

NAHP Update

Creating Person-Centered Communities | BY JENNIFER JONES

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Preservation of Affordable Housing (POAH) created a model for housing development that combines two complementary frameworks: human-centered design and trauma-informed care, which prioritize people. At NAHMA's October meeting, POAH's Aaron Gornstein, president & CEO, and Julianna Stuart-Lomax, vice president of community impact, led a session examining POAH's new trauma-informed housing framework and toolkit for members.

Gornstein said POAH's community impact efforts involve a three-pronged approach: create stability by meeting residents' needs, provide opportunities that enrich residents' lives, and aim for mobility as residents gain financial independence. This approach forced POAH to consider how it could make operational changes that benefit its residents and staff.

"Trauma is a personal, negative experience that overrides someone's ability to cope. If left unaddressed, it can have a lasting impact on our bodies, brains



CAMERON SMITH/UNSPLASH

and behavior," Stuart-Lomax said. "Trauma and housing intersect in so many ways."

She said POAH decided to look at how it was designing its communities and wanted to attempt a human-centered design that required them to talk to people about what they needed and wanted.

That led to four focus areas: Development and Design, which informs the places and spaces; Property and Asset Management, which involves the policies and procedures; Resident Ser-

vices, which encompasses the programs and services offered; and Human Capital, which focuses on people.

"The goal was a more effective and equitable model for housing that benefits staff, residents and property performance," Stuart-Lomax said. "There is a business case for this. Residents feel empowered. Improvements should show up in rent, debt and all the things we measure. Over time we expect to see a reduction in staff turnover."

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NATIONAL AFFORDABLE HOUSING MANAGEMENT ASSOCIATION (NAHMA)—Protecting the Interests of Affordable Housing Property Managers and Owners

The talks with residents and staff led to changes in POAH's approach to the design of communities. Exteriors were devised to create more circulation and accessibility. Landscaping isn't just for curb appeal; it provides opportunities for residents to experience nature while conveying a sense of welcome and safety.

Interiors use more natural-looking materials and lighting choices. Furniture can accommodate different body sizes and types.

"We moved the police office, so it wasn't the first thing you see," Stuart-Lomax said. "We created kid-friendly spaces and put windows in the offices so parents could see their children while meeting with staff."

The new approach to property management includes "reimagining compliance culture," said Stuart-Lomax. She said residents were being overloaded when moving in due to all the information provided to them. In response, POAH created the Welcome Home



PHOTO BY LARRY FALKOW

NAHMA's Larry Keys Jr. moderates a panel on trauma-informed housing with POAH's Julianna Stuart-Lomax and Aaron Gornstein at the NAHMA October meeting.

up for inspections, and leases and recertifications are being migrated to an online process.

"It helps create transparency. We brought touchscreens into the resident meeting rooms so we could show the residents how to use them while they were going through the process."

Stuart-Lomax said POAH is also looking for ways to centralize what they can, so on-site staff isn't overburdened by paperwork. It also helps

she said. "Clear is kind. If we can communicate better, we can communicate clearly."

Not all of the changes are for the benefit of the residents alone. POAH is also looking to improve the experience and well-being of staff.

"Critical incidents happen all the time," she said. "We've created a peer support system. We are more comfortable talking to people at the same level as us rather than talking to a boss."

POAH has also tested flex or

surveys said that wasn't what they wanted. Instead, they wanted to feel heard by their supervisors.

POAH increased staff training to be better prepared to respond to incidents, especially concerning mental health issues. Stuart-Lomax said sometimes situations can be a "slow burn," with staff knowing something is coming because of a pattern of escalating incidents. Before, there wasn't a protocol in place. Now, the frontline staff are being trained on how and when to proactively engage behavioral health support and to establish a more efficient and effective response for when a situation arises.

Stuart-Lomax recommends companies create cross-department working groups to see what they can do better and what employees and residents need. It's essential to provide property managers with dedicated times to work on required compliance paperwork and to get out of the office to interact with residents. She also recommends engaging with residents and staff and soliciting quarterly feedback.

