

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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Congress Releases THUD Funding Proposals

On Sept. 30, Congress passed a stopgap government funding bill, or a Continuing Resolution (CR), to keep the federal government operating and prevent a shutdown. The CR will keep the government operating at fiscal year (FY) 2023 funding levels until Nov. 17. It also includes \$16 billion in additional disaster assistance, reauthorizes the Federal Aviation Administration, and extends the authority of the National Flood Insurance Program. The bill passed 335-91 in the House of Representatives, with 90 Republicans and one Democrat in opposition. Later that night, the Senate cleared the CR by a vote of 88-9, sending it to President Joe Biden in time to avert a government shutdown.

While the CR averts a shutdown, it effectively extends Congress' deadline to approve various spending bills. All focus will now shift to finishing full-year appropriations for FY 2024. The Fiscal Responsibility Act (FRA), a law approved in June 2023 that raised the debt ceiling and set funding caps for FY 2024 and FY 2025, established the funding levels. However, since its passage, the Republican-controlled House has passed funding measures substantially below the agreed-upon levels. In contrast, the Senate has moved its funding measures through the appropriations process with broad bipartisan support and sticks to the agreed-upon funding levels in the FRA.

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Proposed Funding for HUD Programs	FY 2023 Current	FY 2024 President Proposal	FY 2024 House Proposal	FY 2024 Senate Proposal
Tenant-Based Rental Assistance	\$30,253	\$32,703	\$31,131	\$31,700
Project-Based Rental Assistance	\$14,907	\$15,904	\$15,820	\$15,790
Housing for the Elderly (Section 202)	\$1,075	\$1,023	\$913	\$1,075
Supportive Housing for Persons with Disabilities (Section 811)	\$360	\$356	\$208	\$360
Public Housing Capital Fund	\$3,380	\$3,710	\$3,235	\$3,200
Public Housing Operating Fund	\$5,134	\$5,183	\$5,128	\$5,530
Community Development Block Grant	\$3,300	\$3,300	\$3,300	\$3,300
HOME	\$1,500	\$1,800	\$500	\$1,500

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NAHMA Members Gather In DC in October

NAHMA MEMBERS AND AFFORDABLE housing industry partners will meet in person in the District of Columbia from Oct. 24 through Oct. 26 for the NAHMA Biannual Top Issues in Affordable Housing fall conference at the Fairmont Washington in Washington, D.C. Online registration closed on Oct. 17. However, on-site meeting registration will be available.

The NAHMA fall conference, taking place Tuesday through Thursday, will feature educational panels geared explicitly toward the affordable housing industry led by experts in their fields. Invited guests include representatives from the Housing and Urban Development (HUD) and Agriculture Rural Development (RD) departments and more.

In addition to the sessions featuring invited guests from HUD and RD, who will focus on the latest topics and issues impacting federal affordable housing program participants, other featured sessions include:

- Fraud Alert, a panel discussion on best practices for identifying and preventing fraud
- Affiliates Committee presents Trends in Multifamily Insurance
- Keynote presentation by David Dworakin, president and CEO of the National Housing Conference
- Vanguard Awards Luncheon, including a panel discussion with the winners
- 2023 Compensation Survey Highlights
- Trauma-Informed Housing: A Toolkit for Advancing Equity and Economic Opportunity in Affordable Housing
- Green and Resilient Affordable Housing

Meeting registration includes admission to the Vanguard Awards luncheon, panel discussions, and committee meetings. You can find more details about

the conference on NAHMA's Meetings webpage: <https://www.nahma.org/meetings/>. We encourage you to download the Meeting Packet before traveling to the District.

Platinum sponsor RealPage, gold sponsors Conner Strong & Buckelew and Yardi, silver sponsor Auto-Out Cooktop Fire Protection, and bronze sponsor AppFolio make the NAHMA meeting possible.

Additionally, the NAHMA Educational Foundation will honor the nonprofit organization's Inspiration Award winner, Gianna Richards, at its annual gala, taking place in conjunction with NAHMA's meeting. The gala, Wednesday, Oct. 25, at The Hamilton. The event will feature live entertainment from The Onyx Band, a sit-down dinner, and a live and silent auction. The gala requires a separate ticket and is not included as part of the NAHMA October meeting registration. The gala serves as the foundation's biggest fundraiser of the year. So don't forget your wallet. You can find more information about the gala at www.NAHMAEDU.givesmart.com.

In 2023, the foundation selected 111 student residents to receive scholarships. Each scholarship is worth \$3,500; the total scholarship money awarded for the year was \$388,500. Additionally, \$2,000 was 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. None of this would be possible without your generous support. **NN**

Kris Cook, CAE, is chief executive officer of NAHMA.

In July, the Appropriation committees in the Senate and House of Representatives each released their proposed funding for housing-related programs.

SENATE APPROPRIATIONS COMMITTEE RELEASES THUD FUNDING BILL

The Senate Committee on Appropriations' fiscal year (FY) 2024 draft Transportation, Housing, and Urban Development (THUD) funding bill provides \$70.0 billion for the Department of Housing and Urban Development (HUD), compared to \$68.2 billion in the House THUD bill.

Key HUD rental assistance programs with proposed funding levels for FY 2024:

TBRA: The Senate bill requests \$31.7 billion for Tenant-Based Rental Assistance (TBRA), \$1.5 billion more than the FY 2023 level. This includes \$27.6 billion for contract renewals, which is an increase of \$1 billion from the 2023 levels; \$2.7 billion in administrative fees, a decrease of roughly \$500 million; \$445 million for Tenant Protection Vouchers, which is an increase of \$100 million; \$686 million for Section 811 Mainstream Renewals, which is an increase of \$79.5 million. Funding for Mobility Services and Incremental Vouchers was not included.

PBRA: The legislation requests \$15.8 billion for the Project-Based Rental Assistance (PBRA) program, which is \$913 million more than the 2023 current level. This includes \$15.4 billion for contract renewals and amendments; \$448 million for Performance-Based Contract Administration (PBCA); and \$32 million for HUD to provide budget-based rent adjustments to PBRA contracts that have been renewed through the Mark-to-Market Program and are distressed or at risk of becoming distressed.

Section 202: The Senate bill includes \$1.0 billion for the Section 202 Housing for the Elderly program, equal to the FY 2023 level. This includes \$797 million for the costs associated with fully funding all annual Project Rental Assistance

Contracts (PRACs) renewals and amendments; \$6 million to support preservation transactions initially developed with a capital advance and assisted by a PRAC; \$152 million for new capital advances; and \$120 million for service coordinators and the continuation of existing congregate service grants.

Section 811: The Senate bill requests \$360 million for the Housing for Persons with Disabilities, which is equal to the 2023 current level. This level of funding, in addition to residual receipts, recaptures, and other unobligated balances, will support all PRAC renewals and amendments while providing up to \$152 million to create new affordable housing for persons with disabilities through project rental assistance.

HOME Program: The bill provides \$1.5 billion for the HOME Investments Partnerships Program, which is \$1 billion more than the House recommendation.

Public Housing: The Senate bill requests \$8.8 billion for the Public Housing Fund, which is \$300 million above the FY 2023 enacted level and \$530 million. It provides \$3.2 billion to public housing capital needs, a decrease from the \$3.3 billion provided in FY 2023. The bill would provide \$5.5 billion for public housing operating costs, an increase of \$400 million from the current FY 2023 funding. The bill also provides \$198 million for the Self-Sufficiency Programs, including \$140 million for the Family Self-Sufficiency Program.

REAC: The bill proposes \$50 million to support ongoing physical inspections and financial assessments by REAC, including implementing the National Standards for the Physical Inspection of Real Estate model. The committee also directs HUD to coordinate with the departments of Treasury and Agriculture to clarify what actions the agencies are taking to align inspection standards and to raise awareness on ways to minimize the need for duplicative physical inspections.

Yes In My Back Yard Incentive

Grant Program: The committee stated that the federal government can support communities as they remove barriers to affordable housing production to increase housing supply, lower housing costs, and ensure families have an affordable place to live, particularly in high-opportunity neighborhoods. The committee included \$100,000,000 for a competitive grant program to reward state, local and regional jurisdictions that have made significant progress in improving zoning and land-use policies or removing other local barriers that can increase affordable housing production and preservation.

Fair Market Rents: The committee remains concerned that, in some areas, fair market rents (FMRs) calculated by HUD continue to drop despite increases in rent at the local level. The committee encourages HUD to continue its progress toward reforming the process of setting FMRs and, to the extent permissible under current regulations, to set FMRs at no lower than the previous year's level for an FMR area unless the department has sufficient local data to justify such a change. Additionally, HUD is directed to report on the potential impact of expanding public housing agencies (PHAs) ability to set payment standards from 110% of FMR to 120% of FMR if PHAs provide rent comparability studies that illustrate HUD-calculated FMRs are lower than actual market rates, or of increasing the FMR above the 40th percentile of gross rents.

Healthy Homes: The Senate bill provides \$350 million for the Office of Lead Hazard Control and Healthy Homes, which is \$60 million below the FY 2023 current level and the president's budget request.

HOUSE RELEASES FY 2024 THUD FUNDING BILL

The House of Representatives Committee on Appropriations released the FY 2024 draft THUD funding bill, which provides HUD \$65.2 billion in FY 2024, which is 25% below FY 2023 funding. It would cut

continued on page 6



What is the Single Biggest Threat to Quality of Life for Residents and Staff in Affordable Housing?

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funding for many HUD programs while eliminating funding for others.

