

# NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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## HUD Issues HOTMA Guidance; Further Guidance To Come

In late September, the Office of Multifamily Housing (MFH), in partnership with the Department of Housing and Urban Development (HUD)'s Office of Public and Indian Housing (PIH), published Housing Notice 2023-10, Implementation Guidance: Sections 102 and 104 of the Housing Opportunity Through Modernization Act (HOTMA) of 2016.

The notice contains implementation guidance for everything but the Section 104 asset limitation. HUD will update the notice at a future date to include the asset limitations guidance. In the meantime, HUD affirms that the asset limitation will apply to the Section 202/8 program.

**In the Tenant Selection Plan, owners must state how they will exercise such discretion. Section 6.2 of the notice provides the dates and tasks owners must meet to be HOTMA compliant.**

In a November update, HUD said, "Until new guidance is released, MFH owners must not enforce the asset limitation or the real property exemption until both the owner's software is HOTMA compliant with TRACS 203A, and the family has signed a model lease detailing the new HOTMA provisions."

The September notice further states MFH owners must update their Tenant Selection Plans and Enterprise Income Verification (EIV) policies and procedures by March 31, 2024. The "List of Discretionary Policies to Implement HOTMA" identifies areas where owners have policy discretion. In the Tenant Selection Plan, owners must state how they will exercise such discretion. Section 6.2 of the notice provides the dates and tasks owners must meet to be HOTMA compliant.

As a follow-up to the notice's issuance, a call was arranged by industry partners, including NAHMA, and key HUD staff, including Ethan Handelman, deputy



**To read** the September guidance, visit [www.hud.gov/sites/dfiles/OCHCO/documents/2023-10hsgn.pdf](https://www.hud.gov/sites/dfiles/OCHCO/documents/2023-10hsgn.pdf)

**To view** the recording of the October HUD clarification call, visit <https://register.gotowebinar.com/recording/2719384061245439839>

**To find** the most comprehensive and up-to-date information on HOTMA implementation, visit the HOTMA webpage: [https://www.hud.gov/program\\_offices/housing/mfh/hotma](https://www.hud.gov/program_offices/housing/mfh/hotma)

**Email questions** to MFH\_ [HOTMA@hud.gov](mailto:HOTMA@hud.gov)

*continued on page 4*



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# Still Busy At NAHMA

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

## SUCCESSFUL FALL MEETING

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

Drug-Free Kids Calendar.

The calendars feature outstanding original artwork by children, seniors and adults with special needs living in affordable multifamily housing. This year's sub-theme—People Helping People: Promote Acts of Kindness—is incorporated into the poster contest. To learn more about this unique calendar, see page 17.

The cost is \$5.50 per calendar, which is a HUD and USDA allowable project expense. There is an additional small shipping and handling fee. Download the order form at <https://www.nahma.org>.

**“...Staff will be working with our Board of Directors and various committees on initiatives that improve the “NAHMA experience” for our members.”**

ally, NAHMA members helped raise more than \$585,000 for the NAHMA Educational Foundation. To read more about the annual meeting and gala, see page 23.

## CELEBRATING COMMUNITIES

NAHMA has received just under 40 entries for the 2023 Communities of Qualities Awards. Judging is taking place as of this writing, and we will announce the winners in the January/February issue of NAHMA News. The winners will be honored at the NAHMA Biannual Top Issues in Affordable Housing winter conference, March 6-8, 2024, at the Fairmont Washington. Look for the online meeting registration to open soon.

## SUPPORT BUDDING ARTISTS

Finally, now is the time to celebrate the people who make up our wonderful communities by ordering a 2024 NAHMA

[org/wp-content/uploads/2023/08/2024-Calendar-Order-Form-FINAL-1.pdf](https://www.nahma.org/wp-content/uploads/2023/08/2024-Calendar-Order-Form-FINAL-1.pdf).

## LOOKING FORWARD TO 2024

Finally, we at NAHMA wish everyone a safe and happy holiday season. We look forward to getting back to work in 2024 after a short break at the end of December. When we return, staff will be working with our Board of Directors and various committees on initiatives that improve the “NAHMA experience” for our members. We will be rolling out new methods to keep everyone informed on regulatory and legislation issues, finding new ways to deliver the best educational opportunities and creating opportunities for our members to become more involved in ways big and “micro” as we enact the objectives of our 2023-2028 Strategic Plan. **NN**  
Kris Cook, CAE, is CEO of NAHMA.

assistant secretary for HUD's Office of Multifamily Housing and Jen Larson, director of HUD's Multifamily Office of Asset Management and Portfolio Oversight, to clarify further the section pertaining to asset limitations. On the Oct. 13 call, HUD staff reiterated that, at this time, no one should be evicting or displacing residents based on the asset limitations in the HOTMA guidance. Implementation guidance for existing residents will be issued as soon as it is ready, said HUD staff.

"You should not be doing anything to enforce the asset limitations until your software is HOTMA compliant," HUD staff said on the call.

Once the software updates and the guidance are finalized, the asset limitations will be used at recertification or interim recertification for residents.

HUD staff said they are updating the HUD handbook to incorporate the new HOTMA requirements, and there will be no penalties based on HOTMA requirements before January 2025.

HUD staff also recommended owners and managers wait to update their Tenant Selection Plans until the implementation guidance is finalized, saying there are still many moving parts to the HOTMA rollout.

To view the recording of the HUD clarification call, visit <https://register.gotowebinar.com/recording/2719384061245439839>.

### KEY PARTS OF THE NOTICE

On July 29, 2016, HOTMA was signed into law. It makes numerous amendments to Sections 3, 8, and 16 of the United States Housing Act of 1937, including significant changes to income calculation, net family assets, and income reviews.

HUD finalized HOTMA rulemak-

ing in 2023 to put Sections 102, 103, and 104 into effect through revisions to HUD's regulations found in 24 CFR Part 5 and 24 CFR Part 891.

■ Section 102 addresses income reviews, including the frequency of income reviews and revises the definitions of income and assets.

■ Section 103 does not apply to multifamily housing programs.

■ Section 104 sets asset limits for Section 8 Project-Based Rental Assistance and Section 202/8 programs.

The final rule is effective on Jan. 1, 2024.

Section 6.2 of the September notice states that by March 31, 2024, MFH owners must update their Tenant Selection Plans and EIV policies and procedures to reflect HOTMA rules

and discretionary policies. Owners must make the revised Tenant Selection Plan publicly available. It also states that owners must continue following their existing Tenant Selection Plans and EIV policies and procedures until the MFH owner's software complies with TRACS 203A.

Once an owner's software is HOTMA compliant, the owner must provide tenants at least 60 days' notice that their lease will be modified at the end of the lease term after the 60-day notice expires. Once proper notice is given, MFH owners must begin using the revised Model Leases at the expiration of a family's lease term. All tenant data submissions must comply with the HOTMA regulations. Before their first reexaminations under HOTMA, owners must inform families that their income determinations will follow the HOTMA final rule.

As a best practice, according to the notice, HUD recommends that MFH owners describe to families how their income determinations will change with the implementation of the final rule.

Finally, owners must use the revised Tenant Consent form (form HUD-9887/9887A) and fact sheets.

Prior to Jan. 1, 2025, owners will not be penalized for HOTMA-related tenant file errors during Management and Occupancy Reviews. Instead, the contract administrator will issue observations with corrective actions.

### GUIDEBOOKS AND HANDBOOKS

The September notice supersedes relevant portions of HUD's guidance as provided in the Housing Choice

Voucher (HCV) guidebook, the Public Housing Occupancy Program Guidebook, and the HUD Handbook 4350.3: Occupancy Requirements of Subsidized Multifamily Housing Programs.

HUD will update and replace all the sections and chapters listed in the September notice. Before consulting one of these resources, the notice recommends owners should ensure they are using a version dated after the publication date of the September notice. Questions regarding the relevancy of existing handbook/guidebook guidance should be directed to the HOTMA mailbox maintained by each program office.

According to the notice, HCV Guidebook chapters to be updated are Eligibility Determination and Denial of Assistance, and Reexaminations.

*continued on page 6*

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Public Housing Occupancy Guidebook chapters to be updated are Eligibility Determination and Denial of Assistance, Income Determination, and Reexaminations.

HUD Handbook 4350.3: Occupancy Requirements of Subsidized Multifamily Housing Programs chapters to be updated are Chapter 3. Eligibility for Assistance and Occupancy, Chapter 4. Waiting List and Tenant Selection, Chapter 5. Determining Income and Calculating Rent, Chapter 7. Recertification, Unit Transfers, and Gross Rent Changes, Chapter 9: Enterprise Income Verification (EIV), and Glossary.

