

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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President’s Proposed Budget Cuts HUD; Shifts Housing Responsibilities to States

In early May, the Trump administration released its fiscal year (FY) 2026 budget blueprint, which sets the president’s spending priorities.

According to a letter from the Office of Management and Budget to Sen. Susan Collins (R-ME), chair of the Senate Appropriations Committee, “The recommended funding levels result from a rigorous, line-by-line review of FY 2025 spending, which was found to be laden with spending contrary to the needs of ordinary working Americans and tilted toward funding niche non-governmental organizations and institutions of higher education committed to radical gender and climate ideologies antithetical to the American way of life.

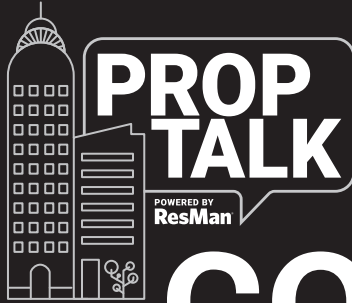
“We also considered, for each program, whether the governmental service provided could be provided better by State or local governments (if provided at all). Just as the Federal Government has intruded on matters best left to American families, it has intruded on matters best left to the levels of government closest to the people, who understand and respect the needs and desires of their communities far better than the Federal Government ever could.”

The letter said the FY 2026 budget blueprint proposes base non-defense discretionary budget authority \$163 billion—22.6%—below current-year spending while the budget proposes “unprecedented increases for defense and border security.”

continued on page 4

HUD Extends HOTMA Deadline

ON MAY 29, HUD ISSUED H-2025-03, which extends the compliance date for the Housing Opportunity Through Modernization Act of 2016 (HOTMA) final rule to Jan. 1, 2026. The notice supersedes Notice H 2024-09, which extended the date that owners must comply fully with Sections 102 and 104 of the HOTMA final rule and HUD’s updated income and asset documentation requirements for income certifications until July 1, 2025. If you have questions about this notice, send them to MFH_HOTMA@hud.gov.



COCKTAILS & COMPLIANCE



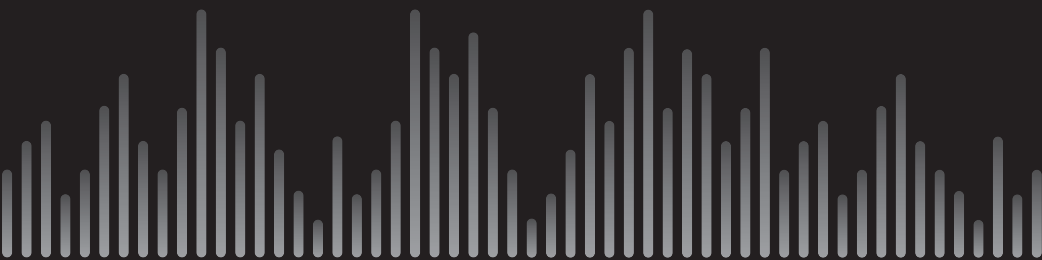
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COQ Recognition Sets The Standard for Excellence

THE COMMUNITIES OF QUALITY (COQ) program continues to be a cornerstone of NAHMA's mission to elevate the perception of affordable housing. On page 27, you'll find information on entering our COQ Awards; however, in order to enter, you must first receive recognition as a COQ property. And now is the perfect time to take the first steps to becoming certified through the COQ National Recognition program.

Through third-party inspections and reporting, communities certify that they meet rigorous standards in physical maintenance, financial management, programs and services, employee credentials, and other criteria. Only the best of the best earn the prestigious COQ designation, and NAHMA's smart badge program makes it easier than ever for properties to showcase their achievement.

Property managers or owners of affordable multifamily rental housing in the U.S. can apply for COQ National Recognition at any time during the year. Applicants' properties receive scores based on:

- Physical inspections
- Employee credentials
- Financial management
- Programs and services
- Endorsements, photographs, and reports

To receive COQ certification, properties must score a minimum of 225 points (or 200 points for properties with 49 units or less). Properties scoring 325 points or higher automatically qualify for the COQ Awards competition.

The COQ program, originally funded through a Fannie Mae grant, sets national standards that objectively define excellence in affordable housing. It utilizes independent, verifiable metrics such as Real Estate Assessment Center scores, HUD reports, third-party inspections, employee development, and resident enrichment services.

Earning COQ recognition benefits not only the management company but also staff and residents. It helps dispel myths about affordable housing among elected officials and the public, reinforcing the credibility of well-managed communities.

COQ recognition serves as a powerful marketing tool, demonstrating a management company's commitment to high standards. It highlights the dedication of on-site personnel and volunteer boards, projecting professionalism and excellence.

For residents, living in a COQ-certified community fosters security and pride. Many properties celebrate their achievement with resident events, banners, and COQ-branded communications to reinforce their sense of community year-round. The COQ certification also helps attract top-tier staff and provides well-earned bragging rights.

