

On-Site Insights

NAHMA'S NEWSLETTER FOR CERTIFIED AFFORDABLE HOUSING PROFESSIONALS

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Fox Finds the Place Where She Belongs

Communities Face New Standards Under NSPIRE

BY JENNIFER JONES

PROPERTY MANAGEMENT | MAINTENANCE

Property managers will find the next Real Estate Assessment Center (REAC) inspection at their communities will be a little different than what they are used to.

For the first time in at least 25 years, HUD has done a complete revamp of the inspection process, resulting in the National Standards for the Physical Inspection of Real Estate (NSPIRE), which emphasizes health, safety, and functional defects over appearance. According to HUD, the changes were made to achieve the shared goal of keeping residents safe by focusing on severe and life-threatening deficiencies. This means inspectors will pay closer attention to the units' conditions and less on the landscaping.

The changes were necessary, according to HUD, because building standards and local regulations had become more stringent over the years. Additionally, sometimes, the old standards were no



longer germane to a resident's health.

HUD recommends reading the NSPIRE standards and walking the property once an inspection notice is received. The standards contain new focus areas, including handrails, carbon monoxide detectors, and electrical conductors, among others. HUD also suggested that as personnel respond to maintenance orders, they take a quick look around the

unit and ask the resident to address any concerns that could have a negative effect based on the new standards.

"We haven't changed our approach to the inspections. We tell our people to just make sure the property is ready," Peter Lewis, The Schochet Companies executive vice president of property management, said. "Every day, make sure the property is ready for an inspection. If you see something, get it fixed."

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NATIONAL AFFORDABLE HOUSING MANAGEMENT ASSOCIATION
is the leading voice for the affordable housing management industry, advocating for developing, managing and preserving quality affordable multifamily housing.

TESCO Properties Inc. put all of its 50 properties in the NSPIRE demonstration program that preceded the new standards taking effect.

"There is no reason to be apprehensive of the inspections," TESCO president Larry Sisson said. "If you are keeping up with routine maintenance, you will be fine."

Sisson said NSPIRE is similar to the former REAC inspection standards but with a different focus. His impression is that the former REAC standards were more rigid.

"Under REAC, a property could lose

failed right after we did a \$20 million renovation. These properties are 50 to 100 years old. They are never going to be perfect, but they have to be safe, decent and in working order every day."

HUD said inspectors are human, so there will be hiccups no matter how much it tries to standardize the inspections. Many former inspectors under the old standards have transitioned to NSPIRE, and new inspectors are being hired. All are required to undergo training, which will remain an ongoing process. HUD said under the former protocols, inspectors underwent episodic

how the units should be maintained and how to report a work order. We always talk about unit care at move-in and lease renewal. Both residents and management should work together to help maintain the units," Sisson said. "The new NSPIRE is an adjustment for everyone, the site managers, the inspectors, and the residents. I do believe with the new protocols, everyone will go through a learning curve."

HUD, too, recognizes that NSPIRE is something that all parties involved have to get used to. As a result, HUD has posted several resources on its website, including training videos. HUD also says it does

not endorse any pre-inspection companies but recommends contacting REAC directly by emailing NSPIRE@hud.gov with any questions about what

“IT’S A LEARNING PROCESS for everybody, the site managers, the inspectors, and the residents. I do believe with the new protocols, everybody is on a learning curve.”

large points for items that had nothing to do with the resident’s lives. For instance, it was easy to have a large point deduction for a single trip hazard on a sidewalk,” Sisson said. “The points are weighted differently, the inspection goal is to focus is on the areas residents use.”

Because NSPIRE is new, Lewis said there were still some kinks to work out, pointing to software limitations and the 30-day requirement to fix deficiencies that may depend on third-party vendors. In some cases, inspecting the properties with the new standards might require some flexibility on the part of the inspector.

"Some of these things are growing pains in rolling out a new program," Lewis said. "I had two properties in the demonstration program. One of them got inspected and never got a score. I had one property that

training. Under NSPIRE, "inspectors won't go three years without going through training." HUD is also working with third parties to make the training available to management companies.

Lewis said his on-site staff have been requesting to tag along on other property inspections to see what the inspector is looking for.

"We've been trying to limit the number of people so that we don't have three or four people tagging along with the inspector," he said.

