

# News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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## HUD Releases Guidance for Submitting NSPIRE Appeals

According to HUD, it has received feedback that public housing authorities (PHAs) and property owners/agents (POAs) have been experiencing issues when submitting appeals in the National Standards for the Physical Inspection of Real Estate (NSPIRE) information technology system. As a result, HUD has made Technical Review Guidance available, which provides a summary of the basis for technical review and instructions on submitting an appeal.

HUD said that if a POA believes that a property's inspection results and score should be reviewed for verifiable reasons, they may request a technical review. They should submit the request electronically through the NSPIRE system within 45 calendar days following the day HUD provides the inspection report.

A request for a technical review must be accompanied by evidence supporting

the claim. HUD recommends seeking a technical review only if the correction will significantly improve the overall score of the property, such as an increase to 60 or above or a change in the inspection frequency.

Email HUD at [NSPIRE@hud.gov](mailto:NSPIRE@hud.gov) or call the Technical Assistance Center at 1-888-245-4860 with any questions.

According to a technical review guidance flyer, a property can request a technical review of the inspection results and score. The technical review process allows PHAs and POAs to have points restored for verifiable reasons, including

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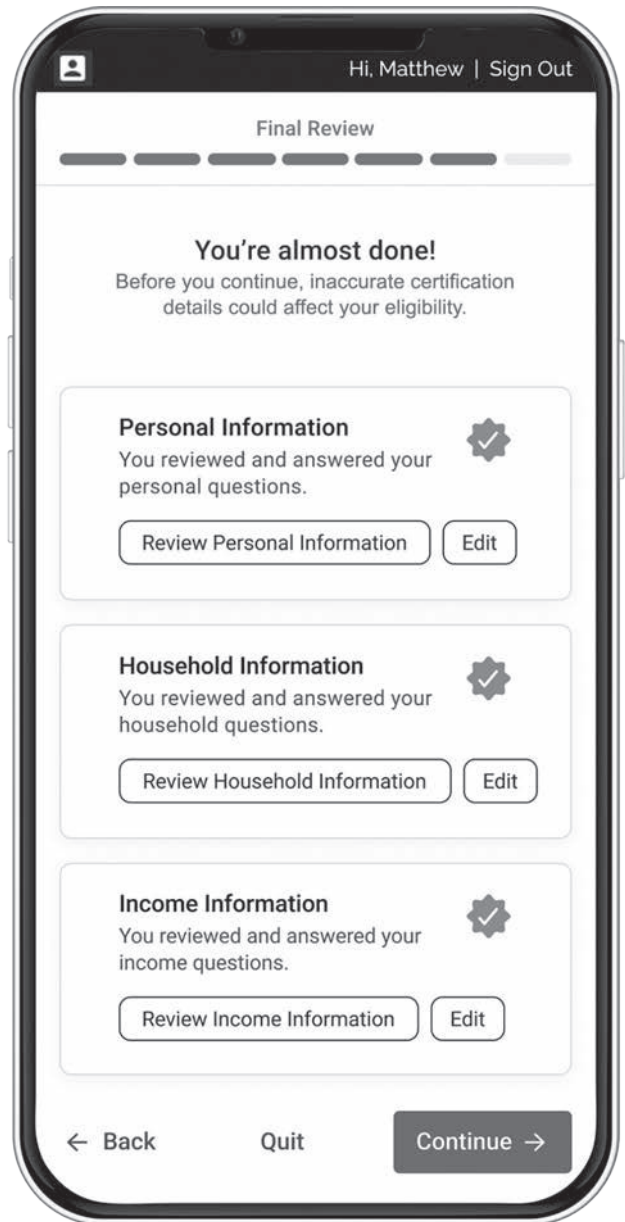
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**QUERIES:** Letters to the Editor and other queries should be sent to Jennifer Jones at the address above.

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# Closing Out The Year

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

NAHMA wrapped up its annual NAHMA Biannual Top Issues in Affordable Housing fall conference in October, which drew more than 150 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. Additionally, NAHMA members helped raise more than \$566,000 for the NAHMA Educational Foundation. To read more about the annual meeting and gala, see page 23.

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who make up our amazing communities by ordering a 2025 NAHMA Drug-Free Kids Calendar. The calendars feature original artwork by children, seniors and adults with special needs living in affordable multifamily housing. This year's sub-theme, Dig Into a New Day: Our World Is a Garden of Delights, was 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. Use the order form inserted in this issue to order calendars today.

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Finally, we at NAHMA wish everyone a safe and happy holiday season. We look forward to returning to work in 2025 after a short break at the end of December. When we return, staff will collaborate 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 with the association. **NN**

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

Now is the time to celebrate the people

HUD or inspector error, adverse conditions beyond their control, modernization work in progress, and conflicts with state or local code. A request for a technical review of inspection results must be submitted electronically in the NSPIRE system.

REAC must receive it no later than the 45th calendar day following the day HUD provides the inspection report to the POA or PHA.

According to HUD, a request for a technical review of inspection results must be accompanied by evidence that supports the claim. PHAs or POAs should only seek a technical review, which, if corrected, will significantly improve the property's overall score. Per 24 CFR 5.711(d)(5), significant improvement refers to an increase in a score for the property such that the new score crosses

an administratively significant threshold, which may include an increase in the property score to 60 or above or change the inspection frequency as described in 24 CFR 5.705(c).

Upon receipt of the technical request from the POA or PHA, REAC will review the inspection and the evidence.

According to HUD, submitting technical review requests does not in any way inform or suspend defect mitigation.

#### **Building data error**

*Example:* A component of the property (like a building, common area, or sidewalk) does not belong to the housing authority.

Acceptable evidence includes:

Letter from a public authority (e.g., fire marshal, code enforcement officer, licensed contractor)

Surveys performed by a licensed professional or issued by a government entity

Proof of ownership

#### **Adjustments for factors not reflected or inappropriately reflected in physical condition score**

*Example:* Local code contradicts NSPIRE standards.

Acceptable evidence includes:

Letter from a public authority (e.g., fire marshal, code enforcement officer, licensed professional)

Copy of official publication for the property location and applicable housing code

#### **Unit count error**

*Example:* An error in unit count affected the inspection sample size.

Acceptable evidence includes:

Data count from the source system, the Public and Indian Housing Information Center/Integrated Real Estate Management Systems

#### **Adjustments for adverse conditions beyond the control of the owner**

#### **or PHA**

*Example:* A natural disaster or circumstance beyond the property owner's control caused the defect.

Acceptable evidence includes:

Statement of nearby work and proof of damage caused to property (e.g., insurance claim, statement from government source)

#### **A non-existent deficiency error**

*Example:* The deficiency cited by the inspector does not apply to the observed condition, or the inspector noted the wrong defect.

Acceptable evidence includes:

Evaluation from a public authority (e.g., fire marshal, code enforcement officer, licensed contractor)

Letter from a licensed professional

#### **Adjustments for modernization work in progress**

*Example:* The defect cited is the result of a HUD-approved modernization or rehabilitation project that is underway.

Acceptable evidence includes:

Letter from HUD approving the work

Work orders from a licensed professional

Contracts (e.g., legal documentation with a signature by the vendor responsible for work)

Statement of start and completion dates

HUD recommends that POAs and PHAs reference the NSPIRE Standards for full details on standards and scoring methodology, clearly describe the basis for appeal and ensure supporting documentation is legible. They should not submit documents unrelated to the specific deficiency that is appealed.

The guidance flyer also provides step-by-step instructions on how to submit an appeal in the system. **NN**



**NSPIRE Homepage:** [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/react/nspire](https://www.hud.gov/program_offices/public_indian_housing/react/nspire)

**NSPIRE Standards:** [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/react/nspire/standards](https://www.hud.gov/program_offices/public_indian_housing/react/nspire/standards) and How to Read Them: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/react/nspire/how\\_to\\_read\\_nsfire\\_standards](https://www.hud.gov/program_offices/public_indian_housing/react/nspire/how_to_read_nsfire_standards)

**Technical Review Guidance:** [https://links-2.govdelivery.com/CL0/https%3F%2Fwww.hud.gov%2Fsites%2Ffiles%2FPIH%2Fdocuments%2FAppeals%2520Guidance%2520for%2520POAs%2520and%2520PHAs\\_Draft\\_update\\_30JUL24.pdf%3Futm\\_medium=email%26utm\\_source=govdelivery/1/010101916c045546-a396e65f-ae84-451e-951a-b1ed21d8ab23-000000/ac7sE\\_VvprQL1-TsNQzy4\\_xi0OGRmj1fuwvYtyCWg3l=366](https://links-2.govdelivery.com/CL0/https%3F%2Fwww.hud.gov%2Fsites%2Ffiles%2FPIH%2Fdocuments%2FAppeals%2520Guidance%2520for%2520POAs%2520and%2520PHAs_Draft_update_30JUL24.pdf%3Futm_medium=email%26utm_source=govdelivery/1/010101916c045546-a396e65f-ae84-451e-951a-b1ed21d8ab23-000000/ac7sE_VvprQL1-TsNQzy4_xi0OGRmj1fuwvYtyCWg3l=366)

**Toolkit for Closing Out Health and Safety Deficiencies:** [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/react/nspire/toolkit](https://www.hud.gov/program_offices/public_indian_housing/react/nspire/toolkit)

**NSPIRE Notices:** [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/react/nspire/notices](https://www.hud.gov/program_offices/public_indian_housing/react/nspire/notices)

**Instructional Videos:** [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/react/nspire/webinars](https://www.hud.gov/program_offices/public_indian_housing/react/nspire/webinars)

**Communities Face New Standards Under (On-Site Insights, Spring, 2024):** [https://www.nahma.org/wp-content/uploads/2024/03/NAHMA-On-Site-Insights\\_Spring24.pdf](https://www.nahma.org/wp-content/uploads/2024/03/NAHMA-On-Site-Insights_Spring24.pdf)



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# Republicans Clinch the Governing Trifecta: What It Means for Affordable Housing

FOLLOWING THE RECENT ELECTIONS, the Republican Party has secured control of the White House, Senate, and House of Representatives, achieving its first governing trifecta since 2018. This pivotal political shift ushers in a new era of legislative priorities and raises critical questions about the future of affordable housing policies.