Key HUD rental assistance programs with proposed funding levels for FY 2024:

TBRA: The House bill requests \$31.1 billion for TBRA, which is almost \$1 billion more than the FY 2023 current level. This includes \$27.3 billion for contract renewals, which is an increase of \$973 million from the 2023 levels; \$2.7 billion in administrative fees, a decrease of roughly \$500 million; \$337 million for Tenant Protection Vouchers, which is a decrease of \$48 million; \$686 million for Section 811 Mainstream Renewals, which is an increase of \$79.5 million. Funding for Mobility Services and Incremental Vouchers was not included.

PBRA: The legislation requests \$15.8 billion for the PBRA program, which is \$913 million more than the current 2023 level. This includes \$15.4 billion for contract renewals and amendments, and \$448 million for PBCA.

Section 202: The House bill includes \$913 million for the Section 202 Housing for the Elderly program, a decrease of \$162 million from FY 2023. This includes \$770 million to fund renewals and amendments of PRACs and Senior Preservation Rental Assistance Contracts. For FY 2023, HUD has said that \$797 million is necessary to renew PRAC subsidies; up to \$25 million for new intergenerational housing; up to \$112 million to fund the renewal of approximately 1,600 existing Service Coordinator and Congregate Housing Services grants; and \$6 million for administrative and other related expenses.

How many families and residents who rely on Section 202 assistance would be impacted by the proposed cuts is unclear.

Section 811: The House bill requests \$208 million for the Housing for Persons with Disabilities account, which is \$152 million less than the 2023 current level. It is unclear if this amount would cover the

renewal and amendment costs for PRACs, Project Assistance Contracts, and State Project Rental Assistance.

HOME Program: The bill provides \$500 million for the HOME Investments Partnerships Program, which is \$1 billion less than the current 2023 level.

Public Housing: The House bill requests \$8.3 billion for the Public Housing Fund, which is \$150 million below the FY 2023 enacted level and \$530 million below the president's budget request. It provides \$3.2 billion to public housing capital needs, a decrease from the \$3.3 billion provided in FY 2023. This assistance includes formula funding and \$40 million for emergency capital needs. Of that amount, the bill specifies that at least \$20 million must be used for safety and security measures in public housing. The bill would provide \$5.1 billion for public housing operating costs, a slight decrease from current FY 2023 funding. Operating support includes both formula funding and an additional \$25 million, to be allocated based on need. The bill also provides \$175 million for the Family Self-Sufficiency Program.

Fair Housing: The bill proposes legislative language that would ban the use of FY 2023 funding to "implement, administer, or enforce" the Affirmatively Furthering Fair Housing rule or from using funds to direct grantees to undertake specific changes to existing zoning laws to carry out the interim final rule, "Restoring Affirmatively Furthering Fair Housing Definitions and Certifications."

Healthy Homes: The House bill provides \$345 million for the Office of Lead Hazard Control and Healthy Homes, which is \$65 million below the FY 2023 current level and the president's budget request.

In a March letter to Rep. Rosa DeLauro (D-CT), the ranking member of the House Appropriations Committee, HUD Secretary Marcia Fudge said that if funding cuts proposed by the House are enacted, over 1 million households would lose their rental assistance and that such extreme funding cuts would also make it impossible for HUD to stave off mass evictions. **NN**

HUD User's Regulatory Barriers Clearinghouse

The Regulatory Barriers Clearinghouse (RBC) collects, processes, assembles, and disseminates information on state and local regulations and policies affecting the creation and maintenance of affordable housing. Visit RBC's "In Depth" page for a closer look at interesting and innovative state and local strategies, activities, and plans that reduce the impact of regulations.

You can even submit your own regulatory barrier stories and share your experiences in overcoming state and local regulatory barriers to affordable housing development.

For more information, please visit HUD User's RBC page at:
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Senate Hearing Focuses On Property Insurance

IN EARLY SEPTEMBER, THE U.S. Senate Committee on Banking, Housing, and Urban Affairs held a hearing titled “Perspectives on Challenges in the Property Insurance Market and the Impact on Consumers.” Hearing witnesses included Douglas Heller, director of insurance for the Consumer Federation of America; Michelle Norris, executive vice president of external affairs and strategic partnerships for National Church Residences; and Jerry Theodorou, director of the Finance, Insurance and Trade Policy Program for the R Street Institute.

In his remarks, Heller recommended:

■ Severe rate hikes by insurers and sudden announcements to limit sales in communities that companies have served for decades wreak havoc on homeowners and other property owners in Florida, Louisiana, California, Colorado, Texas, and a growing list of other states.

■ Two primary drivers of premium increases and regional availability crises are the interacting effects of climate change and the exploding cost of risk transfer in the unregulated, global reinsurance market. Additionally, the increasing use of drone imagery, scoring algorithms, and predictive models are giving insurers a magnified and, in some cases, exaggerated picture of existing and prospective customers’ risk profiles.

■ To address affordability and availability, we must focus on providing and incentivizing more investments in risk reduction and loss mitigation.

■ To stabilize the insurance market, we need to incorporate mechanisms that supplement the unregulated reinsurance market, such as a public mega-catastrophe reinsurance facility, to offload some extreme climate-change-driven risk.

■ Arguments that the problems stem from consumer protection laws that provide regulatory oversight or legal accountability for bad actors in the insurance industry are a distraction from the fundamental forces creating the availability and affordability problems.

■ Rather than shining more of the risk burden to consumers through much higher deductibles and hollowed-out coverage, policymakers should be encouraging the sales of more comprehensive all-risk policies that will provide more protection for homeowners, will more effectively spread risk, and will result in less reliance on post-disaster emergency aid.

■ The problems in the insurance market must be considered in a larger framework that also includes public policy related to climate change, land use, building codes, and housing affordability and equity.

In her remarks, Norris covered several topics, highlighting current issues impacting the affordable housing industry, including that property insurance challenges require short-term and long-term policy solutions. Norris provided the following recommendations: In the short term, the Department of Housing and Urban Development (HUD) and other federal agencies that provide funding for properties that families and seniors with low incomes call home may need to rethink existing insurance requirements and provide increased flexibility and additional funding to property owners to account for the real-world challenges they face in securing affordable insurance coverage. Several administrative or regulatory actions are being discussed among stakeholders and policymakers that could provide some relief, including, but not limited to, encouraging HUD to update its

Operating Cost Adjustment Factor moving forward to account for property-level insurance increases, require HUD, the Federal Housing Finance Agency, U.S. Department of Agriculture Rural Housing and other federal stakeholders to review and update lender insurance requirements; providing the IRS guidance that allows developers to capitalize a pre-defined amount of insurance premiums in eligible basis under the housing and allow for expenses related to insurance procurement and risk mitigation activities that improve property resilience to be capitalized and included in the eligible basis.

In the long term, a greater level of intervention by the federal government in the insurance markets may be necessary, given the current market failures stemming from the private market being unable or unwilling to offer property—and other lines—coverage to property owners of all types. NAHMA and other stakeholders in the real estate industry are early in their coalition work to identify possible, long-term solutions. Possibilities could include, among other things, federal support for the property insurance market. Like the absence of accessible and affordable private sector insurance solutions that led to the creation of the National Flood Insurance Program and the Terrorism Risk Insurance Act, today’s lack of capacity in the insurance and reinsurance markets is reaching crisis levels and has begun to raise serious alarm across the entire financial system with trillions of dollars in uncovered or uncoverable risk across real estate.

The hearing can be viewed at <https://www.banking.senate.gov/hearings>. **NN**

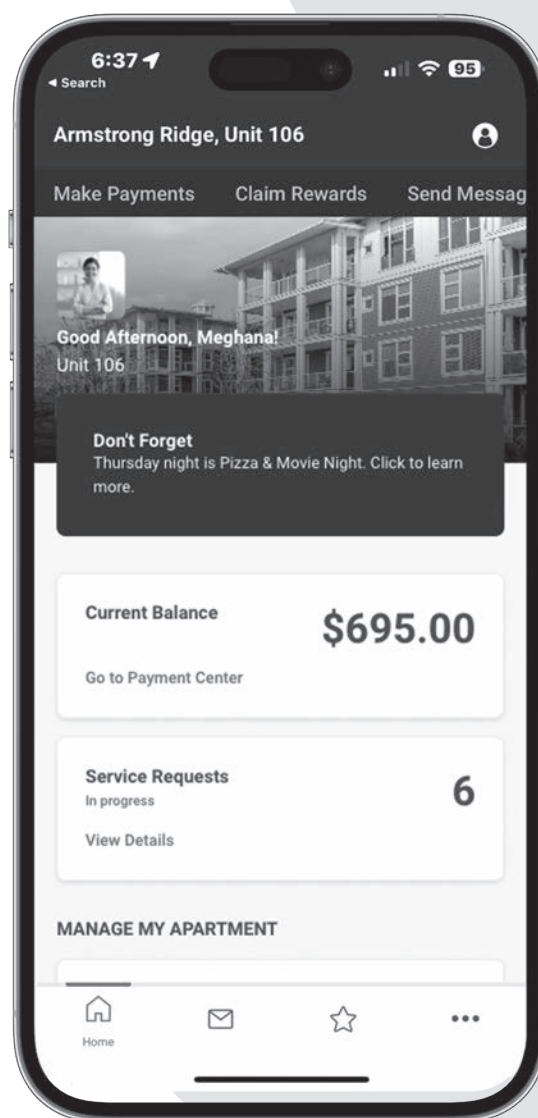
Larry Keys Jr. is vice president of government affairs for NAHMA.

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HUD Publishes Data on 2021 Housing Credit Tenant Characteristics

IN AUGUST, THE U.S. DEPARTMENT of Housing and Urban Development (HUD)'s Office of Policy Development and Research published demographic data on tenants living in Housing Credit properties in 2021. This data, collected annually from state Housing Credit allocating agencies as required by the Housing and Economic Recovery Act of 2008, includes state-by-state details on tenant race, ethnicity, family com-

In 30.6% of households at least one household member is under the age of 18, while in 36% of households at least one member is over the age of 65.