Additionally, NAHMA maintains a database of COQ properties, ensuring that recognized communities receive visibility and acknowledgment for their commitment to excellence.

For more details on COQ certification, visit www.nahma.org/awards-contests/communities-of-quality. **NN**
Kris Cook, CAE, is chief executive officer of NAHMA.

The budget blueprint proposes restructuring federal housing programs and includes a 43.6% reduction in funding for the Department of Housing and Urban Development (HUD), reducing the agency's funding from \$77 billion provided for FY 2025 to \$43.5 billion for FY 2026, which is a decrease of \$33.6 billion.

The budget blueprint outlines the Trump administration's proposed spending priorities, but the federal government's FY 2026 budget is set by Congress.

STATE-BASED BLOCK GRANT APPROACH TO RENTAL ASSISTANCE

The cornerstone of the administration's budget for HUD is a proposed State Rental Assistance Block Grant. This would fundamentally cut and transform the current federal rental assistance pro-

The administration has said the changes create self-sufficiency while preserving assistance for the most vulnerable populations. The budget also sets aside \$25 million specifically for housing grants for youth aging out of foster care.

ELIMINATION OR MODIFICATION OF PROGRAMS

The FY 2026 budget proposes the elimination of the Community Development Block Grant (CDBG) program, which currently provides \$3.3 billion in formula grants to over 1,200 state and local governments. The administration characterizes CDBG as "poorly targeted" and funding projects that "the Federal Government should not be funding." Similarly, the HOME Investment Partnerships Program, currently funded at

grams into a targeted Emergency Solutions Grant program, resulting in savings of \$532 million. This restructured program would focus on providing short- and medium-term housing assistance, capped at two years. The administration states this approach would "deliver on the President's pledge to eliminate street homelessness" while recognizing that state and local governments are better positioned to coordinate homeless assistance. The proposal includes a formula change to better target areas with severe homelessness challenges.

OTHER PROGRAM ELIMINATIONS AND REDUCTIONS

Several other housing programs face elimination or significant cuts:

- Lead Hazard Reduction and Healthy Homes funding is reduced by \$296 million, with the administration arguing that unobligated balances should be used before new funding is provided
- Self-Sufficiency Programs are eliminated, with the administration describing them as

Under this model, states would design and implement rental assistance programs based on their assessment of local needs and priorities. The administration argues this would reduce regulatory burden and provide greater flexibility.

grams by consolidating multiple existing programs, including:

- Tenant-Based Rental Assistance
- Public Housing
- Project-Based Rental Assistance
- Housing for the Elderly (Section 202)
- Housing for Persons with Disabilities (Section 811)

This proposal represents a significant shift away from direct federal management toward state control. Under this model, states would design and implement rental assistance programs based on their assessment of local needs and priorities. The administration argues this would reduce regulatory burden and provide greater flexibility.

Two other aspects of this proposal include a two-year cap on rental assistance for "able-bodied adults," and a requirement that the majority of funding be directed to elderly and recipients with disabilities.

\$1.25 billion, would be eliminated. The administration argues that state and local governments are better positioned to address local housing market challenges without federal involvement.

The budget blueprint proposes streamlining assistance for Native Americans by eliminating competitive grant programs and focusing on the main formula grant to tribes. The Native Hawaiian Housing Block Grant would be eliminated, with the administration arguing that the program has large unspent balances and should be funded by the state of Hawaii instead. According to the blueprint, the combined changes to the Native American Programs and Native Hawaiian Housing Block Grant represents a savings of \$479 million compared to FY 2025.

The administration proposes consolidating the Continuum of Care and Housing Opportunities for Persons with AIDS pro-

"duplicative" and ineffective

- Pathways to Removing Obstacles Housing is eliminated, which was previously funded at \$100 million
- Fair Housing Initiatives Program is eliminated
- Community Development Financial Institutions Fund discretionary awards cut by \$291 million
- Complete elimination of the Neighborhood Reinvestment Corporation and U.S. Interagency Council on Homelessness

Additionally, the blueprint cuts U.S. Department of Agriculture (USDA)'s Rural Development programs by \$721 million, including eliminating rural business programs, single-family housing direct loans, self-help housing grants, and other rural housing initiatives. Despite the broad cuts, the proposed budget does

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maintain some targeted funding, including \$1.7 billion to renew Section 521 rental assistance contracts for USDA underwritten multifamily housing direct loans. The administration argues this prevents the default of \$9 billion in loans that depend on rental assistance grants for debt service.