With former President Donald Trump returning to the White House and Republicans controlling Congress, NAHMA and other housing stakeholders must prepare for both challenges and opportunities ahead. While the specifics of the administration's policies are yet to emerge, historical trends and recent statements provide some insights into the direction of affordable housing under the GOP trifecta.

During his first term, the Trump administration proposed dramatic budget cuts to HUD, targeted long-standing housing programs for reduction or elimination, and created uncertainty in the affordable housing sector through sweeping tax reforms. There were notable policy achievements, including emergency rental assistance during the COVID-19 pandemic and bipartisan support for the LIHTC program.

The upcoming months will reveal whether the administration's priorities will echo its first term or if the growing national housing crisis will prompt a new approach. NAHMA is committed to proactively engaging with federal agencies and congressional leaders to ensure affordable housing remains a central policy focus.

Key to shaping the administration's housing agenda will be leadership appointments at HUD. Scott Turner, a former Texas state legislator and professional football player, has been nominated to lead HUD. Turner currently chairs the Center for Education Opportunity at the Trump-aligned America First Policy Institute and previously served as executive director of the White House Opportunity and Revitalization Council.

During Trump's prior tenure, HUD faced significant proposed cuts, including efforts to eliminate Community Development Block Grants, the HOME program, and homeless assistance. Congress ultimately blocked these proposals. However, with Republicans now holding majorities, NAHMA anticipates renewed debates over federal funding levels for housing programs.

Tax policy will be a cornerstone of the 119th Congress. With provisions of the 2017 Tax Cuts and Jobs Act set to expire in 2025, Republicans are poised to use their governing majority to negotiate an extension of these cuts, bypassing the need for bipartisan support. For affordable housing stakeholders, this presents a dual-edged sword. While tax reform creates opportunities to advocate for expanding the LIHTC program, it also risks sidelining housing initiatives if broader fiscal priorities dominate the legislative agenda.

NAHMA and its partners, led by the ACTION Campaign, will continue pushing for the Affordable Housing

Credit Improvement Act. This comprehensive bill seeks to increase LIHTC allocations, lower the bond financing threshold to 25%, and streamline regulatory requirements. Over the years, the LIHTC program has garnered bipartisan support as an essential tool for addressing the housing affordability crisis.

President Trump has consistently championed reducing regulatory burdens, a stance he reiterated during his campaign. Easing zoning restrictions and permitting requirements could lower construction costs and increase housing supply, aligning with industry goals. However, NAHMA also expects efforts to dismantle fair housing regulations, tenant protections, and clean energy policies implemented during the Biden administration.

Budget discussions will be another critical battleground. The GOP's historical focus on deficit reduction could lead to proposed cuts in housing programs, including rental assistance, homelessness services, and community development grants.

On the one hand, GOP priorities such as regulatory reform and tax policy changes could create opportunities for innovation and investment in housing. On the other hand, proposed budget cuts pose risks to vulnerable populations and existing housing programs. **NN**  
*Larry Keys Jr. is vice president of government affairs for NAHMA.*

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# HUD Plans To Update Multifamily Asset Management Handbook

HUD announced in October the start of its process to update the Multifamily Asset Management and Project Servicing Handbook and launched a request for public feedback to improve the implementation and operational efficiency of multifamily projects for its internal asset management team, property owners, and management. According to a press release, both actions ensure the handbook, a comprehensive guide for managing HUD-assisted properties and projects, aligns with the department's efforts to benefit residents, encourages more active engagement with

renters seeking affordable housing, and supports better maintenance of those properties.

According to the release, for the first time since 1992, the handbook will incorporate hundreds of policy documents in one location with enhanced digital features enabling quick access to information in a user-friendly format. The handbook will also provide property owners and management with the tools to serve individuals and families relying on multifamily rental assistance programs.

The first posted chapter, Bifurcating Section 8 Contracts, was released in

October; the comment period for this chapter closed in November. According to the press release, additional chapters will be made available on a rolling basis. HUD will publish the complete, updated handbook in 2026.

To receive notification when a new handbook chapter is posted for feedback, submit a request to [AssetManagementPolicy@hud.gov](mailto:AssetManagementPolicy@hud.gov).

Chapter 28: Bifurcating Section 8 Contracts, explains the standards and conditions an owner must meet to obtain

approval from the Office of Multifamily Housing (MHF) to divide a single Section 8 Project-Based Rental Assistance (PBRA) Housing Assistance Payments (HAP) contract into two or more HAP contracts, also known as bifurcation, and the processing of approved bifurcation requests. The chapter is intended to supersede Housing Notice 2024-03.

The posted chapter includes background information on when an owner can seek a bifurcation and describes situations when such a request will not apply. It also provides the standards and the conditions for approval.

Additionally, the chapter includes conditions for approval for a request to bifurcate a non-Mark-to-Market contract and a Rental Assistance Demonstration PBRA HAP contract. A section explains what information the owner must submit when requesting bifurcation.

The chapter goes on to explain HUD's review and processing steps. **NN**

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#### **Bifurcating Section 8 Contracts Drafting**

**Table:** [https://www.hud.gov/program\\_offices/housing/mfh/MFH\\_policy\\_drafts/Bifurcating\\_Section\\_8\\_Contracts](https://www.hud.gov/program_offices/housing/mfh/MFH_policy_drafts/Bifurcating_Section_8_Contracts)

**HUD Press Release, HUD Announces New Actions to Improve its Handbook for the Management of Multifamily**

**Affordable Homes:** [https://www.hud.gov/press/press\\_releases\\_media\\_advisories/HUD\\_No\\_24\\_261](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_24_261)

# NAHMA Comments on DRA Pilot Program Proposal

AHMA submitted comments in response to a HUD request for information on a Direct Rental Assistance (DRA) pilot program.

“As the leading organization representing affordable housing providers nationwide, NAHMA strongly supports the concept of DRA. We believe that a well-designed pilot program can significantly enhance the efficiency and effectiveness of rental assistance programs, thereby addressing the pressing need for affordable housing across the country,” the comments said.

NAHMA said its comments and recommendations were based on the experiences of its members who actively participate in the Tenant-Based Rental Assistance (TBRA) and Project-Based Rental Assistance (PBRA) programs.

NAHMA said it supports establishing a DRA pilot program to streamline and improve the Housing Choice Voucher (HCV) program. “We believe that a DRA model has the potential to reduce administrative burdens, increase tenant accountability, and ensure more timely rent payments to housing providers. However, we also recognize that the success of such a program depends on carefully considering the roles and relationships between tenants, housing providers, HUD, and public housing agencies (PHAs), particularly within the existing regulatory environment,” the comments said.

NAHMA said its members have expressed several concerns that must

be addressed to ensure the success of a DRA pilot program, including:

**1. Timely Rent Payments:** Many housing providers have faced challenges receiving timely rent payments under Section 8 programs and the Emergency Rental Assistance Program (ERAP) implemented during the COVID-19 pandemic. Many tenants currently have substantial unpaid rent balances accrued since the pandemic began. While some tenants who received rental assistance under ERAP used the funds appropriately, others did not, leading to financial instability for housing providers. The consequences of these unpaid rent balances include delayed property maintenance, increased bad debt, higher insurance costs, and a rise in costly eviction filings for non-payment of rent. Housing providers may be reluctant to participate if these issues are not addressed under the DRA pilot.

**2. Delays in Rental Assistance Payments:** The timely disbursement of rental assistance is crucial. Delays in appropriations and outdated information technology (IT) systems used by HUD and PHAs have often resulted in late payments, creating financial strain for housing providers. For private landlords, the inability to afford delayed payments is a significant barrier to participation in rental assistance programs. A successful DRA pilot must include mechanisms to ensure rental assistance payments are made on time, consistently, and without administrative delays.

**3. Operational Challenges Due to PHA Staffing Issues:** Many PHAs are facing significant staffing shortages, which lead to delays in physical inspections, rent payments, and communication with landlords. These

issues, compounded by the lack of tenant education on rent responsibilities, create operational challenges for housing providers. The DRA pilot program must address these issues by exploring alternatives such as virtual inspections, providing financial incentives like risk mitigation funds and sign-on bonuses, and improving communication and support for landlords.

**1. Policies and Procedures for Ensuring Proper Use of DRA Payments:** From a housing provider’s perspective, policies and procedures must be in place to ensure that DRA payments are used exclusively for rental housing costs and are paid on time. NAHMA recommends the following measures:

**Financial Empowerment and Housing Counseling:** DRA recipients should complete financial empowerment and housing counseling sessions before participating in the program. These sessions would educate tenants on the importance of timely rent payments and the consequences of nonpayment.

**Monthly Rent Payment Receipts:** DRA recipients should be required to submit monthly rent payment receipts to the PHA and/or HUD. To minimize administrative burdens, a technology solution such as a web portal or mobile app should be developed to facilitate the submission and tracking of these receipts.

