

# On-Site Insights

NAHMA'S NEWSLETTER FOR CERTIFIED AFFORDABLE HOUSING PROFESSIONALS

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Hudson Teaches People To Be Promotable

## Being Prepared for Disasters Is Paramount

BY JENNIFER JONES

**PROPERTY MANAGEMENT**

**W**ild weather and other natural or man-made disasters can strike at any time, but summer tends to be an active time of the year for hazards to property and people. Extreme heat, floods, severe storms, forest fires, drought; if you can name it, you can experience it over the summer months.

Extreme weather can lead to power loss, property damage, transportation disruptions, interrupted access to critical resources, and even loss of life. Affordable multifamily housing is especially vulnerable since low-income residents may have less access to resources to help them recover. Now is an excellent time to review and update your emergency preparedness plan.

According to HUD, a disaster preparedness plan is a best practice for all of its HUD-assisted multifamily owners. At the same time, properties participating in programs such as the



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Rental Assistance Demonstration or the Green and Resilient Retrofit Program are required to have a plan in place. HUD recommends property managers and owners refer to their program's regulations and notices for disaster plan requirements. The department also recommends that the plan be reviewed and

updated regularly.

A disaster plan can help reduce the impact of building, resident and business damage; increase the quality of life for residents by increasing building and operational security and community connection; maintain continuity of business operations; reduce insurance

*continues on page 2*



**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.

costs; and preserve investor confidence.

Owners and property managers can find The Multifamily Disaster Preparedness Plan Template on the HUD Exchange website. The template is a model to help HUD-assisted multifamily owners and Public Housing Authorities (PHAs) produce property-specific plans, and it draws on best practices for disaster and evacuation planning while providing resources for users to learn more as they consider their property's needs.

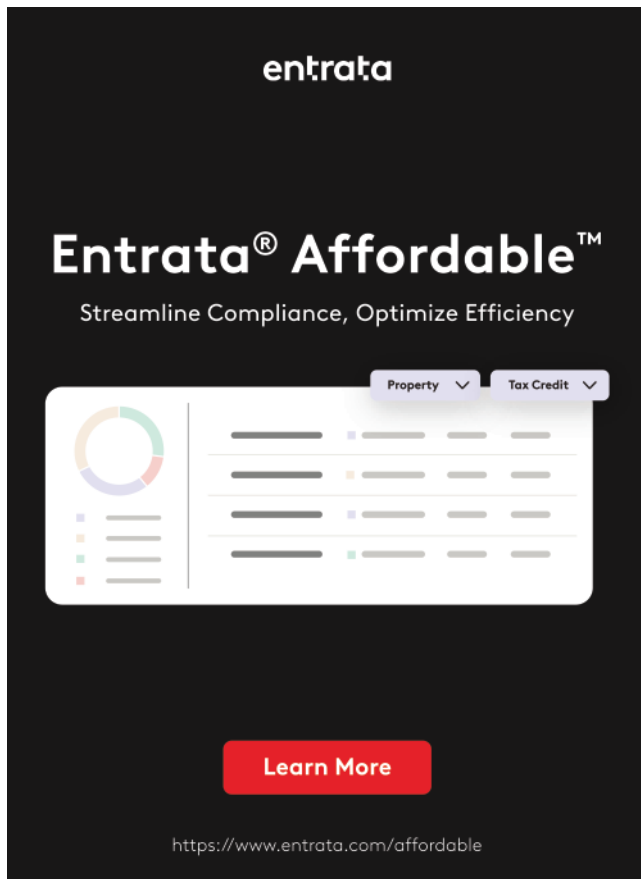
According to the informational video, the template is designed to guide users through gathering appropriate information and resident input, drafting a plan, and educating residents and staff about the plan.



**Benefits of a Disaster Preparedness Plan**

- Reduced impact of building, resident, and business damage when hazards occur.
- Increased quality of life for residents by increasing building and operational security and community connection.
- Maintained continuity of business operations under variety of risk conditions.
- Reduced insurance costs.
- Preserved investor confidence.

U.S. Department of Housing and Urban Development  
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The fillable template provides a three-pronged framework of worksheets, checklists, and guides to help owners create a blueprint for quickly responding to disasters and protecting building operations and tenant safety.