The median annual income of households living in Housing Credit properties in 2021 was \$18,600. Approximately 52.2% of households had incomes at or below 30% of area median income (AMI), 15.6% were between 30.1 and 40% of AMI, 13.5% were between 40.1 and 50%

and 12.3% were severely cost burdened, meaning they paid more than 50% of their income for rent. In 2.6% of the cases this data could not be calculated.

The Housing Credit and rental assistance programs complement each other, with 40.2% of households reporting receiving some degree of rental assistance in 2021. Only 34.2% of households receiving rental assistance reported the source of that

assistance. Of those, 22.4% received HUD Project-Based Rental Assistance and 18.2% received Housing Choice Vouchers; 9% received HUD Project-Based Vouchers.

Other sources of rental assis-

tance included the Public Housing Operating Subsidy, HOME Tenant-Based Rental Assistance, HUD Section 8 Moderate Rehabilitation, and U.S. Department of Agriculture 521 Rental Assistance Program. **NN**

Jennifer Schwartz is the director of tax and housing advocacy at the National Council of State Housing Agencies.

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The racial breakdown of tenants living in Housing Credit properties in 2021 was 24.4% white; 27.3% Black/African American; 10.8% Hispanic of any race; 1.3% American Indian/Alaska Native; 1.3% multiracial; 0.8% Asian; and 0.4% Native Hawaiian/Pacific Islander, while 33.8% of tenants opted not to report on racial characteristics.

position, age, income, use of rental assistance, disability status, and monthly rent burden.

The racial breakdown of tenants living in Housing Credit properties in 2021 was 24.4% white; 27.3% Black/African American; 10.8% Hispanic of any race; 1.3% American Indian/Alaska Native; 1.3% multiracial; 0.8% Asian; and 0.4% Native Hawaiian/Pacific Islander, while 33.8% of tenants opted not to report on racial characteristics.

Approximately 8.6% of Housing Credit tenants reported having a disability.

of AMI, 8.8% were between 50.1 and 60% of AMI, and 10% had incomes above 60% of AMI.

Most Housing Credit tenants (59%) paid 30% or less of their income for rent. However, as the Housing Credit program is a capital assistance program and thus does not tie rent to individual tenant income, some households remain rent burdened, even if that burden is lower than it would be if the household rented a market-rate unit. Specifically, 26% were cost burdened, meaning they paid more than 30% but less than 50% of their income for rent,



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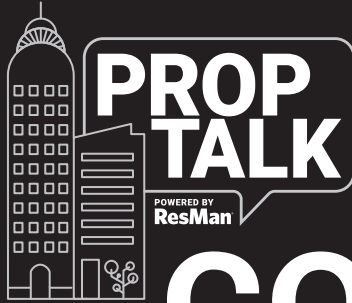


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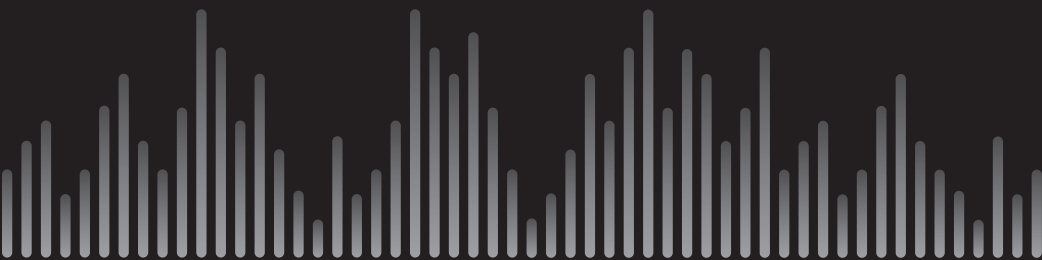
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HUD Awards GRRP Grants and Loans

The Department of Housing and Urban Development (HUD) announced on Sept. 13 that it has awarded approximately \$18 million in grant funding and loan commitments under the Green and Resilient Retrofit Program (GRRP) to owners of properties participating in HUD-assisted Multifamily Housing programs. Funded under the Inflation Reduction Act, GRRP is the first HUD program to simultaneously invest in energy efficiency, energy generation, and climate resilience strategies in multifamily housing, according to the press release.

Investments under the program will be made in affordable housing communities serving low-income families under the Biden administration's Justice 40 goals. The awards will help fund upgrades for 28 multifamily properties containing more than 3,400 HUD-assisted multifamily rental homes for low-income families, seniors, and persons with disabilities.

The investments will help combat the climate crisis and support equitable economic development in communities. The funding enables building owners to invest in a range of technologies, such as geothermal energy systems, heat pumps, wind- and fire-resistant roofing, low embodied carbon materials, and other measures, that will reduce greenhouse gas emissions and make properties healthier and safer for residents in the face of more severe weather and a changing climate. This is the first round of GRRP awards to be released, with additional rounds to be awarded throughout 2023 and 2024.

Owners of properties participating in HUD's Multifamily Section 8 Project-

Based Rental Assistance, Section 202 Supportive Housing for Low-Income Elderly, and Section 811 Supportive Housing for Low-Income Persons with Disabilities programs received grant or loan funding commitments under the GRRP's "Elements" award category.

Elements awards provide funding for property owners to include climate resilience and energy and water efficiency improvements at properties already in the development or rehabilitation transaction process. Upgrades financed under the Elements category will support a range of improvements, such as installing heat-wave resilient cool roofs and fire-resistant roofs, on-site solar power systems, energy-efficient windows, and similar upgrades.

The program's notices of funding

opportunity and additional guidance released on May 11 detail the multiple grant and loan funding options under the program's three categories:

- Elements provides funding to owners for proven and meaningful climate resilience and utility efficiency measures in projects already being recapitalized.
- Leading Edge provides funding to owners with plans for ambitious retrofit activities to achieve an advanced green certification.
- Comprehensive provides funding to properties with the highest need for climate resilience and utility efficiency upgrades, regardless of prior development or environmental retrofit experience.

Property owners are encouraged to submit grant awards or loans applications in any of the three categories. **NN**



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For more information on the Green and Resilient Retrofit Program, visit <https://www.hud.gov/grrp>.

Administration Announces Actions Related to Housing and Renters

The Biden administration released two fact sheets on steps to boost the supply of affordable housing and support renter protections.

The announcements, which build on the Housing Supply Action Plan announced May 2022 and the Blueprint for a Renters Bill of Rights announced January 2023, focus on reducing barriers to building housing, such as restrictive land-use and zoning rules; expanding financing for affordable, energy efficient, and resilient housing; and promoting commercial-to-residential conversion, particularly for affordable and zero emissions housing.

Additionally, the administration announced the Pathways to Removing Obstacles to Housing program, a new \$85 million Department of Housing and

Urban Development (HUD) program to provide communities with funding to identify and remove barriers to affordable housing production and preservation. The program grants will be available for planning and policy activities

The actions to protect renters focus on ensuring that residents have an opportunity to address incorrect tenant screening reports, provide new funding to support tenant organizing efforts and ensure renters are given fair notice in advance of eviction.

to allow for higher density zoning and rezoning for multifamily and mixed-use housing, streamlining affordable housing development, and reducing parking and land-use restrictions requirements.

The administration also highlighted

programs at the Department of Transportation and Economic Development Administration aimed at land-use issues to promote affordable housing. Other highlighted actions included the Environmental Protection Agency's Greenhouse Gas Reduction

Fund, HUD's Green and Resilient Retrofit Program, and other federal activities related to modernizing energy codes, such as the Federal Housing Administration guidelines to streamline its insurance for multifamily properties and increasing participation in HUD's Low-Income Housing Tax Credit Pilot Project, which allows for streamlined processing of transactions under Section 221(d)(4) and Section 220 in properties that have Housing Credit financing.


A new White House-led interagency working group to develop and advance federal funding opportunities that support the conversion of commercial properties to housing and support research on office-to-residential conversions was also announced.

The actions to protect renters focus on ensuring that residents have an opportunity to address incorrect tenant screening reports, provide new funding to support tenant organizing efforts and ensure renters are given fair notice in advance of eviction.

HUD also announced \$10 million to support funding for tenant education and outreach in HUD properties to help tenants engage with property managers and establish and operate tenant organizations. HUD will issue a notice of proposed rulemaking to require tenants in Project-Based Rental Assistance properties and public housing to receive written notice at least 30 days before lease termination for nonpayment of rent. **NN**

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**The 2023 winners of the
Vanguard Awards**

Photos courtesy of the Vanguard Award Winners
Buena Esperanza photos by Juan Tallo

FROM LEFT: Avalon Villas; 425 Grand
Concourse; St Mary Manor



This year's Affordable Housing Vanguard Awards winners will be recognized during an awards luncheon featuring a best practices panel at the NAHMA Biannual Top Issues in Affordable Housing fall conference in October.

The excellence exhibited throughout these multifamily developments dispels the notion that affordable housing cannot be an asset 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 2023 winners are:

VANGUARD AWARD FOR NEW CONSTRUCTION

Small Property (less than 100 units): Avalon Villas, Phoenix, Ariz.; Management Company: Celtic Property Management LLC; Owner: Atlantic Development & Investments Inc., Scottsdale, Ariz.

Large Property (more than 100 units): 425 Grand Concourse, Bronx, N.Y.; Management Company: Trinity Management LLC; Owner: Trinity Financial and MBD Community Housing, both in New York, N.Y.

VANGUARD AWARD FOR MAJOR REHABILITATION OF AN EXISTING RENTAL HOUSING COMMUNITY

St Mary Manor, Jackson, Tenn.; Management Company: Wesley Living; Owner: St Mary Manor LLLP, Cordova, Tenn.