**PHA Intervention for Nonpayment:** If a DRA recipient fails to pay rent, the PHA should intervene promptly, contacting the tenant to address the issue. If non-

payment persists, the PHA should be able to suspend DRA payments to the tenant until the matter is resolved.

**2. Ensuring DRA Is Not Treated as Income:** To protect DRA recipients from unintended financial consequences, HUD must explicitly define DRA as housing assistance and ensure

it is not treated as income for tax purposes or in determining eligibility for other public benefits such as Supplemental Security Income, Supplemental Nutrition Assistance Program or Temporary Assistance for Needy Families.

**3. Expected Behaviors and Engagement of Stakeholders:**

**Housing Providers:** The success of the DRA program will depend on active engagement and support from housing providers. To encourage participation, the program must offer robust customer service and financial incentives, particularly for providers in high-opportunity areas. A dedicated liaison should be appointed to facilitate communication between housing providers and the program. A risk mitigation fund and sign-on bonuses should

also be established to offset potential financial risks associated with participation.

**Tenants:** For tenants, the DRA program should simplify the application, lease-up, and recertification processes. NAHMA recommends eliminating the requirement for interim recertifications and instead

implementing triennial recertifications. Self-attestation, combined with technology tools, should be the primary method for verifying that assistance is used for housing costs. Furthermore, the program should incentivize tenants by reporting on-time rent payments to credit bureaus, helping them build their credit. Existing HCV support programs, such as housing mobility services and the Family Self-Sufficiency program, should be leveraged to support DRA participants.

**4. Calculation of DRA Subsidies:**

The calculation of DRA subsidies should mirror the method used in the HCV program, utilizing small area fair market rents to ensure that payment standards reflect local market conditions. NAHMA said this approach will

help ensure DRA recipients secure housing in their desired areas.

**5. Ensuring Decent, Safe, and Sanitary Housing:** All housing supported by DRA must meet the decency, safety, and sanitation standards established under the National Standards for the Physical Inspection of Real Estate (NSPIRE). HUD must

ensure that the NSPIRE IT systems and software are fully operational and capable of supporting the DRA program. To minimize the burden on landlords, HUD should explore alternatives to traditional inspections, such as virtual or post-move-in inspections, and offer sign-on bonuses to compensate for any lost

rental income or unanticipated inspection costs.

**6. Aspects of Existing Rental Assistance Programs to Preserve:**

**For Tenants:** The core feature of the HCV program, which provides housing choice options and allows for the combination of housing assistance with other benefits and supportive services, should be preserved in the DRA pilot.

**For Housing Providers:** HUD and PHAs should avoid imposing additional conditions, such as work requirements or enhanced tenant protections, upon receipt of DRA. These conditions, NAHMA said, can be duplicative, burdensome, and may discourage housing providers from participating in the program. **NN**

# Affordable Housing Providers Could Qualify for Tax Incentives

In September, the IRS released a fact sheet, Clean Energy/Energy Efficiency Incentives and Residential Real Estate Properties, highlighting key tax incentives. Visit [IRS.gov/CleanEnergy](https://www.irs.gov/CleanEnergy) and [Treasury.gov/IRA](https://www.treasury.gov/IRA) for additional information.

According to the fact sheet, certain clean energy installations and energy efficiency improvements to residential properties are eligible for tax credits or deductions. Prevailing Wage and Apprenticeship requirements are sometimes applicable, providing greater value to credits and deductions.

## **New Energy-Efficient Homes Credit (45L)**

Up to \$5,000 business tax credit for construction of new energy-efficient homes or units in multifamily properties

Energy efficiency can result in lower monthly expenses

To qualify, contractors must meet relevant Energy Star requirements or, for the maximum credit amount, Zero Energy Ready program requirements

Not available to governments or tax-exempt entities

## **Investment or Production Tax Credits (48, 48E, 45, 45Y)**

Business tax credits for investments in wind, solar, energy storage, and other types of clean energy generation

Investment credit is up to 30% of investment basis—can be more if bonus credits are applicable, such as for affordable multifamily—while production credit is a per kilowatt-hour credit for electricity production

Can be accessed by governments, tax-exempt entities, and other applicable entities via Elective Pay

For more information, visit [Treasury.gov/IRA-ResourceHub](https://www.treasury.gov/IRA-ResourceHub)

## **EV Charger/Refueling Property Credit (30C)**

Tax credits for a property that

recharges electric vehicles or stores or dispenses clean-burning fuel

Property must be installed in a qualifying low-income or non-urban census tract. See qualifying geographies by visiting <https://www.anl.gov/esia/refueling-infrastructure-tax-credit>

Chargers may appeal to the growing number of electric vehicle and plug-in electric vehicle drivers

Can be accessed by governments, tax-exempt entities, and other applicable entities via Elective Pay

## **Energy-Efficient Home Improvement Credit (25C)**

Landlords who are not also residents of the dwelling may not claim this credit

30% maximum credit for qualifying improvements, such as heat pumps, other efficient HVAC systems, building envelope improvements, and more

Subject to annual credit limits

For more information, please visit [IRS.gov/HomeEnergy](https://www.irs.gov/HomeEnergy)

## **Energy-Efficient Commercial Buildings Deduction (179D)**

Tax deduction up to \$5.00 per square foot for depreciable improvements to interior lighting systems, HVAC/water systems, and building envelope that reduce total annual energy and power costs of such systems

Available to commercial building owners or long-term lessees, including certain multifamily residential properties.

Energy/power savings must be at least 25% or 50% for the maximum deduction

For more information, visit [Treasury.gov/IRA-ResourceHub](https://www.treasury.gov/IRA-ResourceHub)

## **Depreciation of Capital Expenses**

In general, businesses, including real estate properties, may deduct depreciation of capital expenses from their income

This would include capital investments in clean energy for residential properties, such as for heat pumps, electrical upgrades, and solar power equipment **NN**




### **RESOURCES:**

**Extreme Heat Playbook:** <https://www.hudexchange.info/resource/7214/extreme-heat-playbook/>

**Environmental Justice at HUD:** [https://www.hud.gov/climate/environmental\\_justice#openModal](https://www.hud.gov/climate/environmental_justice#openModal)

**Extreme Heat Quick Guide:** <https://files.hudexchange.info/resources/documents/Extreme-Heat-Quick-Guide.pdf>

**National Heat Strategy:** [https://cpo.noaa.gov/wp-content/uploads/2024/07/National\\_Heat\\_Strategy-2024-2030.pdf](https://cpo.noaa.gov/wp-content/uploads/2024/07/National_Heat_Strategy-2024-2030.pdf)



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# COCKTAILS & COMPLIANCE



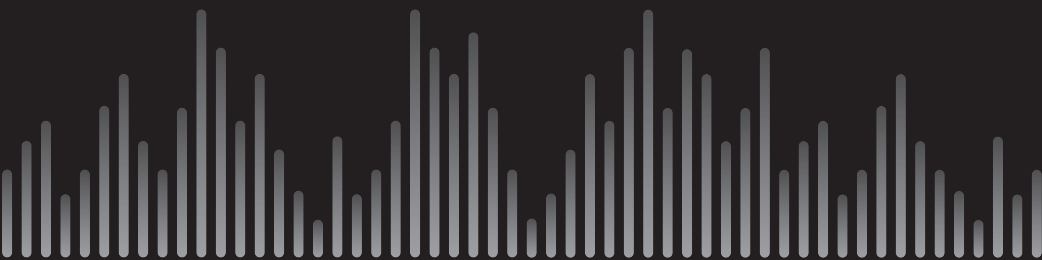
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# Insurance Task Force Releases Risk Mitigation Recommendations

The NAHMA Insurance Working Group released recommendations aimed at limiting insurance claim risks through proactive mitigation strategies. The paper, “Affordable Multifamily Housing Management Industry White Paper: Risk Mitigation Strategy by Region, Exterior & Interior,” can be found on the Advocacy Resources webpage under the Advocacy tab on the NAHMA website. The Insurance Working Group is sharing its collaborative results that may provide others with strategies to reduce insurance claim risk.

The Insurance Working Group recommends that a standard of risk management practice should emerge that may be recognized by insurance carriers in the future, with an ultimate goal of stabilized premiums or potential discounts.

In early 2024, NAHMA formed a task force to discuss alternative insurance markets and risk mitigation strategies to reduce the number of claims. The task force comprised NAHMA members, including

Affiliate (insurance brokers) and Executive members and/or their colleagues handling insurance for their company, and other experts, stakeholders, and practitioners from the affordable housing industry outside of NAHMA. A risk mitigation strategy was developed by region through the working group’s efforts. The objective was to assess the exte-

rior and interior construction/retrofit opportunities and products that would mitigate environmental and living unit claim risks.

The white paper first assesses the exterior environmental risks by region and then by potential risks. The interior risks are covered broadly below exteriors, assuming that fire, floods and personal security were common, regardless of the region.

The white paper is among other steps the multifamily industry has taken to address the insurance cost crisis. An industry coalition letter sent to the Biden administration in June encouraged “the administration, Congress, and all federal policymakers to address the causes of rising insurance premiums across the nation’s housing market, and in

particular, 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.”

According to the industry coalition letter, “as of the fourth quarter 2023, U.S. property insurance rates

have increased for 25 consecutive quarters. Likewise, U.S. casualty insurance rates have increased for 17 consecutive quarters. Further, over the past three years, insurance premiums have been subject to unprecedented increases, with providers reporting annual premium increases ranging from 30% to 100% for affordable rental housing communities.” (Citations for this data are provided in the letter.)

