated in an industry letter that expressed concerns over HUD’s RFPs.

“NAHMA members are directly affected by HUD’s new proposed HAP Contract National Support Services and HAP Contract Regional Support Services Model. For this reason, our members are very concerned. We recommend HUD reconsider terminating the current PBCAs and adopting a new bifurcated model that would lead to an increased burden, lack of local market knowledge and less efficient property oversight due to the split duties under the National and Regional HAP Contract Support Services,” according to NAHMA’s comments at the time.

In its comments, NAHMA reminded

MA’s comments said the proposed HAPNSS/HAPRSS model would lead to the following:

■ **Elimination of PBCAs and bifurcation of their duties into regional and national.** HUD did not provide the reason for eliminating the current PBCA contracts. NAHMA recommended that HUD convene stakeholder meetings to explain the rationale behind this new proposal and give some clarity to the industry. NAHMA said this might lead to the potential loss of owners and units from the PBRA program and critical institutional knowledge from key stakeholders. In addition, the national and regional duties added additional burdens and created a new layer between HUD and property oversight. NAHMA recommended HUD reconsider the national HAP contractor, as risk and portfolio management should be performed by HUD.

■ **Increased cost due to oversight changes.** The draft PWS did not provide any discussion on whether the proposed national and regional contractor model is intended to be more cost-effective than the current PBCA system. Rather, NAHMA said the

residents on the impacts of any changes to the oversight of the PBRA program. NAHMA said this responsibility should not be pushed onto owners and agents.

NAHMA also included a list of questions for clarification covering HAP contract opt-out support, long-term renewal processing, rent adjustments and MORs, among others.

Then in March 2018, HUD announced it was canceling the RFPs on the Housing Assistance Payments (HAP) Contract National Support Services or HAPNSS and Housing Assistance Payments (HAP) Contract Regional Support Services or HAPRSS.

“Based on the extensive comments received in response to the draft solicitation, HUD is taking time to perform additional due diligence to ensure all comments and recommendations are considered in developing the final approach to obtaining the services to replace the current PBCA services. This solicitation is canceled in its entirety. Future requirements will be initiated through a new solicitation, which is expected to take several more months to develop,” the agency said at the time. **NN**

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NAHMA and Industry Partners Submit CRA Comments

NAHMA submitted comments in August on the Community Reinvestment Act (CRA) Notice of Proposed Rule-making (NPR) issued by the Federal Reserve Board of Governors (Federal Reserve), Office of the Comptroller of the Currency (OCC), and Federal Deposit Insurance Corporation (FDIC) in May, and NAHMA was one of eight industry partners that submitted joint comments on the NPR.

According to NAHMA's comments, the Low-Income Housing Tax Credit (housing credit) is the primary tool to produce and preserve affordable rental housing, having financed the development of 3.6 million affordable homes since its inception in 1986. While the housing credit finances virtually all new affordable housing, CRA motivates the vast majority of these investments. Total housing credit investment reached \$22.4 billion in 2021, an estimated 84.8%—or \$19 billion—of which came from banks motivated by CRA requirements.

The effect of CRA on housing credit investment can be seen in housing credit pricing, which determines the amount of equity invested into housing credit properties, said NAHMA. Housing credit pricing can vary by \$0.20 for each \$1 of housing credit between areas where CRA-driven demand is highest—where several major banks must meet CRA Investment Test requirements—areas outside of banks' assessment areas where CRA-driven demand is lowest. As a result, properties with the least CRA demand can receive 20% less equity for the same amount of housing credits as properties with the highest CRA demand, rendering many

properties with low CRA demand financially infeasible. With such a significant portion of housing credit investment impacted by CRA, our nation's ability to address the growing affordable housing crisis is closely tied to CRA.

"While we believe some elements of the NPR will strengthen housing credit investment, we are concerned that on balance, the NPR will substantially reduce the incentive that CRA currently provides to invest in affordable housing, at a time when it is needed most," said NAHMA's comments.

NPR PROPOSALS THAT WILL STRENGTHEN THE HOUSING CREDIT

The NPR includes two key aspects that NAHMA said will benefit housing credit investment and help to even pricing disparities:

"While we believe some elements of the NPR will strengthen housing credit investment, we are concerned that on balance, the NPR will substantially reduce the incentive that CRA currently provides to invest in affordable housing, at a time when it is needed most," said NAHMA's comments.

1. Allowing consideration for the full amount of housing credit investments, regardless of the share of affordable units.

NAHMA agrees this is the correct approach in consideration of the important role of the housing credit in achieving the goals of CRA and the housing credit's strong statutory and regulatory restrictions, which make it unnecessary to issue additional CRA-specific guidance.

2. Allowing consideration of community development activities outside of assessment areas.

NAHMA said as many communities disproportionately lack affordable housing, the incentive to invest in the hous-

ing credit should be expanded to help support affordable housing production and preservation in all regions. NAHMA said the NPR could have the effect of evening pricing differentials between areas with the highest and least CRA demand if there is sufficient motivation for banks to invest in the housing credit.

PRIMARY CONCERNS AND RECOMMENDATIONS

However, NAHMA said it was concerned that aspects of the interagency NPR might significantly reduce the motivation for banks to invest in the housing credit. Most notably, the association is concerned about removing the separate Investment Test.

NAHMA said the separate Investment Test weighted at 25% of the overall CRA score is the driver of CRA-moti-

vated housing credit investment. Eliminating the Investment Test and replacing it with a Community Development Financing Test that includes both loans and investments will decrease the incentive for banks to make equity investments, including in the housing credit.

A recent survey of 24 large banks found that 42% of respondents—representing \$2.4 billion in yearly housing credit investment—believe the removal of the separate Investment Test would have a negative impact on their bank's appetite to invest in the housing credit, potentially resulting in decreased housing credit investments in favor of eligible

continued on page 14

If it is not possible to retain a separate Investment Test in the new CRA structure, we urge that strong mitigating factors be put in place to prevent a reduction in the incentive to invest in the housing credit, which would ultimately reduce affordable housing production and preservation

community development loans, said NAHMA. The Affordable Housing Tax Credit Coalition, Affordable Housing Investors Council, and National Association of Affordable Housing Lenders administered the survey.

“If it is not possible to retain a separate Investment Test in the new CRA structure, we urge that strong mitigating factors be put in place to prevent a reduction in the incentive to invest in the housing credit, which would ultimately reduce affordable housing production and preservation,” said NAHMA.

Additionally, NAHMA is con-

cerned about the disproportionate focus on retail activities over community development activities.