### HOUSING NOTICES

The September HOTMA notice partially rescinds the following Housing notices:

■ Streamlining Administrative Regulations for Multifamily Housing Programs (H 2016–09)

- “24 CFR 5.216—Verification of Social Security Numbers” (Section IV). This notice section states that an interim reexamination is required to add or update a household member’s Social Security Number (SSN).

- “24 CFR 5.609—Definition Change—Exclusion of mandatory education fees from income” (Section VI). This notice section references the outdated income exclusion in 24 CFR § 5.609(b)(9).

■ Section 811 Project Rental Assistance (PRA) Occupancy Interim Notice (H 2013–24)

- “Annual Recertification” (Section IV.F). This notice section states that MFH owners must conduct interim

reexaminations as described in HUD Handbook 4350.3 REV-1, Chapter 7.

■ Enterprise Income Verification (EIV) System (H 2013–06)

- “Using EIV Reports” (Section VII). This notice section states that MFH owners must use EIV Income Reports as a third-party source to verify a tenant’s employment and income information during interim reexaminations.

- “Use of EIV Reports” (Attachment 6). This attachment to the notice states that using EIV Reports (Income Report, Income Discrepancy Report, and Summary Report) is mandatory at interim reexaminations.

HUD has reiterated that further guidance about the asset limitations portion of the HOTMA implementation is forthcoming. **NN**



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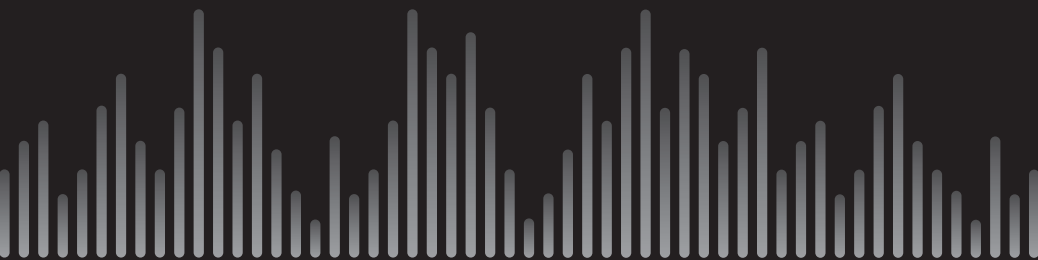
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# Year-End Roundup: New Speaker, Government Shutdown, Housing Supply Shortage and AI

## HOUSE ELECTS NEW SPEAKER

Rep. Mike Johnson (R-LA) was elected speaker of the House of Representatives in late October. Johnson is a four-term representative from Louisiana. He received 220 Republican votes, with a final vote of 220-209. He will face some major policy challenges, including working with a Democrat-controlled White House and Senate to fund the federal government and avoid a shutdown, advance domestic policy, and navigate several international conflicts.

## CONGRESS AVERTS A GOVERNMENT SHUTDOWN

In November, Congress passed H.R.6363, a short-term funding bill, known as a continuing resolution (CR), to avert a government shutdown. Under this CR, House Speaker Mike Johnson has government funding broken into a “laddered” approach with staggered deadlines for federal agencies. Several agencies, including the departments of Agriculture and Housing and Urban Development (HUD), are funded through Jan. 19. While larger agencies, including the departments of Health and Human Services and Defense, will be funded through Feb. 2. Overall, it is also notable that this approach does not include any funding cuts. To prevent another shutdown threat in early 2024, lawmakers must formalize negotiations and aim to finish funding the government for fiscal year. Over the coming weeks, NAHMA will continue advocating for full-year funding for federal affordable housing and rental assistance programs, as well as the passage of the Affordable Housing Credit Improvement Act.

## GUIDE TO CREATE MORE AFFORDABLE HOUSING

In October, the White House released guidance that aims to help convert commercial properties to residential use to increase the supply of affordable housing. In a published fact sheet, *Administration Takes Action to Create More Affordable Housing by Converting Commercial Properties to Residential Use*, the administration announced several new agency actions to support the conversion. Specifically, the White House released a guidebook, developed by HUD and five other federal agencies, that “will help communities and housing providers identify federal resources to finance the conversion of commercial properties to residential uses and mixed-use development.”

In addition, the Council of Economic Advisers published a blog that shows “office vacancies have reached a 30-year high from coast-to-coast, placing a strain on commercial real estate and local economies. At the same time, the country has struggled for decades with a shortage of affordable housing units, which is driving up rental costs, and communities are seeking new ways to cut emissions, especially from existing buildings and transportation.” HUD also released an issue of *Evidence Matters* focused on office-to-residential conversions, “which provides a research overview of the issues motivating the surge in interest in conversions and highlights local examples of conversion projects.”

## EXECUTIVE ORDER ON AI, HOUSING-RELATED PROVISIONS

In late October, President Joe Biden issued an executive order on Safe, Secure, and Trustworthy Artificial Intelligence (AI) that aims to advance a coordinated, whole-of-government approach toward the safe and responsible development of AI. The order

includes regulatory principles, protections, and actions that federal agencies will take or establish with additional guidance, including several from housing regulators, including HUD, the Consumer Financial Protection Bureau (CFPB), and the Federal Housing Finance Agency, on how AI is used in underwriting, appraisals, automated valuations, and how it impacts people with disabilities. Other housing-related policies are provided in the order’s Section 7.3, Strengthening AI and Civil Rights in the Broader Economy. The order specifically states:

■ Within 180 days of the date of this order, to combat unlawful discrimination enabled by automated or algorithmic tools used to make decisions about access to housing and in other real estate-related transactions, the secretary of HUD shall and the director of CFPB is encouraged to issue additional guidance:

- addressing the use of tenant screening systems in ways that may violate the Fair Housing Act, the Fair Credit Reporting Act, or other relevant federal laws, including how the use of data, such as criminal records, eviction records, and credit information, can lead to discriminatory outcomes in violation of federal law; and
- addressing how the Fair Housing Act, the Consumer Financial Protection Act of 2010, or the Equal Credit Opportunity Act apply to the advertising of housing, credit, and other real estate-related transactions through digital platforms, including those that use algorithms to facilitate advertising delivery, as well as on best practices to avoid violations of federal law. **NN**

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





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# Revised Guidance Responds to Key Issues Impacting Affordable Housing

THE NATIONAL COUNCIL OF STATE Housing Agencies (NCSHA) released the seventh edition of NCSHA's Recommended Practices in Housing Credit Administration, consensus standards that guide each state's administration of the federal Low-Income Housing Tax Credit (Housing Credit) program, which is the primary financial resource for the construction and rehabilitation of affordable rental housing in the United States.

The new edition of the Recommended Practices includes expanded guidance to inform state administra-

tors co-chaired by NCSHA board members Maura Collins, executive director of the Vermont Housing Finance Agency, and Christopher Nunn, commissioner of the Georgia Department of Community Affairs/Georgia Housing and Finance Authority.

The task force's membership represented a total of 21 large and small states with urban and rural areas in all geographic regions of the country. Collectively, the states represented allocate more than two-thirds of Housing Credit authority annually.

In addition to inviting recommen-

related to implementation of the Average Income Test.

NCSHA's Recommended Practices in Housing Credit Administration were last revised through a similar process in 2017. NCSHA has convened state Housing Credit agencies, industry groups, and advocacy organizations to develop and refine the practices on a regular basis since 1992. The practices have been widely recognized for their importance in strengthening state administration of the Housing Credit, maintaining Congress' confidence in

the program, and establishing consensus among its many stakeholders.

The Housing Credit program is "the most important resource

**In addition to inviting recommendations and comments from all state Housing Credit agencies, the task force solicited and received feedback from national organizations representing Housing Credit developers, landlords, property managers, investors, and syndicators.**

tion in the most critical issues impacting affordable housing today:

- Skyrocketing development financing, insurance, and operating costs;
  - Escalating pressures on the continued long-term affordability of existing properties; and
  - Siting considerations related to renter opportunity, community revitalization, and disaster risk.
- The new edition also includes, for the first time, guidance on how state Housing Credit administration can encourage and ensure meaningful renter protections that are also workable for landlords and developers.

The process to revise and expand the Recommended Practices began in June 2022 and was led by a task force of state housing finance agency executive direc-

tions and comments from all state Housing Credit agencies, the task force solicited and received feedback from national organizations representing Housing Credit developers, landlords, property managers, investors, and syndicators. The task force also received and considered extensive feedback from civil rights, fair housing, and tenant advocacy organizations.