“Ultimately, our primary objective in this letter is to ensure housing providers can meet the long-term housing needs of the nearly 40 million Americans who live in rental homes and continue to foster the growing contributions rental housing makes to our economy and communities throughout the country,” the letter said. **NN**



**Affordable Multifamily Housing Management Industry White Paper:**

Risk Mitigation Strategy by Region, Exterior & Interior: <https://www.nahma.org/wp-content/uploads/2024/09/Risk-Mitigation-Strategy-by-Region-Final.pdf>

**Industry Coalition Letter:** <https://www.nmhc.org/globalassets/advocacy/comment-letters/2024/2024-06-10-housing-affordability-coalition-letter-on-insurance.pdf>



# Yardi® Verification Services



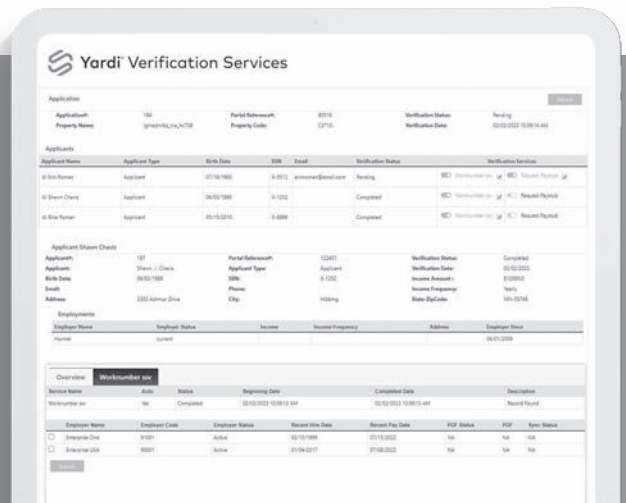
## Verify income and assets in as little as one hour

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# National Poster Contest Winners Bring Our World's Delights to Life

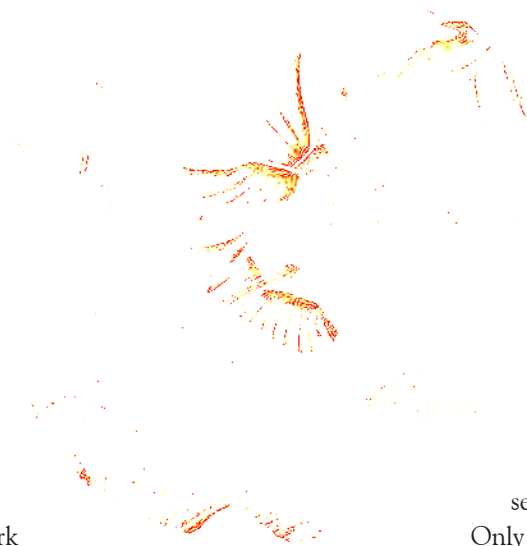
NAHMA's annual AHMA Drug-Free Kids Calendar is more than an art project for the participants. It also encourages the children to set goals, emulate good role models and live a drug-free lifestyle. It provides scholarships to contest winners and other dedicated students through the NAHMA Educational Foundation. 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 Dig Into a New Day: Our World Is a Garden of Delights.

Lily Morway, an 10th grader from Worcester, Mass., has been named the grand prizewinner in NAHMA's annual AHMA Drug-Free Kids poster and art contest. The talented artist's creation will appear on the cover of NAHMA's 2025 calendar. Lily, 16, also received an all-expenses-paid trip to Washington, D.C., for the October 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 2025 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/2024/08/2025-Calendar-Order-Form-FINAL.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*

## 2025 CALENDAR CONTEST WINNERS

### 12TH GRADE

WINTERINGHAM VILLAGE, TOMS RIVER, N.J.  
THE MICHAELS ORGANIZATION  
JAHMA

Haneen was inspired by the need for justice for all children. "Our world can't be a garden of delights when a child is stripped of all his human rights and has to witness the murder of his family in front of his eyes. Every child desires a happy childhood!" she wrote. Haneen is majoring in computer science in the fall and wants to go into cybersecurity. Haneen enjoys reading, drawing/painting and crocheting when she isn't studying.

Haneen's drug-free message: "You and only you can change your reality; while this may sound cliché, it is true, don't waste your life and learn it the hard way. Also, don't be foolish for the sake of some people calling you cool."

### SECOND GRADE

PLAZA MANOR APARTEMENTS,  
JACKSONVILLE, N.C.  
WESTMINSTER COMPANY  
SAHMA

The fact that Jeremiah likes flowers and thinks they are cool served as the motivation for his artwork.

The future singer said his hobbies include drawing and playing games.

Jeremiah's drug-free message: "Drugs are dangerous."

SENIORS & RESIDENTS WITH SPECIAL NEEDS  
WESLEY AT MURRAY, MURRAY, KY.  
WESLEY LIVING  
SAHMA

"The theme for this year, 'Dig Into a New Day: Our World Is a Garden of Delight,' resonates deeply with me as it suggests that each of us has the ability to cultivate our surroundings into places of joy and fulfillment. This idea prompts reflection on how we can actively shape our environments to be sources of delight. Personally, my beloved dog, Hunley, is prominently featured on the poster, symbolizing the unconditional love and

### CALENDAR COVER GRAND PRIZE WINNER

10TH GRADE  
STRATTON HILL PARK,  
WORCESTER, MASS.  
BEACON COMMUNITIES LLC  
NEAHMA

Lily's artwork was inspired by "the love and support from my family as well as my work family. My desire is to encourage creativity and excitement even through the 'dirtiest' of times," she wrote.

Her hobbies include sketching, writing, martial arts, competitive rowing and working out. Lily wants to go to school for criminology and forensic science. "However, I also have the desire to go out to other counties and help however I am led to and spread the Good News of Jesus," she wrote.

Lily's drug-free message: "Drugs will never give you the happiness you are looking for. Only through Jesus can true joy be found."

happiness he brings into my life. Just as we tend to a garden to nurture its beauty, Hunley enriches my world with his presence, reminding me daily of the simple pleasures that make life truly delightful," Janette wrote

She wrote that she finds joy in painting, delving into books, exploring the outdoors on walks, and cherishing moments with her dog, Hunley, as well as with friends and family.

Janette's drug-free message: "Using drugs squanders valuable time that could otherwise be dedicated to self-development, rather than allowing them to undermine and devastate your life."

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

Ravnoor said daily new experiences of life and the beauty of nature inspired her artwork.



She likes drawing, reading books and gymnastics. In fact, Ravnoor wants to be a professional artist or gymnast when she grows up.

Ravnoor's drug-free message: "[Say] no, no, no to the drugs. Prioritize health and fitness. From good health, one can gain wealth. With drugs, [there is] no life."

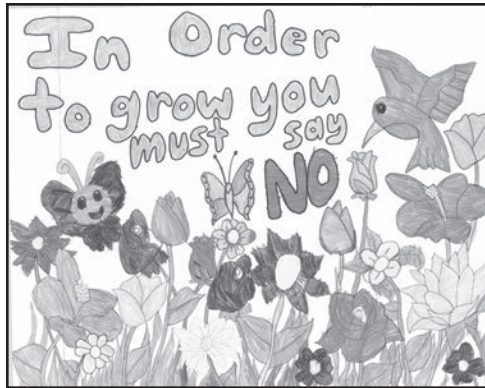
SENIORS & RESIDENTS WITH SPECIAL NEEDS  
GREENWOODS, BROCKTON, MASS.  
FIRST REALTY MANAGEMENT  
NEAHMA

"I'm an owl—I love life and those around me, and the kids are a delight to open up their eyes to show them what they can accomplish," Denise said of her artwork's inspiration.

Denise likes fishing, sewing, making up stories for kids to see their faces in awe, painting, and drawing. "I watch people from afar, and if in any way I can help or talk to,



HANEEN AMER



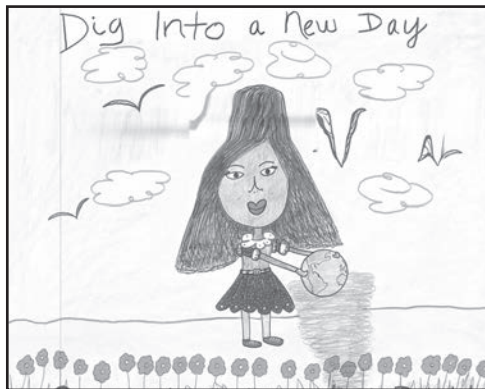
JEREMIAH BONNER



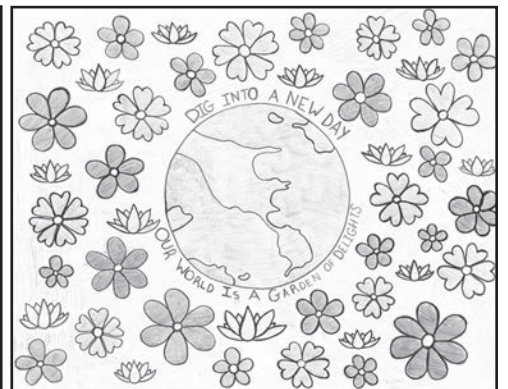
JANETTE FLOWERS



RAVNOOR K. HEYER



GABRIELLA KORANTENG



KAYA LOPEZ

I'm there. To give hope and think they can do things," she wrote.

Denise's drug-free message: "Be strong, walk away—as you see them on drugs, talk to them and let them know how it destroys your body and mind. To look at yourself in a mirror and think about your future. Just walk away."

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

Gabriella was motivated by "my peers and the theme has the word garden in it and I love the world's nature around us," she wrote.