POLICY PHILOSOPHY & POTENTIAL IMPACTS

The budget proposal reflects the administration's changing approach to housing policy compared to previous administrations. Within the blueprint, the Trump administration repeatedly argues that

Housing programs typically have bipartisan support in Congress, though with different priorities across party lines. The ultimate funding levels and program structures will be determined through the congressional appropriations process.

housing challenges are best addressed at the state and local levels. The proposed budget emphasizes that federal involvement increases regulatory burdens and that states can design more appropriate and efficient programs. It seeks to consolidate multiple programs, that it claims, have similar purposes, arguing this will reduce administrative overhead and program duplication. For many programs, the blueprint imposes time limits on assistance, particularly for "able-bodied" recipients, reflecting a philosophy that federal aid should be temporary rather than ongoing.

Finally, while cutting overall funding, the administration emphasizes directing remaining resources toward elderly and people with disabilities populations.

Lawmakers and housing stakeholders have expressed concerns about the scope and scale of the proposed cuts.

Key concerns include:

1. Whether states have the capacity or will to replace federal funding with their own resources and implications for current contracts.
2. The impact of time limits on vulnerable populations who may not be classified as elderly or people with disabilities, but still face significant barriers to self-sufficiency.
3. The loss of affordable housing development/preservation resources and community development resources in economically distressed areas.
4. Reduced capacity to address home-

lessness and fair housing concerns.

HUD Secretary Scott Turner released a statement in support of the president's proposed budget saying, "President Trump's bold budget proposes a reimagining of how the federal government addresses affordable housing and community development. It rightfully provides states and localities greater flexibility while thoughtfully consolidating, streamlining, and simplifying existing programs to serve the American people at the highest standard. It creates the opportunity for greater partnership and collaboration across levels of government by requiring states and localities to have skin in the game and carefully consider how their policies hinder or advance goals of self-sufficiency and economic prosperity. Importantly, it furthers our mission-minded approach at HUD of taking inventory of our programs and processes to address the size and scope of the federal government, which has become too bloated and bureaucratic to efficiently function. I look forward to continuing budgetary conversations in the months ahead as we get our fiscal house in

order and maximize HUD's budget for the rural, tribal and urban communities we are called to serve."

Two weeks after the release of the administration's budget blueprint, Turner along with Health and Human Services Secretary Robert F. Kennedy Jr., USDA Secretary Brooke Rollins, and U.S. Centers for Medicare & Medicaid Services Administrator Mehmet Oz penned a joint opinion piece in *The New York Times* in support of work requirements in order to receive federal aid, writing, "America's welfare programs were created with a noble purpose: to help those who needed them most—

our seniors, individuals with disabilities, pregnant women and low-income families with children.


"In recent years, though, these welfare programs have deviated from their original mission both by drift and by design. Mil-

lions of able-bodied adults have been added to the rolls in the past decade, primarily as a result of Medicaid expansion. Many of these recipients are working-age individuals without children who might remain on welfare for years. Some of them do not work at all or they work inconsistently throughout the year."

CONGRESSIONAL OUTLOOK

The president's proposed budget represents the administration's priorities and represents a starting point for negotiations with Congress. A full budget with program details was expected in mid- to late May. Given the significant proposed changes to long-established programs, extensive congressional debate is expected.

Housing programs typically have bipartisan support in Congress, though with different priorities across party lines. The ultimate funding levels and program structures will be determined through the congressional appropriations process. Early indications are that the president's budget request will not advance as proposed in Congress. **NN**

 **To read** President Trump's FY 2026 budget visit <https://www.whitehouse.gov/omb/information-resources/budget/the-presidents-fy-2026-discretionary-budget-request/>.



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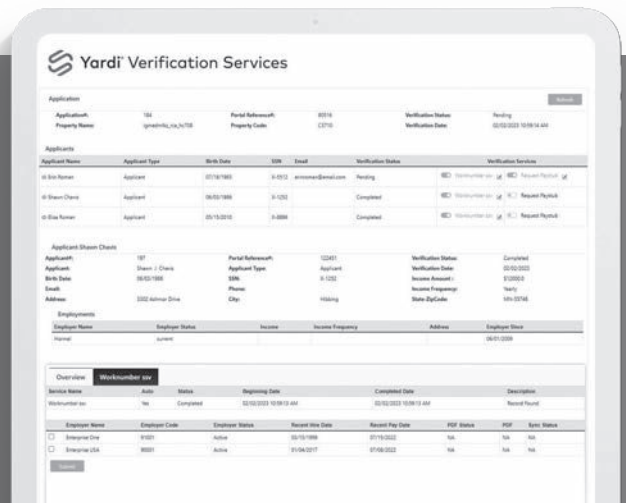
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Bipartisan Affordable Housing Legislation Introduced in Congress

AS THE NATION CONFRONTS

A worsening affordable housing crisis, Congress responds with a trio of promising bipartisan bills targeting longstanding structural barriers to housing development and affordability.