KEY RECOMMENDATIONS

NAHMA said if the separate Investment Test is not retained, then it recommends the following changes be incorporated into the final CRA framework to help ensure that CRA modernization does not diminish the incentive to invest in the housing credit and, ultimately, the nation’s ability to produce and preserve affordable housing:

1. Modify the community development subtests, for which NAHMA

proposes two alternatives:

- Include an Investment Subtest weighted at 20%.

- Weight the Community Development Financing Subtest at 35% and modify the Community Development Services Subtest to include a responsiveness assessment.

2. Measure banks’ new equity investments over time.

3. Include an institution-level Equity Metric and Benchmark.

4. Include the housing credit as an impact review factor.

In addition to NAHMA’s recommendations, the association urges the Federal Reserve, OCC, and FDIC to evaluate any final CRA regulations to ensure they will not harm housing credit investment. **NN**



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adepaola@alliant.com

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CLOCKWISE FROM TOP,
LEFT: Avena Bella II;
Broadway Cove // 735
Davis Street; The Machon;
Royal Oak Manor Co-op

VANGUARD AWARDS

Highlighting Excellence in Affordable Multifamily Housing Communities

WINNERS OF THIS YEAR'S AFFORDABLE HOUSING VANGUARD AWARDS will be recognized during an award luncheon featuring a best practices panel at the NAHMA Biannual Top Issues in Affordable Housing fall conference in October. These awards recognize newly developed or significantly rehabbed affordable multifamily housing communities that showcase high-quality design and resourceful financing.

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

THE 2022 WINNERS ARE:

Vanguard Award for New Construction

Small Property (less than 100 units): Avena Bella II, Turlock, Calif.; Management Company: EAH Inc.; Owner: Avena Bella II LP, Turlock, Calif.

Large Property (more than 100 units): Broadway Cove // 735 Davis Street, San Francisco, Calif.; Management Company: The John Stewart Company; Owner: BRIDGE Housing // The John Stewart Company, San Francisco, Calif.

Vanguard Award for Major Rehabilitation of an Existing Rental Housing Community

Royal Oak Manor Co-op, Royal Oak, Mich.; Management Company: CSI Support & Development Services; Owner: Royal Oak (CSI) Non-Profit Housing Corporation, Warren, Mich.

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

The Machon, Swampscott, Mass.; Management Company: Peabody Properties Inc.; Owner: B'nai B'rith Housing, Brighton, Mass.

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

The judges of this year's Vanguard Awards were distinguished NAHMA members from across the country: Noel Gill, NAHP-e, SHCM, CPO, executive vice president of Northwest Real Estate Capital Corp.; Jim McGrath, SHCM, NAHP-e, chairman of the board of PRD Management Inc.; Gianna Richards, SHCM, NAHP-e, president of Solari Enterprises Inc.; and Timothy Zaleski, SHCM, NAHP-e, immediate past president of NAHMA.

All photos courtesy of the Vanguard Award winners.



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



VANGUARD AWARDS / AVENA BELLA II

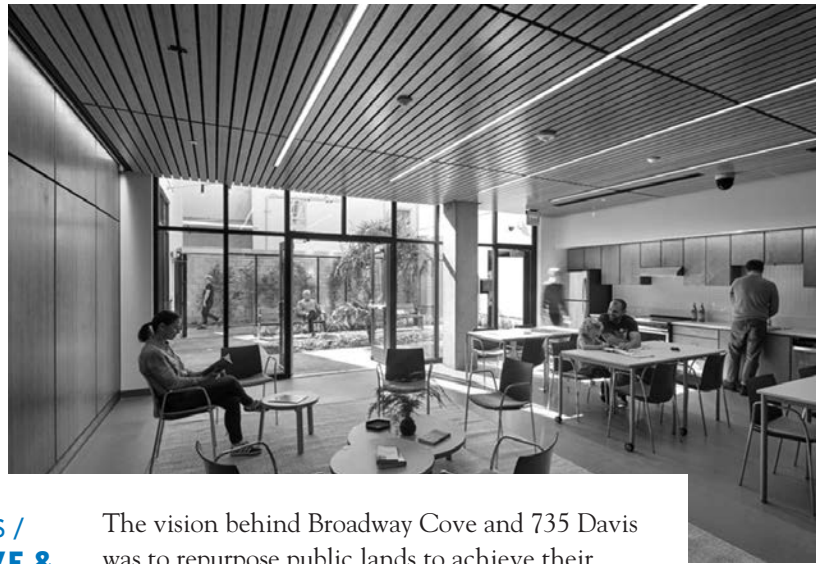
Avena Bella II, located in Turlock, Calif., comprises 61 apartment homes—22 two-bedroom units and 17 three-bedroom units—for extremely low, very low- and low-income individuals and families. Twenty-nine of the 61 apartments are designed as accessible for persons with mobility, special needs, and visual or hearing impairments. Households containing at least one person with such impairment have priority for those units.

In addition, Avena Bella II is a LEED-certified community that features access to a shared swimming pool, a picnic area, drought-resistant landscaping, bicycle storage, a community garden, and a play structure that is surrounded by a picnic area and an Astroturf play area which supports a reduction in water usage.

Programming for the community has been instrumental in its effort to maximize resident engagement. Its “Stay Well” spring focus engaged residents in an active life through various new ongoing programs, including a morning walking club, in-person Zumba classes, and monthly youth and family game days. The resident services department pairs these active living opportunities with educational material shared with families. During these activities, resident services discuss and share healthy recipes, mental health information and access.

Additionally, education continues to be a priority with weekly youth homework assistance and activities. Tutoring sessions are offered for kindergarten-sixth grade students, and high school youth support and re-engagement are now on the rise.

Avena Bella II recently celebrated its residents throughout May 2022 with resident appreciation activities weekly. The goal is to continue providing activities and services that fulfill and support the resident’s individual well-being, personal growth, and overall residency.



VANGUARD AWARDS / BROADWAY COVE & 735 DAVIS

neighborhood-serving retail space that enhances and compliments the existing neighborhood.

Located a block from the Embarcadero in San Francisco's Northeast Waterfront Historic District, Broadway Cove and 735 Davis provide 178 new affordable housing units, on-site child care and neighborhood-serving retail space. Together, the properties create an innovative, affordable and inclusive community serving residents ranging from formerly homeless seniors to moderate-income families—those earning between 80%-120% area median income (AMI). Over 30 of Broadway Cove's 125 apartments are supported by Project-Based Section 8 Vouchers that house residents of the HOPE SF Potrero public housing site who have accepted the opportunity to relocate. 735 Davis's 53 apartment homes for seniors include apartments set aside for formerly homeless individuals and are available for seniors earning 30%-70% of AMI, with 28 units supported by city-sponsored subsidy programs to ensure deeper affordability.