She does "cheer and somethings." Gabriella also plays basketball with her big brother, Jayson. She wants to be a lawyer when she grows up because she likes

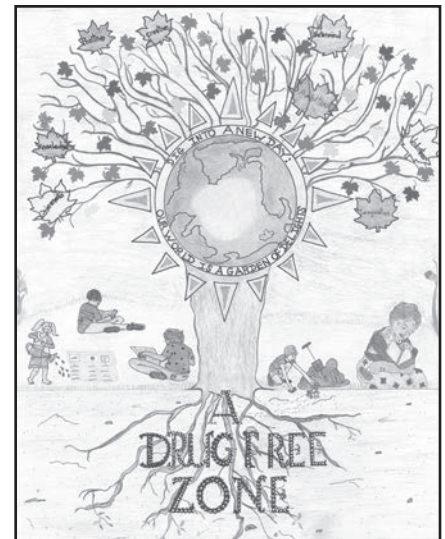
helping people. Another possibility is a doctor so that she can save people's lives.

Gabriella's drug-free message: "Don't use drugs because that makes you sick and you could die."

EIGHTH GRADE  
COUNCIL GROVES APARTMENTS,  
MISSOULA, MONT.  
TAMARACK PROPERTY MANAGEMENT CO.  
ROCKY MOUNTAIN HEARTLAND AHMA  
Kaya loves to draw and used her love of nature and gardens as her motivation.

The future professional softball player enjoys reading, playing softball and playing volleyball.

Kaya's drug-free message: "Drugs won't help you. The healthiest life is without drugs."



DENISE N. JULIAN

continued on page 20

**2025 CALENDAR CONTEST WINNERS**



**LIZANDRA MONTERO**



**DYLAN NEWTON**



**NOAH SAID RODRIGUEZ-GARCIA**



**SABAYTHIP SIRIPHONE**



**VALENTINA VILLARREAL**



**JOELIZ MATEO TORRES**

**NINTH GRADE**  
RES. RAFAEL HERNANDEZ, MAYAGUEZ,  
PUERTO RICO  
J.A. MACHUCA & ASSOCIATES, INC.  
SAHMA

Joeliz was motivated by “thinking about the sweet things we enjoy with family and friends. When people don’t use drugs, they can really enjoy those moments.”

The future mechanic—she wants to fix and paint cars—likes playing her electric bass, listening to music and playing volleyball.

Joeliz’s drug-free message: “Drugs are not necessary to have a good time. Family, friends, and life are better without drugs. Don’t let drugs ruin your life.”

**11TH GRADE**  
LAKESIDE TOWERS, MIAMI, FLA.  
ROYAL AMERICAN MANAGEMENT  
SAHMA

Lizandra was inspired by the “peace and tranquility I feel when I am surrounded by nature’s beauty,” she wrote.

Her hobbies include drawing, painting, crocheting and baking. She said when she grows up, she wants to start a loving and happy family and continue to serve others in her community.

Lizandra’s drug-free message: “Drugs make you a bound prisoner as they destroy you along with your relationships with the people around you. Do the right thing and stay drug free.”

**SIXTH GRADE**  
TEN FIFTY B APARTMENTS, SAN DIEGO, CALIF.  
SOLARI ENTERPRISES, INC.  
AHMA-PSW

Dylan said, “I was born in Japan. My dad was in the Navy, and we were stationed there. My poster is dedicated to my dad, who passed away in 2021. Koi In Japan means love and bravery, which our world needs the most.”

He likes reading books, making art and playing video games. When he grows up, he wants to be a web developer/coder to make his own video games or website.

Dylan’s drug-free message: “Don’t do drugs, kids. Drugs will change you to someone you would never want to be.”

**KINDERGARTEN**

RES. LAS AMERICAS, LAJAS, PUERTO RICO  
J.A. MACHUCA & ASSOCIATES, INC.

SAHMA

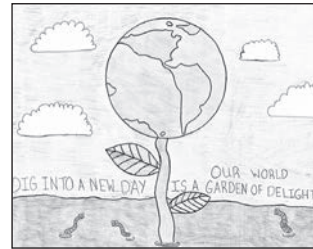
Noah said he was motivated to draw his poster because he “likes nature, eats fruits and enjoys the outdoors.”

The future miner likes to draw, look for stones including gems and quartz, and fish.

Noah’s drug-free message: “Drugs are bad, don’t use them.”



**TREYVON DONES**



**RUBY LOPEZ**



**HAILEY RICHARDSON**

**SENIORS & RESIDENTS WITH SPECIAL NEEDS**

TEN FIFTY B APARTMENTS,  
SAN DIEGO, CALIF.

SOLARI ENTERPRISES, INC.

AHMA-PSW

Sabaythip wanted to draw something that springs forth new life and represents embracing change and growth where, at times, your radiance outshines your surroundings.

She likes cooking, coloring, crocheting and reading.

Sabaythip’s drug-free message: “Your future is too bright to be clouded by drugs. Invest in your dreams, not in drugs.”



**MARIE CROUCH**



**PATRICIA RUSKIN**



**MARIA ZENDEJAS**

**FIRST GRADE**

CASA IMPERIAL, CALEXICO, CALIF.

SOLARI ENTERPRISES, INC.

AHMA-PSW

“What motivated me was to send out a message to children around the world to not use drugs because they are bad for you. Drugs kill and harm you,” Valentina wrote in her bio.

She loves going to school and meeting new people, and she enjoys learning in school every day. She also loves reading books with her family. When Valentina grows up, she would like to be in the law enforcement field, possibly as a police officer, so that she can help people.

Valentina’s drug-free message: “Stay drug free because they are bad for you and harm your body.”

**SENIORS & RESIDENTS WITH SPECIAL NEEDS**

CHARLES MAJOR MANOR, SHELBYVILLE, IND.

RETIREMENT HOUSING FOUNDATION

MAHMA

**EIGHTH GRADE**

MOORHEAD MANOR, MOORHEAD, MISS.

THE MICHAELS ORGANIZATION

SAHMA

**SIXTH GRADE**

COUNCIL GROVES APARTMENTS, MISSOULA, MONT.

TAMARACK PROPERTY MANAGEMENT CO.

ROCKY MOUNTAIN HEARTLAND AHMA

**NINTH GRADE**

BAVARIAN MANOR, NEW BRAUNFELS, TEXAS

PROSPERA HOUSING AND COMMUNITY SERVICES

SWAHMA

**SENIORS & RESIDENTS WITH SPECIAL NEEDS**

BEECHVIEW MANOR, PITTSBURGH, PENN.

CHRISTIAN HOUSING, INC.

PAHMA

**SENIORS & RESIDENTS WITH SPECIAL NEEDS**

CASA IMPERIAL, CALEXICO, CALIF.

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AHMA-PSW



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# Discussing the Top Issues In Affordable Housing

More than 150 members and affordable housing insiders attended the NAHMA Biannual Top Issues in Affordable Housing fall conference, Oct. 23-25, at the Fairmont Washington, D.C.

The association's Executive Council, consisting of its executive, associate, and affiliate members, voted for the new officers and board members. The annual NAHMA meeting featured several educational panels geared explicitly toward the affordable housing industry, including representatives from the Housing and Urban Development and U.S. Agriculture departments. Julia R. Gordon, assistant secretary for Housing and Federal Housing commissioner of HUD, provided the keynote address.

Additionally, the NAHMA Educational Foundation celebrated its 30th anniversary and raised funds for its scholarship program during its annual Inspire Gala, on Oct. 24, at The Hamilton Live. The foundation event featured live entertainment from The Onyx Band, a sit-down dinner, and live and silent auctions consisting of the Drug-Free Kids Calendar posters, trips, jewelry, and other items. The foundation will also celebrate the past Inspiration Award recipients as part of the anniversary celebration.

Mark your 2025 NAHMA Drug-Free Kids calendars now, the NAHMA Biannual Top Issues in Affordable Housing winter conference is March 19-21, at the Fairmont. **PHOTOS BY LARRY FALKOW**



**FROM TOP:** Julia R. Gordon, assistant secretary for Housing and Federal Housing commissioner for HUD, provides the keynote at the NAHMA October meeting. NAHMA members dance to the music of The Onyx Band during the NAHMA Educational Foundation Inspire Gala at The Hamilton Live.





**Thank You to Our October Meeting Sponsors**



**NAHMA Welcomes Newly Elected Board of Directors**

**Directors (new):**

**Directors (re-elected):**

**Officers:**



**Many Thanks to Outgoing NAHMA Board Members**

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

**Directors (new):**

**Officers:**

**Many Thanks to Foundation Outgoing Board Members**

**CLOCKWISE, TOP LEFT:** Cindy Lamb receives the Chair's Award. Foundation scholarship recipient, Amir Evans, explains how the scholarship has benefitted his educational journey. Jen Larson, director of the Office of Multifamily Asset Management and Portfolio Oversight and Ethan Handelman, deputy assistant secretary for Multifamily Housing, present the HUD Multifamily Leadership Panel. Sherry Truhlar of Red Apple Auctions leads the live auction at the gala. Representatives of the Vanguard Award winning properties, David Ginsberg, Adam Stein, Diane Smith and Susie Curreri, participate in a panel discussion. Melody Lundy and Stacey Rader hand out paddles for the live auction of the NAHMA Educational Foundation fundraising gala.