Although the task force has finished its work on this edition of the Recommended Practices, NCSHA and its state housing finance agency members are continuing to consider the development of two additional practices for future inclusion in this document. Specifically, NCSHA is continuing to refine its work on a practice related to the right of first refusal and developing a new practice

for creating affordable housing in the United States today," according to the U.S. Department of Housing and Urban Development. Since the program began in 1987, state housing agencies have financed more than 3.8 million affordable rental homes with the Credit. NCSHA is advocating bipartisan, bicameral legislation to increase the Housing Credit—the Affordable Housing Credit Improvement Act—to meet rising housing affordability needs everywhere in the United States. **NN**

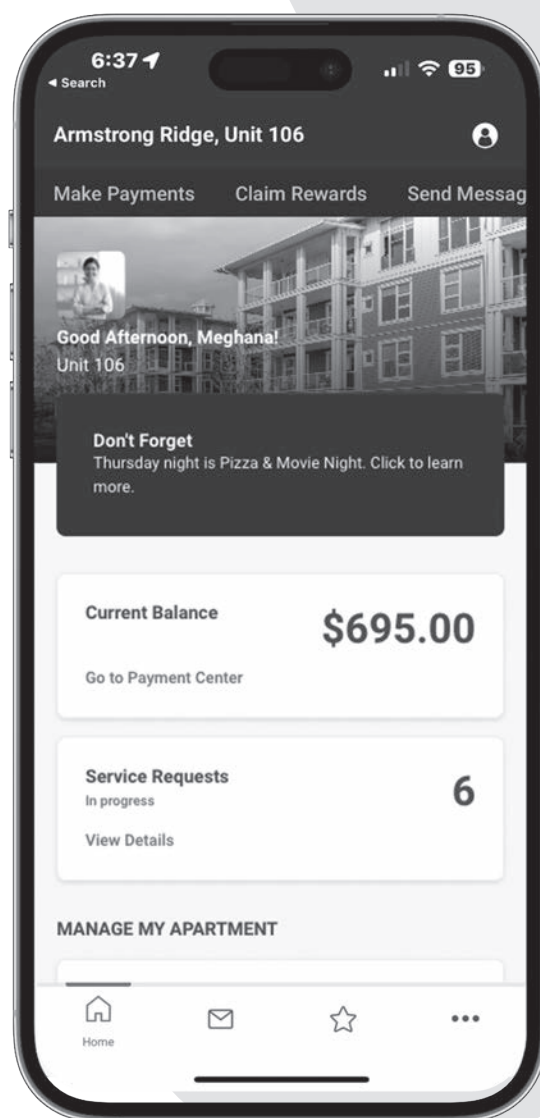
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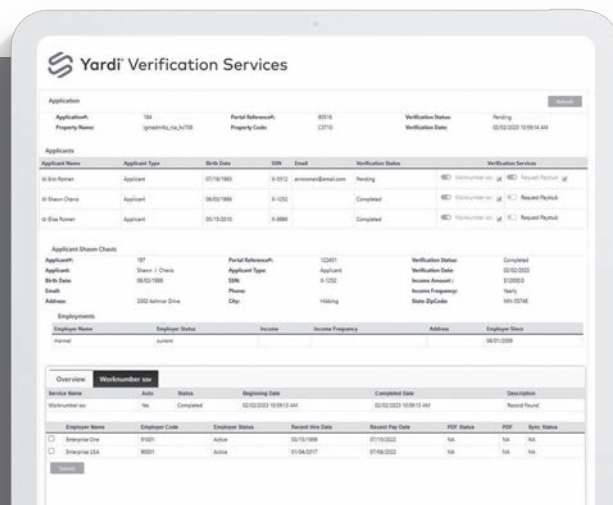


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# Insurance Costs for Affordable Housing Providers Increases

**A** new survey focusing on affordable housing providers and insurance costs and availability has found that rental businesses are facing much higher premiums—nearly one in every three policies had rate increases of 25% or more.

NAHMA members were invited to participate in the survey conducted through mid-September.

The survey, conducted by NDP Analytics and commissioned by the National Leased Housing Association (NLHA), aligns with other recent research released earlier this year by the National Multifamily Housing Council that found a staggering 26% of property insurance costs increased over the past year.

Nearly all housing providers are taking actions such as increasing insurance deductibles, cutting expenses, or being forced to raise rents—when possible—to manage higher operating costs due to higher insurance premiums driven by limited markets, claims history, and renter populations.

Key findings include:

- For 2022-23 renewals, 29% of housing providers experienced premium increases of 25% or more, compared to 17% the previous year;
- Limited markets and capacity are responsible for most premium increases, followed by claims history/loss and renter population;
- 67% of respondents reported increas-

ing insurance deductibles to manage the increases, followed by decreasing operating expenses and increasing rent.

“The impact of rising insurance premiums coupled with the ability to obtain necessary coverage has already begun to impact affordable housing development and preservation efforts said Denise B. Muha, NLHA executive director. Further, existing property owners are faced with difficult choices as they struggle with operating deficits related to mounting insurance costs. These cost increases are not sustainable.”

“The incredibly high cost of insurance and the lack of availability in some areas is consistently one of the top concerns of NAHMA members

across the country,” said NAHMA CEO Kris Cook. “We are committed to working with our industry colleagues, federal agencies and members of Congress to find solutions for this difficult challenge.”

The following organizations distributed the survey to their members: Affordable Housing Tax Credit Coalition, Enterprise Community Partners, Housing Advisory Group, Institute of Real Estate Management, National Apartment Association, National Association of Home Builders, NAHMA, National Housing & Rehabilitation Association, National Multifamily Housing Council, National Leased Housing Association and Stewards of Affordable Housing for the Future. **NN**



To read the survey results, visit <https://hudnlha.com/wp-content/uploads/documents/NDP-NLHA-Housing-Provider-Insurance-Costs-Report-Oct-2023-v2.pdf>

To read the NMHC report, visit <https://www.nmhc.org/news/press-release/2023/nmhc-releases-2023-state-of-multifamily-risk-survey-and-report/>

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# NSPIRE Now In Effect for Multifamily Portfolio

According to the Department of Housing and Urban Development (HUD)'s Real Estate Assessment Center (REAC) and the Office of Multifamily Housing, National Standards for the Physical Inspection of Real Estate (NSPIRE) went into effect on Oct. 1 for the Multifamily portfolio, and inspections are underway.

According to HUD, properties inspected by REAC will receive a 28-day notification before an inspection.

The Multifamily portfolio effective date marks the second phase of NSPIRE as the public housing portfolio went live in July as part of the HUD's comprehensive overhaul of its inspection standards in 25 years.

NSPIRE emphasizes the health and safety of residents. It also improves HUD's oversight by aligning and consolidating inspection regulations to evaluate HUD housing across multiple programs. Multifamily-insured properties are also subject to the NSPIRE standards and should not receive inspections going forward under the Uniform Physical Condition Standards protocol. Inspectors working for servicing mortgagees and/or state housing finance agencies should receive NSPIRE training before conducting the inspection.

HUD published the final NSPIRE rule on May 11, and that was followed by the companion NSPIRE publications of the final Standards Notice on June 22, the Administrative Notice on June 30, and the final Scoring Notice on July 7.

## OTHER NSPIRE-RELATED UPDATES

■ On Sept. 29, HUD published Notice PIH 2023-28, the Administrative Notice for NSPIRE for Housing Choice Voucher (HCV) and Project-Based Voucher (PBV) programs. The notice details the administrative procedures of NSPIRE for HCV and PBV programs and the Section 8 Moderate Rehabilitation program. It replaces Housing Quality Standards

as the inspection standards for these programs. Additionally, HUD extended the compliance date for HCV and PBV programs until Oct. 1, 2024.

HUD is making an optional checklist as an Excel and PDF document available to Public Housing Authorities (PHAs) that implement NSPIRE anytime on or after Oct. 1, 2023. This extension is available to all PHAs. PHAs do not need to request HUD approval to continue to use the prior Housing Quality Standards protocol until Oct. 1, 2024, but should notify HUD of their NSPIRE implementation plans. Agencies that participated in the NSPIRE Demonstration can continue to use the NSPIRE app they already have to conduct inspections.

■ The Updated NSPIRE Score Calculator based on the final NSPIRE scoring calculations is now available. The Excel-based tool helps PHAs and property owners estimate a potential NSPIRE score based on the types and locations of deficiencies identified during an NSPIRE inspection. This score only provides an estimate, as many factors will impact the actual score generated by a property inspection.

■ HUD has developed resources that include a combination of PowerPoint presentations and instructional videos posted on the NSPIRE website. More content will be uploaded as it's made available.

■ A new and improved version of the machine-readable file of the final NSPIRE standards is available. It features additional columns and other minor improvements. The file aligns with the NSPIRE standards posted online. **NN**



To learn more about NSPIRE, visit the NSPIRE homepage: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/reac/nspire](https://www.hud.gov/program_offices/public_indian_housing/reac/nspire). Questions can be emailed to [NSPIRE@hud.gov](mailto:NSPIRE@hud.gov).