HOUSING AFFORDABILITY ACT

Introduced by Sens. Ruben Gallego (D-AZ) and Dave McCormick (R-PA), the Housing Affordability Act tackles a major obstacle to multifamily development: outdated Federal Housing Administration (FHA) loan limits that have remained unchanged since 2003. This lack of modernization has severely restricted HUD's ability to finance multifamily housing, contributing to a steep decline in HUD-issued Firm Commitments and leaving virtually all markets classified as "high-cost" under current FHA standards.

The bill proposes two critical reforms: increasing the statutory multifamily loan limits to reflect current market conditions and updating the inflation index from the Consumer Price Index to the more relevant Price Deflator Index of Multifamily Residential Units Under Construction. These changes aim to unlock HUD's full potential to support new multifamily construction.

Industry support is robust, including endorsements from NAHMA, the National Association of Home Builders, the National Association of Realtors, the Mortgage Bankers Association and other key housing stakeholders. By modernizing FHA underwriting thresholds, this legislation could immediately reduce financing gaps and incentivize new development—particularly in moderate- and

high-cost areas where affordable supply remains chronically low.

HOUSING SUPPLY FRAMEWORKS ACT

In a proactive step toward addressing local barriers to new housing development, Reps. Mike Flood (R-NE) and Brittany Pettersen (D-CO), with Sens. Lisa Blunt Rochester (D-DE) and Mike Crapo (R-ID), have reintroduced the Housing Supply Frameworks Act (H.R.2840/S.1299). This bipartisan bill directs HUD to create comprehensive frameworks of best practices for zoning and land use that states and municipalities can voluntarily adopt.

The legislation emphasizes a balanced federal-local partnership: HUD will provide model guidance on easing exclusionary zoning, streamlining permitting, and expanding allowable housing types—such as duplexes and townhomes in traditionally single-family zones—while maintaining flexibility for local jurisdictions. With housing affordability eroding even in mid-sized and rural markets, these best practices are intended to help communities recalibrate outdated policies that inhibit supply growth.

This legislation is informed by growing evidence that regulatory reform at the local level, especially zoning liberalization, can significantly improve housing access and affordability. The bill supports long-term, scalable solutions to the housing shortage without federal mandates by giving local governments a toolkit for smart reform. It is a forward-thinking step that recognizes the nuanced, place-based nature of housing challenges while promoting federal leadership and alignment.

RURAL HOUSING SERVICE REFORM ACT

Sens. Tina Smith (D-MN) and Mike Rounds (R-SD) have introduced the Rural Housing Service Reform Act, a sweeping, bipartisan proposal to modernize USDA housing programs and improve rural housing stability. This is the most ambitious update to rural housing policy in decades, addressing administrative and programmatic challenges that hamper development and preservation in rural areas.

Key provisions include streamlining the transfer of maturing Section 515 properties to mission-driven nonprofits, decoupling rental assistance to prevent tenant displacement, and making permanent a USDA pilot for Native communities. The bill also updates income calculations, simplifies home repair loans, authorizes financing for accessory dwellings and in-home child care under Section 502 guarantees, and invests in information technology infrastructure to reduce paperwork and delays.

With bipartisan backing from senators across the ideological spectrum, this legislation recognizes that rural communities face unique housing issues, from aging properties to limited local developer capacity. By removing bureaucratic friction and enhancing program flexibility, the bill empowers USDA to better serve its core mission—ensuring safe, affordable housing in every corner of the country. NAHMA fully supports this bill and its potential to preserve and expand housing opportunities in rural America.

As Congress debates the next steps, NAHMA will continue working to ensure these reforms are enacted and implemented effectively. **NN**

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



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HUD Releases 2025 Income Limits

THE U.S. DEPARTMENT OF HOUSING and Urban Development (HUD) released 2025 income limits April 1. These income limits will be used to determine eligibility for HUD-assisted programs and low-income housing tax credit (LIHTC) properties for 2025.

BY THE NUMBERS

The average increase across the almost 2,500 areas that HUD publishes income limits for was 6.2%.

- 27% of the areas were capped at 9.2%,
- 41% of areas had an increase of more than 8%,
- 71% of areas had an increase of more than 5%, and
- 5% of areas had a decrease.

BEHIND THE NUMBERS—INFLATION FACTOR CHANGE

For the last year, Novogradac has been forecasting that increases in income limits would be closer to 3%, so why was the average increase almost double the original estimates? The main driving factor was that HUD changed the inflation factor.

When calculating income limits, HUD starts with the most recent American Community Survey (ACS) data. It then uses a trend factor to trend the ACS data to the income limit year. For the 2025 income limits, the most recent ACS data was the 2023 ACS data. Therefore, HUD had to trend the ACS data from 2023 to 2025.

Since 2015, HUD has been using the Consumer Price Index (CPI) as the trend factor. However, beginning with 2025, HUD will discontinue the use of a CPI to trend income limits and begin using the change in the per capita wage and salary. HUD stated that it will continue to use the per capita

wage and salary data going forward.