"Give it a try. Take a couple of things that make sense for your organization and give them a try," Gornstein said. "Work collectively to reduce the regulative burdens on staff and residents. You can have protective measures without the drain on time that could be focused on residents." **NU**

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

LANDSCAPING ISN'T JUST FOR CURB APPEAL; it provides opportunities for residents to experience nature while conveying a sense of welcome and safety.

Program, which provides the required information in bite-sized videos covering the areas where residents are most likely to receive violations. Management and resident services team

reduce redundancy reporting.

"Property staff need time to work with residents," Stuart-Lomax said.

They also looked at how they were communicating with residents. Stuart-Lomax recommended creating templates that multiple locations can use and removing any coercive-sounding language.

"All of our communications are now at a third-grade level,"

core hours that have been positively received by staff so far.

"We gave employees some perimeters," Stuart-Lomax said. "But having a choice is important."

POAH also introduced wellness programs with varying degrees of success. For example, the organization created a space where employees can "self-care" throughout the day. However, employee



AVAILABLE RESOURCES

TRAUMA-INFORMED HOUSING: A Toolkit for Advancing Equity and Economic Opportunity in Affordable Housing, traumainformedhousing.poah.org

Panel Shares Practical Ways To Be Fraud Alert

Four NAHMA members presented a special session, Fraud Alert! A Multifamily Management Panel on Fraud, at the annual fall conference. The session focused on challenges and strategies related to employee and resident fraud in multifamily management, including employee theft, renter fraud, identity theft, and fraudulent documentation, through first-hand experiences in identifying, mitigating, and preventing fraud in the industry. Members learned best practices for identifying key indicators and policy/practice adjustments to avoid future exposure to fraud. The panel covered bank fraud, document fraud, and identifying fraudulent documents such as pay statements.

The session was led by Alicia Stoermer Clark, CEO of Seldin LLC; Heather Staggs Wezensky, president of Seldin, LLC/STAR Compliance Consulting; Amy Alberty, CEO of Wallick Communities; and Jasmine Borrego, president of TEL-ACU Residential Management Inc.

The panel kicked off the discussion with employee fraud, suggesting some things to look for, including personnel using someone else's Social Security number, false reporting on timecards, insurance papers, expense reports, petty cash

and even required educational documents.

"Double check Social Security numbers," Borrego said. "If they can't produce the proper documents within a certain number of days, you have to discontinue their employment"

It is vital to note timecards: is the employee coming in late, coming early or asking if they can change their timecard? These could be red flags that need to be addressed immediately.

"Look out for 'buddy punches,' where someone else punches in a co-worker," Borrego said. "That's stealing."

Enrolling in health care coverage is another area where employees could commit fraud. They could ask to add on a dependent or spouse, but in reality, that person may not be eligible to add to the policy. It is essential to check their documents to ensure the person the employee wants to enroll is who they say they are.

When it comes to expense reports and petty cash, having good policies in place can help cut down on any fraud.

"For petty cash, have a supervisor check the petty cash on a quarterly basis, and

don't allow anyone to use it for personal reasons even if they promise to pay it back," Borrego said.

Clark added that when it comes to company or property credit cards, ensure receipts are correctly submitted and reconcile the books every two weeks. If a receipt is missing, establish a policy such as after two or more occurrences per year, the employee must reimburse the funds.

Another tip is to ensure any equipment assigned to an employee is clearly marked with a serial number and have the employee sign a document acknowledging

residents.

The rise of technology has made it easier for people to submit false documents that look authentic. Pay stubs and tax returns can be created with advanced technology, which makes it hard to identify them as fakes. The constant rollout of new or upgraded technology makes it hard to keep staff up-to-date on the latest trends.

"I provided a training, and everything I taught the class to look for was already changed days later," Wezensky said.

Clark recommended looking out for housing applications that seemed coached.

"TRUST BUT VERIFY EVERYTHING. When word gets out that someone is watching, behavior changes."

they are responsible for the equipment.

Finally, Borrego said to verify potential employees' resumes because if an applicant misrepresents their educational or work history, that could be an indicator of more problems down the road.

"We had an applicant for a job that doesn't require a degree. Even still, they said they had the degree," Borrego said. "HR checked, and that person didn't go to that school."