VANGUARD AWARD FOR MAJOR REHABILITATION OF A NONHOUSING STRUCTURE

Buena Esperanza, Anaheim, Calif.; Management Company: John Stewart Company; Owner: Jamboree Housing Corporation, Irvine, Calif.

VANGUARD AWARD FOR MAJOR REHABILITATION OF A HISTORIC STRUCTURE INTO AFFORDABLE RENTAL HOUSING

The Willows at East Greenville, East Greenville, Penn.; Management Company: Ingerman; Owner: Ingerman, Collingswood, N.J.

The Vanguard Awards demonstrate that exceptional new affordable housing is available across the country; confirm 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: Cindy Lamb, SHCM, NAHP-e, chief financial officer of CSI Support & Development; 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, past president of NAHMA.



VANGUARD AWARDS / AVALON VILLAS

The Avalon Villas project was developed on a vacant parcel of land in the city of Phoenix's Infill Development District. This area is service-enriched but faces a shortage of affordable housing options for families.

Avalon Villas substantially added to the affordable housing stock in the area by providing low-income units designed to address the needs of families with children. The property serves a mix of income ranges from 40% to 60% Area Median Income (AMI), with an average AMI of 50%.

Atlantic Development & Investments Inc. and its affiliated management company, Celtic Property Management LLC, initiated a policy change within the organizations, revising the management plans at all affordable properties to give first priority for available units to persons on any type of voucher or subsidy program. This included considering mitigating circumstances to reduce barriers in the approval process.

As a result, the initial lease-up of Avalon Villa resulted in 47 of the units being occupied by families on various subsidy programs, including six Emergency Housing Voucher families, three families on Rapid Re-housing, and 38 other families with Section 8 vouchers.

Avalon Villas comprises eight buildings, including a single-story community building and seven two-story residential buildings on a total of 4.6 acres. There are 94 units for an overall density of 23 dwelling units per acre; these include 52 two-bedroom units, 26 three-bedroom townhouses, and 16 four-bedroom townhouses.

At the heart of Avalon Villas is an almost 3,000-square-foot community building with a Community Service Facility that includes an on-site Head Start classroom run by the Greater Phoenix Urban League Inc. through the city's Birth to Five program.

VANGUARD AWARDS / 425 GRAND CONCOURSE

Located in the Mott Haven neighborhood of the Bronx, 425 Grand Concourse (425 GC) is a mixed-use, mixed-income, 26-story, 277-unit tower that has emerged on a 29,000-square foot-site that previously contained the well-renowned but structurally unsound, Public School 31.

425 GC is the largest passive house in the country, allowing residents to have clean, filtered air in a community with some of the highest asthma rates in the country. From an engineering standpoint, the passive house design will consume up to 70% less energy than a conventional



FROM LEFT: Avalon Villas; Avalon Villas; #25 Grand Concourse; St Mary Manor

housing project and is a major innovation in a project of this size.

The building provides space for community services, including an educational space, a cultural space, outdoor recreation areas, community rooms, and a community supermarket to bring fresh food and produce to an underserved area.

It provides affordable housing covering 30% to 130% of AMI and 28 units designated for formerly homeless households.

Elements like pervasive natural light, commissioned artwork by local artists, and elegant, approachable and consistent design throughout create a welcoming environment. The resident amenities include two landscaped roof terraces, two communal lounges, a fitness center, laundry facilities on every floor, and bicycle storage.

PS 31 was built in 1899 in the “Collegiate Gothic” style architecture but had passed the point of being able to be purposefully reused. In a nod to the site’s historical significance, beautiful gargoyles and architectural ornaments were carefully preserved from PS 31 and repurposed in the project’s educational facility for display, tying past and future together within space.

425 GC centers around “community,” both within the building and surrounding neighborhood.

VANGUARD AWARDS / ST MARY MANOR

The newly renovated St Mary Manor is a sprawling eight-story apartment complex located in the heart of Jackson, Tenn. St Mary Manor is located within minutes of shopping and entertainment and close to a hospital and medical offices.

Originally built in 1980, the property had begun to age and needed modernization. The main goal of the rehab project was to ensure the aged property would continue to be a thriving community and asset where residents would be proud to reside and call St Mary their home, and offer cutting-edge services and amenities consistent with a good quality of life.

The eight-story building houses 150 elderly families with a Section 202/8 subsidy. Elevator lobbies on each floor were transformed into unique spaces. Each floor also has a laundry room with new energy-efficient front loading and accessible washers and dryers.

Other amenities include security cameras and access control, a pastor, on-site commodity distribution, community/activity/learning center, activities, organized clubs, propertywide Wi-Fi, apartment-controlled heat and air with smart thermostats, and property-supplied transportation. These amenities and social experiences support



the residents' active quality of life goals. In keeping with energy efficiency, the common spaces were also retrofitted with energy-efficient lighting, high-efficiency HVAC and insulated windows.

Meals on Wheels are also served at St Mary Manor. The community space is where residents can enjoy music, bingo and other entertainment. With an emphasis on overall health, St Mary offers physical fitness, health education classes, and has an exercise physiologist to assist residents with fitness workouts, healthy eating and life alternatives, line dancing, and a chair volleyball league is being developed.

VANGUARD AWARDS / BUENA ESPERANZA

Buena Esperanza is an adaptive reuse of a blighted commercial motel that's now a revitalized Spanish-styled, two-story apartment community, providing permanent housing with on-site supportive services for the unique needs of 69 veterans, individuals living with mental illness and the formerly homeless. The first motel conversion under the city's first-of-its-kind motel conversion ordinance, Buena Esperanza became the prototype for

California's \$2.75 billion Homekey program—transforming motels/hotels to supportive housing, an example of providing necessary stability and support for residents that can end homelessness. The property has 70 units total—69 units at 30% AMI and one unrestricted manager's unit.

Buena Esperanza's motel conversion features an interior/exterior update of an existing two-story building plus a new construction one-story, 1,800-square-foot community center. The exterior facade features an updated Spanish-architectural design with stucco walls, arches, and decorative wrought iron accents. A large outdoor area with barbecues, a community garden, and inviting landscaping provide additional resident activities/gatherings space.

The community center provides an ample community space with a resident lounge and large community kitchen for connecting with neighbors and social gatherings. An addition to the existing structure created space for a reception area, leasing office, computer lab, individual counseling rooms, small-group meeting space, and on-site offices for a collaboration of community partners that offers wrap-around services to ensure the formerly homeless residents are connected to assistance, resources, and support.



FROM LEFT: Buean Esperanza; The Willows at East Greenville (2)

Many of these residents live with a mental health diagnosis, others are at risk of homelessness, and others come from a longer history of homelessness. As a result, residents receive on-site counseling and support for daily living skills: budgeting, cooking, hygiene, grocery shopping, paying rent on time, and being a good neighbor/tenant.

VANGUARD AWARDS / THE WILLOWS AT EAST GREENVILLE

The goal at The Willows at East Greenville was to convert a defunct historic factory located in the heart of East Greenville, Penn., into a mix of market-rate and affordable rentals to serve the community's demand for more housing options.

It offers a variety of housing options—modern studio, one-, two- and three-bedroom apartments with rents set at 20% AMI up to market rate.

The developers worked with East Greenville Borough and Montgomery County officials alongside partners at Genesis Housing to transform a deteriorated building, listed on the National Register of Historic Places, into an appealing and affordable place to live. It was designed to offer residents 71 apartments with community ameni-

ties that include a fitness center, laundry facilities, lounge, indoor and outdoor seating areas, a playground, plenty of off-street parking, on-site management and maintenance.

Under National Park Service guidelines, this project boasts exposed beams, trusses and brick walls, over 500 new windows specially designed to fit into existing openings and meet restoration criteria, and refurbished fire doors. The community has also been designed to meet Energy Star applicable certification requirements.

As a restored factory, The Willows offers residents an opportunity to live in a historic landmark filled with unique character and charm. Recognizing a need for attainable housing, the borough and developers worked together to change the zoning to allow the residential use for this project, which provides much-needed housing for dozens of Montgomery County families and contributes to the vibrancy of East Greenville Borough. **NN**



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

NAHMA Joins Industry Comments to FHFA

NAHMA was one of 18 industry partners that submitted joint comments to the Federal Housing Finance Agency (FHFA) in July in response to a request for input regarding Tenant Protections for Enterprise-backed Multifamily Properties.

“The FHFA serves an important role in the multifamily housing market, particularly with respect to the involvement of the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac)—collectively known as the Enterprises. Therefore, as FHFA contemplates changes and/or new requirements on Enterprise-backed financing, we strongly urge FHFA

to avoid duplicative, costly new provisions that will confuse residents and housing providers, create uncertainty in the housing market, and ultimately result in increased rents for Enterprise-backed multifamily properties. As discussed below, even well-intended policy requirements can negatively impact housing production and exacerbate nationwide housing affordability and availability challenges. We believe there are incentives and voluntary strategies that the Enterprises can employ to better achieve FHFA’s goals and increase housing opportunities for all,” the letter states.

The industry partners state they appreciate the importance of federal, state, and local laws and regulations already in place that create rights and responsibilities for residents and housing providers alike.

“Adding layers of FHFA requirements on top of preexisting federal,

state, and local regulations is not an effective solution for addressing the nation’s housing challenges. Doing so would likely serve to increase market uncertainty, discourage use of Enterprise-backed financing, and disincentivize investment in affordable housing. Instead, FHFA and the Enterprises should focus on solutions that encourage new housing supply and remove the true barriers to housing construction and rehabilitation,” the letter states. “As multifamily housing providers and lenders, our members understand that

The public mission of all federally supported secondary multifamily markets should be squarely focused on creating and sustaining critical market liquidity. If mandated, the proposals suggested in the RFI will undermine that mission and result in increased rents, as housing providers will be forced to seek financing from more costly sources of capital.

resident rights are a critical part of the rental housing ecosystem and are committed to providing safe, quality housing at a fair price for renters in all of our communities. It is vital that FHFA remain focused on the Enterprises’ stated mission of ‘serv[ing] as a reliable source of liquidity and funding for housing finance and community investment’ and avoid limiting broader housing availability and affordability goals.”