The inflation factor for 2025, based on the old CPI methodology would have been 1.04617. However, the inflation factor for 2025 using the new per capita wage and salary data is 1.0804. To put this in context, if an area had an ACS median income of \$100,000, the area median income (AMI) would be as follows:

Old method: $\$100,000 \times 1.04617 = \$104,600$, which equates to a 50% very low income (VLI) of \$52,300.

New Method: $\$100,000 \times 1.0804 = \$108,000$, which equates to a 50% VLI of \$54,000.

Using Milwaukee as an example, the new methodology resulted in a 8.42% increase in income limits compared to a 5% increase if the old methodology was used.

IMPACT OF THE CAP ON INCREASES

HUD applies a limit to how much the income limit for an area can change in any given year. The cap on income limit increases is limited to the greater of two times the change in national median income or 5%, with a ceiling of 10%. The change in national median income is based on the change in national median income for the two most recent ACS. Therefore, the cap for 2025 is based on the change in national median income from the 2022 to 2023 ACS. The national median income changed by 4.6% from 2022 to 2023, which resulted in a cap of 9.2%.

Once again, the cap played a significant role in income limits. More than 27% of areas were subject to the cap. Without the cap, the average change in VLI would have been 7.47%. For the 27% of areas that were capped the average increase was 14%.

NEW AREA DEFINITIONS

For 2025 income limits, HUD began using the delineations metropolitan statistical areas found in Office of Management and Budget (OMB) Bulletin No. 23-01, issued July 21, 2023. However, in many cases to avoid large changes in income limits due to area definition changes, HUD creates custom area definitions known as HUD Metropolitan Fair Market Rent Area.

The largest change to area definitions for 2025 occurred in Connecticut. The result of the change is 42 new areas in Connecticut. As noted in HUD's Methodology for Calculating FY 2025 Medians, "all areas in Connecticut use median family income data from the latest metropolitan statistical area definitions, some towns within metropolitan areas may have different income limits following the application of cap and floors on the allowed year to year change in income limit values."

The change in definitions does not appear to have had a material impact on the overall average change in income limits as the weighted average change in VLI across these 42 areas is about 1%.

However, the change had a material impact on many of these areas. Of the 42 areas, 10 had an increase greater than 9%, and 17 had a decrease of 5%. **NN**

Thomas Stagg is a partner in the metro Seattle office of Novogradac who specializes in audit and tax services for real estate transactions.

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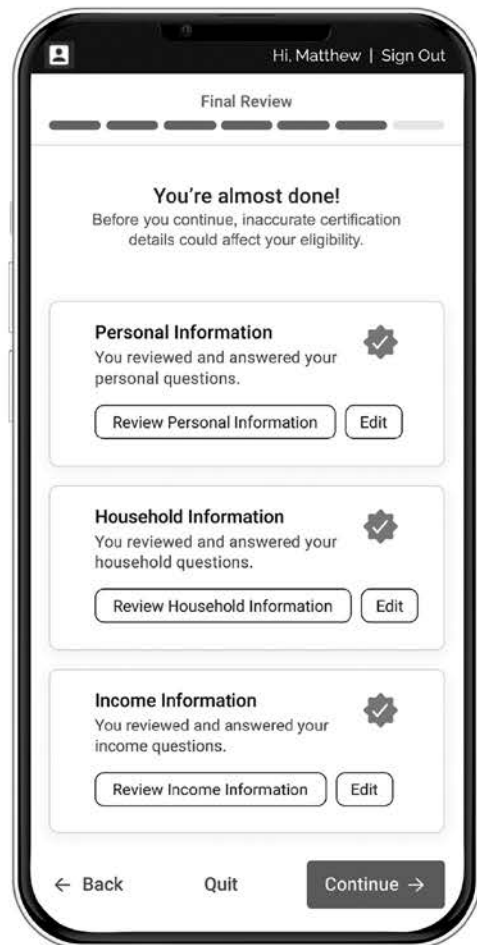
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Bipartisan Group Reintroduces the AHCIA

A bipartisan group of senators reintroduced the Affordable Housing Credit Improvement Act (AHCIA) of 2025 in late April. The legislation aims to strengthen and expand the Low-Income Housing Tax Credit, America's primary tool for developing affordable rental housing.

BIPARTISAN MOMENTUM

Led by Sens. Todd Young (R-IN), Maria Cantwell (D-WA), Marsha Blackburn (R-TN), and Ron Wyden (D-OR), the Senate bill launches with support from 30 original bipartisan cosponsors. This follows the House version, introduced earlier in April, which already secured 131 bipartisan cosponsors, representing 30% of the House. The previous iteration of the AHCIA achieved record-breaking support in the last Congress, with 309

cosponsors representing nearly 60% of Congress, making it the most cosponsored tax bill in the 118th Congress.