The panel focused on things to look out for regarding residents and potential

They could be a friend or family member of someone who works at the property. Sometimes, an employee might be trying to be helpful to applicants or residents and doesn't realize they could be committing fraud.

For example, Clark said when it comes to tenant relief, an employee might submit paperwork for relief for residents who don't need it.

"Look for patterns," she said. "For example, every unit reflecting gift income or a family property where no households indicate receipt of

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child support.”

Also, in trying to help a friend or family member, an employee could move someone into a unit while still reporting the unit as vacant. She said that when inspecting a property, make sure a reported vacant unit is actually vacant.

“A manager moves someone into a unit or allows a friend to move into a unit and has the friend pay rent directly to the manager,”

paperwork they may have forgotten to have the applicant/resident sign.

“When performing file audits, you sometimes do not see signature problems until you’re 20 to 30 files in. Maybe all the ink is not the same color, or it’s not the same flow in the signature,” Wezensky said. “Really compare the signatures and authenticate them.”

Albany said another

staff training. Phishing is the fraudulent practice of sending emails or other messages purporting to be from reputable companies to induce individuals to reveal personal information, such as passwords and credit card numbers.

A twist on the classic phishing scam involves an employee receiving an email purportedly coming from a supervisor in the company

PHISHING SCAMS are an area that requires almost constant staff training.

Phishing is the fraudulent practice of sending emails or other messages

purporting to be from reputable companies to induce individuals to reveal

personal information, such as passwords and credit card numbers.

Albery said. “Also, be aware of someone who moves in with a criminal record, but uses someone else’s name.”

Wezensky stressed to look at signatures carefully. An employee trying to help things along, could be signing

attempt to be helpful could occur when an applicant makes a mistake on the paperwork and an employee tries to fix it without involving the resident.

Phishing scams are an area that requires almost constant

or even a client, asking for a transfer of funds. The email looks like it is legitimately coming from a colleague when it is a scam artist.

“Banks often are unable or unwilling to return money moved in a fraudulent transfer,” Clark said. “Consider a policy to require a verbal confirmation, in place of email transfer requests to ensure all transfer requests are credible.”

“All this stuff you find by accident. I had a manager who lived on the property. She would clock in at 8 and then go back to her unit to finish getting ready for work. So, she wasn’t actually working during that time,” Borrego said. “Trust but verify everything. When word gets out that someone is watching, behavior changes.” **NU**

—Jennifer Jones

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.



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HUD Encourages Members To Apply for GRRP Funds

A session during the NAHMA October meeting provided all the information members could want about the Green and Resilient Retrofit Program (GRRP). As part of the Inflation Reduction Act of 2022, Congress allocated \$837.5 million in grant funding and \$4 billion in loan authority for GRRP.

GRRP is designed to improve the lives of the Department of Housing and Urban Development (HUD)-assisted residents by providing funding to owners of HUD Multifamily-assisted properties to rehabilitate properties to reduce carbon emissions, promote utility efficiency and energy generation, and improve indoor air quality and climate resilience.

GRRP is essentially three programs in one, with several opportunities to apply for funds. As of the October meeting, HUD had announced the first two rounds of awardees. Bennett Hilley, deputy director of HUD's Office of Recapitalization, who provided the presentation, said, "Essentially every eligible property received an award." Six deadlines remain through 2024, spanning the three cohorts

that comprise the awards.

The cohorts are Elements, Leading Edge and Comprehensive. Hilley said the three pathways were created to meet owners where they are.

Elements awards provide funding for owners to include proven and meaningful climate resilience and utility efficiency measures in projects that are already in the process of a recapitalization transaction. Examples of eligible Elements investments include

provides financing of up to \$60,000 per unit or \$10 million per property.

The final cohort is Comprehensive awards that provide funding to properties with the highest need for climate resilience and utility efficiency upgrades, regardless of prior development or environmental retrofit experience. Awardees will have access to support in commissioning property assessments to plan a redevelopment that meets the property's specific

Payments

■ Other small programs listed in Section 3 (Eligibility Information) of the Notice of Funding Opportunity available on www.hud.gov/GRRP

The awards can be in the form of a grant or surplus cash loan. The general requirements include following all required application and closing deadlines; following resident notification, meetings and rights requirements; participating in utility con-

GRRP IS ESSENTIALLY THREE PROGRAMS in one, with several opportunities to apply for funds.

installing electric HVAC heat pumps, EnergyStar windows, fire-resistant roofs, and clean energy generation systems. HUD expects to make approximately 200 awards with \$140 million in funding. Elements provides funding of up to \$40,000 per unit or \$750,000 per property.