The many amenities available to residents include a community room with a full kitchen, on-site resident services, bike parking, on-site laundry, a second-floor terrace at Broadway Cove, and a landscaped rooftop at 735 Davis with a lounge terrace. The two developments collectively feature approximately 9,800 square feet of retail/commercial space for neighborhood-serving uses, including a 55-slot mixed-income child-care center operated by the YMCA of San Francisco. There is also a 9,500-square-foot mid-block public walkway publicly accessible between the two sites, with landscaping and seating. The Chinatown YMCA provides resident services at Broadway Cove and Lutheran Social Services offers supportive services for the seniors at 735 Davis.



VANGUARD AWARDS / ROYAL OAK MANOR (ROM) CO-OP

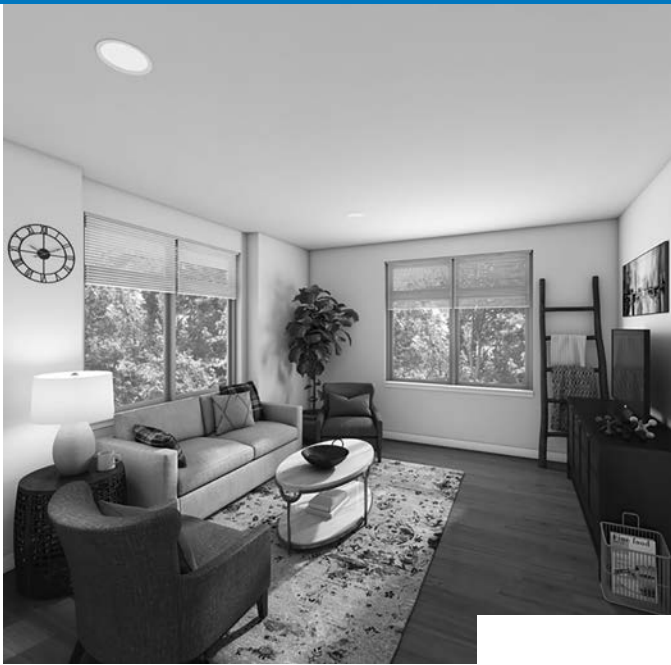
in downtown Royal Oak, Mich., a thriving, walkable community. This service-rich neighborhood is excellent for seniors: full-service shopping, including grocery, pharmacy, medical, and public transportation are steps away.

Promoting social interaction was factored into the project design. On floors 2-11, common area balconies were enclosed to provide larger community floor lounges, and on the first floor, a multipurpose room with a library was added. These new meeting areas provide adequate meeting spaces for ROM's volunteer leadership, thus promoting the property's cooperative management system. A "sundry" shop was created where the building volunteer leadership offers basic home essentials, cold beverages, and nonperishable food items.

The project's design also enhanced resident safety and improved access to social services, ensuring residents can safely age in place. Two service coordinator offices were constructed in convenient first-floor locations. An e-call system connecting to central third-party monitoring was installed. A new project van with a wheelchair lift will be purchased for the building's residents. The building's wellness room was expanded, and new commercial-grade exercise equipment was purchased to encourage resident health and wellness.

Another innovative project feature was the intense focus on redesigning the building's HVAC system to improve energy efficiency and resident comfort. This new system is estimated to reduce energy costs by 16% in just the first year of operations.

CSI developed Royal Oak Manor (ROM) Co-op in 1973, using the Department of Housing and Urban Development's Section 236 program. The 243-unit property maintains a 50-unit Section 8 contract, with the remaining units charging average rents of \$458. The residents cooperatively manage ROM with professional support from CSI. The project is



VANGUARD AWARDS / THE MACHON

served as the Machon Elementary School and provided education to local children for 87 years. The school fell into disrepair and was shuttered in 2007 due to budgetary issues.

In 2016, B'nai B'rith Housing (BBH) was selected by the Swampscott Board of Selectmen to redevelop the former school into 38 one-bedroom units of senior affordable rental housing. Permits were received in the fall of 2017, and state funding was approved in July 2019, clearing the way for construction to begin. In June of 2021, construction was complete, and lease-up began for a fully occupied building in August 2021.

The redevelopment of the newly named The Machon apartment community preserved the original 1920s building, replaced the 1963 addition, and featured landscaped site design emphasizing a strong green connection between the site, the neighborhood, and public open space. The original architectural details were preserved, and a brand-new addition was created. Each apartment home was designed with seniors in mind.

Community amenities at The Machon include a community room with a grand fireplace, a library and screening room, laundry facilities, a mailroom, and a fitness center.

A full-time on-site service coordinator connects residents to area resources and service providers and facilitates social, cultural, and wellness activities. Some of these programs include biweekly "Coffee Hours" with guest speakers such as community service agencies and the Swampscott Police Department, weekly chair yoga and tai chi, fun holiday events, Brunch & MOMosa's—a Mother's Day event, Spring Fling and monthly birthday cards. **NN**



HUD Issues FY 2023 FMRs With Changes to Methodology

The Department of Housing and Urban Development (HUD) published Fair Market Rents (FMRs) for fiscal year (FY) 2023 on Sept. 1. FMRs, published annually, are an estimate of the amount of money that would cover gross rents—rent and utility expenses—on 40% of the rental housing units in an area. Nationally, FMRs will increase by an average of approximately 10%, enabling more households with housing vouchers to access affordable, stable housing, according to HUD. For FY 2023, HUD is using private sector data to estimate changes in FMRs to address a temporary data availability challenge and to align with market conditions. The basic methodology that HUD uses to estimate FMRs remains the same.

Because rents have risen so quickly recently, voucher holders are increasingly unable to find units available to rent within HUD payment standards. The new announced FMR level will enable the voucher program to keep up with rent increases in the private market. The new FMRs will allow voucher holders to access and secure leases in more units so that they can benefit from the housing affordability and stability that vouchers provide, according to HUD.

Prior to issuing the final FY 2023 FMRs, HUD had issued a Notice of Proposed Changes to the Methodology Used for Calculating Fair Market Rents, on which industry partners, including NAHMA, submitted comments.

In the notice, HUD proposed two

material changes to the calculation of FMRs for FY 2023 to (1) deal with the temporary lack of availability of 2020 American Community Survey (ACS) one-year data; and (2) provide additional local rent inflation data that better conform FMR estimates to changes in rental markets in the wake of the COVID-19 pandemic.