With Republicans now controlling both chambers of Congress and the White House, tax legislation continues to move through the budget reconciliation process, creating a strategic opportunity for housing provisions. The timing is particularly significant as Congress works to extend expiring provisions from the 2017 Tax Cuts and Jobs Act, representing a "once-in-a-decade opportunity" for affordable housing tax credit priorities.

The legislation maintains crucial financing provisions from previous versions:

- A 50% increase in Housing Credit allocations phased in over two years
- Lowering the Private Activity Bond financing threshold from 50% to 25%
- Basis boosts for rural developments,

tribal communities, and extremely low-income households

These provisions would finance nearly 1.6 million new affordable homes nationwide over the next decade, while additional measures would improve program implementation and expand access for veterans, survivors of human trafficking and domestic violence, and students.

ADVOCACY ACTIVITIES

In March, as a member of the ACTION Campaign—a national, grassroots coalition of 2,400 national, state, and local organizations and businesses calling on Congress to protect, expand, and strengthen the Low-Income Housing Tax Credit—NAHMA took part in the Low-Income Housing Tax Credit Capitol Hill Briefing and Reception. The event aimed to educate legislators and key staff about the Housing Credit and the AHCIA. The discussion included how the Housing Credit works and the importance of including the AHCIA in the tax package this year.

Additionally, NAHMA has issued a Grassroots Alert asking members to advocate for tax reform and the housing credit. The alert included the ACTION Advocacy Toolkit (<https://rentalhousingaction.org/advocacy-toolkit/>) for national, state, and district fact sheets (<https://rentalhousingaction.org/national-state-district-fact-sheets/>), as well as many other education and advocacy resources to aid in members' congressional outreach. **NN**

Visit ACTION's website (<https://rentalhousingaction.org/>) for more information about efforts to expand, strengthen, and protect the Housing Credit. Members can also find the following resources:

- AHCIA one-page summary (<https://rentalhousingaction.org/wp-content/uploads/2025/04/AHCIA-2025-One-Pager.pdf>)
- AHCIA detailed bill summary (<https://rentalhousingaction.org/wp-content/uploads/2025/04/AHCIA-Detailed-Bill-Summary.pdf>)
- AHCIA differences between 119th and 118th Congress (<https://rentalhousingaction.org/wp-content/uploads/2025/04/AHCIA-Bill-Differences.pdf>)

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Congressional Members Criticize HUD Cuts

One of the second Trump administration's goals is to shrink the federal workforce by eliminating positions deemed nonessential or not mandated by law by the Department of Government Efficiency, better known as DOGE. The administration's fiscal year 2026 budget blueprint proposes base non-defense discretionary budget authority of \$163 billion, or 22.6%, below current-year spending, including a 43.6% reduction in funding for the HUD, reducing the agency's funding from \$77 billion provided for fiscal year (FY) 2025 to \$43.5 billion for FY 2026, which is a decrease of \$33.6 billion.

Additionally, earlier this year, claims began circulating that HUD had been impacted by downsizing, with reports indicating the department was set to cut nearly 50% of its workforce.

According to *Bloomberg Law* and *HousingWire*, HUD was preparing to dismiss about half its 9,600 employees. The cuts specifically target roles in civil rights enforcement, housing market data compilation, and disaster recovery—functions critical to maintaining community stability and ensuring equitable housing practices. HUD Secretary Scott Turner signaled intentions to streamline operations and potentially recalibrate the department's priorities toward core housing policy goals.

The extent of the downsizing will not be known until a fully detailed budget is released.

Some in Congress are not waiting and are concerned about the anticipated cuts.

CONGRESSIONAL PUSHBACK

Two senators, Jack Reed (D-RI) and Mike Rounds (R-SD), sent a letter to Turner urging all HUD field offices to remain open.

"Recent reports indicate that HUD is considering closing nearly two-thirds of

state field offices—significantly reducing HUD's local presence across the country. These reports follow last month's announcement that HUD was terminating all Office of Field Policy and Management employees at the GS-13 level and below, many of whom staff field offices, and reports that HUD will reduce its overall workforce by half.

"As local partners embedded in communities across every state, HUD field offices provide one-on-one guidance to HUD-funded housing providers as they implement programs and navigate administrative challenges. Field offices also provide individual assistance to households and help make sure HUD dollars are used as intended, delivering essential services to vulnerable Americans. Collectively, this direct work with HUD providers and beneficiaries keeps Americans housed while providing critical oversight to HUD programs to safeguard federal dollars from waste, fraud, or abuse," the letter said.

The senators argue that state offices have insights into local housing conditions and markets, making them an essential resource for communities and housing providers and helping them efficiently implement HUD funding while working to address local housing challenges.