# Energy and Climate Improvement Programs Available

**O**n Oct. 19, the Department of Housing and Urban Development (HUD)'s Office of Multifamily Housing Programs announced it had awarded approximately \$103 million in grant funding and loan commitments under the Green and Resilient Retrofit Program (GRRP) to owners of 16 properties participating in HUD Multifamily Assisted Housing programs to significantly renovate the homes of 1,500 low-income households to be zero energy and resilient.

This is the second wave of GRRP awards to be released throughout 2023 and 2024.

The Inflation Reduction Act (IRA) provided HUD with more than \$837 million in grant funding and up to \$4 billion in loan commitment authority to award under this program—the first HUD program to simultaneously invest in energy efficiency, energy generation, and climate resilience in multifamily housing.

The program's notices of funding opportunity and additional guidance released on May 11, 2023, detail the multiple grant and loan funding options that property owners can apply for under the program's three categories:

■ Elements provides funding to owners to include proven and meaningful climate resilience and utility efficiency measures in projects that are already in the process of being recapitalized. Upcoming deadlines are Jan. 3, 2024, and March 28, 2024.

■ Leading Edge provides funding to owners with plans for ambitious retrofit activities to achieve an advanced green certification. Upcoming deadlines are Jan. 31, 2024, and April 30, 2024.

■ Comprehensive provides funding to properties with the highest need for climate resilience and utility efficiency upgrades, regardless of prior development or environmental retrofit experience. Upcoming deadlines are Feb. 28,

2024, and May 30, 2024.

Property owners are encouraged to continue to submit applications for grant awards or loans in any of the three categories. HUD is accepting applications under one category each month for the duration of funding availability. HUD expects to announce awards regularly throughout 2024.

## FUNDING NAVIGATOR

In September, HUD announced its first-ever Funding Navigator, an interactive tool allowing users to browse and sort funding opportunities for billions of dollars in funding under the IRA and the Bipartisan Infrastructure Law (BIL). Eligible entities can sort funding resources based on audience, activity, funding type, location, and other items. The Funding Navigator helps HUD program participants maximize the utilization of IRA and BIL resources for carbon reduction and climate resilience efforts.

Over the summer, details on several IRA climate programs that provide opportunities for HUD-assisted communities were released. The programs support renewable energy, resiliency, and energy efficiency standards and prioritize investments in affordable housing. Programs like EPA's National Clean Investment Fund and Clean Communities Investment Accelerator (\$20 billion) call out the decarbonization of multifamily affordable housing as an example under one of three priority project categories for investment. Treasury's Low-Income Communities Bonus Credit program (48e) provides a 20-percentage point credit boost for projects that benefit HUD-assisted properties, and the Department of Energy (DOE)'s Home Energy Rebate Programs (\$8.5 billion) require states to allocate 40% of rebates to low-income households and 10% to low-income multifamily buildings at a minimum.

## BETTER CLIMATE CHALLENGE

The passage of the IRA provides an opportunity for market-rate and affordable multifamily housing providers to accelerate energy efficiency, electrification, and clean energy investments.

Multifamily housing providers are encouraged to participate in the Better Climate Challenge. The challenge can be critical in helping multifamily housing providers plan, fund, and implement a portfolio-wide decarbonization strategy.

The challenge is a voluntary, market-based leadership initiative for housing providers to set ambitious, portfolio-wide greenhouse gas emissions reduction goals and showcase how they are taking steps to address climate change. HUD is partnering with the DOE to support the Better Climate Challenge in the multifamily sector.

Housing providers who join the Better Climate Challenge as a partner organization commit to reducing their portfolio-wide greenhouse gas emissions by at least 50% within 10 years. To help meet that commitment, the challenge provides partners with technical assistance and training alongside experts at the DOE National Lab), forums for peer-to-peer learning, and opportunities to recognize their leadership in designing and demonstrating real-world solutions that accelerate decarbonization across the entire U.S. multifamily housing sector.

## BUILD FOR THE FUTURE

In May, HUD launched the Build for the Future site on the HUD Exchange, pulling existing technical assistance resources and products on topics related to funding opportunities under IRA or BIL and putting them all in one place. Build for the Future empowers local communities to undertake initiatives focused on climate resiliency, energy efficiency, renewable energy, and environmental justice, offering guidance materials and fostering peer-to-peer knowledge sharing. **NN**

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# National Poster Contest Winners Highlight Importance of Being Helpful

NAHMA's annual AHMA Drug-Free Kids Calendar is more than an art project for the participants. It also encourages the children to set goals, emulate good role models and live a drug-free lifestyle. It provides scholarships to contest winners and other dedicated students through the NAHMA Educational Foundation. Moreover, it is guaranteed to be a conversation starter in any office.

The calendars feature original artwork by children, seniors and adults with special needs living in affordable multifamily housing. The underlying message for the NAHMA's annual AHMA Drug-Free Kids poster and art contest is always a drug-free theme. Still, NAHMA wanted to open the door for more avenues of expression, so a subtheme was incorporated into the poster contest. The subtheme for this year is People Helping People: Promote Acts of Kindness.

Haneen Amer, an 11th grader from Toms River, N.J., has been named the grand prizewinner in NAHMA's annual AHMA Drug-Free Kids poster and art contest. The talented artist's creation appears on the cover of NAHMA's 2024 calendar. Haneen, 16, also received an all-expenses-paid trip to Washington, D.C., to the NAHMA Biannual Top Issues in Affordable Housing conference and a scholarship of \$2,500 from the NAHMA Educational Foundation.

Typically, the contest draws hundreds of participants nationwide. Each winner of the NAHMA contest receives a \$1,000 educational scholarship from the NAHMA Educational Foundation. All winners are also featured in the 2024 calendar.

Furthermore, participants in the annual art contests held



by the local AHMAs are eligible to be selected as Regional AHMA Art Contest Honorable Mentions. Those chosen for this distinction are featured in a special calendar section and receive a \$100 scholarship check.

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

Calendars are available for purchase by downloading an order form at <https://www.nahma.org/wp-content/uploads/2023/08/2024-Calendar-Order-Form-FINAL-1.pdf>. The cost is \$5.50, which is a Department of Housing and Urban Development and U.S. Department of Agriculture allowable project expense. There is a small shipping and handling fee for each calendar.

The calendar also features a QR code—which can be scanned using the camera on your smart device—that takes you to a Calendar of Observances to be more inclusive. The Calendar of Observances features diverse religious observations and national and international holidays searchable by month. The calendar's pages feature the observed federal holidays as determined by the United States Office of Personnel Management.

*continued on page 18*



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



## 2024 CALENDAR CONTEST WINNERS

### GRALING ARNOLD, 55

SENIORS & RESIDENTS WITH SPECIAL NEEDS  
BEDFORD HILL APARTMENTS, PITTSBURGH, PA.  
MCCORMACK BARON MANAGEMENT, INC.  
PAHMA

Art is Graling's favorite hobby. He says the joy of helping others in need and the love of art were the motivations for his poster.

His drug-free message: "I enjoy making others laugh by cracking silly jokes because the plight of our youth today is so challenging. Our youth need more time to enjoy life while they are still young. Saying no to drugs and yes to friendship instead of depending on peer pressure to engage in drugs and vaping is no laughing matter."

### URIEL FORDJOUR, 17

11TH GRADE  
STRATTON HILL PARK, WORCESTER, MASS.  
BEACON COMMUNITIES LLC  
NEAHMA

Uriel says of his poster's motivation, "My mentor and community engagement service coordinator, Annie De Los Santos, always pushes our community children to do [a poster] every year. She really wants us to be creative, and even though she says it is just for fun, we know deep inside that she wants us to earn some money for our school education. However, my sister, Esme, won the national grand prize last year, so secretly, my motivation was to beat her."

The future engineer likes playing video games, football and basketball.

His drug-free message: "Drugs are bad for your health, your wallet, your family and your brain. Just stay away. Get addicted to something positive and bring joy, health and money to your life. Nobody has a happy ever after with drugs."

### TIFFANY GUNAWAN, 11

FIFTH GRADE  
MARKET MILL APARTMENTS, LOWELL, MASS.  
PEABODY PROPERTIES, INC.  
NEAHMA

The future artist was motivated to draw her poster by current events, saying, "At the time of the contest, there were erupting volcanoes near my parents' hometown in Indonesia.

## CALENDAR COVER GRAND PRIZE WINNER

### HANEEN AMER, 16

11TH GRADE  
WINTERINGHAM VILLAGE  
APARTMENTS, TOMS RIVER, N.J.  
THE MICHAELS ORGANIZATION  
JAHMA

The future computer scientist says, "The spring blossoms and the vibrant colors of the spring are what inspired me to draw this picture. At first glance, it creates a picture of peace and kindness in the mind. That is why I chose it to be the main theme of my poster, along with the message that we are all equal regardless of our physical characteristics and that we are all the same inside."

Haneen enjoys crocheting, reading, and exploring nature, along with all art forms.