HOUSING SUPPLY AND AFFORDABILITY NEEDS

The letter states the best way to help the nation’s renters find affordable housing is to focus on housing creation. Private housing providers and developers share FHFA’s and the Enterprises’ respective goals of providing more affordable housing to all Americans.

Therefore, FHFA should consider policy initiatives that incentivize

Enterprise-backed financing to bolster the supply of affordable multifamily housing across markets and in all economic conditions. For example, Fannie Mae’s Sponsor-Initiated Affordability and Freddie Mac’s Tenant Advancement Commitment programs represent important ways the Enterprises can offer incentives to create or maintain affordable units, particularly in the multifamily housing market. The letter recommended that FHFA should look for ways to expand these voluntary programs and identify new incentives that

lead to greater participation.

New federal requirements related to tenant protections for Enterprise-backed multifamily homes will decrease private sector investment into and development of affordable housing stock if there is a discernible impact on the return on investment and the long-term viability of a property.

According to the letter, the risk that borrowers will seek financing elsewhere or decide not to invest in the multifamily market due to onerous and repetitive regulations would be gravely detrimental to FHFA’s and the Enterprises’ purpose and affordable housing goals.

“We appreciate that the administration has elevated discussion of housing affordability and highlighted the importance of a positive resident experience through efforts like the White House Resident-Centered Housing Challenge. Therefore,

continued on page 24



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we urge FHFA to consider that many of the contemplated solutions would be detrimental to our shared goals of expanding affordable housing opportunities nationwide,” the letter states.

The industry partners suggest the administration and FHFA would be better served by addressing barriers to housing production, including exclusionary zoning, excessive permitting and approval processes, environmental review requirements, high fees and assessments imposed on developers, and, most notably, the lack of incentives for the further development of multifamily housing in general and affordable housing in particular.

CONTINUATION OF RELIABLE ENTERPRISE CAPITAL

“While improvements to housing affordability and access depend on increases in housing supply, our industry faces significant challenges with new apartment construction, development, preservation, and renovation. Though many factors influence the apartment industry’s ability to meet the nation’s demand for rental housing, the availability of consistently reliable and competitively priced capital is critical. The nation’s affordability goals cannot be met without capital to support development and renovation at all price points and in all markets, including urban, rural, and smaller secondary and tertiary markets. We strongly support the mission of FHFA and the Enterprises of ensuring that multifamily capital is available in all markets and at all times and that American taxpayers are protected, and urge them to further these missions with appropriate solutions,” the letter states.

A focus on prudent risk management while providing market liquidity has allowed the Enterprises to achieve and maintain a sterling performance record in the multifamily sector; they have been able to build a balanced book of business, including both mar-

ket rate and deeply targeted affordable housing properties, such as Section 8 and Low-Income Housing Tax Credit properties. Through their broad platforms, the Enterprises’ multifamily programs have been able to provide capital for properties located in markets that do not meet the credit or return standards required by many private capital debt providers and would otherwise lack proper investment. The existing multifamily lending platform allows the Enterprises to manage risk while ensuring a sufficient supply of liquidity in severe market downturns.

The public mission of all federally supported secondary multifamily markets should be squarely focused on creating and sustaining critical market liquidity. If mandated, the proposals suggested in the RFI will undermine that mission and result in increased rents, as housing providers will be forced to seek financing from more costly sources of capital. The letter cautions FHFA against efforts that stray from this critical mission as an overreach into other housing policy areas could have adverse and unintended consequences.

“We have already seen first-hand evidence of the negative impact of current market conditions on multifamily housing finance and development—forcing many in our industry to cut back significantly on new apartment construction. The actions contemplated in this RFI would impose confusion in the market and increase market uncertainty, deterring much-needed investment in housing supply and increasing costs for housing providers and residents. In particular, FHFA should avoid creating any type of rent regulations—including rent control, rent stabilization, or pricing policies—as they would harm national affordability goals, deterring investments in much-needed housing production, including the Enterprise-backed secondary mortgage market,” the letter states.

RENTAL HOUSING IS ALREADY A HEAVILY REGULATED INDUSTRY

Housing providers are subject to a wide range of federal, state, and local laws and regulations, and private lease agreements further define the rights and responsibilities of the parties involved in rental agreements. These protections and requirements include fair housing practices, consumer reporting and debt collection laws, property operation and management rules, eviction process requirements and enforcement provisions to guard against fraud and abuse.

Further, housing policy is highly localized, and state and local laws and regulations largely shape operations and management practices. Any new one-size-fits-all “protections” risk a misalignment of requirements that do not account for, or conflict with, the unique housing needs of individual real estate markets.

“The proposed tenant rules under consideration clearly indicate that there must be express congressional authorization for FHFA and/or the Enterprises to enact new regulatory frameworks that directly or indirectly preempt an area that is the particular domain of state law: the landlord-tenant relationship. Neither the Safety and Soundness Act nor the terms of the Enterprises’ charter express congressional intent to authorize the Enterprises to do so. For example, while certain parties point to the 30-day notice to vacate requirement for federally subsidized and/or backed projects and loans as an example of action FHFA could undertake, that requirement flowed from a direct congressional directive set forth under the Coronavirus Economic Stabilization (CARES) Act. Neither FHFA nor the Enterprises in the RFI or elsewhere point to a corresponding express congressional directive that would authorize additional federal requirements preempting state landlord-tenant laws,” the letter states.

RENT CONTROL AND OTHER PRICE CONTROL MEASURES HAVE BEEN REPEATEDLY PROVEN TO BOTH LIMIT THE SUPPLY OF RENTAL HOUSING AND INCREASE COSTS

“Rent control research has proven repeatedly that rent control is a failed policy which does nothing to alleviate the root causes of housing affordability issues—namely our nation’s lack of housing supply. In fact, while rent control and rent stabilization laws purport to improve housing affordability, they often have exactly the opposite outcome and lead to increased costs and a reduction in the available supply of rental housing, further damaging the communities they are attempting to serve,” the letter states.

The facts indicate that rent control stifles housing investments across markets, particularly in underserved

the available supply of rental housing in an already undersupplied market,” according to the letter.

Rent control has proven to push housing providers out of applicable markets to the detriment of the communities desperately needing more affordable housing units. In a San Francisco case study, the National Bureau of Economic Research found that rent control “reduced rental housing supply by 15%, causing a 5.1% city-wide rent increase.”

FEDERAL POLICIES SHOULD TARGET THE ROOT CAUSES OF EVICTION, AS IT IS ALMOST ALWAYS A LAST RESORT

Evictions are a cumbersome and challenging process, taking months to complete, that negatively affects both housing providers and residents and

plans or providing information for social services, among other efforts. However, such efforts cannot be standardized as different root issues result in evictions, including fundamental income and housing affordability challenges.

“We urge FHFA and the Enterprises to center their efforts on these root causes, rather than creating broad or one-size-fits-all regulations, to ensure that focus is placed on arenas which will best help the nation’s renters,” the letter states. “States and localities have long addressed the issue of evictions, and other housing matters, through policies and laws which have served residents well; the further addition of a federal layer will only serve to exacerbate the complex nature of housing law and hinder the creation of additional affordable housing. It is imperative that FHFA and the Enterprises aid in the

mitigation of the need for evictions and foster the generation of additional affordable housing for the nation’s renters.”

The letter

concludes, “We share the administration’s commitment to addressing the affordable housing crisis in our nation. However, imposing additional obligations for Enterprise multifamily borrowers will create instability in an already challenged market and undermine the important goals of fostering a healthy housing market, increasing supply, and creating successful apartment communities. Inherent in ensuring stability for our nation’s renters, is maintaining the current and future viability of the rental housing supply in this country. As such, we respectfully advise FHFA to refrain from placing new or expanded federal obligations on private rental housing providers and instead focus on leveraging federal resources in the form of incentives to bolster new affordable housing.” **NN**

“Rent control research has proven repeatedly that rent control is a failed policy which does nothing to alleviate the root causes of housing affordability issues—namely our nation’s lack of housing supply.

communities, ultimately hindering communities of color in their quest for affordable housing. Rent control neither produces outcomes favorable to the population FHFA seeks to protect nor allows FHFA to satisfy its goal of creating more affordable housing opportunities for residents. A February 2022 study indicated that only 27% of firms surveyed said they would be willing to keep their current investments or add new ones in rent-controlled markets.

“We strongly urge FHFA and the Enterprises to take such facts into account and avoid rent control or other proposals that interfere with a property’s ability to properly manage their costs and revenue. FHFA and the Enterprises must consider that rent control may sound beneficial in name, but in reality, it results in a reduction of

are often the last resort of a housing provider at the breach of a lease or other contractual agreement. Evictions result from a resident’s lack of payment, application fraud, a resident’s engagement in criminal activity, or some other serious violation of the resident’s lease. The eviction process is laborious and especially painstaking for small property owners who rely on residents’ payments to meet their financial needs. Housing providers use rental payments to make much-needed investments in their current and future properties to provide more housing to a nation facing a woe-filled housing shortage.