The letter concludes, "Preserving HUD's footprint in every state is fundamental to responsible, effective governance. State field offices provide vital services both to our constituents and the federal government, and we urge you to make certain that HUD retains a local field office footprint in every state."

Also concerning the closing of field offices, on March 28, Sen. Alex Padilla (D-CA) and Rep. Emanuel Cleaver, II (D-MO) led more than 100 Democrats in the Senate and House in condemning staffing cuts and potential closure of HUD field offices across the country. In a letter to Turner, the lawmakers pushed

him to fully and immediately reinstate civil servants who were illegally fired from the department and condemned reports that HUD is considering the illegal closure of nearly two-thirds of field offices nationwide.

"We write to express concern about reports that the Department of Housing and Urban Development (HUD) is considering closing nearly two-thirds of the Department's field offices, leaving most states and the District of Columbia without critical sites or staff," wrote the lawmakers.

"These reports follow the unlawful mass termination of probationary federal employees, HUD's announcement that employees at GS-13 and below in the Office of Field Policy and Management would be terminated, and reports that the Department plans to cut its agency-wide workforce by at least half.

"We strongly urge HUD to maintain existing field offices with adequate staffing levels and to fully and immediately reinstate civil servants who have been illegally terminated.

By law, HUD is required to have at least one field office in every state to process mortgage insurance applications, yet the Trump Administration's plan would leave 34 states without a field office. Additionally, HUD must conduct and publish a cost-benefit analysis before implementing any "plan for the organization of any regional, area, insuring, or other field offices of the Department," the letter said.

In April, Rep. Maxine Waters (D-CA), ranking member on the House Financial Services Committee, sent a letter to Government Accountability Office Comptroller General Eugene Dodaro and HUD Acting Inspector General Stephen M. Begg calling for an investigation into whether HUD is violating statutory requirements to maintain at least one field office in each state and to issue a public cost-benefit analysis before any closures, following

reports that the Administration plans to shut down local field offices and terminate housing agency staff.

Sens. Mark Warner (D-VA) and Mike Crapo (R-ID), co-chairs of the Senate Community Development Finance Caucus, issued a statement on March 16 regarding the Executive Order to significantly the CDFI Fund:

“When the CDFI Fund was developed 30 years ago, it was created in the form of a private-public partnership to promote access to capital in our most underserved urban and rural communities.

“Since 1994, the CDFI sector has grown to over 1400 institutions, located in every state and territory in the nation—and leveraging at least \$8 in private sector investment for every \$1 in public funding received.

“As co-chairs of the Community Development Finance Caucus, a group which has grown to 28 members, 14 Democrats and 14 Republicans, we are proud to reaffirm our bipartisan commitment to support the CDFI Fund’s mission.”

On March 17, Waters and Sen. Elizabeth Warren (D-MA), ranking member on the Senate Committee on Banking, Housing, and Urban Affairs Committee, were joined by 106 Congressional Democrats in sending a letter to Turner demanding answers regarding recent actions taken by the Trump administration to limit enforcement of the Fair Housing Act of 1968 and other housing-related civil rights laws.

Also in March, Rep. Pat Ryan (D-NY) condemned the cuts after dozens of families, including veterans, received letters stating they would lose HUD rental assistance at the end of March; he said that without intervention, many of these families would be homeless on April 1. He said HUD’s Office of Community Planning and Development, which disburses

the funding, has already been slated to lose 84% of its staff.

“Enough is enough. I don’t care who you voted for, or where in the Hudson Valley you’re from—this is simply un-American. Everyone in our community needs to stand up immediately and make it clear: we will not let Donald Trump put dozens of families, including kids and veterans, on the street,” said Ryan. “We’re urgently assessing every possible legislative option, but it will take all of us, together, to get this decision reversed. This fight is only just beginning.”

In February, Warren was joined by Sens. Charles Schumer (D-NY), Senate minority leader; Patty Murray (D-WA), vice chair of the Senate Appropriations Committee; Kirsten Gillibrand (D-NY), ranking member of the Senate Subcommittee on Transportation, Housing and Urban Development and Related Agencies; and Tina Smith (D-MN), ranking member of the Senate Subcommittee on Transportation, Housing and Urban Development and Related Agencies, in sending a letter to Turner calling for the “immediately stop any additional cuts to HUD’s workforce.”

The senators included a list of questions ranging from seeking the number of probationary employees who were terminated and from what office to what factors were considered in determining the terminations to what steps were taken to ensure continuity of programs.

“We are deeply alarmed and troubled by reports that you terminated hundreds of probationary employees on Friday and are planning to cut the U.S. Department of Housing and Urban Development’s (HUD’s) workforce by 50% or nearly 4,300 staff. Initial reports suggest no program office would be spared, with staffing cuts ranging from 10% to 84%. Some of the most drastic reductions impact areas that support highly vulnerable people,

including seniors, homeless veterans and families, and people with disabilities, and provide billions of dollars to cities and counties across the country. Without sufficient staff to run these programs, community and economic development projects, disaster recovery efforts, and housing development across the country will be delayed and could come to a grinding halt,” the letter said.