Her drug-free message: "The message I want to send to the youth is that you represent the strength and power of your community. You have a responsibility to protect and maintain your health in every way since you are the only one who can choose whether to live in health and prosperity or in misery and sickness."



Because of those volcanoes, there were a lot of rescue teams helping the injured, setting up tents for shelter, cooking food and more. Although the actions of the rescue crews helped people survive, their kindness lifted their spirits and gave them hope."

Tiffany enjoys drawing and playing games.

Her drug-free message: "Drugs will damage your health. Just don't do drugs, even if you think it looks cool."

### RAVNOOR K. HEYER, 9

THIRD GRADE  
LOS ROBLES APARTMENTS, UNION CITY, CALIF.  
EAH HOUSING  
AHMA-NCH

Ravnoor's poster shows how you can help people in many ways. She says her hobbies are art, reading books, playing with her sister, and helping seniors in need, which all inspire her future career dreams as either an artist, teacher or doctor.

Her drug-free message: "Always say yes to hugs but noooo to drugs."

### MARK HOLUP, 52

SENIORS & RESIDENTS WITH SPECIAL NEEDS  
EMANUEL VILLAGE, WORCESTER, MASS.  
BEACON COMMUNITIES LLC  
NEAHMA

Mark says he was motivated by "the state of the world we are living in today .... People seem to have forgotten the importance of how to treat one another in spite of their differences: that is, with love and kindness or, if not inclined to do so, then at least with dignity and respect. With that in mind, this illustration is intended to depict the genuine meaning of 'love' through acts of caring. People helping people, not only collectively for the betterment of our planet, but also individually for the betterment of those we aim to serve—the byproduct of which lends to the betterment of our souls." He enjoys

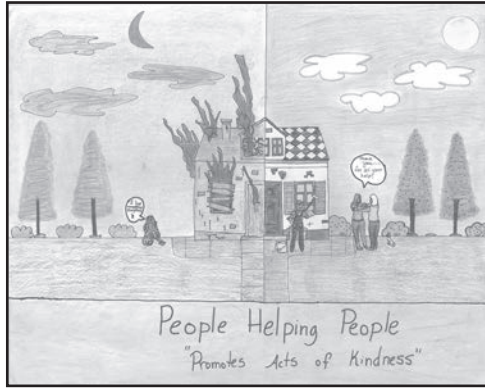


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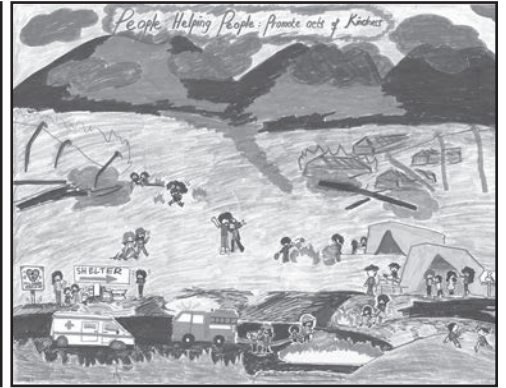
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GRALING ARNOLD



URIEL FORDJOUR



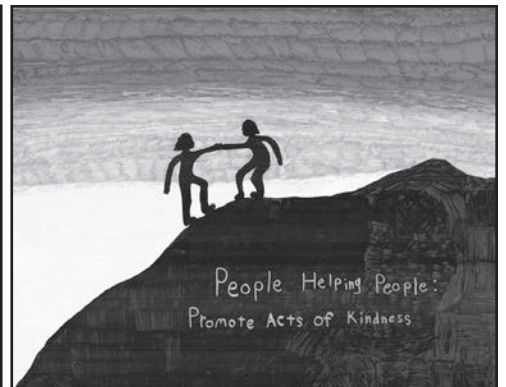
TIFFANY GUNAWAN



RAVNOOR K. HEYER



MARK HOLUP



KAYA LOPEZ

drawing, painting, writing poetry, practicing guitar, and exercising.

His drug-free message: "Be proud, talk out loud, you've got something to say! Lead by example" 'If you've got drugs? Stay away!' If you feel down and out, talk to someone, a friend? 'Cuz addiction to drugs follows you to the end! So, remember today what I say about drugs: 'That it feels so much better getting kisses and hugs!'"

### KAYA LOPEZ, 13

SEVENTH GRADE

COUNCIL GROVES APARTMENTS, MISSOULA, MONT.

TAMARACK PROPERTY MANAGEMENT CO.

ROCKY MOUNTAIN HEARTLAND AHMA

In describing the motivation for her poster, Kaya says, "I like to see people help others, and I love to draw." The future softball coach also loves to play softball and volleyball, make art, and spend time with her family.

Her drug-free message: "Young people should try not to do drugs, so they are in control of their own lives."

### CELENA MENDOZA, 18

12TH GRADE

VILLAGE AT MCARDLE APARTMENTS, CORPUS CHRISTI, TEXAS

PROSPERA HOUSING COMMUNITY SERVICES SWAHMA

Celena says she was inspired by her "desire of colors mixing and loving the beauty of flowers come together." She wants to be a dental hygienist but also a graphic designer. Celena's hobbies include drawing, listening to music and doing nails.

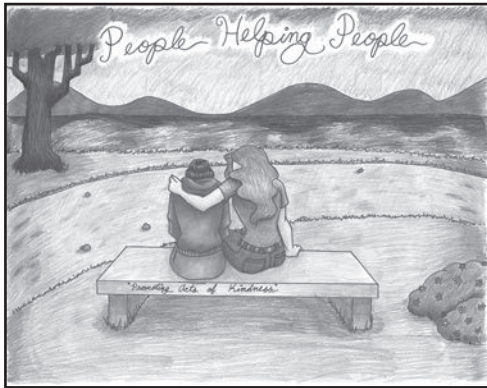
Her drug-free message: "Don't do it, say no. Let your body grow and be strong and healthy. You'll be unstoppable."



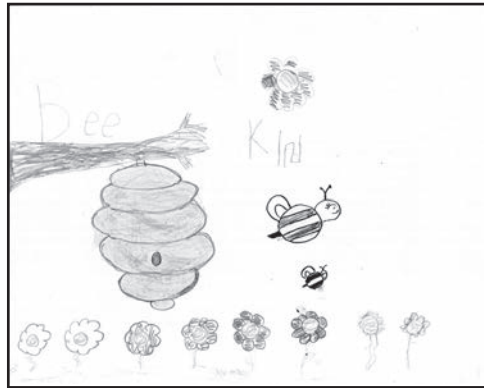
CELENA MENDOZA

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## 2024 CALENDAR CONTEST WINNERS



LILY MORWAY



JAMISON NWAISE



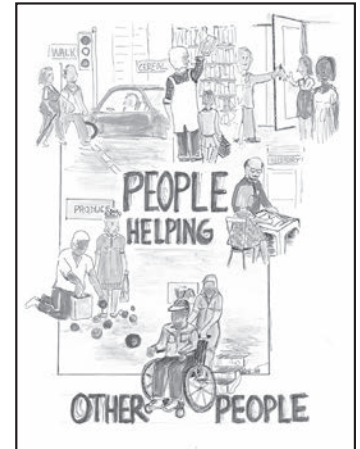
SKYLAR NWAISE



MIA VALENTINE



ASHTON MALIK WILLIAMS



ROBERT ALLAN WILLIAMS

### LILY MORWAY, 15

NINTH GRADE  
STRATTON HILL PARK APARTMENTS,  
WORCESTER, MASS.  
BEACON COMMUNITIES LLC  
NEAHMA

The support of her co-workers and supervisors cheering her on to enter motivated Lily. She enjoys sketching, writing, martial arts and bodybuilding. Lily wants to earn a degree in forensic science and criminalistics.

Her drug-free message: "No matter how tempting they are now, drugs will always hurt you and the people around you that care for you. They will never bring the true happiness that you so crave. The happiness that you're looking for can only be found in Jesus Christ and with the help of the people you love."

### JAMISON NWAISE, 6

KINDERGARTEN  
LOWELL BELVIDERE HOUSING, LOWELL, MASS.  
PEABODY PROPERTIES, INC.  
NEAHMA

"I did a picture with bees, and it's a hive because bees make honey which is healthy for our body just like kindness can help others feel better," Jamison says of the motivation behind his poster. He likes playing baseball, basketball, Lego bricks and collecting Pokémon cards. While he hasn't thought about his future career much, Jamison says he might want to work with babies because they're so cute.

His drug-free message: "No matter what, stay away from drugs even if someone offers you candy!"

### SKYLAR NWAISE, 11

FIFTH GRADE  
LOWELL BELVIDERE HOUSING, LOWELL, MASS.  
PEABODY PROPERTIES, INC.  
NEAHMA

"What motivated me to draw my picture was the fact that the smallest amount of kindness can not only impact one person but our own lives as well. Sometimes the smallest act of kindness becomes a much larger impact than we expected," Skylar says of her poster. Her dream is to attend Harvard University to become a chemical engineer. Skylar's hobbies include lacrosse, basketball, baking, drawing, and painting. She also loves anything that's related to chemistry.