COMMENTS

FMRs are required to be statistically valid and to balance timeliness, accuracy, transparency and soundness of approach, the industry comments noted.

“We are generally skeptical of the util-

current year and to calculate recent mover factors without using private data sources—unless HUD can demonstrate persuasively that use of the private data sources will produce a superior result.

Relatively simple ways to calculate recent mover factors in the temporary absence of one-year ACS data are readily available without resorting to a complicated procedure and introducing new data sources, according to the comments.

One method, said the industry groups, would be to take the recent mover rent from the previous year, 2019 (i.e., the rent obtained by applying the 2019 recent mover factor to the 2019

HUD proposed two material changes to the calculation of FMRs for fiscal year (FY) 2023 to (1) deal with the temporary lack of availability of 2020 American Community Survey (ACS) one-year data; and (2) provide additional local rent inflation data that better conform FMR estimates to changes in rental markets in the wake of the COVID-19 pandemic.

ity of private data sources for calculating FMRs, due primarily to the high cost and lack of transparency of data from private sources, which make it impossible for industry stakeholders to evaluate the data. Among other things, using private data precludes stakeholders from checking to see if the data are consistent across time and place and represent the population in question rather than collected based on the company’s anticipated ability to sell them. Statistical reliability measures such as error margins are also not usually available. Incorporating the new private data sources also involves tremendous work and effort to compensate for a temporary data loss,” the comments said.

For these reasons, the industry groups recommended that HUD continue to use the Consumer Price Index (CPI) alone (i.e., not combined with private data sources) to trend FMRs to the altered

base rent) and adjust it forward to 2020 using a CPI-based inflation factor.

A second method, according to comments, would be to calculate base rents from the 2016-2020 five-year ACS estimates in the usual way, apply a recent mover factor calculated from the five-year data, then compensate for the tendency of five-year recent mover factors to be lower with data from the previous year.

The groups said they would be willing to accept HUD’s proposed method of incorporating private data into FMRs for 2023, rather than the simpler alternatives they were recommending, if HUD can analyze the private data sufficiently to prove that it tends to produce a superior result. Given the lack of transparency and representative sampling frames typical of private data sources, the industry groups are skeptical that such an analysis is possible. **NN**



To view the FY 2022 FMRs, visit <https://www.huduser.gov/portal/datasets/fmr.html#2023>

To review a fact sheet on the FY23 FMRs, https://www.hud.gov/sites/dfiles/PA/documents/FMR_factsheet_FAQs.pdf.



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NAHMA Scholars: Cosmopolitan Mix With the Same Goal

As always, the 2022 NAHMA Educational Foundation scholars come from varied backgrounds and represent a broad demographic mix while sharing a commonality of purpose to attain their bachelor's degree. Some hold an associate's degree or have attained their high school equivalency diploma; others worked a full-time course load while working a full-time job; some completed internships related to their major course of study; and a few are single parents working hard to raise their children. As you will see from the seven biographical sketches below, all of them diligently manifest a strong commitment to complete their studies and realize their college education goals.

This recipient is a junior at California State University, Northridge. She is a multiple-year scholarship recipient who came to the United States at age 20. She then attained her high school equivalency diploma and enrolled in college as a sociology major. She is a single mother of two and maintains a 3.93 GPA. Her goal is to become a school guidance counselor in an underserved neighborhood. She is employed at a community center working with children. One of her sociology professors provided a reference commending her work ethic and commitment to working constructively with other people.

This 21-year-old student is a junior at the University of Dayton. Since he enrolled three years ago, he has demonstrated a singular focus both in and out of school toward achieving his goal of becoming an orthodontist. He has maintained a 3.49 GPA in pre-dentistry while working in a pediatric dental office and an orthodontic dental office to gain valuable experience for his future career. He is a multiple-year foundation scholarship recipient.

This resident of North Carolina is a sophomore at Wake Technical Community College, majoring in accounting and finance. She has already received her associate's degree in the same major. She is a multiple-year NAHMA Educational Foundation scholarship recipient and has a 2.91 GPA. She owns a successful cleaning

business and is a single mother of four. Within the last four years, she has twice undergone major surgery and follow-up treatment for cancer. Her essay outlined her impressive approach to maintaining a positive and productive family, work and school balance.

As a 21-year-old student living in the Charlestown section of Boston, this young woman is not only a very successful student at Boston University with a 3.6 GPA majoring in hospitality, but she is also a community advocate. During the height of the COVID pandemic in 2020 and 2021, the Massachusetts Bay Transportation Authority (MBTA) announced it would be eliminating the "93 bus route," which runs through the heart of Charlestown. Our NAHMA scholar successfully rallied her community to implore the MBTA not to cut this desperately needed service by residents and essential workers. The MBTA did relent, and the service was maintained. It's just one example of her efforts on behalf of her community while working on her degree.

Having spent most of three years as a young child in a refugee camp in Myanmar, this scholar saw firsthand the need for and the importance of quality health care within any community. As a result, she is a first-generation junior actively pursuing her degree in biology at Drew University. Her ultimate

goal is to become an ultrasound technologist and work in an underserved community populated by immigrants. She and her family have since returned to Myanmar to work in field hospitals, assisting those in need.

This multiple-year scholarship recipient is a first-generation junior at California State University, Long Beach, majoring in mechanical engineering. He maintains a 3.67 GPA and is active in the school's Rocketry Club, designing model spacecraft for inter-school competitions. His father passed away several years ago, and he works in the college dining hall and another full-time job to help support his mother and their family.

As a communications and film study major, this junior at the University of California, Los Angeles (UCLA) is a multiple-year foundation scholar. She is a first-generation student who maintains a 3.67 GPA. She is active on campus as part of the UCLA Radio & Campus Event staff. Over the last two years, she has had opportunities to work as an intern on the executive level at HBO and Vice Media, interacting with the chairman and board of directors daily. That experience and the networking opportunities emanating from those opportunities could be invaluable as she begins her career after graduation.

The NAHMA Educational Foundation is extremely proud of these outstanding recipients who represent the type of students selected to receive NAHMA Educational Foundation scholarships yearly. The scholars mentioned here are well on their way to successfully completing their degrees and moving forward into their chosen careers, hopefully leading to the betterment of their communities. For additional information about the NAHMA scholarship program, please contact Dr. Bruce W. Johnson at bjohnson@tmo.com. **NN**



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Educational Foundation Awards Scholarships

The NAHMA Educational Foundation has selected 96 student residents to receive scholarships this year. Each scholarship is worth \$3,500; the total scholarship money awarded this year is \$336,000. Additionally, \$2,000 will be donated to the Department of Apparel, Housing, and Resource Management at Virginia Tech for scholarships for students pursuing their bachelor's degree in property management.