The plan outlines the staff roles and tools needed to prepare and respond to disasters and covers three essential areas: Resident Protection and Safety, Building Protection, and Business Continuity. According to the template, the plan and coordination of staff should start at the property level but also be scaled up to cover the full portfolio of the organization. It is meant to be flexible, actionable and resident oriented.

The template allows multifamily owners and PHAs to customize the plan to their specific geographic climate hazards and resident needs. It also includes free Federal Emergency Management Agency National Risk Index access. The plan consists of numerous worksheets, including designating key staff, creating an evacuation plan that incorporates safe egress route(s), generating plans for evacuating residents with special needs, and communicating the evacuation plan and safety resources to residents. **OSI**

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



#### RESOURCES

[HUD Disaster Resources](#) | [HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

[Disaster Preparedness Toolkit—HUD Exchange](#)

[Multifamily Disaster Preparedness Plan Template—HUD Exchange](#)

Federal Emergency Management Agency's (FEMA) [Ready.gov](#)

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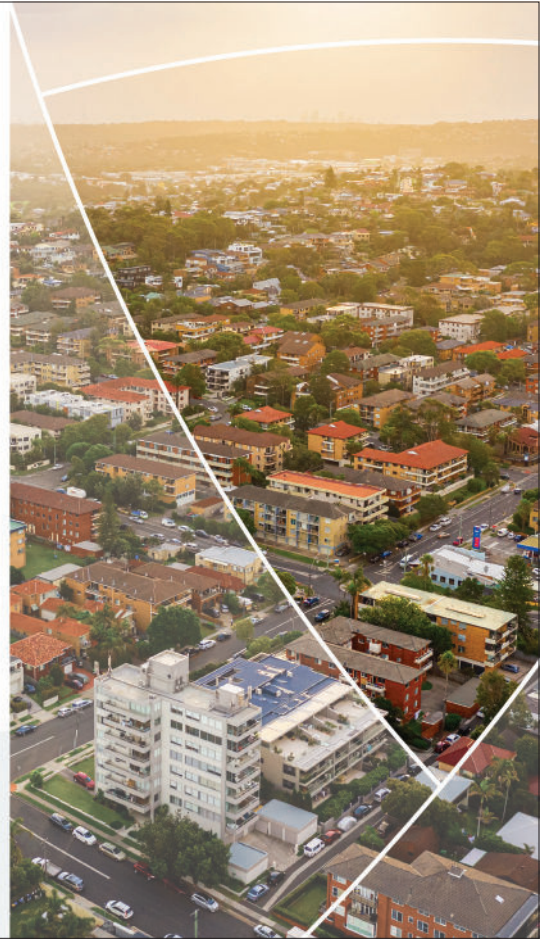
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# COQ-Designated Properties Represent the Best of the Best

PROPERTY MANAGEMENT | ASSOCIATION  
NEWS

**A**ffordable multifamily housing communities are invited to enter the NAHMA [2024 Communities of Quality Awards](#) competition and be among the property managers and owners who raise the bar for excellence in affordable housing management. The awards competition submission deadline to NAHMA is Nov. 7. The Communities of Quality (COQ) Awards recognize outstanding property management companies providing the highest quality of safe, affordable multifamily rental housing in communities nationwide. Download the [awards application](#) and start preparing your application.

A property must first apply for and achieve national recognition as a NAHMA Community of Quality with a minimum score of 325 points on its National Recognition application to be eligible for the awards competition. The deadline for submitting a COQ [National Recognition application](#) to a local AHMA for consideration in the national program is Sept. 5.

If a property initially received less than 325 points when its COQ National Recognition application was first submitted, it may elect to update the original application to earn more points if improvements have since been made. Detailed instructions for updating the initial COQ National Recognition application are included in the [COQ Awards application brochure](#).

The COQ Awards competition has five categories:

- Exemplary Family Development
- Exemplary Development for the Elderly
- Exemplary Development for Residents with Special Needs

>>

## IMPORTANT DEADLINES

**To Become Nationally Recognized:** Apply by Sept. 5, 2024

**To Enter Awards Competition:** Apply by Nov. 7, 2024



2024 COQ winner, Mullen Manor

- Exemplary Development for Single Room Occupancy Housing
- Outstanding Turnaround of a Troubled Property

Properties that competed in a previous COQ Awards program but did not win are invited to reapply for the awards program; previous award winners are not eligible to reenter. A management company can submit one entry for each of the five categories; however, each entry must be a different property.