The letter said the industry is aware of the difficult nature of evictions on impacted households. Providers often attempt to aid residents before evictions, such as helping create payment

2023 NAHMA Scholars: Purposeful & Goal Oriented

As in each of the last 17 years, this year's group of NAHMA scholars represents a very diverse group of talented, high-functioning students with a clear vision of their academic goals and who are diligently pursuing their degrees. Many of them began their college careers at community colleges and moved on to four-year schools after receiving their associate degree. Their profiles speak to living through hardships during their youth, being first-generation students and compelling circumstances that helped to point direction for them and shape their goals. A consistent hallmark of NAHMA scholars is high academic performance, with the clear preponderance of them maintaining GPAs well above 3.0. Many attend school full time and work a job; many are single parents and/or care for family members; and many have an extensive community service record. As you will learn from the seven biographical sketches below, these individuals are all focused on working toward their degree with the singular purpose and diligence required to succeed upon completing their studies.

Many NAHMA scholars are first-generation students, but the term takes on added importance for this young man who grew up in a single-parent home with his Native American mother in Massachusetts and is enrolled at Haskell Indian Nations University in Lawrence, Kan. It was founded in 1884 and is the oldest continually operating federal school in the country for Native American students. He is an entering freshman who will be majoring in business management. He is a walk-on on the men's basketball team. His college goals include getting his degree in business and enhancing his knowledge and understanding of his heritage.

This multiple-year NAHMA scholarship recipient who lives in Hawaii is a sophomore at Boston College, where

she is majoring in neuroscience with a minor in research molecular biology. She maintains a 3.8 GPA. This rigorous course of study required her to take both organic chemistry and a psychopharmacy course during her freshman year. She has an on-campus work-study job and received a rave review from her supervisor. The reference provided with her 2023 application was from the prestigious Boston College McNair Scholars Program chairperson.

This 41-year-old attends Windward Community College in Hawaii and has already completed his Associate of Science degree in veterinary assisting and is now seeking his four-year degree in animal sciences. He has committed a great deal of time and energy to animals and animal causes over the last several years of his life. He carries a 3.55 GPA into his junior year at the school. Since 2021, he has been employed by the Humane Society, which is another example of his commitment to his avocation. His scholarship application contained outstanding references from a professor in his major and the head of the veterinary technology department.

As a single mother, this NAHMA scholar understands the importance of early childhood education for all children. She has already received her associate degree from Riverdale Community College in human services and is now working on her Bachelor of Social Work at the College of St. Scholastica in Duluth, Minn. She is a junior maintaining a 4.0 GPA. During the summer of 2023, she interned at a domestic violence shelter. She also works at a preschool and is interested in working toward equity education for preschoolers upon graduation.

This multiple-year recipient is a junior at California State University, Northridge, majoring in child development with a 3.59 GPA. She is a first-gen-

eration college student and grew up in a single-parent home. Currently, she is caring for her aunt, who was recently diagnosed with cancer. Financially, there were many hard times at home as she grew up. There were months when the bills could not be paid despite her mother working multiple jobs. Frequently, they would go without electricity and/or running water. These experiences have led her to work with children experiencing hardships and her commitment to volunteering at food banks and assisting people experiencing homelessness in Los Angeles, where she lives.

As a senior at Brigham Young University (BYU), this married father of two majors in the Greek New Testament and maintains a 3.9 GPA. He is an Eagle Scout and works as a teaching associate at BYU. Upon graduation, he would like to attend graduate school and major in Middle Eastern Relations, hopefully leading him to a job with the U.S. State Department. He received an outstanding reference from a professor in his major who spoke to his overall academic performance and focus on working collaboratively with his fellow students.

This NAHMA scholar's commitment to pursuing a medical career is manifested in several ways. As a junior majoring in neuroscience with a 3.84 GPA at Brigham Young University, she aims to attend medical school. She has been a certified Emergency Medical Technician for three years. And, as if those pre-med courses are not challenging enough, she has completed four semesters of Arabic language. She has done extensive work as a refugee mentor in her community. She attributes acquiring her compassion for others to having grown up with her brother, who has Down syndrome, and believes that experience has helped her focus on the truly important things.

The NAHMA Educational Foundation is extremely proud of these outstanding scholarship recipients. **NN**

Educational Foundation Awards Scholarships

The NAHMA Educational Foundation has selected 111 student residents to receive scholarships this year. Each scholarship is worth \$3,500; the total scholarship money awarded this year is \$388,500. 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 18 different states and represents 11 regional Affordable Housing Management Associations (AHMAs). The 2023 scholars, including their community, management company, school, grade, and major, are listed according to their AHMA.

AHMA East Texas

Alatorre, Perla
Yale Village, Houston, Texas
Michaels Management-Affordable
San Jacinto College
Sophomore
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
University of Houston, Downtown
Junior
Nursing

AHMA of Washington

Hassan, Zahra
New Holly, Seattle, Wash.
Seattle Housing Authority
Seattle Central College
Freshman
Digital Design

Vazquez-Sagrero, Esmeralda
Sterling Meadows, Bellingham, Wash.
Mercy Housing Northwest
Bellingham Technical College
Junior
Dental Hygiene

AHMA-NCH

Antonio, Dylan
IMI Ikena Apartments, Wailuku,
Hawaii
EAH Housing
University of Hawaii, Maui College
Freshman
Culinary Arts

Ashraff, Ibrahim
The Hilarita-Belvedere, Tiburon, Calif.
EAH Housing
San Jose State University
Junior
Mechanical Engineering

Camacho, Alison
Ohlone Chynoweth Commons, San
Jose, Calif.
Eden Housing
West Valley College
Freshman
Interior Design

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

Gallegos, Emily
San Clemente Place, Corte Medera,
Calif.
EAH Housing
University of Colorado, Boulder
Freshman
Communications

Guerrero, Taylor
Hibiscus Hills, Waipahu Hawaii
EAH Housing
Chaminade University of Honolulu
Sophomore
Nursing

Kushchenko, Nickolas
Oak Court Apartments, Palo Alto,
Calif.
Alta Housing
Westmont College
Freshman
Psychology

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

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

Mamo, Sifan
Parkview Apartments, San Jose, Calif.
EAH Housing
San Jose City College
Junior
Nursing

Medeiros, Danielle
Kekuiani Gardens, Kapolei, Hawaii
EAH Housing
Windward Community College
Sophomore
Hawaiian Studies

Murad, Kai
Villages of Moa'e Ku, Ewa Beach,
Hawaii
EAH Housing
Windward Community College
Junior
Animal Science

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

Riley, Bella
Friendship Village, San Francisco,
Calif.
FK Gibbs Company LLC
Louisiana State University
Sophomore
Nutritional Science

Singh, Harjasraj
Victoria Green, Hercules, Calif.
Eden Housing
University of California, Davis
Freshman
Psychology

Stull, Alana
California Park Apartments, Palo
Alto, Calif.
Alta Housing
Rice University
Junior
Psychology

Tafolla, Karla
The Villages at Kings Canyon, Fresno,
Calif.
EAH Housing
Fresno City College
Junior
Early Childhood Education

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

Werner, Cassandra
Kekuiani Gardens, Kapolei, Hawaii
EAH Housing
Leeward Community College
Sophomore
Science Education

Yemane, Furtina
Friendship Village, San Francisco,
Calif.
FK Gibbs Company LLC
Santa Clara University
Freshman
Public Health

AHMA-PSW

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

Fuentes, Karla
Los Lomas Gardens, La Habra, Calif.
GK Management
Biola University
Sophomore
Mathematics

Garcia, Maya
Rio Vista Village, Los Angeles, Calif.
Retirement Housing Foundation
Grand Canyon University
Freshman
Biology

Juarez, Brianna
Woodlake Gardens, Woodlake, Calif.
Michaels Management-Affordable
Fresno State University
Junior
Liberal Arts

Keshishyan, Ani
The Gardens on Garfield, Glendale,
Calif.
Thomas Safran & Associates
Glendale Community College
Sophomore
Nuclear Medicine

Lee, Tiffany
Ivy Terrace, Van Nuys, Calif.
Abode Communities
University of California, San Diego
Sophomore
Bio-Chemistry

Manukyan, Luisa
5400 Hollywood Family Apartments,
Los Angeles, Calif.
WSH Management
Academy of Art University
Junior
Graphic Designer

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

Tappan, Patricia
Santa Monica Christian Towers, Santa
Monica, Calif.
Falkenberg/Gilliam & Associates
Santa Monica College
Freshman
Art

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

JAHMA

Anderson, Jahmir
Eggers Crossing Village, Lawrence,
N.J.
PRD Management
The College of New Jersey
Sophomore
Kinesiology/Health Sciences

Echols, Nigerall
Essex Plaza 2, Newark, N.J.
Essex Plaza Management
Stockton University
Senior
Computer Science

Erian, Beshoy
Summit Plaza Apartments, Jersey
City, N.J.
SHP Management
New Jersey City University
Freshman
Photography

Francois, Jeremiah
Baylor Arms, Moorestown, N.J.
MEND
Rowan College of Burlington County
Sophomore
Engineering

Guzman-Zambrano, Enmanuel
Griggs Farm, Princeton, N.J.
Princeton Community Housing
Rider University
Freshman
Criminal Justice

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

Kapatsoulia, Kelly
Princeton Community Village, Princ-
eton, N.J.
Princeton Community Housing
Kean University
Junior
Psychology

Malkowski, Oliver
Princeton Community Village, Princ-
eton, N.J.
Princeton Community Housing
The College of New Jersey
Junior
Marketing

Min, Htway Htway
Princeton Community Village, Princ-
eton, N.J.
Princeton Community Housing
Drew University
Junior
Biology

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

Nazario, Isaiah
Princeton Community Village, Princ-
eton, N.J.
Princeton Community Housing
The College of New Jersey
Freshman
Communications

Orostizaga, Bianca
Princeton Community Village, Princ-
eton, N.J.
Princeton Community Housing
University of Hartford
Freshman
Music Theatre

Parada, Jasius
Paulus Hook Towers, Jersey City, N.J.
SHP Management
Montclair State University
Sophomore
Psychology

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

Spencer, Aniyah
Triangle Village, Paterson, N.J.
Community Realty Management
Virginia State University
Freshman
Social Work