Leading Edge awards fund ambitious retrofit activities to achieve an advanced green certification. Best for properties in the planning stages of a recapitalization effort, Leading Edge awards complement the existing financing strategy, allowing projects to reach the highest standards of utility efficiency and climate resilience and be recognized under programs like LEED and Passive House Institute US Inc. (PHIUS). HUD expects to make approximately 100 awards with \$400 million in funding. This cohort

needs and GRRP retrofit objectives. HUD expects to make approximately 300 awards with \$1.47 billion in funding. The funding is up to \$80,000 per unit or \$20 million per property.

Owners or Purchasers of a property in one of the following HUD Multifamily Assistance programs are eligible to apply: ■ Most Project-Based Rental Assistance (PBRA) Housing Assistance Payments (HAP) contracts, including Rental Assistance Demonstration (RAD) PBRA HAP contracts executed on or before Sept. 30, 2021

■ Section 202 Direct Loans or Capital Advances, including those anticipating a RAD conversion

■ Section 811 Capital

Advances or Project-Based Vouchers contracts

■ Section 236 properties still receiving Interest Reduction

sumption benchmarking; extending project affordability commitment; completing a post-construction cost certification; following Build America Buy America guidelines (unless exempt) and Section 3 employment opportunities for low-income persons; as well as Davis-Bacon for Leading Edge and Comprehensive; creating a property-specific disaster preparedness plan.

HUD has created a Multifamily Disaster Preparedness Plan template to help owners with that part of the requirements. It can be found at hudexchange.info. The template provides a framework of worksheets, checklists and guides to help owners think through how quickly to respond to disasters and protect building operations and tenant safety. **NU**

—Jennifer Jones



AVAILABLE RESOURCES

Find FAQs, fact sheets, benchmarking resources, and much more on www.hud.gov/GRRP

NELLSManager Focuses on Topics Relevant to On-Site Professionals

NAHMA, in cooperation with Brenda Harrington, founder of Adaptive Leadership Strategies LLC, announces the addition of NELLSSManager to the [NAHMA Emerging Leaders Learning Series \(NELLS\)](#) course family. NELLSSManager will focus on topics relevant to first-line professionals, including property managers, leasing managers, maintenance managers and compliance specialists. The original NELLS program will continue to focus on topics relevant to senior organizational managers and leaders, typically at the director, regional and officer level, and above. [Register](#) today for NELLSSManager through the NAHMA Online Store at [nahma.org](#); space is limited.

NELLSSManager is an entirely virtual program that combines small group learning with one-to-one coaching beginning Feb. 8, 2024. The [program](#) is limited to a maximum of 15 participants, and the registration deadline is Jan. 9, 2024. Course topics include Developing a Manager Mindset, Personal Management Style, Difficult Conversations and Delivering Feedback, Setting Priorities, Strategic Communication, Managing Change, and Resource Management.

The NELLS course family was created exclusively for affordable housing property

management professionals. Both NELLS and NELLSSManager are designed as blended programs combining cohort learning benefits with executive coaching. In addition to three group sessions, each participant will have two one-on-one coaching sessions to tailor program content to their specific requirements. All sessions are conducted using the Zoom videoconferencing platform. Group sessions are 90 minutes, except for Session I, which is 120 minutes and includes program orientation. All group sessions begin at 2 p.m. Eastern. Coaching sessions are scheduled individually and will alternate with group sessions.

The orientation and first session for NELLSSManager are Thursday, Feb. 8, from 2-4 p.m. Eastern. Session two takes place Thursday, Feb. 29, 2-3:30 p.m. Eastern, and the final session is Thursday, March 21, 2-3:30 p.m. Eastern. Two 60-minute one-to-one coaching sessions will be scheduled individually with participants.