Award winners will be notified in early January 2025. They will receive their awards in a special ceremony and panel discussion at the NAHMA Biannual Top Issues in Affordable Housing Winter Conference, March 19-21, 2025, in Washington, D.C.

For additional information about the COQ Awards program or to download the application, visit [www.nahma.org/awards-contests/communities-of-quality/awards](http://www.nahma.org/awards-contests/communities-of-quality/awards).

This year's COQ Awards program is sponsored by Navigate Affordable Housing Partners, a nonprofit engaged in affordable housing preservation, com-

munity revitalization, and consulting services centered around the affordable housing industry. Navigate's government contracting division also provides compliance and monitoring services on behalf of HUD as the Section 8 PBCA for multiple states.

An overview of the National COQ Recognition Program is available by visiting the NAHMA website under the Awards & Contests tab. The [National COQ Recognition Program](#) application was revised, making it easier to read, understand, and complete. The changes also make it accessible for non-HUD properties to participate in the national recognition program.

The AHMAs will also honor their local NAHMA Communities of Quality program participants. Please check the local AHMA's program details; a directory of the AHMAs is available on the NAHMA website: [www.nahma.org/membership/ahma-directory](http://www.nahma.org/membership/ahma-directory).

For more information about the COQ program and awards, contact Paulette Washington at 703-683-8630, ext. 6 or [pwashington@nahma.org](mailto:pwashington@nahma.org). **OSI**

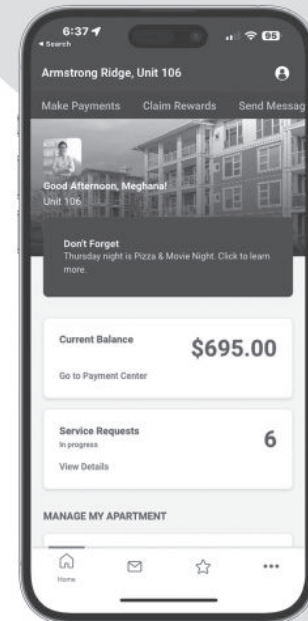
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### USDA TAKES FURTHER ACTION TO ADVANCE RENTERS' RIGHTS

USDA Rural Development is taking further action to ensure tenants of USDA-financed rental properties benefit from fair housing practices.

As part of a final rule, the department requires landlords of USDA-financed rental properties to issue a 30-day written notice to tenants if they are facing a lease termination or eviction.

The notice must include instructions on how tenants can resolve lease violations and avoid eviction. It must also include information on USDA resources that can help tenants stay in their homes.

Read the [full stakeholder announcement](#).

### CONGRESSIONAL RENTERS CAUCUS ADVOCATES FOR INCREASED RENTAL ASSISTANCE

The Congressional Renters Caucus sent a [fiscal year 2025 funding letter](#) to House Appropriations Committee leaders advocating to expand rental assistance programs, including funding for Housing Choice Vouchers, renew existing Project-Based Rental Assistance (PBRA) contracts, fund the maintenance and preservation of public housing and beef up renter protections to address the “unprecedented crisis” facing renters.

The letter said, “Across the country, our constituents are struggling to find and keep a home in an increasingly unaffordable rental housing market due to insufficient federal rental assistance, inadequate supply of high quality, affordable rental housing, and unnecessary, often discriminatory additional barriers preventing millions of Americans from getting into safe, affordable, high-quality rental housing.”

The caucus underlined the urgent need for enhanced federal rental assistance, citing that more than three-quarters of eligible households do not receive benefits, including an estimated 75% of low-income renter families with children burdened by high rents or living in overcrowded or substandard conditions. The caucus pointed out that the president’s fiscal year (FY) 2025

budget request for Federal Rental Assistance, though reflective of the spending caps imposed by the Fiscal Responsibility Act, is inadequate in light of the escalating costs and growing demand for assistance amidst an unaffordable rental market.

Specific funding recommendations for FY 2025 include fully funding existing Housing Choice Vouchers to cover increased market rents, funding additional vouchers to meet unmet needs, allowing the use of voucher funding for security deposits, and reallocating unused voucher funds to maximize their utility. The caucus also seeks to fully renew existing PBRA contracts and expand a pilot program to decouple rural rental assistance from specific properties.