Thompson, Passion
Matthew G. Carter Apartments, Mont-
clair, N.J.
Rainbow Property Management LLC
Delaware College of Art & Design
Sophomore
Art Illustration

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EDUCATION FOUNDATION AWARDS SCHOLARSHIPS, *continued from page 27*

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

MAHMA

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

Gedi, Asho
Faith Village Apartments, Columbus, Ohio
Wallick Communities
The Ohio State University
Junior
Early Childhood Education

Hoffman, Beth
Jeremiah Program-Rochester, Rochester, Minn.
Paramark Real Estate Services
College of St. Scholastica
Junior
Social Work

Schwarber, Jaci
Fair Park Apartments, Sardinia, Ohio
Wallick Communities
Galen College of Nursing
Freshman
Nursing

Mid-Atlantic AHMA

Grant, Elijah
Fieldstone Apartments, Blacksburg, Va.
Park Properties
Virginia Tech
Junior
Building Construction

Jayamani, Vijay
Lee Overlook Apartments, Centerville, Va.
Grady Management Inc.
George Washington University
Junior
Systems Engineering

Maddox, Damani
Bywater Mutual Homes, Annapolis, Md.
Quantum Real Estate Management
Stevenson University
Sophomore
Nursing

Nabih, Rayane
Apartments at North Point, Reston, Va.
Quantum Real Estate Management
Northern Virginia Community College
Freshman
Business and Management

Phuong, Jessica
Stonegate Village Apartments, Reston, Va.
Edgewood Management
Virginia Tech
Junior
Materials Science and Engineering

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

Whitaker, Charity
Maplewood Apartments, Chesapeake, Va.
Grady Management Inc.
Virginia Commonwealth University
Sophomore
Business Administration

Womack, Todd
Bywater Mutual Homes, Annapolis, Md.
Quantum Real Estate Management
Bethune Cookman University
Freshman
Criminal Justice

NEAHMA

Bachu, Preeti
Braintree Village, Braintree, Mass.
Peabody Properties
Clark University
Freshman
Psychology

Bamba-Ornella, Masekan
Berkshire Peak, Pittsfield, Mass.
Beacon Communities
Howard University
Sophomore
Nursing

Brea, Paola
Pond View Village, Gloucester, Mass.
Caleb Group
Plymouth State University
Freshman
Political Science

Cardoso, Seila
9 Williams, Roxbury, Mass.
WinnResidential
University of Massachusetts, Boston
Senior
Psychology

Chafiq, Ilyass
Maverick Landing, Boston, Mass.
Trinity Management
University of Massachusetts, Amherst
Freshman
Computer Science/Philosophy

Cheatem, Trayona
Oakland Heights, Manchester, Conn.
Corridor Property Management
Clark Atlanta University
Freshman
Mass Media Arts

Dainom, Selemawit
Fresh Pond Apartments, Cambridge, Mass.
The Schochet Company
University of Massachusetts, Boston
Sophomore
Nursing

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

Dorow, Rachel
King Pine, Orange, Mass.
The Schochet Company
Hampshire College
Freshman
Psychology

Ekeh, Isabella
The Fairways, Worcester, Mass.
First Realty Management
Quinsigamond Community College
Sophomore
Pre-Nursing

Fakir, Shah Nawaz
Fresh Pond Apartments, Cambridge, Mass.
The Schochet Company
Boston University
Junior
Computer Science

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

Gonsalves Jr., Russell
Algonquin Heights Apartments, Plymouth, Mass.
Algonquin Heights Association
Haskell Indian Nation's University
Freshman
Business Management

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

Halili, Zahra
Brandywine Village, Boston, Mass.
First Realty Management
University of Massachusetts, Boston
Junior
Human Services

Han, Susan
Castle Square Apartments, Boston, Mass.
WinnResidential
Northeastern University
Sophomore
Business Administration

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

Huang, Lily
Charles Newtown Cooperative, Boston, Mass.
WinnResidential
Yale University
Freshman
Political Science

Liao, Fiona
Castle Square Apartments, Boston, Mass.
WinnResidential
Northeastern University
Senior
Environmental and Sustainability Science

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

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

Nyarko, Nana
Stony Brook Commons, Roslindale, Mass.
First Realty Management
Boston University
Freshman
Computer Science

Ortiz, Jannillette
Wiggin Village, Providence, R.I.
WinnResidential
Rhode Island College
Junior
Social Work

Shires Freeman, Courtney
Edmands House, Framingham, Mass.
Beacon Communities
Framingham State University
Junior
Fashion Design

Situ, Qian Qian
Charles Newtown Cooperative, Boston, Mass.
WinnResidential
Suffolk University
Freshman
Computer Science

Smith, Mekhi
Forrest Hills Apartment, Boston, Mass.
Trinity Management
Bridgewater State University
Freshman
Undeclared

Takie, Joshua
Georgetown Homes, Boston, Mass.
Beacon Communities
University of Massachusetts, Amherst
Sophomore
Engineering

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

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

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

Villar, Nashley
Old Colony, Boston, Mass.
Beacon Communities
Suffolk University
Freshman
Computer Science and Graphic Design

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

Williams, LaShay
Millport Apartments, New Canaan, Conn.
Westmount Management
Sacred Heart University
Junior
Psychology

Rocky Mountain Heartland AHMA

Burt, Callie
Suncrest Apartments, Provo, Utah
Community Housing Services
Brigham Young University
Junior
Physical Education

Christensen, Calan
Suncrest Apartments, Provo, Utah
Community Housing Services
Brigham Young University
Senior
Ancient Near Eastern Studies: Greek New Testament

Hough, Jacob
Black Hills Apartments, St. George, Utah
Community Housing Services
Utah Tech University
Junior
Psychology

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

Preece, Shadrach
Suncrest Apartments, Provo, Utah
Community Housing Services
Brigham Young University
Junior
Neuroscience

SAHMA

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

Chiorazzi, Tricia
Belmont Heights Estates, Tampa, Fla.
Michaels Management-Affordable
Indian River State College
Junior
Human Services

Davis, Jacqueline
Cedars Green Apartments, Anniston, Ala.
SPM
Lawson State Community College
Sophomore
Nursing

Mclver, Trinity
Sandygate Village Apartments, Myrtle Beach, S.C.
Westminster Company
Savannah State University
Junior
Performing Arts

Rice, Tina
Northpoint Commons II, Asheville, N.C.
Partnership Property Management
Mars Hill University
Junior
Social Work

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

SWAHMA

Arasteh, Mehrdad
Pathways at Goodrich, Austin, Texas
Housing Authority of the City of Austin
Austin Community College
Senior
Applied Technology

Campos, Bieke
Pathways at Booker T. Washington Terrace, Austin, Texas
Housing Authority of the City of Austin
Texas State University
Freshman
Studio Arts

Musa, Bizimana
Santa Rita Courts, Austin, Texas
Housing Authority of the City of Austin
Tarleton State University
Junior
Computer Science

USDA NEWS

PRIOR TO REALIGNMENT AND OCCASIONALLY WITHIN THE REALIGNED MODEL, the Processing and Report Review Branch of the U.S. Department of Agriculture's Rural Development has often provided relief to 515, 514/516 FLH, Multifamily Preservation and Revitalization (MPR), 538, and Transfer applicants submitting application documents and third-party documents before the submission of a complete application.

Due to the current volume and bandwidth, the Processing and Report Review Branch will no longer be able to accept any application documents before submitting a complete application. All required application documents must be sent to the agency in one complete application package per the application requirements. Documents sent to the Processing and Report Review Branch before submitting a complete application will be returned to the applicant.

Applicants with critical transaction feasibility circumstances seeking an accom-

modation to this process can email requests to MFHprocessing1@usda.gov or MFHprocessing2@usda.gov. Any accommodation made will be at the agency's sole discretion and based on the specific circumstances of the request.

HUD NEWS

ON AUG. 25, HUD AWARDED \$1.3 MILLION TO THE STATE OF HAWAII to support people experiencing homelessness—those living in an emergency shelter, transitional housing, or a place not meant for human habitation—and people at risk of homelessness through the department's Rapid Unsheltered Survivor Housing (RUSH) program. This funding is awarded to help communities in Maui in the wake of the wildfires.

RUSH funding is available to help communities provide outreach, emergency shelter, rapid re-housing, and other assistance to people experiencing or at risk of homelessness who are in a disaster-affected area but cannot access all services provided by

Federal Emergency Management Agency (FEMA) programs. HUD is providing these allocations due to FEMA's activation of Transitional Sheltering Assistance in disasters with high displacement.

HUD PUBLISHED A NOTICE IN THE FEDERAL REGISTER EFFECTUATING THE CHANGES IN THE RAD Supplemental Notice (H-2023-08/PIH-2023-19) on Aug. 21. Certain sections of the Notice are effective immediately, while others have a grace period. A recording of the live webinar, Overview RAD Supplemental Notice, held on Aug. 9 and accompanying slides and webinar questions and answers have been posted on www.hud.gov/rad under "RAD What's New" and on the RAD Resource Desk RAD for PHAs Training page at www.radresource.net/webinars.cfm.

THE DRAFT TRACS RELEASE 203A MONTHLY ACTIVITY TRANSMISSION (MAT) GUIDE update has been posted to https://www.hud.gov/program_offices/housing/mfh/trx/trxsum. Stakeholder comments on the draft TRACS Release 203A MAT Guide provide input into developing instructions and TRACS processing of tenant certifications and vouchers proposed by HUD. The TRACS Industry Working Group will review and respond to issues raised by stakeholders during the comment period before issuing a final TRACS Release 203A MAT Guide ruling.