Sisson said, "We're telling site managers to manage the properties in an attentive way. We're doing quarterly unit inspections. If a work order is submitted, make sure it is completed. When we were working under the former REAC protocol, we were scurrying around the exterior of the property, trying to address items that had very little to do with the quality of someone's home."

Not only is it a learning experience for on-site personnel and inspectors, but because of the new focus, residents must also be educated on what is expected of them.

"Education is the best way to prepare. We give information to our residents about

might be a deficiency and including photos when possible.

Again, read and reread the standards, then walk the property to become more familiar with the inspection protocols. For example, by walking the property, a site manager might see a fire door propped open by somebody or might find an obstructed sprinkler, both of which can be addressed immediately before they are determined deficiencies during an inspection.

HUD stressed that property managers should reach out to REAC and refer to the resources on the website if they have any questions. HUD said it wants properties, on-site staff and residents to be successful.

"I hope the changes will be good in the long run," Lewis said. "NSPIRE is still subjective, but the old system was too. Inspectors still have their own interpretations even though HUD is trying to make it more black and white. We all want the same thing: safe, decent, and sanitary buildings for our residents." **OSI**

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

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HUD RESOURCES

[NSPIRE homepage](#)

[NSPIRE Standards and How to Read Them](#)

[Toolkit for Closing Out Health and Safety Deficiencies](#)

[NSPIRE Notices](#)

[Instructional Videos](#)

Assist Residents in Fulfilling Their Educational Dreams

ASSOCIATION NEWS

NAHMA and its Educational Foundation have two initiatives geared toward helping affordable housing residents achieve their educational goals, and they need your help promoting them to your residents.

The NAHMA [Educational Foundation](#) provides scholarships for selected recipients to help with costs associated with attending an accredited college or trade school. Additionally, NAHMA's annual AHMA Drug-Free Kids poster and art contest provides national winners with an educational scholarship. Contest entries are initially sent to the local [AHMAs](#), with finalists forwarded to NAHMA to compete in the national competition. Please check with your local association for their deadline and entry rules.

SCHOLARSHIP PROGRAM

The 2024 NAHMA Educational Foundation scholarship season is open, and the online digital application is now available.

The application has been revised to make it more user-friendly and to secure more completed submissions. This will be the 18th consecutive year the foundation will make scholarships available to worthy student residents. To access the application, visit nahma.communityforce.com. The deadline for completed applications is 10 p.m. Eastern on May 10.

In 2023, the foundation selected 111 student residents to receive scholarships. Each scholarship was worth \$3,500; the total scholarship money awarded for 2023 was \$388,500. Additionally, \$2,000 was donated to the Department



2024 calendar cover designed by Haneen Amer.

of Apparel, Housing, and Resource Management at Virginia Tech for scholarships for students pursuing their bachelor's degree in property management.

Eligibility for the program requires that an applicant be a resident in good stand-

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ing at an AHMA- or NAHMA-member multifamily community and be either a high school senior with a minimum GPA of 2.5; or a high school equivalency diploma holder or matriculated college student with a minimum GPA of 2.3 at an accredited community college, college, university, or trade/technical school. Applications from students in graduate-level programs are not accepted.

The required application components include an application form, one reference, an essay, and a certification of residency in good standing form. Additionally, an official grade transcript showing courses taken and grades awarded through the fall semester of the 2023/2024 school year is also required, and it is the only component submitted to the foundation via mail. All necessary forms are provided within the web-based software.

Anyone with questions about the application process or the scholarship program should contact Dr. Bruce W. Johnson, NAHMA scholarship program administrator, at 215-262-4230 or bjohnson@tmo.com.

son@tmo.com.

Please assist the foundation in promoting the scholarship program to your residents by downloading and sharing the [promotional flyers](#) available on the Educational Foundation's [webpage](#).

POSTER CONTEST

NAHMA has kicked off its annual AHMA Drug-Free Kids [art/calendar contest](#). Each winner of the NAHMA national contest receives a \$1,000 educational scholarship from the NAHMA Educational Foundation. All winners are also featured in the 2025 calendar. The grand prizewinner appears on the calendar cover.

The underlying message for the annual calendar contest is always a drug-free theme. Still, a subtheme is incorporated into the poster contest to open the door for more avenues of expression. This year's contest subtheme is Dig Into a New Day: Our World Is a Garden of Delights.