Additionally, the letter advocates for increased funding for public housing maintenance and the Native American Housing Block Grant programs to support affordable housing efforts on tribal lands. It emphasizes the importance of increasing the housing supply and ensuring that new and existing units are safe, high quality, and deeply affordable.

Addressing barriers to housing, the caucus recommends robust funding for HUD’s fair housing programs and at least \$100 million for the Eviction Protection Grant Program to provide legal assistance to low-income renters facing eviction.

They stress the importance of removing administrative and discriminatory barriers to ensure that all renters can access stable, long-term housing solutions.

### NEW FUNDING AIMED AT ENHANCING AFFORDABLE HOUSING

The White House announced new funding aimed at enhancing affordable housing, stimulating economic growth, building wealth, and tackling homelessness across the United States, according to a [White House Factsheet](#).

The newly announced funding totals \$5.5 billion and will be distributed through more than 2,400 grants to states, cities, including D.C. and Puerto Rico, and local organizations to increase the housing supply, lower housing costs, enhance renter protections, and

invest in resilient and sustainable community development. The allocated grant funds will support a variety of programs:

#### ■ HOME Investment Partnerships

**Program:** \$1.3 billion to help local governments create affordable housing for low-income families. This includes new construction, purchasing and rehabilitating homes or providing rental assistance

■ **Housing Trust Fund:** \$214 million allocated to every state to bolster the affordable housing stock for extremely low-income families, including those experiencing homelessness

■ **Community Development Block Grants:** \$3.3 billion to aid in developing resilient communities through improved housing, job creation, and public services

■ **Housing Opportunities for Persons With HIV/AIDS:** \$455 million to provide housing and support for low-income individuals living with HIV

■ **Emergency Solutions Grants:** \$290 million to support homeless shelters and services, including emergency and transitional housing

■ **Recovery Housing Program:** \$30 million to support transitional housing for individuals recovering from substance use disorders

### NAHMA JOINS INDUSTRY COALITION CALLING ON LAWMAKERS TO ADDRESS RISING INSURANCE COSTS

NAHMA joined the Housing Affordability Coalition, a coalition of industry groups representing America’s housing providers, lenders, and residents, to send the Biden administration [a letter](#) outlining several bipartisan policies to address the causes of rising insurance premiums across the nation’s housing market. The letter focused, in particular, on the significant negative impacts such increases have had on all stakeholders, including, but not limited to, single-family, multifamily, and affordable housing developers, lenders, investors, owners, and our nation’s renters.

Rising insurance costs are one of several factors that are mostly beyond the control of housing providers, driving price increases. The volatility in the insurance market over recent years has hindered the

ability of housing providers to deliver the housing that is so desperately needed. Since housing costs are a major driver of inflation, addressing insurance and other operating cost challenges in the rental market will also positively affect the national economy.

### APA AND NLC RELEASE HOUSING SUPPLY ACCELERATOR PLAYBOOK

The American Planning Association (APA) and the National League of Cities (NLC) have unveiled the [Housing Supply Accelerator Playbook](#), a comprehensive guide for local elected officials and community planners. The resource offers a variety of solutions to tackle housing supply shortages, focusing on strategies to eliminate regulatory barriers and finance housing production and preservation.

The playbook highlights the growing disconnect between housing supply and demand nationwide, a disparity intensifying affordability issues for lower-income households. It emphasizes the need for a multifaceted approach to bridge the U.S. housing supply gap, advocating for local jurisdictions' expansion, preservation, and improvement of housing stock.

The Housing Supply Accelerator Playbook is part of a broader national initiative co-led by the APA and NLC, known as the Housing Supply Accelerator campaign. This campaign seeks to enhance local capacity, identify critical solutions, and accelerate reforms that facilitate collaboration between communities and developers. The goal is to produce, preserve, and provide diverse quality housing options.

By providing practical strategies and resources, the playbook aims to empower local leaders to address the pressing issue of housing shortages. It is a tool for fostering more affordable and inclusive housing markets, ensuring that communities can effectively meet their residents' housing needs. As housing affordability continues to be a significant challenge, the Housing Supply Accelerator Playbook offers a proactive roadmap for local governments and planners to create sustainable and equitable housing solutions.