HUD'S OFFICE OF MULTIFAMILY HOUSING PROGRAMS PUBLISHED a Section 514(f)(3) Notice of Funding Opportunity of \$10 million for tenant education and outreach to serve residents living in eligible properties under the Section 8 Project-Based Rental Assistance program. This funding is critical to support capacity-building efforts that enable tenants to better engage with property management and help sustain safe, decent, and quality affordable housing. The application deadline is Oct. 23. **NN**

MORE FAMILIES TO RENT HEALTHY, STABLE HOMES

ON AUG. 31, HUD ANNOUNCED TWO ACTIONS that together will enable more families to rent a healthy, stable home at an affordable cost: publishing Fair Market Rents (FMRs) for fiscal year (FY) 2024 and releasing an additional \$113 million in Housing Choice Vouchers to public housing agencies to help 9,500 families to meet these growing costs.

First, the Office of Policy Development and Research published FMRs for FY 2024, which helps to determine the maximum amount a Housing Choice Voucher will cover. Nationally, FMRs will increase by an average of approximately 12%, increasing the number of units families using housing vouchers can access.

The Office of Public and Indian Housing also announced an additional \$113 million in Housing Choice Voucher funding awards for 118 high-performing public housing agencies in 36 states. These funds will enable these agencies to provide rental assistance to 9,500 additional households in the coming year.

Visit <https://www.huduser.gov/portal/datasets/fmr.html#year2024> for FY 2024 FMRs. Visit https://www.hud.gov/sites/dfiles/PA/documents/FMR_FAQs.pdf for FAQs on the FY24 FMRs.

Jumping In With Both Feet

KEVIN WEISHAAR WAS WORKING at a bank when a property management company recruited one of his colleagues. The colleague, in turn, recruited Weishaar to join him. That was 19 years ago. Today, Weishaar is a regional vice president at Mercy Housing, where he has worked for the last nine years.

"It was an opportunity to learn about the affordable housing industry. I just jumped in with both feet," he said. "No little kid says I want to be a property manager, but I love it. It's been a great career."

and dignified lives. Mercy has gone a long way to help people," Weishaar said. "I've have a great team; many have been with me for over a decade."

He says the people are why he has stayed in the affordable housing industry for so long.

"The people who want to help people are the best to be around," he said. "Affordable housing attracts a lot of good people."

Weishaar is also in the first of his two-year term as president of AHMA



in a room together. Our last board meeting, we passed eight motions that all came out of committee meetings," he said.

Outside of work, Weishaar likes playing card games and swimming with his two boys.

He also enjoys hanging out in the backyard of his Seattle home with his wife and children.

Additionally, he is continuing a unique family tradition, an interesting fact he shared as an ice-breaker at his first NAHMA meeting in March.

"I've seen every WWE professional event in Washington. I went with my grandfather, and now I go with my kids," he said. **NN**

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

"I like the opportunity to help people. I support Mercy's philosophy to help residents live healthy, secure and dignified lives. Mercy has gone a long way to help people. I've have a great team; many have been with me for over a decade."

Weishaar said it's been a vocation that has allowed him to learn a little bit of everything: construction, electrical, management, legal, and more. Besides his jack-of-all-trades training, he holds a CPO from NAHMA, and a CPM and an ARM from IREM. Additionally, he has degrees in economics and history from the University of Washington.

At Mercy, Weishaar oversees all of the property management operations for 45 properties in the Northwest region, which encompasses Washington state and Oregon.

"I like the opportunity to help people. I support Mercy's philosophy to help residents live healthy, secure

of Washington.

"Going into the pandemic, we thought we had a lot of momentum," he said. "The pandemic squished that."

He said the board planned a retreat by early October to hammer out what initiatives the AHMA wants to create moving forward. However, one of the things he'd like to see is more maintenance personnel and vendors getting involved in the AHMA. He is also focused on getting people face-to-face.

"I'm interested in getting more engagement from the members. I'm really focused on going away from Zoom meetings and getting everyone

Welcome New Members

NAHMA welcomes the following new members as of Sept. 13, 2023.

EXECUTIVE

Jonathan Stonebraker, Wallick Communities, New Albany, Ohio

ASSOCIATES

Rochelle Beeks, POAH

Communities, Chicago, Ill.

Mollie Kickbush, TAM Residential, Plano, Texas

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 www.nahma.org/education/education-event-calendar..

NOVEMBER

7

Basic Tax Credit: Webinar
Webinar
NEAHMA
781-380-4344
www.neahma.org

8

Are You Ready for RAD?
Webinar
AHMA-NCH
833-AHMA-NCH (246-2624)
<https://ahma-nch.org>

Executive Series 2: Providing Effective Feedback: Guide for Managers & Supervisors
In Person
AHMA-PSW
866-698-AHMA (2462)
www.ahma-psw.org

8–9

2023 NEAHMA Annual Conference
Norwood MA
NEAHMA
781-380-4344
www.neahma.org

9

EIV: Investigating & Resolving Income Discrepancies
Rocky Mountain Heartland AHMA
303-840-9803
www.rockyahma.com

14

The Medical Deduction
Webinar
NEAHMA
781-380-4344
www.neahma.org

14–15

Certified SHCM Course
Orange, CA
AHMA-PSW
866-698-AHMA (2462)
www.ahma-psw.org

14–17

Mid-Atlantic AHMA Fall Conference
Richmond, VA
Mid-Atlantic AHMA
804-564-7898
www.mid-atlantichma.org

15–16

Mastering the HUD Rent Increase
Webinar
AHMA-NCH
833-AHMA-NCH (246-2624)
<https://ahma-nch.org>

28

Energy Star and Water Sense
Webinar
NEAHMA
781-380-4344
www.neahma.org

DECEMBER

5

Understanding Utility Allowance
Webinar
NEAHMA
781-380-4344
www.neahma.org

6–7

FHC Course
Webinar
MAHMA
614-481-6949
<https://mahma.com/>

12

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

Terminations in Subsidized Housing
Webinar
NEAHMA
781-380-4344
www.neahma.org

12–14

Tax Credit Compliance Course / Review & Exam Administration
Richmond, VA
Mid-Atlantic AHMA
804-564-7898
www.mid-atlantichma.org

3-Day CPO

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

13

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

14

Basic EIV Refresher
Webinar
AHMA-PSW
866-698-AHMA (2462)
www.ahma-psw.org

19

Green Building Systems
NEAHMA
781-380-4344
www.neahma.org

On-Demand Training

Webinars: Rocky Heartland AHMA; 303-840-9803; www.rockyahma.com

- Fair Housing Basics
- Rural Development Fundamentals
- Tax Credit Basics
- Understanding HOME

Webinars: SAHMA; 800-745-4088; www.sahma.org

- 504 Coordinator
- A Guide to Your Affirmative Fair Housing Marketing Plan
- Basic Tax Credit
- Calculating Assets
- Calculating Expenses
- Calculating Income
- Death of a Resident
- Determining Effective Dates
- EIV Discrepancy Reports
- EIV Policies & Procedures and Reports
- Fair Housing for Maintenance
- Introduction to Layering Tax Credit and HUD Properties
- REACtion to REAC
- Recertifications While Social Distancing
- Smoke Free Implementation
- Student Rules
- Terminations in Subsidized Housing: Assistance and Tenancy
- Understanding the UPCS/REAC Process
- Waiting List Management

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

thelastword



Purchasing Calendars Helps Support NAHMA's Mission

WE ARE ALL MEMBERS OF NAHMA because we support its mission as a diverse, equitable and inclusive organization promoting the development, management and preservation of quality affordable multifamily housing by advocating legislative and regulatory policy, as well as providing affordable housing professionals with the knowledge to advance excellence in the communities they serve.

NAHMA supports us by advocating for legislative and regulatory policy and providing affordable housing professionals with the knowledge to advance excellence in their communities.

And there are ways we can support NAHMA. We can recruit the next generation of affordable housing leaders to join the association to help keep it strong for years to come. We can take part in visits to Capitol Hill when in Washington, D.C., or with our local elected officials when they are in their home offices. We can become association sponsors and advertisers.

There is an easy way to support NAHMA in a post-COVID reality where time and finances may be limited.

In September, the association kicked off its 2024 Drug-Free Kids Calendar sales. The calendars consist of fantastic artwork created by our residents and submitted as part of an annual poster contest.

Additionally, anyone purchasing calendars before Nov. 10 is automatically entered in the lucky draw for prizes, including NAHMA meeting registrations, books, and gift cards.

The calendars make great resident and staff appreciation giveaways. Since they feature outstanding original artwork by children, seniors, and adults with special needs living in affordable multifamily housing, the calendars are genuinely one-of-a-kind.

The underlying message for the annual calendar is always a drug-free theme. Still, NAHMA incorporates a subtheme into the poster contest to allow for great artistic expression. This year's subtheme is People Helping People: Promote Acts of Kindness.

Besides appearing in the calendar, each winner of the NAHMA contest receives a \$1,000 educational scholarship from the NAHMA Educational Foundation.

Additionally, participants in the annual art contests held by the local AHMAs are eligible to be selected as Regional AHMA Art Contest Honorable Mentions and receive a \$100 educational scholarship.

Calendar sales are one of the association's biggest non-dues revenue opportunities. Money that NAHMA can then put back into its advocacy and educational programs. The calendar cost is \$5.50 each, which is a Department of Housing and Urban Development and U.S. Department of Agriculture allowable project expense. So, it's a win-win-win: a win for our residents, a win for you, and a win for NAHMA.

The calendars sell out each year, and we thank you for that overwhelming support. But that also means you must get your orders in before it is too late. Please download the order form, available at <https://www.nahma.org/awards-contests/calendar-contest/> and send it to NAHMA today. **NN**

Larry Sisson, FHC, SHCM, NAHP-e, CGPM, is president of TESCO Properties Inc. and serves as chair of the NAHMA Board of Directors.