This year's class of NAHMA scholars comes from 17 different states and represents 12 regional Affordable Housing Management Associations (AHMAs). The 2022 scholars, including their community, management company, school, grade, and major, are listed according to their AHMA.

AHMA of East Texas

Alatorre, Perla
Yale Village, Houston, Texas
Michaels Management-Affordable
San Jacinto College
Freshman
Health Science

Cortes, Adelmira
Yale Village, Houston, Texas
Michaels Management-Affordable
University of Houston Downtown
Junior
Accounting

De La Torre, Hazel
Yale Village, Houston, Texas
Michaels Management-Affordable
Houston Community College
Sophomore
Nursing

AHMA of Washington

Adan, Shueb
Lake Washington Apartments,
Seattle, Wash.
FPI Management
University of Washington, Seattle
Junior
Information Technology

Gonzalez Reyna, Yekina
Sterling Meadows, Bellingham,
Wash.
Mercy Housing Northwest
Gonzaga University
Sophomore
Business Administration

Gonzalez, Rolando
Sterling Meadows, Bellingham,
Wash.
Mercy Housing Northwest
University of Washington, Seattle
Junior
Education

Milash, Melat
Lake City Court, Seattle, Wash.
Seattle Housing Authority
Lake Washington Institute of
Technology
Junior
Dental Hygiene

Salas, Garrett
Magnuson Place, Seattle, Wash.
Mercy Housing Northwest
Central Washington University
Freshman
Undeclared

Slaughter, Laurice
Arbora Court Apartments, Seattle,
Wash.
Bellwether Housing
Seattle Central Community College
Junior
Applied Behavioral Science

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

AHMA-NCH

Carter, Daje
Union Court Apartments, Manteca,
Calif.
Eden Housing
California State University,
Stanislaus
Junior
Mathematics/Elementary
Education

Gevorkyan, Vyacheslav
Howard Street Apartments, San
Francisco, Calif.
Mercy Housing California
University of California, Irvine
Senior
Business Administration

Li, Niki
Kukui Towers, Honolulu, Hawaii
EAH Housing
Boston College
Sophomore
Neuroscience

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

Malubay, Amanda
Kenolio Apartments, Kihei, Hawaii
EAH Housing
University of Hawaii Maui College
Sophomore
Nursing

Oli, Nabin
Kukui Gardens, Honolulu, Hawaii
EAH Housing
Chaminade University
Junior
Nursing

Phu, Lani
Towers at Kuhio Park, Honolulu,
Hawaii
Michaels Management-Affordable
University of Hawaii at Manoa
Sophomore
Undeclared

Stull, Alana
California Park Apartments, Palo
Alto, Calif.
Alta Housing
Rice University
Sophomore
Human Factors/Entrepreneurship

Tran, Loc
Vista Park Senior Apartments, San
Jose, Calif.
EAH Housing
San Jose State University
Junior
Accounting

Yang, SeungJoon
Delmas Park Apartments, San Jose,
Calif.
EAH Housing
Santa Clara University
Junior
Computer Science

AHMA-PSW

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

Bautista, Kelly
Astonia Place, Sylmar, Calif.
Abode Communities
California State University,
Northridge
Junior
Sociology

Bojorquez, Nereyda
Clark Homes, Flagstaff, Ariz.
Flagstaff Housing Authority
Coconino Community College
Freshman
Business/Accounting

Bullock, Johnaton
Jordan Downs, Los Angeles, Calif.
Michaels Management-Affordable
University of California, Irvine
Freshman
Computer Science

Fuentes, Amilcar
Los Lomas Gardens, La Habra,
Calif.
GK Management
Biola University
Junior
Cinema & Media Arts

Juarez, Brianna
Woodlake Gardens, Woodlake,
Calif.
Michaels Management-Affordable
College of the Sequoias
Senior
Elementary Education

Juarez, Gabriella
Wood Lake Gardens, Woodlake,
Calif.
Michaels Management-Affordable
College of the Sequoias
Freshman
Nursing

Manukyan, Luisa
5400 Hollywood Family Apart-
ments, Los Angeles, Calif.
WSH Management
Academy of Art University
Junior
Graphic Design

Shabiby, Salim
Long Beach & Burnett Apartments,
Long Beach, Calif.
WSH Management
California State University, Long
Beach
Junior
Mechanical Engineering

Uskolovsky, Jennifer
Redwood Village Apartments,
Marina Del Rey, Calif.
Thomas Safran & Associates
University of California, Los
Angeles
Junior
Communications/Film

Vasquez, Samanta
Skyline Village, Los Angeles, Calif.
Thomas Safran & Associates
California State University,
Northridge
Sophomore
Early Childhood

JAHMA

Anderson, Jahmir
Eggerts Crossing, Lawrenceville, N.J.
PRD Management
The College of New Jersey
Freshman
Undeclared

Arriola, Luis
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Culinary Institute of America
Freshman
Baking & Pastry

Coates, Andrew
Villa Victoria Apartments, New-
ark, N.J.
Community Realty Management
The College of New Jersey
Junior
Communications

Ellison, Jaheem
Van Wagenen Apartments, Jersey
City, N.J.
Community Realty Management
Rutgers University
Freshman
Marine Biology

Francois, Jeremiah
Baylor Arms, Moorestown, N.J.
MEND
Rowan College of Burlington
County
Freshman
English

Harvey, Alasja
Triangle Village Apartments, Pat-
erson, N.J.
Community Realty Management
Penn State University
Junior
Criminal Justice

Jones, De'Asia
Eggerts Crossing, Lawrenceville, N.J.
PRD Management
Caldwell University
Junior
Nursing

Jorge, Anna
City Crossing Apartments, Jersey
City, N.J.
WinnResidential
The College of New Jersey
Sophomore
Urban Education/Math

Malkowski, Oliver
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
The College of New Jersey
Sophomore
Marketing

McKnight, Passion
Matthew G. Carter Apartments,
Montclair, N.J.
Rainbow Property Management
LLC
Delaware College of Art & Design
Freshman
Art Illustration

Min, Htway Htway
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Drew University
Sophomore
Biology

Moore, Lyneera
The Greens II, Lindenwold, N.J.
Community Realty Management
Rowan University
Sophomore
Psychology

Raythatha, Harsh
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Rutgers University
Junior
Psychology

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

Raza, Fatima
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
New Jersey Institute of Technology
Senior
Architecture

Raza, Sakina
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Rutgers University, Newark
Senior
Leadership & Management