Entries must be submitted to your

local [AHMA](#). The winners of the local contests are then forwarded to NAHMA for the national competition. Please check with your local AHMA for deadlines and contest rules.

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 section of the 2025 NAHMA Drug-Free Kids Calendar and receive a \$100 educational scholarship.

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.

The official rules and necessary entry forms are available in [English](#) and [Spanish](#) on the NAHMA website. [OSI](#)

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NAHMA Seeks Innovative Communities for Vanguard Awards

ASSOCIATION NEWS

You are invited to enter NAHMA's 2024 Affordable Housing [Vanguard Award](#) competition, which recognizes the best in newly developed or rehabilitated affordable multifamily housing communities. Showcase your innovative solutions and get the recognition you deserve. The deadline for nominating a property for one of the Vanguard Awards is June 7; download the [application](#) today.

The Vanguard Award recognizes new, quality multifamily affordable housing development. The award pays tribute to developers of high-quality, affordable housing; demonstrates that exceptional new affordable housing is available across the country; reflects the creativity and innovation that must be present to create superior properties given the financing and other development challenges; highlights results of private-public partnerships required to develop today's affordable housing,



2023 Vanguard winner, #25 Grand Concourse

dents, the experience and training of personnel, and other criteria," said Kris Cook, CAE, NAHMA CEO. "The Vanguard Award was created to honor communities

Structure into Affordable Rental Housing
■ Major Rehabilitation of a Historic Structure into Affordable Rental Housing

Affordable multifamily housing communities less than 3 years old—as of June 7, 2024—may apply based on the date of completing new construction or major rehab completion. Please note: A management company can submit one entry for each of the four categories;

however, each entry must be a different property.

Applications and information about entry fees, judging criteria, the benefits of winning an award, and more is on NAHMA's website at nahma.org. Click on [Vanguard Award Overview](#).

The Affordable Housing Vanguard Awards winners will be recognized at an awards ceremony at the NAHMA fall meeting in Washington, D.C., Oct. 23-25. **OSI**

“THE VANGUARD AWARD complements NAHMA's Communities of Quality (COQ) National Recognition Program, through which multifamily properties are certified as having achieved a high standard of excellence in the way they are managed...”

and shares ideas for unique design and financing mechanisms with industry practitioners to further stimulate creative development in the affordable multifamily industry.

"The Vanguard Award complements NAHMA's Communities of Quality (COQ) National Recognition Program, through which multifamily properties are certified as having achieved a high standard of excellence in the way they are managed, the services they provide resi-

that are too new to meet the qualifications for the COQ program. As the properties mature, they will become eligible—and will be encouraged—to enter NAHMA's COQ National Recognition Program."

The Vanguard Award categories are:
■ New Construction, two subcategories: more than 100 units and under 100 units

■ Major Rehabilitation of an Existing Rental Housing Community
■ Major Rehabilitation of a Nonhousing

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- Credential for Green Property Management™ (CGPM™)

For more information, visit www.NAHMA.org and click on Education.

NAHMA

IN BRIEF

HUD PUBLISHES GRRP SUPPLEMENTAL HOUSING NOTICE

HUD's Office of Multifamily Housing Programs published a Housing Notice, [Green and Resilient Retrofit Program Supplemental](#), to add flexibility in both grant and supplemental loan funds, as well as other administrative changes, that will enhance owners' and developers' ability to leverage GRRP for energy efficiency and climate resilience upgrades and rehabilitation projects. For the convenience and ease of readers, see [here](#) for a version of the GRRP Notice as it has been amended by Housing Notice 2024-01.

TRACS ACCESS/USER RECERTIFICATION/SECURITY AWARENESS TRAINING REQUIREMENTS ISSUED

HUD encourages owners and agents of project-based rental assistance programs to read the newly updated guide "[TRACS External Users Access/User Recertification/Security/Awareness Training Requirements—Revised February 5, 2024.](#)"

The TRACS Access/User Recertification/Security Awareness Training Requirements [External Users] must be completed by March 14, 2024.

Request For Technical Assistance: If stakeholders have questions or request technical assistance regarding the security training, email the Multifamily Housing Help Desk at TRACS@hud.gov or call 1-800-767-7588.