Her drug-free message: "Remember your life is worth it, and saying no to drugs is worth it even when life might seem difficult."



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### MIA VALENTINE, 8

SECOND GRADE  
WESTVIEW VALLEY APARTMENTS,  
GREENSBORO, N.C.  
WESTMINSTER COMPANY  
SAHMA

The future doctor says she wanted to help bring peace as her motivation for her poster. Mia loves gymnastics and dance.

Her drug-free message: "Say no. It's bad for you."

### ASHTON MALIK WILLIAMS, 7

FIRST GRADE  
NORTH HILL MANOR APARTMENTS,  
MERIDIAN, MISS.  
THE MICHAELS ORGANIZATION  
SAHMA

Ashton was motivated by the fact that he likes helping people. The future firefighter enjoys swimming, shopping, and playing video games.

His drug-free message: "Don't do drugs."

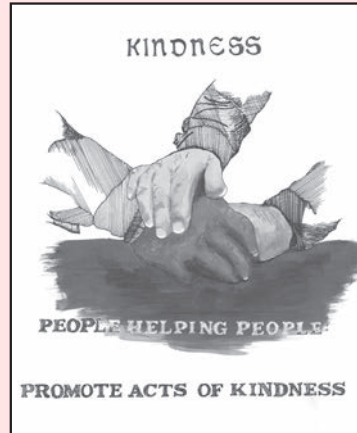
### ROBERT ALLAN WILLIAMS, 86

SENIORS & RESIDENTS WITH SPECIAL NEEDS  
BEDFORD GREEN APARTMENTS, BEDFORD,  
MASS.  
PEABODY PROPERTIES, INC.  
NEAHMA

"I was inspired to show some of the ways everyday acts of kindness are helpful to others and often come naturally," Robert says. He is an artist, both plein air and in the studio. Robert began cartooning at 10 years old and has been painting ever since.

His drug-free message: "Don't rely on artificial means when you can be high on life!"

## HONORABLE MENTIONS



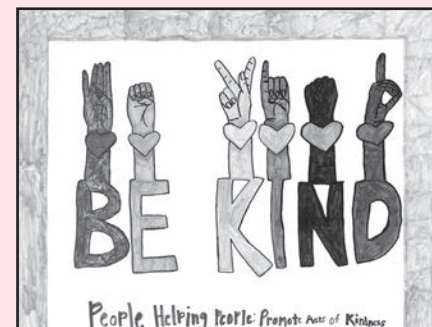
LORRI BECAR



ANTHONY KESHISHYAN



NARE KESHISHYAN



LUCY LOPEZ

### LORRI BECAR, 55

SENIORS & RESIDENTS WITH SPECIAL NEEDS  
WINTERINGHAM VILLAGE APARTMENTS, TOMS  
RIVER, N.J.  
THE MICHAELS ORGANIZATION  
JAHMA

### ANTHONY KESHISHYAN, 18

12TH GRADE  
THE GARDENS ON GARFIELD, GLENDALE, CALIF.  
THOMAS SAFRAN & ASSOCIATES  
AHMA-PSW

### NARE KESHISHYAN, 12

SEVENTH GRADE  
THE GARDENS ON GARFIELD, GLENDALE,  
CALIF.  
THOMAS SAFRAN & ASSOCIATES  
AHMA-PSW

### LUCY LOPEZ, 14

EIGHTH GRADE  
COUNCIL GROVES APARTMENTS,  
MISSOULA, MONT.  
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# Discussing the Top Issues In Affordable Housing

**S**ome 200 members and affordable housing insiders attended the NAHMA Biannual Top Issues in Affordable Housing fall conference, Oct. 24-26, at the Fairmont Washington, D.C.

The meeting featured educational panels geared explicitly toward the affordable housing industry led by experts in their fields, including representatives from the Housing and Urban Development (HUD) and Agriculture Rural Development (RD) departments and more.

Other featured sessions included:

- Fraud Alert, a panel discussion on best practices for identifying and preventing fraud
- Affiliates Committee presents Trends in Multifamily Insurance
- Keynote presentation by David Dworkin, 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

Mark your 2024 NAHMA Drug-Free Kids calendars now, the NAHMA Biannual Top Issues in Affordable Housing winter conference is Wednesday, March 6-Friday, March 8, at the Fairmont. NAHMA returns to the Fairmont, Wednesday, Oct. 23-Friday, Oct. 25, for the fall conference. **PHOTOS BY LARRY FALKOW**



**David Dworkin, president and CEO of the National Housing Conference above, provides the keynote address at the October meeting. Attendees, below, listen to the 2023 Vanguard Award Winners panel discussion.**







From top left, Thomas Brown of Trinity Financial accepts the Vanguard Award for 425 Grand Concourse from NAHMA CEO Kris Cook. Cindy Lamb was presented with a plaque from Chairman Larry Sission to honor her service on the NAHMA Board of Directors.

From middle left, The Vanguard Awards were celebrated at the October meeting. Michelle Norris from National Church Residences asks a question during one of the panels. Jon Boba, managing director at Pearl Meyer, leads the discussion on the 2023 Compensation and Benefits Survey Highlights—What's Changed in the Last Year and Where Are Trends Pointing for 2024?

From bottom left, Eddie Garrett of McGriff National Real Estate and Hospitality Practice, Maxx Hofmann of Conner Strong Buckelew, and Megan Davidson of Alliant Insurance Services, Inc., serve as panelists during the Affiliates Committee's breakfast panel. Jessica Breen Raymond of Atlantic Development & Investments Inc. accepts the Vanguard Award for Avalon Villas from NAHMA CEO Kris Cook.

Bottom right, Noel Gill from Northwest Real Estate Capital Corp. (NWRECC) and Phil Carroll from Community Housing Services discuss the day's topics during the fall conference.

## Thank You to Our October Meeting Sponsors

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## NAHMA Welcomes Newly Elected Board of Directors

Directors (new): **Glenda Leduc** and **Jennifer Wood**

Directors (re-elected): **Alicia Stoermer Clark**, **Alice Fletcher**, and **Kimberlee Schreiber**

## Many Thanks to Outgoing NAHMA Board Members

**Cindy Lamb**

## NAHMA Educational Foundation Welcomes Newly Elected Board of Directors and Officers

Directors (new): **Jeffrey Promnitz** and **Heather Wezensky**

Directors (re-elected): **Alicia Stoermer Clark**, **Justin Ackerman**, **Alice Fletcher**, **Chris Voss**

Officers: **Anthony Sandoval**, chair; **Diane Smith**, vice chair; and **Heather Wezensky**, secretary

## Many Thanks to Foundation Outgoing Board Members

**Kasey Archey** and **Megan Davidson**



## Thank You to Our NAHMA Educational Foundation Dinner Organizers and Sponsors

Megan Davidson of Propel Insurance, chair of Event Planning Committee; Gemi Ozdemir, Dauby O'Connor & Zaleski, DeAnn Hartman, AHMA of Washington; and Melissa Fish-Crane, Peabody Properties.

Lisa McCarroll, Navigate Affordable Housing

Stefanie Lee, CAHEC Foundation

Chris Voss, YARDI

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Nate Burnett, Watchtower Security

Carlita Mendez, CMS Results

Noel Gill, Northwest Real Estate Capital Corp.

Alicia Clark, Seldin LLC

Jenny DeSilva, DeSilva Housing Group

Mike Coco, Choice Property Resources

Robin Williams, Auto-Out Cooktop

AHMA-NCH

Charles O'Neal, Allied Argenta

Nancy Hogan

Debbie Piltch

From top, Melody Lundy and Stacey Rader are ready for the NAHMA Education Foundation annual fundraising gala featuring a live and silent auction on Oct. 25 at the Hamilton Live. Items were up for bids during the silent auction. Gala attendees dance with members of The Onyx Band.





From top, the NAHMA Educational Foundation honored Gianna Richards, pictured with her family and foundation leadership, with the Inspiration Award during its annual gala. Peter Lewis, Debbie Piltch and Meg Piltch enjoy The Onyx Band. Noon Elameen explains how important it was to receive a scholarship from the NAHMA Educational Foundation.

PHOTOS BY LARRY FALKOW

## Educational Foundation Fundraiser Celebrated People Who Inspire

**T**he NAHMA Educational Foundation honored Gianna Richards with the 2023 Inspiration Award at its Inspire Gala, held on Oct. 25, at the Hamilton Live in Washington, D.C. The award recognizes individuals or organizations for their longtime commitment to advancing educational opportunities for those working within the affordable housing industry and the residents they serve.