Silvestre, Simao
Centerbridge, Bridgewater, N.J.
Hillcrest Management
New Jersey Institute of Technology
Freshman
Architecture

Tun, Zin
Princeton Community Village,
Princeton, N.J.
Princeton Community Housing
Cornell University
Junior
Mechanical Engineering

MAHMA

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

Wilson, Gwynne
CMHA, Columbus, Ohio
Columbus Metropolitan Housing
Authority
Hondros School of Nursing
Freshman
Nursing

Mid-Atlantic AHMA

Dixon, Karisma
Lee Overlook Apartments, Cent-
reville, Va.
Grady Management Inc.
Northern Virginia Community
College
Freshman
Criminal Justice

Grant, Elijah
Fieldstone Apartments, Blacks-
burg, Va.
Park Properties
Virginia Tech
Sophomore
Building Construction

Jayamani, Vijay
Lee Overlook Apartments, Cent-
reville, Va.
Grady Management Inc.
George Washington University
Sophomore
Mechanical Engineering

Maddox, Damani
Bywater Mutual Homes, Annapo-
lis, Md.
Quantum Real Estate Management
Stevenson University
Nursing

Maddox, Damante
Bywater Mutual Homes, Annapo-
lis, Md.
Quantum Real Estate Management
Bowie State University
Senior
Computer Science/Cyber Security
Specialist

Puyat, Joshua
Summer Hill, Arlington, Va.
Quantum Real Estate Management
George Mason University
Sophomore
Cyber Security

Quiles, Angelina
King Square, Portsmouth, Va.
Portsmouth Redevelopment and
Housing Authority
Old Dominion University
Freshman
Criminal Justice

Ricks, Ciani
Westbury Homes, Portsmouth, Va.
Portsmouth Redevelopment and
Housing Authority
University of North Carolina,
Greensboro
Junior/Senior
Human Development/Family Study

Whitaker, Charity
Maplewood Apartments, Ches-
apeake, Va.
Grady Management Inc.
Virginia Commonwealth University
Freshman
Business Administration

NEAHMA

Balk King, Nathan
Stable Path Apartments, Provinc-
etown, Mass.
Community Housing Resource Inc.
University of Massachusetts,
Amherst
Junior
Physics

Chen, Wendy
Charles Newtown Cooperative,
Boston, Mass.
WinnResidential
University of Massachusetts,
Amherst
Sophomore
Biology

Dainom, Selemawit
Fresh Pond Apartments, Cam-
bridge, Mass.
The Schochet Companies
University of Massachusetts,
Boston
Freshman
Nursing

De Jesus Olivero, Yorlenis
The Anne M. Lynch Homes at Old
Colony, Boston, Mass.
Beacon Communities
University of Massachusetts,
Boston
Freshman
Criminal Justice

Fakir, Shah Nawaz
Fresh Pond Apartments, Cam-
bridge, Mass.
The Schochet Companies
Boston University
Sophomore
Computer Science

Frazier, Isaac
Georgetown Homes, Hyde Park,
Mass.
Beacon Communities
Curry College
Freshman
Business

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

Han, Ying Lin
Castle Square Apartments, Boston,
Mass.
WinnResidential
Simmons University
Junior
Exercise Science

Huang, Emily
Charles Newtown Cooperative,
Boston, Mass.
WinnResidential
Boston University
Sophomore
Hospitality

Li, Stephen
Castle Square Apartments, Boston,
Mass.
WinnResidential
Boston College
Sophomore
Undeclared

Mayol, Priscila
Wiggin Village, Providence, R.I.
WinnResidential
University of Rhode Island
Junior
Youth Development

Mei, Gary
Charles Newtown Cooperative,
Boston, Mass.
WinnResidential
University of Massachusetts,
Amherst
Freshman
Accounting

Museau, Mayetha
Stony Brook Commons, Roslindale,
Mass.
First Realty Management
University of Massachusetts,
Lowell
Sophomore
Psychology

Ortiz, Jannillette
Wiggin Village, Providence, R.I.
WinnResidential
Rhode Island College
Sophomore
Undeclared

Shires Freeman, Courtney
Edmonds House, Framingham,
Mass.
Beacon Communities
Mass Bay Community College
Junior
General Studies

Tan, Felix
Charles Newtown Cooperative,
Boston, Mass.
WinnResidential
Stonehill College
Junior
Psychology

Tenno-Adodo, Ikponmwonsa
Brownstone Apartments, Boston,
Mass.
Peabody Properties
University of Massachusetts,
Boston
Senior
Nursing

Trinh, Tiffany
Charles Newtown Cooperative,
Boston, Mass.
WinnResidential
Boston University
Freshman
Undeclared

Tsoi, Grace
Castle Square Apartments, Boston,
Mass.
WinnResidential
University of Massachusetts,
Amherst
Sophomore
Economics

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

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

Oregon AHMA

Trollope, Corrin
Crooked River Willow Creek Apart-
ments, Madras, Ore.
Viridian Management
Phagans' Cosmetology Colleges
First Year
Cosmetology

Valenta, Lily
Snowberry Brook, Ashland, Ore.
Housing Authority of Jackson
County
University of Oregon
Senior
International Studies

PennDel AHMA

Vanover, Steve
Hulton Arbors, Verona, Pa.
Community Realty Management
Community College of Allegheny
County
Junior
Social Sciences

Velazquez, Sebastian
Park Springs Apartments, Spring
City, Pa.
Michaels Management-Affordable
Penn State University
Senior
Biology

Wright, Aniya
Park Springs Apartments, Spring
City, Pa.
Michaels Management-Affordable
Lincoln University
Junior
Business Management

Rocky Mountain Heartland AHMA

Lewis, Parker
Centennial Park, Longmont, Colo.
Highland Property Management
University of Missouri, Columbus
Sophomore
Environmental Science

SAHMA

Camille, Kalene
Abbey Lane Apartments, Winter
Haven, Fla.
Michaels Management-Affordable
Polk State University
Junior
Nursing

Gage, Madonna
Meadow Oaks Apartments, Jack-
sonville, N.C.
Westminster Company LLC
Coastal Carolina Community
College
Junior
Early Childhood

McIver, Trinity
Sandygate Village Apartments,
Myrtle Beach, S.C.
Westminster Company LLC
Savannah State University
Sophomore
Performing Arts

Montero, Angie
Lakeside Towers, Miami, Fla.
Royal American Management
University of Miami
Freshman
Biomedical Engineering

Rice, Avaja
Crestwood Forest Apartments,
Greenville, S.C.
Westminster Company LLC
Winthrop University
Junior
French & Education

Stone, Saharra
Country Ridge Apartments, Wal-
halla, S.C.
CAHEC
College of Charleston
Junior
Exercise Science

Walker, Sarah
Mingo Village, Knightdale, N.C.
CAHEC
Wake Technical Community
College
Sophomore
Accounting/Finance

Weir, Sienna
Belmont Heights Estates, Tampa,
Fla.
Michaels Management-Affordable
University of Central Florida
Sophomore
Music Theater

Woodberry, Marcus
Westview Valley Apartments,
Greensboro, N.C.
Westminster Company LLC
North Carolina A&T University
Sophomore
Child Development



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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/>.