### MULTIFAMILY BENCHMARKING INITIATIVE

More than 700 properties have signed up for HUD's Multifamily [Benchmarking Initiative](#), providing no-cost energy and water benchmarking services to eligible HUD-assisted properties. Funded with more than \$40 million from the President's Inflation Reduction Act, the initiative supports efforts to lower energy costs while promoting climate resiliency, preservation, and sustainability in the nation's housing supply.

To get started, visit <https://www.hud.gov/GRRP/Benchmarking> or send your property information to [mfbenchmarking@hud.gov](mailto:mfbenchmarking@hud.gov).

### LOW-INCOME COMMUNITIES BONUS CREDIT PROGRAM APPLICATIONS PORTAL OPENS

The Department of Treasury, IRS, and Department of Energy [announced](#) the application portal opening for the 2024 program year of the Low-Income Communities Bonus Credit Program. Applications are being accepted with a 30-day initial application window ending at 11:59 pm Eastern on June 27. During this 30-day initial application window, all applications will be considered submitted on the same date and time. Applications submitted after the 30-day application window will then be evaluated on a rolling basis.

The [Low-Income Communities Bonus Credit Program](#) promotes cost-saving solar or wind investments in low-income communities on Indian land as part of affordable housing developments and benefiting low-income households.

The Low-Income Communities Bonus Credit supplements the Clean Electricity Investment Tax Credit (sometimes called "48E"). The standard 48E credit provides owners with a base credit of up to 30% of the cost of a renewable energy project. In particular, the Low-Income Communities Bonus Credit can add 20 percentage points to the base credit for solar or wind installations at low-income residential buildings considered [eligible covered housing](#), which includes most HUD-assisted multifamily housing properties. **OSI**

# On-Site Insights

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# Hudson Teaches People To Be Promotable

By Jennifer Jones

**NAME:** Tami Hudson, CPO, SHCM, NAHP-e

**COMPANY:** Hudson's Unified Solutions

**POSITION:** President and Founder

**Editor's Note:** This profile first appeared in the January/February 2024 issue of *NAHMA News*.

**“PEOPLE ALWAYS SAY if you do what you love, you never work a day in your life,” Hudson said. “That’s me. Doing what I do is challenging and fulfilling. Every day, I’m excited to get up and keep it moving. That passion gives me energy every day.”**

October is always a busy time of the year for Tami Hudson, the president and founder of Hudson's Unified Solutions. She says she averages six days at home that month. So, naturally, in October 2022, she eloped three days before traveling to the NAHMA fall meeting.

“I flew in from an audit, got married and went to the conference,” Hudson said. “I was the one to propose. He reminded me of my dad, who had passed away the year before; I just knew he was the one. So, I said to him, ‘You know I’m going to make you marry me, right?’ And that was that we made some quick plans to elope.”

Hudson said her new husband is also in the property management industry, and he knows work is her passion. He understands it and has the same work ethic as she does. Hudson also gained four “amazing” bonus children through her marriage.

She is the fifth child of six children. Hudson and her four older brothers and younger sister inherited their work ethics from their parents.

“We never had a lot of money growing up. My parents worked hard to take care of all of us,” she said. “They had six kids to raise.”

With nearly 35 years in the multifamily and affordable housing management industry, she opened Hudson's Unified Solutions, which provides consultant, auditor, temporary staffing, asset manager and regional supervisor services, in 2017.

She is currently awaiting certification from HUD as a managing agent. Additionally, Hudson has obtained her CPO, Certified Occupancy Specialist, SHCM, NAHP-e, Management and Occupancy Review Specialist. She is active with NAHMA, the Houston Apartment Association, and is president of the AHMA East Texas Board of Directors.

“People always say if you do what you love, you never work a day in your life,” Hudson said. “That’s me. Doing what I do is challenging and fulfilling. Every day, I’m excited to get up and keep it moving. That passion gives me energy every day.”

She describes what she does as helping people understand what they do.

“I love to energize them,” Hudson said. “Encouraging people with customer service experience to join the industry and help teach them this industry. I like helping staff who might be struggling. It’s our job to help teach people how to be promotable.”

Hudson said one of her biggest challenges is saying no.

“I don’t like saying no because I think there is an answer to a lot of things,” she said. “So, when I do say no, it means what you are asking isn’t feasible.”

When Hudson does have some downtime, she likes to be around her family, having a barbecue or the children over for a visit. She also enjoys spending time on South Padre Island, where they rent a beach house. **OSI**