NOTICE PUBLISHED ON APPROVAL AND PROCESSING OF REQUESTS TO BIFURCATE CONTRACTS

HUD's Office of Multifamily Housing Programs published a Housing Notice titled [Approval and Processing of Requests to Bifurcate Contracts](#). Bifurcation is an important asset management and housing preservation tool. The notice explains the standards and conditions a project owner must meet to obtain HUD approval for a Housing Assistance Payments (HAP) contract bifurcation, clarifies owner submission requirements, and describes the pro-

cessing of approved bifurcation requests. The notice applies to bifurcation requests submitted to HUD on or after Feb. 1, 2024.

Read the full notice [here](#).

AHTCC AND PARTNERS URGE SENATE TO ENACT HOUSING CREDIT PROVISIONS IN BIPARTISAN TAX BILL

The Affordable Credit Housing Tax Coalition joined a [letter](#) signed by 120 national and state affordable housing and community development organizations to Senate leadership, urging the Senate to enact the Low-Income Housing Tax Credit (Housing Credit) provisions included in the bipartisan [Tax Relief for American Families and Workers Act of 2024](#). The letter calls on Senate Majority Leader Chuck Schumer (D-NY) and Minority Leader Mitch McConnell (R-KY) to advance the tax package as soon as possible to enact the Housing Credit provisions included in the bill and meaningfully address our nation's affordable housing crisis. Together, the Housing Credit provisions in the tax package are estimated to finance the production or preservation of over 200,000 additional affordable homes, [according to Novogradac](#).

Housing Credit Provisions

If enacted, this legislation would:

1. Restore the 12.5 percent Housing Credit allocation increase for 2023 – 2025. This allocation increase was initially enacted in 2018 but expired in 2021.

2. Lower the 50 percent bond financing threshold required to access 4 percent credits from 50 to 30 percent for Private Activity Bond (PAB) allocations made in 2024—2025.

These two provisions were adopted from the [Affordable Housing Credit Improvement Act](#) (AHCIA) of 2023 (H.R.3238 / S.1557), and the approved legislative text related to our Housing Credit priorities that passed the House can be found [here](#).

Inclusion of these Housing Credit provisions reflects the widespread bipartisan support for the AHCIA, which has earned the co-sponsorship of nearly half

of the House of Representatives as well as 30 co-sponsors in the Senate, equally balanced between Republicans and Democrats. In the 118th Congress, the AHCA is led in the Senate by Sens. Maria Cantwell (D-WA), Todd Young (R-IN), Ron Wyden (D-OR), and Marsha Blackburn (R-TN), and in the House by Reps. Darin LaHood (R-IL), Suzan DelBene (D-WA), Brad Wenstrup (R-OH), Don Beyer (D-VA), Claudia Tenney (R-NY), and Jimmy Panetta (D-CA).

Article courtesy of [The Affordable Housing Tax Credit Coalition](#)

SENATE SUBCOMMITTEE EXPLORES THE IMPACT OF ARTIFICIAL INTELLIGENCE ON HOUSING

On Jan. 31, the Senate Subcommittee on Housing, Transportation, and Community Development convened a hearing to discuss the implications of artificial intelligence (AI) on the housing sector. The hearing was chaired by Sen. Tina Smith (D-Minn.) and featured bipartisan engagement on the potential promises and threats posed by AI in the housing market.

Smith opened the hearing by emphasizing the critical role of housing in people's lives, stating that without a safe and affordable place to live, many aspects of one's life are affected, from jobs to education and health.

AI's impact on housing was described as multifaceted. It extends from assisting individuals in finding housing resources to predicting eviction risks more accurately and understanding complex zoning laws. AI also plays a significant role in credit scoring and automated valuation models, which determine the value of homes and consequently affect mortgage rates and homeownership prospects.

However, the subcommittee acknowledged that while AI brings opportunities for efficiency and targeted services, it also carries substantial concerns. Examples of AI misuse were shared, including landlords using AI-generated tenant screening reports with incorrect or illegal information and law firms allegedly automating eviction filings without proper review,

leading to wrongful evictions.

Sen. Cynthia Lummis (R-Wyo.) expressed optimism about AI's potential to improve access to housing, expedite housing development approvals, and address challenges in rural areas. She emphasized the importance of regulating AI responsibly to avoid overreaching and hindering innovation, referencing an overbroad Securities and Exchange Commission proposal in the financial sector.

The hearing concluded with a call for balanced regulations to harness AI's potential benefits in housing while addressing its possible pitfalls. Senators expressed their commitment to developing policies that encourage innovation while safeguarding consumers and promoting equity in housing. The hearing can be viewed [here](#).