**Welcome, NAHMA Committee Chairs  
and Vice Chairs for 2025–2026**

**Thank You to Our NAHMA Educational Foundation  
Gala Organizers, Participants and Sponsors**

**Thank You, NAHMA Committee Chairs  
and Vice Chairs for 2023–2024**



**FROM TOP: NAHMA members pose for a quick photo during the October meeting. Dennis McWilliams, Brian Harris, Angie Waller, and Stephanie Haynes are ready to have fun at the NAHMA Educational Foundation Inspire Gala.**

# NAHMA Scholarship Program Prepares for 2025

With the fall 2024 semester heading down the home stretch at most colleges, the NAHMA

Educational Foundation is focusing on the 2025/2026 academic year, which will be the 19th consecutive year of awarding scholarships to residents of NAHMA member apartment communities throughout the United States. In 2024, 118 scholarships were awarded \$3,500 each for a total of \$413,000. Since 2007, the scholarship program's inaugural year, more than 1,300 scholarships totaling over \$3,398,000 have been awarded to more than 760 residents.

Past recipients can reapply annually, provided they are making satisfactory progress toward a degree and maintaining a strong GPA. Over 80% of the 2024 NAHMA scholars maintain a GPA above 3.0. During the 2023/2024

school year, 29 NAHMA scholars graduated, raising the total number of students who graduated while receiving NAHMA Foundation funding to 283.

Over 165 management companies have had at least one resident receive a NAHMA scholarship.

Additionally, each year, the NAHMA Educational Foundation makes a \$2,000 donation to Virginia Tech directed to a real estate management student.

"As the NAHMA Educational Foundation moves into 2025, we will be renewing our efforts to not only secure more applications from across the country but also to increase the number of applications from students attending trade/technical schools. They are every bit as eligible as students attending traditional colleges, and we welcome applications from any resident looking to learn a trade or qualify for skilled certifications.

We remain ever grateful to our donors and sponsors that make the scholarship program 'go' with their steadfast and unwavering support. We sincerely appreciated their continuing generosity," said NAHMA Educational Foundation chairperson Anthony Sandoval during the foundation's meeting, which was part of the NAHMA's October meeting in Washington, D.C.

It is expected that the 2024/2025 scholarship application will 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 terrific program! Anyone with questions or seeking additional information is invited to contact Dr. Bruce W. Johnson, NAHMA scholarship program administrator, at [bjohnson@tmo.com](mailto:bjohnson@tmo.com). **NN**

## Educational Foundation Awards Scholarships

### AHMA East Texas

Cortes, Adelmira  
Yale Village Apartments  
Michaels Management-Affordable  
University of Houston Downtown  
Junior  
Accounting

Villegas, Lianna  
Yale Village Apartments  
Michaels Management-Affordable  
Houston Community College  
Freshman  
Micro-Biology

White, Nakia  
Yale Village Apartments  
Michaels Management-Affordable  
Houston Community College  
Senior  
Liberal Arts and Humanities

### AHMA of Washington

Hassan, Anas  
New Holly  
Seattle Housing Authority  
University of Washington Tacoma  
Junior  
Information Technology

Hassan, Zahra  
New Holly  
Seattle Housing Authority  
Seattle Central College  
Sophomore  
Arts and Sciences DTA

Morales, Abigail  
Sterling Meadows  
Mercy Housing  
Seattle University  
Freshman  
Freshman Work

Russell, Jayden  
Pierce County Housing Auth.  
Pierce County Housing Authority  
Washington State University  
Freshman  
Biomedical Sciences

### AHMA-NCH

Aklilu, Selam  
Friendship Village  
FKGibbs Company  
University of Southern California  
Freshman  
Human Biology

Ashraff, Bilal  
EAH Community  
EAH Housing  
San Francisco State University  
Junior  
Business Administration

Ashraff, Ibrahim  
EAH Community  
EAH Housing  
San Jose State University  
Senior  
Mechanical Engineering

Carter, Dale  
Union Court  
Eden Housing  
California State University  
Stanislaus  
Junior  
Mathematics

Gallegos, Emily  
San Clemente Place  
EAH Housing  
University of Colorado Boulder  
Freshman  
Communication

Garcia, Kevin  
Riverwalk  
Abode Communities  
University of California San Diego  
Freshman  
Human Biology

Gevorkyan, Anait  
Howard Street Apartments  
Mercy Housing  
City College of San Francisco  
Freshman  
Biological Sciences with  
Emphasis on Health Sciences

Guerrero, Taylor  
Hibiscus Hills  
EAH Housing  
Chaminade University of Honolulu  
Junior  
Nursing

Juarez, Brianna  
Woodlake Garden Apartments  
Michaels Management-Affordable  
Fresno Pacific University  
Junior  
Liberal Arts

Kushchenko, Nickolas  
Oak Court Apartments  
Alta Housing  
Westmont College  
Sophomore  
Psychology

Li, Niki  
Kukui Towers  
EAH Housing  
Boston College  
Junior  
Neuroscience

Malubay, Amanda  
Kenolio Apartments  
EAH Housing  
University of Hawaii Maui  
College  
First Year  
Nursing

Medeiros, Darielle  
Kekuilani Gardens  
EAH Housing  
University of Hawaii-West Oahu  
Junior  
Hawaiian-Pacific Studies

Muhammad, Jada  
Mural Apartments  
Bridge Housing  
Tuskegee University  
Freshman  
Nursing

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

Stull, Alana  
California Park Apartments  
Alta Housing  
Rice University  
Junior  
Psychology

Werner, Cassandra  
Kekuilani Gardens  
EAH Housing  
University of Hawaii-West Oahu  
Junior  
Education-Secondary Social  
Studies

Yousafzai, Hilal  
Cochrane Village  
EAH Housing  
Unverfied  
Freshman  
Business

Zavala-Jaracuario, Fatima  
Moodridge  
MidPen Housing  
University of Portland  
Freshman  
Nursing

### AHMA-PSW

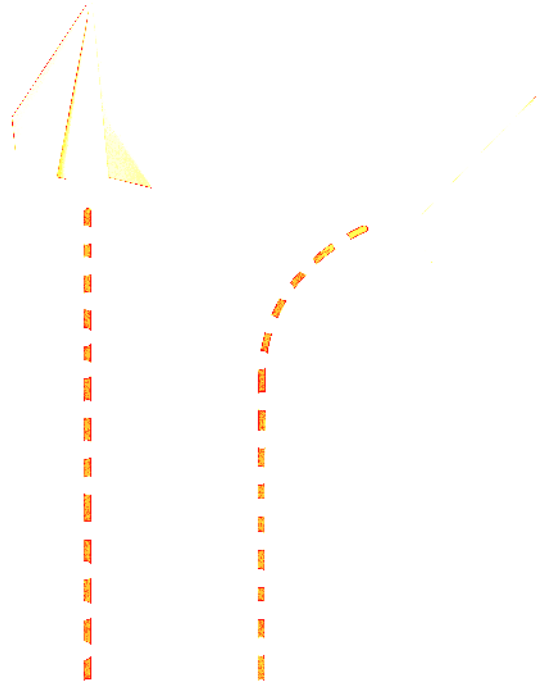
Adli, Mariam  
Tobias Terrace Apartments  
Solari Enterprises Inc.  
California State University,  
Northridge  
Freshman  
Biology-Medical Technology

Alvarez, Kate  
Jefferson Square  
Thomas Safran & Associates  
University of California San  
Diego  
Freshman  
Data Science

Botrs, Sandiren  
Murray Manor Apartments  
Whitaker Facilities Corporation  
Point Loma Nazarene University  
Junior  
Integrated Studies with Emphasis  
in Education

Fuentes, Amilcar  
Las Lomas Gardens  
GK Management  
Biola University  
Senior  
Game Design & Interactive Media