A key component of adult learning is to be able to apply new knowledge in context. The one-to-one coaching sessions enable each participant to apply the content discussed during group sessions to his/her specific work environment and circumstances.

Although there are no formal assignments, participants

are expected to begin applying what they learn during group and one-to-one sessions and then be willing to speak in general terms about the impact of what they learn during subsequent sessions.

Class size is limited to five to 15 participants, and registration is first-come, first-served. Tuition is \$1,250 per person; NAHMA must receive full tuition payment by Jan. 9. Program withdrawals will be accepted until one day before the first group session.

Additionally, participants

completing the program will be eligible for a free two-year associate membership with NAHMA.

Brenda Harrington, PCC, is a Certified Executive Coach and former property management executive. She works with clients across a variety of industry sectors to help develop the professional competencies required for effective 21st-century leadership. To learn more, please visit [www.adaptiveleadershipstrategies.com](#). **NU**
—Jennifer Jones

NAHMA LAUNCHES NEW PUBLICATION

NAHMA is retiring SHCM Newsbriefs and NAHP Update and launching a new e-newsletter, On-Site Insights, beginning in 2024.

The new publication will combine the best of SHCM Newsbriefs and NAHP Update into one helpful tool all affordable housing industry professionals can refer to throughout the year. It will feature articles focusing on on-site operations relevant to every NAHMA credential and certification holder. On-Site Insights will also contain an In Brief section to provide the latest news and updates concerning the affordable housing industry. Finally, it will profile a NAHMA certificate or credential holder in each issue.

On-Site Insights features a fresh design delivered in an electronic magazine format and will arrive in your email inbox four times a year.

For questions or article suggestions, contact Jennifer Jones at jjones@nahma.org.



2024 NAHMA DRUG-FREE KIDS CALENDAR



ORDER YOURS TODAY!

The winners have been chosen!
The cover art selected!

It's time to order your 2024 NAHMA Drug-Free Kids Calendars—at the same affordable price as last year!
Just \$5.50 each! The \$5.50 calendar cost is a Department of Housing and Urban Development and
Department of Agriculture allowable project expense.

*Also, place your order by Nov. 10, 2023, and enter
the NAHMA Lucky Draw for free prizes!*

NAHMA Lucky Draw Prizes!

- 3 Free NAHMA Meeting Registrations (Value: \$625-\$850 each)
- 5 copies of A Practical Guide to Tax Credit Management (Value: \$30 each)
- 5 copies of the Green Housing: A Practical Guide to Green Real Estate Management book (Value: \$35 each)
- 5 American Express Gift Cards (Value: \$100 each)

Drawing will be held on Dec. 8, 2023

Calendars make great holiday gifts for your properties, community event giveaways and colleagues. This year's theme, "People Helping People: Promote Acts of Kindness" is illustrated through the unique poster art created by children, seniors and adults with special needs living in affordable housing. Support the drug-free message today. Send in the order form at right without delay. Or, download order form through the Online Store at www.nahma.org.

2024 NAHMA DRUG-FREE KIDS CALENDAR ORDER FORM

Order by Nov. 10, 2023, and enter the NAHMA Lucky Draw!

☐ **YES**, I would like to order 2024 Drug-Free Kids Calendars and show my ongoing support of drug-free and safe community housing. If I order by Nov. 10, 2023, I will be entered into the NAHMA Lucky Draw for the prizes listed.

***Please print clearly. All fields required. Incomplete forms will not be processed.**

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Shipping Address (no P.O. Boxes): _____

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Number of Calendars: _____ **x \$5.50** (+ 6% sales tax if in Virginia) = \$ _____.**

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Shipping & Handling Fee:

1-10 calendars ordered, shipping and handling \$2 per calendar = \$ _____.

11-49 calendars ordered, shipping and handling \$1 per calendar = \$ _____.

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Total Order (Number of Calendars Total + S&H Fee Total) \$ _____.

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Mail To:

NAHMA Calendar Order
400 North Columbus St.
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Or

Download Order Form:

www.nahma.org
in the NAHMA Online Store
Or Fax: 703-683-8634
Allow 3-4 weeks for delivery
of calendar