USDA NEWS

THE U.S. DEPARTMENT OF AGRICULTURE (USDA)'S MULTIFAMILY HOUSING (MFH) STAFF have been provided training on proposed budget review and will consider a property's overall health and continued operating needs in a streamlined review process that will be more efficient for both stakeholders and staff. To support this streamlined review process, a proposed budget training for stakeholders was recorded and is provided on the Multifamily Housing Programs site under MFH Stakeholder Tools & Training. The training is similar to what was provided internally to MFH staff. It covers the Form RD 3560-7 Multifamily Housing Project Budget, line by line and provides insight into the agency's review process.

THE USDA IS ACCEPTING APPLICATIONS FOR RECONNECT PROGRAM LOANS and grants to expand access to high-speed internet for millions of people in rural America nationwide. USDA is making more than \$1 billion available. USDA has made several improvements to the ReConnect Program for the current round of applications. These improvements

increase funding availability in rural areas where residents and businesses lack access to affordable, high-speed internet. The Affordable Connectivity Program (ACP) offers a discount of up to \$30 per month toward internet service to qualifying low-income households and up to \$75 per month for households on qualifying tribal lands. As a result, ACP-eligible households can receive internet at no cost and can sign up and check their eligibility at www.GetInternet.gov.

THE USDA RELEASES A NEW CALCULATION FOR SECTION 538 LEASE-UP RESERVE. The new lease-up reserve calculation will represent an on-average saving to the borrower of approximately \$100,000 per transaction while adding a more accurate level of protection for project operations. To calculate the new required minimum lease-up reserve amount, add the monthly amount of the Operations and Maintenance (O&M) expense, the monthly amount of the Debt Service Cost, and the monthly amount of the Reserve Deposit, then multiply this sum by three. The written formula for the calculation follows: (Monthly O&M Expense + Monthly Debt

Service Amount + Monthly Reserve Deposit) x 3 = Minimum Required 538 Lease-Up Reserve Amount.

For questions regarding the lease-up reserve calculation, contact Tammy Daniels, finance and loan analyst, Multifamily Housing Production and Preservation Division, Rural Housing Service, e-mail: tammy.daniels@usda.gov.

CONGRESSIONAL NEWS

REPS. NIKEMA WILLIAMS (D-GA) AND WILLIAM TIMMONS (R-SC) INTRODUCED the bipartisan Home Internet Accessibility Act. The act, if passed, will gather information on all federally assisted housing that cannot support broadband service and will task the Department of Housing and Urban Development (HUD) with producing an action plan, including retrofitting, to close internet service gaps across our country. Additionally, the bill would ensure that lawmakers can identify the disparities in internet access and its direct impact on underserved populations. The Home Internet Accessibility Act was referred to the House Financial Services Committee for further consideration. NAHMA endorses this legislative effort and will keep members updated as the bill moves through Congress.

CONGRESSIONAL NEWS: SERVICE-COORDINATOR PROGRAM

Rep. Adam Smith (D-WA) introduced the Expanding Service Coordinators Act. If passed into law, the legislation would make critical investments and reforms to expand the service coordinator programs to serve more people in federally assisted housing. Specifically, the bill would:

Authorize an additional \$100 million each year for five years to the Multi-Family Housing Service Coordinator program.

Authorize a total of \$45 million each year for five years for the Resident Opportunity and Self-Sufficiency service coordinator program.

Establish a training set aside to improve the capacity and retention of service coordinators.

Extend qualification for the Public Service Loan Forgiveness program to service coordinators.

NAHMA has endorsed the Expanding Service Coordinators Act and will continue to monitor this legislation as it moves through Congress.

HUD NEWS

THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) ANNOUNCES NEW RESOURCES for Distressed Cities and Persistent Poverty Technical Assistance (DCTA). The library of resources, relevant to DCTA recipients and smaller distressed communities, features a wide range of resources, reports, webinars and funding opportunities that might interest small governments, tribal organizations and nonprofits, including COVID-19 recovery information. To explore the entire collection of DCTA resources, visit the DCTA Program Resources page on the HUD Exchange.

Hometown Girl Returns To Provide Affordable Homes to Others

IN 2003, MANDY PORTS' DAD attended a groundbreaking for a new affordable housing development in her hometown in Louisiana. At the event, he met the then president and CEO of Standard Enterprises Inc., David Turrentine. The rural town did not have many options for affordable housing, and Ports' dad was impressed by Mr. Turrentine and the affordable housing industry.

At the time, Ports was away at college in Texas and working full-time at a conventional property. Her parents had

turned into a life-long career."

Ports took Turrentine's words to heart and continues to learn all she can. She is designated as a Housing Credit Specialist through the Housing Credit College. She is certified by the National Center for Housing Management as an Advanced Fair Housing Specialist, a Tax Credit Specialist Advanced, a Blended Occupancy Specialist, a Certified Occupancy Specialist, and a Certified Occupancy Specialist Public Housing.



vide," Ports said.

She has been married for 17 years to Robert, and they have two daughters, Katie, 16 and Parker, 4.

Ports enjoys teaching children and volunteering at her church when she is not working. She travels to watch her

husband, daughter, and other family members perform in their bluegrass/gospel band, Kinship. Music runs in the family. Ports performed in a vocal concert at Carnegie Hall when she was 17 and had taken vocal lessons in high school. Now, she enjoys watching her daughter, Katie, saying she is the talented one. The family also enjoys hunting and camping together. **NN**

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

"I knew that I wanted to work for a nonprofit association. I wanted to be a part of something that was helping people. I started in meeting planning, education and training."

been looking for ways to get Ports back home, and the new housing development provided an opening for them to try to convince their daughter to return to Louisiana. At the end of her semester, Ports interviewed with Standard Enterprise Inc. (SEI), a full-service construction, development and management company headquartered in Monroe, La., and soon moved back home and transferred to Louisiana State University at Alexandria.