|   |   |   |  |  |   |
|---|---|---|--|--|---|
| Fuentes, Karla<br>Las Lomas Gardens<br>GK Management<br>Biola University<br>Junior<br>Design  | Min, Htway Htway<br>Princeton Community Village<br>Princeton Community Housing<br>Drew University<br>Senior<br>Marketing                                  | Harris, Alonte<br>Summerhill Housing<br>Quantum Real Estate<br>Management<br>Washington & Jefferson College<br>Freshman<br>Biology & Physical Health and<br>Wellness/Physical Therapy | Frazier, Isaac<br>Georgetown Homes<br>Beacon Communities<br>Curry College<br>Junior<br>Business  | Situ, Qian Qian<br>CharlesNewtown<br>WinnResidential<br>Suffolk University<br>Junior<br>Computer Science                           | Camille, Kalene<br>Abbey Lane Apartments<br>Michaels Management-Affordable<br>Polk State University<br>Freshman<br>Nursing                                      |
| Lee, Tiffany<br>Ivy Terrace<br>Abode Communities<br>University of California San Diego<br>Senior<br>Human Biology                                     | Morris, Dara<br>Princeton Horizons<br>Housing Initiatives of Princeton<br>Berklee College of Music<br>Senior<br>Songwriting and Music<br>Production       | Jayamani, Vijay<br>Lee Overlook Apartments<br>Grady Management Inc.<br>George Washington University<br>Junior<br>Systems Engineering  | Gonzalez, Jasmine<br>North Village<br>WinnResidential<br>Unverified<br>Freshman<br>Cosmetology and Aesthetics  | Soler, Daiana<br>Hillcrest Acres Apartments<br>Federal Management Company Inc.<br>Fisher College<br>Sophomore<br>Criminal Justice  | Cordero, Anabelle<br>Munfordville Apartments<br>ALCO Management<br>Unverified<br>Freshman<br>Elementary and Music Education                                     |
| Olvera, Daniel<br>Foster Avenue Apartments<br>CARING Housing Ministries<br>Los Angeles Pacific University<br>Sophomore<br>Business Administration     | Nazario, Isaiah<br>Princeton Community Village<br>Princeton Community Housing<br>The College of New Jersey<br>Sophomore<br>Communication Studies          | Maddox, Damani<br>Bywater Mutual Homes<br>Quantum Real Estate Management<br>Towson University<br>Sophomore<br>Nursing   | Huang, Emily<br>CharlesNewtown<br>WinnResidential<br>Boston University<br>Junior<br>Hospitality & Business<br>Administration   | Sylvestre, Maika<br>Soundview Landing<br>WinnResidential<br>Sacred Heart University<br>Sophomore<br>Healthcare Administration      | Eborn, Erica<br>Brookside Hills Apartments<br>Westminster Company<br>Fayetteville State University<br>Junior<br>Public Health                                   |
| Olvera, Sybonay<br>Foster Avenue Apartments<br>CARING Housing Ministries<br>Los Angeles Pacific University<br>Junior<br>Liberal Studies               | Olando, Favourlynn<br>Egberts Crossing Village<br>PRD Management<br>Trinity University<br>Freshman<br>Psychology  | Mallory, Aysha<br>Treesdale Apartments<br>Park Properties<br>Piedmont Virginia Community<br>College<br>Freshman<br>Criminal Justice   | Huang, Lily<br>Castle Square<br>WinnResidential<br>Yale University<br>Freshman<br>Economics  | Tackie, Joshua<br>Georgetown Homes<br>Beacon Communities<br>University of Massachusetts<br>Amherst<br>Sophomore<br>Engineering     | Griffin, Tadarius<br>Sangaree Parkway Village<br>Apartments<br>Westminster Company<br>Tri-County Technical College<br>Freshman<br>Computer Science              |
| Shabiby, Salim<br>Long Beach & Burnett Apartments<br>WSH Management<br>California State University, Long<br>Beach<br>Senior<br>Mechanical Engineering | Parada, Jasius<br>The Montgomery<br>SHP Management<br>Montclair State University<br>Junior<br>Psychology  | Puyat, Joshua<br>Summerhill Housing<br>Quantum Real Estate<br>Management<br>George Mason University<br>Senior<br>Cybersecurity Engineering  | Khalifa, Hena<br>Fresh Pond Apartments<br>The Schochet Companies<br>Simmons University<br>Senior<br>Pre-Med  | Tackie, Sharon<br>Georgetown Homes<br>Beacon Communities<br>University of Massachusetts<br>Amherst<br>Freshman<br>Undeclared       | Mclver, Trinity<br>Sandygale Village<br>Westminster Company<br>Savannah State University<br>Senior<br>Performing Arts   |
| <b>JAHMA</b>  | Parham, Vlada<br>The Ponds at Jackson<br>Twenty-One<br>Walters Group<br>Ocean County College<br>First Year<br>Nursing                                     | Warren Jr., Antwan<br>650 Hayden Drive<br>Franklin Redevelopment &<br>Housing Authority<br>Virginia State University<br>Freshman<br>Engineering                                       | Lebeau, Elisha<br>Bowdoin Apartments<br>WinnResidential<br>Temple University<br>Sophomore<br>Audio and Live Entertainment  | Trinh, Tiffany<br>CharlesNewtown<br>WinnResidential<br>Boston University<br>Sophomore<br>Business Administration                   | Simmons, Christopher<br>Lauderhill Pointe<br>Fairstead<br>St. Thomas University<br>Junior<br>Computer Science   |
| Amer, Haneen<br>Winteringham Village<br>Michaels Management-Affordable<br>Rutgers University<br>Freshman<br>Computer Science                          | Silvestre, Simao<br>Centerbridge I<br>Hillcrest Management<br>New Jersey Institute of<br>Technology<br>Sophomore<br>Architecture                          | Whitaker, Charity<br>Maplewood Apartments<br>Grady Management Inc.<br>Virginia Commonwealth<br>University<br>Sophomore<br>Business Administration                                     | Li, Stephen<br>Castle Square<br>WinnResidential<br>Boston College<br>Junior<br>Environmental Studies   | Zuniga, Eyesly<br>Soundview Landing<br>WinnResidential<br>Pratt Institute<br>Junior<br>Graphic Design                              | Tazewell, Tiauna<br>Campbell Ridge Apartments<br>ALCO Management<br>Tennessee State University<br>Junior<br>General Business                                    |
| Bazar, Naomi<br>Princeton Community Village<br>Princeton Community Housing<br>Mercer County Community College<br>Freshman<br>Nursing                  | <b>MAHMA</b>  | <b>NEAHMA</b>   | Lopez-Ramirez, Nancy<br>The Fairways<br>First Realty Management<br>University of Massachusetts<br>Amherst<br>First Year<br>Certificate in Professional<br>Translation & Interpreting | <b>NYS AHMA</b>  | Velazquez, Marleni<br>Creekwood Village<br>Westminster Company<br>Clemson University<br>Freshman<br>English   |
| Brown, Dionni<br>Cottage Place<br>Michaels Management-Affordable<br>Columbia College Chicago<br>Freshman<br>Illustration                              | Bousso, Biariatou<br>Community Property<br>Revitalization I, LLC<br>Community Properties of Ohio<br>Central Ohio Technical College<br>Freshman<br>Nursing | Aremu, Oluwakemi<br>Hillcrest Acres Apartments<br>The Schochet Companies<br>College of the Holy Cross<br>Freshman<br>International Studies  | Lubin, Gaelle<br>Fresh Pond Apartments<br>The Schochet Companies<br>Simmons University<br>Junior<br>Biochemistry   | Tsahalis, Konstantina<br>Marine Terrace<br>Related Management Company<br>New York University<br>Freshman<br>Anthropology           | Walker, Sarah<br>Mingo Village Apartments<br>Evergreen Construction Company<br>Wake Tech<br>Sophomore<br>Accounting   |
| Francois, Jeremiah<br>Baylor Arms<br>MEND<br>Rowan University<br>Junior<br>Mechanical Engineering   | Evans, Nailah<br>Southeast Columbus Homes<br>Community Properties of Ohio<br>Hampton University<br>Freshman<br>Biology/Pre-Med                            | Cheatem, Trayona<br>Oakland Heights<br>Corridor Property Management<br>Unverified<br>Freshman<br>Mass Media   | Mei, Gary<br>CharlesNewtown<br>WinnResidential<br>University of Massachusetts<br>Amherst<br>Junior<br>Accounting   | DeCinque, Kayden<br>Park Spring Apartments<br>Michaels Management-Affordable<br>West Chester University<br>Sophomore<br>Undeclared | Woodberry, Marcus<br>Westview Valley<br>Westminster Company<br>North Carolina A&T University<br>Senior<br>Health Service Management                             |
| Guzman-Zambrano, Enmanuel<br>Griggs Farm<br>Princeton Community Housing<br>Rider University<br>Sophomore<br>Criminal Justice                          | Gedi, Asho<br>Faith Village<br>Wallick Communities<br>The Ohio State University<br>Senior<br>Education  | Chen, Meixue<br>Riverside Village Apartments<br>The Schochet Companies<br>Quinsigamond Community College<br>Freshman<br>Nursing   | Nyarko, Nana<br>Stony Brook Commons<br>First Realty Management<br>Boston University<br>Freshman<br>Computer Science  | <b>PennDel AHMA</b>  | Arasteh, Mehrdad<br>Pathways at Goodrich Place<br>Housing Authority of the City<br>of Austin<br>Austin Community College<br>Junior<br>Cybersecurity             |
| Hobgood, Maiyin<br>Princeton Community Village<br>Princeton Community Housing<br>Rider University<br>Freshman<br>Preschool Education                  | Johnson, Querrida<br>The Carling<br>Michaels Management-Affordable<br>Lincoln Land Community College<br>Freshman<br>Logistics Management                  | Cherise, Paulie Marie<br>Soundview Landing<br>WinnResidential<br>Charter Oak State College<br>Junior<br>Social Work   | Rahman, Ashrafur<br>Fresh Pond Apartments<br>The Schochet Companies<br>Northeastern University<br>Junior<br>Mechanical Engineering   | DeCinque, Kayden<br>Park Spring Apartments<br>Michaels Management-Affordable<br>West Chester University<br>Sophomore<br>Undeclared | Dent, Preston<br>Orchard Apartments<br>Michaels Management-Affordable<br>Kutztown University of<br>Pennsylvania of Pennsylvania<br>Freshman<br>Criminal Justice |
| Jorge, Anna<br>City Crossing<br>WinnResidential<br>The College of New Jersey<br>Junior<br>Secondary Math Education                                    | Marsh, Shaniqua<br>Housing Choice Voucher Program<br>Cuyahoga Metropolitan Housing<br>Authority<br>Ohio University<br>Freshman<br>Nursing                 | Dainom, Selemawit<br>Fresh Pond Apartments<br>The Schochet Companies<br>University of Massachusetts Boston<br>Junior<br>Nursing   | Ramirez, Becky<br>North Village Apartments<br>WinnResidential<br>Anna Maria College<br>Sophomore<br>Addiction Studies  | <b>Rocky Mountain Heartland<br/>AHMA</b>   | Lewis, Kimyetta<br>Rolling Hills Apartments<br>Michaels Management-Affordable<br>Montgomery County Community<br>College<br>Freshman<br>Human Services           |
| Kaminski, Dylan<br>Stafford Park Apartments<br>Walters Group<br>Stockton University<br>Junior<br>Communication-Journalism<br>& Media                  | <b>Mid-Atlantic AHMA</b>  | Damba, Daniel<br>Hillcrest Acres Apartments<br>Federal Management Company Inc.<br>University of Massachusetts Boston<br>Freshman<br>Information Technology                            | Rivera, Sebastian<br>Lowell Belvidere Apartments<br>Peabody Properties Inc.<br>University of Massachusetts<br>Lowell<br>Freshman<br>Mathematics                                      | Leif, Morgan<br>Chandler Pointe<br>Seldin Company<br>College of St. Mary<br>Junior<br>Business                                     | Mann, Erica<br>Chandler Pointe<br>Seldin Company<br>Metropolitan Community College<br>Freshman<br>Nursing   |
| Kapatsoulia, Kelly<br>Princeton Community Village<br>Princeton Community Housing<br>Kean University<br>Sophomore<br>Psychology                        | Blanchard, Elgin<br>Brookdale Apartments<br>Park Properties<br>University of Phoenix<br>Sophomore<br>Cybersecurity  | De Jesus Olivero, Yorlenis<br>The Anne M. Lynch Homes at Old<br>Colony<br>Beacon Communities<br>University of Massachusetts Boston<br>Junior<br>Criminal Justice                      | Shires-Freeman, Courtney<br>Edmonds House Apartments<br>Beacon Communities<br>Framingham State University<br>Junior<br>Fashion Design  | <b>SAHMA</b>   | Bryant, Kayla<br>Clearwater Village<br>Westminster Company<br>Augusta Technical College<br>Sophomore<br>Licensed Practical Nurse                                |
| Malkowski, Oliver<br>Princeton Community Village<br>Princeton Community Housing<br>The College of New Jersey<br>Junior<br>Marketing                   | Glover, Pheno<br>425 Hall Street<br>Franklin Redevelopment &<br>Housing Authority<br>Paul D. Camp Community College<br>Freshman<br>Business               | Fakir, Shah Nawaz<br>Fresh Pond Apartments<br>The Schochet Companies<br>Boston University<br>Senior<br>Computer Science   |  |  |   |