As an active participant on many NAHMA committees, including as a member of the Education and Training Committee, various educational task

forces, and the Certification Review Board, Richards has shown a continuous and unwavering commitment to advancing education within the affordable housing industry. Richards has previously served as a board member for the NAHMA Educational Foundation and is past president of NAHMA, and continues to serve on NAHMA's Board of Directors.

**The gala serves as the primary public annual fundraising event for the NAHMA Educational Foundation's scholarship fund.**

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Richards, president of Solari Enterprises Inc. in California, was key to helping move the needle forward in promoting the foundation on a wider scale inside and outside of NAHMA, including focusing on opportunities to pave the way for broader participation and partnerships with local Affordable Housing Management Associations (AHMAs), affiliates, and members through the foundation board. She has supported

NAHMA Education Foundation activities for over two decades and promoted the foundation activities, events, and board members.

"My first introduction to the NAHMA Education Foundation came through an in-person presentation Gianna made at the then IA/NE local AHMA meeting," Dr. Alicia Stoermer Clark, NAHMA Educational Foundation chair, said. "Gianna's willingness to share the message of the foundation through all available channels and expand awareness has most certainly contributed to our ability to reach the benchmarks we see today."

In selecting an Inspiration Award winner, the foundation board considers the nominee's accomplishments in promoting education, including training and recognition programs for employees, active participation in organizations promoting scholarship and furthering education, development of regional or national awareness campaigns or programs, and promotion or development of industry certification and training programs.

The gala serves as the primary public annual fundraising event for the NAHMA Educational Foundation's scholarship fund. The event featured live entertainment from The Onyx Band, a sit-down dinner, and a live and silent auction.

The evening raised over \$585,000 for the foundation's educational scholarship program. **NN**



# Industry Reacts to Proposed FMR Calculation Changes

Seven industry partners, including NAHMA, submitted joint comments on the Notice of Proposed Changes to the Methodology Used for Calculating Fair Market Rents (FMRs) in July.

“We strongly support the Housing Choice Voucher program, which provides rental assistance and choice to over two million households who live in privately owned housing,” the letter states.

In the *Federal Register* notice, HUD solicited comments on several items: changing the definition of “recent mover” and retaining several questions related to expanding “the use of rent inflation factors calculated by private sector sources as was first done for FY 2023 FMRs.”

“We agree with the methodological changes to the recent mover definition described in this notice. Changing the data source to the one-year American Community Survey (ACS) estimates is appropriate now that the 2021 ACS data is available. We also agree that it is appropriate to change the recent mover definition to be someone who has moved into the unit in the past 11 months for the same reasons discussed in the notice. Real estate markets have changed rapidly in the past few years, and it is best to attempt to use the most up-to-date reliable data source available,” the letter states.

The industry partners agreed in part with the second request for comments regarding using private data

sources. A previous comment letter in 2022 to FR-6334-N-01 noted concerns regarding using private data providers. The concerns were primarily centered around one main issue: little to no transparency was available to determine the validity and reliability of the private data providers. Since then, however, research from the Cleveland Fed and the Bureau of Labor Statistics has yielded two interesting findings—the relationship between the Consumer Price Index (CPI) rent of primary residence measurement and the rental rates paid by new or renewing leaseholders, as well as the

we would recommend their use as well,” the letter states.

It is unclear from the notice the reason for selection bias. If bias arises because a private data source doesn’t capture a representative sample of rents in a local area, that invalidates the private data source, and it should not be used, the letter suggests. Suppose bias only arises because of the geographic gaps in the private data sources so that not all local areas are captured. In that case, there’s no reason that averaging over the captured geographies should match an overall national average.

The letter states it is difficult to

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relationship between these numbers and two of the private data providers suggested: Zillow and CoreLogic. This allows for some transparency into two of the providers that are recommended to be used.

“In light of this, we would recommend that instead of utilizing a ‘three sources’ approach that appears to be arbitrary, HUD should use the two private data providers that have been established as having a relationship already. The same methodology used to determine the relationship between these data sources and CPI could be used for the remaining four data providers, and if a similar relationship is found,

comment on the weighting factors and geographic location question with the information given, primarily because there is limited information on the possible nearest neighbor approach.

“We would request that further research is done before adopting any sort of alternative approach—what variables are used to define distance between local areas, for example? An analysis should be conducted to show that these variables do a very good job of explaining differences in rent inflation—quite similar to demonstrating you have explanatory variables that do a good job of explaining variation in a dependent variable in a regression model,” the letter states. **NN**

# Industry Partners Request Congress End CARES Act

In July, NAHMA was one of 10 industry partners to submit a joint letter to the House of Representatives to bring attention to lingering operational challenges that the rental housing industry is experiencing from the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020.

The CARES Act established a temporary 120-day moratorium on evictions due to nonpayment of rent, applicable to federally backed and federally assisted housing. This section of the CARES Act also instituted what should have been a temporary notice procedure, requiring housing provid-

ers to notify covered residents 30 days before filing for eviction after the moratorium ended on July 24, 2020. The temporary federal “notice-to-vacate” requirement remains a hotly contested

process for housing providers waiting to have their cases heard in court while rent remains unpaid, the letter states.

“Backlogs in the courts are stretching from weeks or months to more than

**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.**

issue in courts, long after the moratorium and the federal COVID-19 public health emergency have ended. It adds complexity and confusion to the eviction process established by states and further delays the start of the eviction

a year in some jurisdictions.

Meanwhile, owners and managers face even more lost rent while they wait. This is particularly financially challenging for operators of subsidized housing and mom-and-pop landlords and ultimately hurts the tens of millions of Americans who work in the industry as well as the nation’s renters. For professional owners and operators of rental housing, eviction is a last resort. Their businesses always do better when units are occupied and when they can fully meet their obligations to their residents, employees, creditors and the communities that they serve,” the letter states.

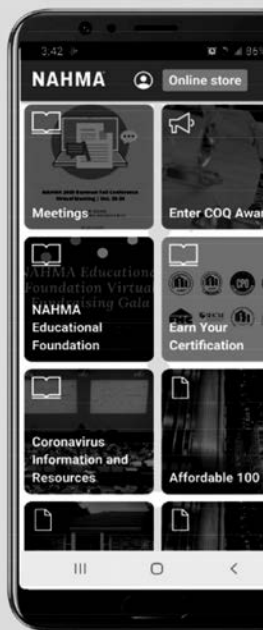
Throughout the pandemic, rental housing professionals have worked to help their residents resolve their hardships and advance policies to provide renters with essential resources to meet their housing needs.

“Now that Congress and the president have terminated the federal COVID-19 public health emergency, we urge Congress to end the CARES Act 30-day notice-to-vacate by supporting H.R.802, the Respect State Housing Laws Act, returning eviction policies back to the state and local level. We stand ready to work with you to facilitate passage of this important piece of legislation,” the letter states. **NN**

## Access NAHMA Information While On The Go

The NAHMA app allows users to access NAHMA website content, including the latest legislative and regulatory news, register for events, or make purchases in the NAHMA Online Store on any smart device.

Download the NAHMA app today, available in the Apple AppStore and Google Play, or on the NAHMA website.





# NAHMA Foundation Looks Forward to 2024

**T**he NAHMA scholars' class of 2023 is currently completing the fall semester, which will mark the halfway point in the academic year. With that in mind, the NAHMA Educational Foundation is preparing for the 2024 scholarship calendar year, which will be the 18th consecutive year of awarding scholarships to residents of AHMA member apartment communities across the country.

In 2023, 111 scholarships were awarded, with each one worth \$3,500 for a total of \$388,500. Since the inaugural year of 2007, more than 1,200 scholarships have been awarded to more than 690 residents for over

"One of the foundation's primary goals in 2024 is to increase the number of completed applications that are filed for consideration by residents across the country. We have been able to assist so many people over the last 17 years, and we have the ability to assist more. We just need more completed applications. We know that many of our residents attend college or trade/technical school, and the NAHMA Educational Foundation offers impactful financial assistance, with each scholarship being worth \$3,500. The foundation is going to be soliciting the help of our member management companies and apartment communities by asking

**"One of the foundation's primary goals in 2024 is to increase the number of completed applications that are filed for consideration by residents across the country. We have been able to assist so many people over the last 17 years, and we have the ability to assist more."**

\$2,985,000. Additionally, each year, the NAHMA Foundation makes a \$2,000 donation to Virginia Tech to be awarded to a student studying property management.

Past recipients can reapply annually, provided they are making satisfactory progress toward a degree and maintaining a strong GPA. Over 80% of the 2023 NAHMA scholars maintain a GPA above 3.0.

During the 2022/2023 school year, 28 NAHMA scholars graduated, raising the total number of students graduating while receiving NAHMA foundation funding to 254. More than 160 management companies have had at least one resident receive a NAHMA Educational Foundation scholarship.

them to make their residents aware of this terrific program and encouraging them to apply," said NAHMA Educational Foundation Chairperson Anthony Sandoval, as he assumed his new leadership role in October.