She was attending college for nursing but ended up finding her career at Standard Enterprises.

"Mr. Turrentine asked me to stay on permanently with the company. He said, if I learn what I can, I could be running the management company one day," Ports said. "I started working for SEI full time. I really fell in love with the company and the industry. I was hired as a part-time temporary leasing agent and have worked my way up. It

For the past seven years, Ports has served as the vice president of management at SEI, overseeing the property management portfolio of more than 5,000 units throughout Louisiana and Mississippi. "I really love affordable housing. It has its challenges, but we really make a difference for people." She also is a member of the Louisiana Affordable Housing Management Association (LAHMA), the Northeast Louisiana Apartment Association and the National Apartment Association.

In fact, Ports has been a member of LAHMA for 15 years and began her two-year term as president in July.

"There are a lot of affordable management companies and managers out there that are not part of LAHMA. That is my No. 1 goal; I want to reach out and bring them in. Show them how they can benefit from the resources and tools that our organization can pro-

Welcome New Members

NAHMA welcomes the following new members as of September 13, 2022.

EXECUTIVES

Michael Bair, The Sellers Group, Draper, UT

Jennifer Coberth, WinnResidential, San Diego, CA

Harlan Krichman, CRM Residential, Parsippany, NJ

AFFILIATES

Grace Burns, AppFolio, Goleta, CA

Layla Hartz, North Tampa Housing Development Corporation, Tampa, FL

Bekah Quattlebaum, Fortress Prop Tech, Nashville, TN

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.

OCTOBER

4

Fair Housing & Racial Justice

Webinar
MAHMA
614-81-6949
<https://mahma.com>

Basic HUD Occupancy

Virtual Training
SAHMA
800-743-8278
www.sahma.org

5-6

NAHMA's Fair Housing Compliance (FHC) Certification Course

Virtual
Mid-Atlantic AHMA
804-564-7898
mid-atlantichma.org

11

Waiting List Management for HUD Properties

Webinar
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

Terminations in Subsidized Housing

Webinar
NEAHMA
781-380-4344
neahma.org

Fall Management Conference

Blue Bell, PA
PennDel AHMA
856-786-2183
www.pennadelphma.org

12

Reasonable Accommodations

Webinar
SAHMA
800-743-8278
www.sahma.org

13

Understanding HUD Deductions

Webinar
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

LEP Plans and Fair Housing

Webinar
NEAHMA
781-380-4344
neahma.org

Income Averaging

Webinar
SAHMA
800-743-8278
www.sahma.org

14

Breakfast Meeting

Tentatively In-Person
JAHMA
856-786-9590
www.jahma.org

18

Ensuring LIHTC Compliance on Dec. 31

Webinar
Mid-Atlantic AHMA
804-564-7898
mid-atlantichma.org

Basic Occupancy

Webinar
NEAHMA
781-380-4344
neahma.org

Fair Housing Compliance (FHC) Certification

Decatur, GA
SAHMA
800-743-8278
www.sahma.org

19-21

Certified Professional of Occupancy (CPO)

Decatur, GA
SAHMA
800-743-8278
www.sahma.org

19

Dealing with Hoarding

Webinar
Mid-Atlantic AHMA
804-564-7898
mid-atlantichma.org

NAHMA CPO (1-Day Accelerated)

TBD In-Person
PennDel AHMA
856-786-2183
www.pennadelphma.org

20

MOR

Columbus, OH
MAHMA
614-481-6949
mahma.com

20-21

PAHMA 2022 Fall Conference

Champion, PA
PAHMA
412-445-8357
www.pahma.org

21

Breakfast Meeting

Iselin, NJ
JAHMA
856-786-9590
www.jahma.org

25-27

Conquering RD Multifamily Housing Compliance

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

26-28

NAHMA Biannual Top Issues in Affordable Housing Fall Conference

Washington, DC
NAHMA
703-683-8630
www.nahma.org

27

Preventative and Predictive Maintenance

Webinar
NEAHMA
781-380-4344
neahma.org

ABC's of Leasing Webinar

Webinar
SAHMA
800-743-8278
www.sahma.org

29

Fall Management Conference

Blue Bell, PA
PennDel AHMA
856-786-2183
www.pennadelphma.org

NOVEMBER

TBD

FHC Course

Virtual
NEAHMA
781-380-4344
neahma.org

8

Preparing for MOR Webinar

Webinar
SAHMA
800-743-8278
www.sahma.org

8-9

Conquering Home Multifamily Housing Compliance

Webinar
Oregon AHMA
503-357-7140
www.oregonaffordablehousingmanagement.com

9

How to Detect Resident and Applicant Fraud

Webinar
SAHMA
800-743-8278
www.sahma.org

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

thelastword

Support the Educational Foundation Scholarship Fund



THE NAHMA EDUCATIONAL Foundation awarded 96 scholarships this year. Each scholarship is worth \$3,500, which means a total of \$336,000 will help deserving residents of affordable housing continue their

education needs your help to continue its mission of helping residents of affordable housing work to better their futures.

The 2022 fundraising campaign is underway and will culminate with

celebrating them this year.

To purchase tickets to the gala or to donate to the foundation, visit NAHMAEDU.givesmart.com.

The gala serves as the primary public fundraising event for the foundation with proceeds going to the scholarship program. I urge you to contribute

The 2022 fundraising campaign is underway and will culminate with the NAHMA Educational Foundation's annual fundraising gala

educational pursuits; for a complete list of this year's scholars, see page 26.

When the first scholarships were awarded in 2007, the foundation awarded a total of \$22,000 divided among 22 scholars. With this year's scholars class, the foundation will have given away more than \$2.5 million over the program's lifetime.

The foundation's scholarship program has come a long way since its launch. It continues to grow the number of residents receiving financial assistance to continue their post-high school educations and the amount these residents receive. Now, the foun-

the NAHMA Educational Foundation's annual fundraising gala Thursday, Oct. 27, at The Hay-Adams. The gala requires a separate ticket and is not included as part of the NAHMA October meeting registration, which is happening concurrently. The gala will include silent and live auctions, testimonials from scholarship recipients, and more.

Additionally, due to the pandemic, the 2020 and 2021 winners of the Inspiration Award, Carole Glodney, Karen Steinbaum and the late Harris Davis, were unable to be honored in person so the foundation will be cel-

to this worthy cause.

The event is a great opportunity for property managers, vendors, and industry stakeholders to support this important scholarship fund and network with national leaders in the affordable and multifamily housing industry.

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

Michael Simmons, NAHP-e, is CEO Emeritus of CRM Residential and serves as NAHMA president.