LAWMAKERS RELEASE BILL TO REAUTHORIZE AND MODERNIZE THE HOME PROGRAM

On Jan. 23, Sen. Catherine Cortez Masto (D-NV) and Reps. John Garamendi (D-CA) and Joyce Beatty (D-OH) introduced the HOME Investment Partnerships Reauthorization and Improvement Act ([S.3644](#)). Since its last reauthorization in the Housing and Community Development Act of 1992, which lapsed in 1994, the HOME Program has undergone no significant changes in nearly three decades. The proposed legislation seeks to rectify this by:

- Authorizing \$5 billion in HOME funding for fiscal year 2024 and providing for a 5% annual funding increase through 2028, effectively elevating the program's support levels beyond the 1994 authorization of \$2.1 billion.
- Enhancing HOME's capacity to offer down-payment assistance to homebuyers and home repair aid to homeowners.
- Enabling HOME funds to bolster Community Land Trusts and other shared equity homeownership initiatives.
- Expanding access to HOME funds for nonprofit organizations and offering loan guarantee options to state and local governments, allowing them to leverage future HOME funds for present investments.

For additional information, read the [press release](#) issued by Sen. Cortez Masto. **OSI**

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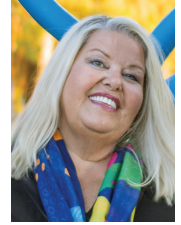
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Fox Finds the Place Where She Belongs

By Jennifer Jones

NAME: Rue Fox, SHCM, CPO

COMPANY: ResMan

POSITION: Industry Principal-Affordable Housing

“I LOVE THAT THE SINGLE MOM with a low-paying job or no financial help from her ex-husband has a way to live in something safe and decent for her children. I love how people in this industry are so committed to helping people in less-than-ideal situations have a safe and decent place to live.”

Rue Fox’s goal is to be the face of affordable housing at ResMan, although her title is officially the industry principal of affordable housing.

“Affordable housing is important to me. These are really my people,” Fox said. “Everybody in this industry provides housing for those who need it most. Affordable housing is such a tough job, and in my small way, I feel like I’m doing my part.”

Fox joined ResMan in 2016, but her ties to the company go back even further. In 1995, Fox worked for a property management developer who hired Elizabeth Francisco as a leasing agent. The former co-workers ran into each other in 2014. By then, Francisco had helped start the property management technology platform company. And as they say, the rest is history.

“I am really and truly where I’m supposed to be,” Fox said.

Fox assists the sales department in every affordable housing deal in her role. She also liaises between clients, prospects, and product teams. Additionally, she is the co-host, with fellow NAHMA member and co-worker Janel Ganim, of Cocktails & Compliance, a “fun affordable housing compliance podcast discussing changing guidance, technology, and more.”

Fox was first exposed to the affordable housing industry when she sat next to a woman in a CPO class. She struck up a conversation and learned the woman was a property manager in an area so bad that the lady drove to work with a shotgun.

“Yet she did it every day,” Fox said. “Something about that conversation spoke to me.”

She went back to her employer at the time and asked to be transferred to

affordable housing and she has never looked back.

“I can’t imagine doing anything else,” she said. “I love that the single mom with a low-paying job or no financial help from her ex-husband has a way to live in something safe and decent for her children. I love how people in this industry are so committed to helping people in less-than-ideal situations have a safe and decent place to live.”

She said one of her biggest challenges right now is her impatience.

“I want it now and can’t have it now,” Fox said. “I want to be all things to everybody, and I can’t be. There are so many opportunities right now and I want to be a part of all of them. There are opportunities for me professionally and opportunities to help the company grow. I want to do it all, but I’m not a spring chicken even though my mind still feels like I’m 30.”

One opportunity that she is a part of is the NAHMA Educational Foundation, where she has served as a board member since 2022. The NAHMA Educational Foundation provides scholarships to residents at AHMA- or NAHMA-member multifamily communities.

“One of my favorite things to do right now is the foundation,” Fox said. “I have a really soft heart. I think nothing is more important to a young person than to have access to higher education. I feel sometimes, they can be robbed of that opportunity. It’s important for everybody to have access. Education shouldn’t be out of reach. It can give someone dignity, pride and a sense of accomplishment.” **OSI**