The 2024/2025 scholarship application is anticipated to be released in mid-February, and all members will be notified of the exact date through a formal announcement from the foundation. Please watch for the announcement and inform your residents of this outstanding program. Anyone with questions or seeking additional information can contact Dr. Bruce W. Johnson, NAHMA scholarship program administrator, at [bjohnson@tmo.com](mailto:bjohnson@tmo.com). **NN**

**There's No Place Like NAHMA for the BEST in Training and Certification**



Enhance your career and improve your work today with training and certification programs designed by NAHMA specifically for you.

- Attend a three-day course that earns you the coveted Certified Professional of Occupancy™ (CPO™) designation.
- Learn the compliance requirements set forth in the Fair Housing Act and Section 504 regulations.

Earn one of NAHMA's prestigious professional credentials:

- National Affordable Housing Professional™ (NAHP™)
- National Affordable Housing Professional-Executive™ (NAHP-e™)
- Specialist in Housing Credit Management™ (SHCM™)
- Certified Professional of Occupancy™ (CPO™)
- Fair Housing Compliance™ (FHC™)
- Blended Compliance Designations (BCD)
- National Accredited Housing Maintenance Technician™ (NAHMT™)
- National Accredited Housing Maintenance Supervisor™ (NAHMS™)
- Credential for Green Property Management™ (CGPM™)

**For more information, visit [www.NAHMA.org](http://www.NAHMA.org) and click on Education.**

## NAHMA

## USDA NEWS

**ON NOV. 2, RURAL DEVELOPMENT MULTIFAMILY HOUSING LEADERSHIP** held a meeting providing a quarterly update to its external partners. The update included information about leadership changes, budgets, insurance loss payee address, Multifamily Physical Inspection Pilot Program and other pertinent information and updates. These meetings will continue to be held regularly, with the next partnership meeting tentatively scheduled for Feb. 8, 2024, at 3 p.m. Eastern. A link to that meeting will be sent out via GovDelivery once we get closer to the date. To view a copy of the presentation from November, visit Multifamily Housing Partnership Updates, [https://content.govdelivery.com/attachments/USDARD/2023/11/06/file\\_attachments/2673967/Partnership%20Updates%20November%202023-508%20Compliant.pdf](https://content.govdelivery.com/attachments/USDARD/2023/11/06/file_attachments/2673967/Partnership%20Updates%20November%202023-508%20Compliant.pdf). To find a servicing specialist for a specific property, visit <https://www.sc.egov.usda.gov/data/MFH.html>.

**THE RURAL HOUSING SERVICE (RHS) OFFICE OF MULTIFAMILY HOUSING (MFH) PUBLISHED** a proposed rule on Oct. 25 (*Federal Register* Vol. 88 No. 205) to update current regulations for MFH insurance cov-

erage and deductible requirements. Comments on the proposed rule were accepted through Dec. 26.

**THE MULTIFAMILY HOUSING DIVISION OF USDA'S RURAL HOUSING SERVICE (RHS) IS LAUNCHING** a new way of conducting the physical inspection segment of its Tri-Annual Supervisory Visit; the most important tool for monitoring a borrower's continued compliance with the management, financial, and occupancy requirements at a multifamily property. Physical inspections will still be conducted according to the inspection standard found at 7 CFR 3560.103. However, going forward, the majority of physical inspections will be conducted by professionally trained contract inspectors instead of RHS field staff. The new process will utilize the physical inspection report form developed by the Mortgage Bankers Association that covers all elements of the USDA inspection standard.

## HUD NEWS

**THE OFFICE OF ASSET MANAGEMENT AND PORTFOLIO OVERSIGHT PUBLISHED** a memo on Oct. 20 that takes the place of prior guidance regarding remote Management and Occupancy Reviews (MORs) conducted by Performance Based Con-

tract Administrators during the COVID-19 pandemic and reinstitutes the practice of on-site MORs. This updated guidance is effective with MORs scheduled on or after Jan. 1, 2024.

**THE MULTIFAMILY HOUSING SERVICE COORDINATOR PROGRAM FISCAL YEAR 2023 STANDARDS FOR SUCCESS** report submission due date was extended to Dec. 31. The Standards for Success reporting period began Oct. 1, 2022, and ended Sept. 30, 2023. This year, the Standards for Success data elements are being updated to improve data validity and reporting quality. Reporting entities can submit their reports to HUD through the Standards for Success reporting tool and data repository, Grant-Solutions OLDC, by direct data input (OLDC Form) or data file upload (Data File).

**HUD'S OFFICE OF MULTIFAMILY HOUSING PROGRAMS MADE \$212 MILLION AVAILABLE IN FUNDING** opportunities to expand the supply of affordable housing and supportive services for very-low and extremely-low-income persons with disabilities. The funding is available for two components of the Section 811 Supportive Housing for Persons with Disabilities program, which helps develop, subsidize, and provide supportive services for rental housing to meet the needs of this vulnerable population.

- Section 811 Capital Advance/Project Rental Assistance Contract (PRAC) NOFO provides \$106 million in capital advances that can be used to develop new or rehabilitate existing supportive housing along with project rental subsidies to keep homes affordable.
- Section 811 Project Rental Assistance (PRA) NOFO provides \$106 million to state housing and other agencies for project rental assistance to cover the difference between the tenants' contributions toward rental payments and the HUD-approved rent for the property for eligible tenants with disabilities. **NN**

## OVERDOSE PREVENTION

**THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)** recognizes the importance of national and local efforts to prevent overdose tragedies. Public health officials across the country have successfully increased the availability of Naloxone to improve public safety. As these efforts have expanded their reach, owners and operators have sought to understand how they can be supportive partners in these efforts while also adhering to existing rules. To this end, HUD shared the frequently asked questions ([https://content.govdelivery.com/attachments/USHUDFHA/2023/10/31/file\\_attachments/2666325/Fact%20Sheet%20on%20Naloxone%20%28Narcan%29%20in%20Multifamily%20Housing.pdf](https://content.govdelivery.com/attachments/USHUDFHA/2023/10/31/file_attachments/2666325/Fact%20Sheet%20on%20Naloxone%20%28Narcan%29%20in%20Multifamily%20Housing.pdf)) to guide owners and operators who seek to make Naloxone (Narcan) available in their communities.

## Early Experiences Shape Lifelong Career

KATHRYN R. PERRY WAS IN COLLEGE when she got a taste of what it was like to work in the housing industry—sort of. She had a work-study job in physical plant department, and in the summer, the school would lease the camp programs.

“So, I was off and running. There are so many multifamily career opportunities in Virginia. I was lucky to live in Virginia; it has a great state housing finance agencies,” she said. “I had access to high-quality training.”

Perry parlayed her early experi-

ences into a lifelong career in the housing industry. She is currently the vice president of compliance for the SHP Management Corporation. Perry also serves as president of the Mid-Atlantic AHMA.

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### Welcome New Members

**NAHMA welcomes the following new members as of Nov. 17, 2023.**

#### ASSOCIATE

Jerry Low, Vitus, Seattle, WA

#### AFFILIATE

Chuck Wise, Associated Insurance Management LLC, Silver Spring, MD

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

## the last word

# A Great First Year; Still Plenty To Do



AS 2023 ENDS, SO DOES MY FIRST year as chair of the NAHMA Board of Directors. During that time, I had the opportunity to visit the AHMAs and learn best practices from peers and other organizations that I can apply to my professional life and the stewardship of NAHMA.

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

I also enjoyed overseeing NAHMA's 2023-2028 strategic planning. I want to thank the Board of Directors and committee leadership who volunteered to spend an afternoon the day before the start of the March meeting to help chart the future of NAHMA over the next five years. The enthusiasm and ideas expressed during the session reinforced for me that we truly have the most dedicated and caring members.

Some of the initiatives to come

out of the planning session included rewriting NAHMA's mission statement to reflect better the work the association does, creating an online Resources Portal that provides regularly updated information on hot topics related to state and local legislative/regulatory issues, ensuring NAHMA's courses and credentialing programs are up-to-date and accessible for delivery by the AHMAs via traditional as well as potentially new technology platforms, and leveraging membership knowledge and experience, availability and desire to be involved, such as designing a system whereby members help staff translate "information" into "knowledge," as it relates to legislative and regulatory issues and other task-based or micro-volunteering opportunities.

These are just a small sample of the ambitious agenda we plan to undertake over the next five years. I look forward to working with all of you to ensure NAHMA fulfills our members'

needs and remains a leading voice for the affordable housing management industry.

I want to thank the Board of Directors for stepping up over the past year. I'd also like to thank all the AHMAs' staff for providing light in the face of adversity over the past couple of years.

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

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

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