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| Est. 20-Year Savings                         | <b>\$456,698</b>       |
| CO <sub>2</sub> Prevented Annually           | <b>851,589 lbs.</b>    |
| Est. CO <sub>2</sub> prevented over 20 Years | <b>17,031,780 lbs.</b> |

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in April 2024. Details, guidance and two overview webinars can be found at <https://www.hudexchange.info/programs/environmental-review/floodplain-management/>. HUD's Office of Housing is offering two new webinars specifically for Housing Partners on defining the Federal Flood Risk Management Standard (FFRMS) floodplain.

**Defining FFRMS for Housing Partners Part 1: Overview of how to define the FFRMS floodplain using the Climate Informed Science Approach (CISA), 0.2 percent annual**

**change floodplain, and Freeboard Value Approach methods for Housing programs including Multifamily, Healthcare, and Hospital FHA (including Risk-Sharing), RAD, GRRP and Asset Management.**

**Defining FFRMS for Housing Partners Part 2: Defining FFRMS floodplain for areas behind levees and other unique floodplain areas; determining the required elevation; and using Flood Insurance Study data for Housing programs including Multifamily, Healthcare and Hospital FHA (including Risk-Sharing), RAD, GRRP and Asset Management.**

posted additional guidance and responses to

stakeholder questions regarding the Federal Flood Risk Management Standards (FFRMS) Rule. Visit the Multifamily Memo and Letters page ([https://www.hud.gov/program\\_offices/housing/mfh/memos\\_letters](https://www.hud.gov/program_offices/housing/mfh/memos_letters)) for additional information. HUD has also provided two webinars on the FFRMS rule, updated the WISER module, added new FAQs, and provided guidance on the FFRMS rule, with more information being added regularly.

which describe how FSS programs will apply for their funding for calendar year 2025. The FY 2024 funding is available only

*continued on page 30*

## ADMINISTRATION NEWS



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## WRAP - UP,

*continued from page 29*

to FSS programs that were funded in at least one of the last three years.

The process for FSS funding applications will look different this year. Visit [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/publications/notices](https://www.hud.gov/program_offices/public_indian_housing/publications/notices) for more information. The Priority Deadline was Nov. 1, 2024.

announced a change in the implementation date of the Housing Opportunity Through Modernization Act (HOTMA).

On Sept. 20, 2024, HUD announced that the compliance date would be extended to July 1, 2025. To align with HUD, RHS Multi-family Housing is extending the full implementation of applicable HOTMA regulations until July 1, 2025. Effective on or after July 1, 2025, all MFH tenant certifications must comply with HOTMA requirements.

RHS published an Unnumbered Letter (UL) on Aug. 19, 2024, notifying MFH staff of the anticipated timeline for HOTMA implementation. As indicated in the UL, updated Management Interactive Network Connection (MINC)/Industry Interface specifications for software providers have been posted on the MINC home page. Due to the new implementation date, note the following:

1. The updated Form RD 3560-8 is expected to be published in October 2024. Since tenant certifications can be submitted to the agency up to 90 days before their effective date, note the following: the updated Form RD 3560-8 will be used for the submission of tenant certifications effective July 1, 2025; and once the updated form is published, the current Form RD 3560-8 will be renamed Form RD 3560-8A and should be used for tenant certifications effective before July 1, 2025.

2. Updates to Handbook 2-3560, originally scheduled for October 2024, will be delayed until January 2025.

3. Any references to Jan. 1, 2025, in the UL should be replaced with July 1, 2025.

4. The Passbook Savings Rate increase from 0.4% to 0.45% will be implemented on Jan. 1, 2025.

# NEAHMA Wins on Gomes as New Executive Director

SUSAN GOMES' LATE PARENTS emigrated to the U.S. in the 1970s from Portugal, and their desire for a better life and work ethic have shaped Gomes' life. They raised three children in New Bedford, Mass., while working in factories and knowing limited English.

"They taught me that you should work hard for what you want and whatever you do, do it right," she said of their influence. "So, no matter what it is, I'm going to do it to the best of my ability."

Lately, the "it" is serving as the executive director of NEAHMA, a position she started in July 2024.

Another influence her parents have had on her: Gomes, who speaks fluent Portuguese, purchased the New Bedford house she grew up in, and it is where she is raising her 4-year-old daughter with her daughter's father.

"Her childhood will be in the same house that I grew up in," she said. "I want to be a good role model for her like my parents were for me."

Gomes earned her bachelor's degree in hospitality and tourism management from the Isenberg School of Manage-

ment at UMass Amherst; she also has an associate degree in business administration from Bristol Community College. Naturally, she began her career in the hospitality arena before transitioning into property management. Gomes spent 11 years at Beacon Communities, where she held various positions from leasing to property management, learning and development, and accounting. Gomes said hospitality and property management require similar skillsets, such as detail planning and customer service, saying, "kindness goes a long way."

"I am excited to work at



basics as she continues to learn what works and what doesn't for NEAHMA.

"For 2025, I want to attend industry conferences, get out there and meet people. Conferences are good for getting ideas. I'm getting a lot of ideas about where we

can stand out and be the best," she said. "There are small tangible things we can implement right away and other things that will take time."

Gomes said her organizational and time management skills are her strengths, saying calendars and hand-written notetaking are her secret

weapons while admitting her social media skills needs improvement.

"I'm bad at social media," she said, laughing. I am coming up with a plan on how I can connect more using

social media and use it to get the word out about NEAHMA."

When she isn't working, Gomes like to play poker. She belongs to a league and has played in tournaments in Las Vegas.

"I've played poker for over 20 years. It's my one night out," she said. "I play for fun and socialization and really enjoy the group I play with." **NN**

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

last

## Time for Reflection



WITH THE CLOSE OF THE NAHMA October fall conference, so too, is my two-year term 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.

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. Attending the AHMA meetings allowed me to hear from various affordable housing professionals across the country. Listening to their stories drove home how hard people work in affordable housing. The passion and commitment to affordable housing has been universal across the nation. We have some amazing people in this industry providing outstanding housing for our residents.

I also enjoyed overseeing NAHMA's 2023-2028 strategic planning. I want to thank the Board of Directors and all of the committee leaders who volunteered to spend an afternoon to help chart

the future of NAHMA over the next five years. The enthusiasm and ideas expressed during the session reinforced that we genuinely have the most dedicated and caring members.

The New York AHMA (NY AHMA) has been officially relaunched, and its president and vice president have been selected. I understand how strong AHMAs are vital to the mission of NAHMA.

At the October meeting, NAHMA soft launched an interactive online community called NAHMA Leaders Talk Trends. In this real-time community forum, members can interact, pose questions, and share information. NAHMA also launched a well-received meeting app to reduce the paper we must carry from session to session.

Earlier this year, we updated the association's bylaws to combine the positions of secretary and treasurer into one position and reduced the number of vice chairs from two to one. The idea behind these changes is to shorten the leadership path for those interested in serving on the NAHMA board. The changes minimize the total leadership path from

10 to six years after becoming an officer.

For me, one of the perks of being the chair was moderating the Communities of Quality and Vanguard awards. I enjoyed seeing and learning about these wonderful communities, and I encourage everybody to watch their videos on the NAHMA YouTube channel, [www.youtube.com/@nahma\\_affordablehousingmgmt](http://www.youtube.com/@nahma_affordablehousingmgmt). You may get some ideas that you can implement at your community.

I want to thank the Board of Directors for stepping up and being active over the last two years. I'd also like to thank the NAHMA staff and all the AHMAs' staff for providing light in the face of adversity.

I wish Peter Lewis, the incoming chair of the board, the absolute best. I'm excited to see what will happen under his leadership.

Finally, thank you to all the members, colleagues, and affiliates working to serve those in our country who are the most vulnerable. **NN**

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