OTHER CRITICISMS

In April, in addition to criticizing the reported cuts, Congress members also raise concerns about HUD investigating the use of blockchain and cryptocurrency within the agency’s operations.

Waters, along with Rep. Stephen F. Lynch (D-MA), the ranking member on the Subcommittee on Digital Assets, Financial Technology, and Artificial Intelligence and Cleaver, the ranking member on the Subcommittee on Housing and Insurance, sent a letter to Turner following reporting that the administration is exploring ways to implement blockchain and cryptocurrency within the operations of the agency. In the letter, the lawmakers warn of the risky nature of cryptocurrency, which remains an unregulated and highly volatile financial product. The lawmakers emphasized that if used in untested ways within critical federal housing programs, it could destabilize the housing market and harm hard-working families.

In the letter, the lawmakers emphasize that experimenting with crypto at HUD threatens to repeat the 2008 foreclosure crisis fueled by risky financial products. What’s more, following the Trump administration’s recent actions to gut key agencies, including the Consumer Financial Protection Bureau, there is an even greater risk of repeating the past and harming millions who rely on housing programs. **NN**

2025 NAHMA AFFORDABLE 100

How many housing units receive at least one form of federal subsidy in the United States today? The annual NAHMA Affordable 100 list provides this important data!

THE NAHMA AFFORDABLE 100 comprises the largest affordable multifamily property management companies, ranked by subsidized unit counts. The NAHMA Affordable 100 list contributes vital data to the ongoing national dialogue on the future of federal funding for affordable housing. In an effort to accurately determine the portfolio of units receiving federal subsidy in the United States, NAHMA publishes this annual listing of affordable units containing at least one of the following federal subsidies:

- HUD Project-based Assistance (Project-based Section 8, Section 202, Section 811)
- Section 42 LIHTC
- HOME and CDBG funds
- USDA Sections 515 and 538
- Bonds

NAHMA is the leading voice for the affordable housing management industry, promoting developing, managing and preserving quality affordable multifamily housing. NAHMA advocates for legislative and regulatory policy and provides affordable housing professionals with the knowledge to advance excellence in the communities they serve.

NAHMA supports legislative and regulatory policy that promotes the development and preservation of decent and safe multifamily affordable housing. NAHMA serves as a vital resource for technical education and information, fosters strategic relations between government and industry, and recognizes those who exemplify the best in affordable housing.

RANK / MANAGEMENT COMPANY (2024 rank shown in parentheses)	HEADQUARTERS	TOTAL NUMBER OF UNITS	
		SUBSIDIZED ¹	RESIDENTIAL ²
1 WinnCompanies* (2)	Boston, MA	83,825	116,337
2 FPI Management, Inc. (1)	Folsom, CA	73,124	162,497
3 Related Real Estate* (5)	New York, NY	60,000	87,000
4 The Michaels Organization* (3)	Camden, NJ	54,739	80,592
5 Asset Living (4)	Houston, TX	52,398	288,665
6 Highmark Residential	Dallas, TX	49,486	95,419
7 Dominion* (6)	Dallas, TX	42,546	43,035
8 Greystar (100)	Charleston, SC	30,000	825,000
9 Franklin Group (12)	Virginia Beach, VA	28,594	36,890
10 The John Stewart Company (7)	San Francisco, CA	28,308	31,025
11 KMG Prestige, Inc. (9)	Mt. Pleasant, MI	28,000	34,000
12 CONAM Management Corporation (8)	San Diego, CA	27,567	62,818
13 MMS Group* (10)	Suffern, NY	26,994	50,370
14 Mercy Housing* (13)	Denver, CO	24,550	24,677
15 National Church Residences* (15)	Columbus, OH	23,080	23,471
16 Royal American Management, Inc. (14)	Panama City, FL	22,978	24,169
17 Capstone Real Estate Services, Inc. (11)	Austin, TX	22,537	34,914
18 Capital Realty Group* (17)	Spring Valley, NY	21,689	21,689
19 RPM Living LLC (96)	Austin, TX	21,676	216,984
20 Envolve Client Services Group (19)	Memphis, TN	19,867	24,009
21 TM Associates (20)	Rockville, MD	18,202	18,500
22 Richman Property Services (23)	Tampa, FL	18,000	21,300
23 Pratum Companies/Edgewood Management* (22)	Gaithersburg, MD	17,855	17,855
24 Gateway Management Company (31)	Birmingham, AL	17,573	20,020
25 C+C Apartment Management (24)	New York, NY	17,060	23,364
26 Wingate Management* (28)	Newton, MA	16,926	22,056
27 Fairway Management, Inc./ JES Holdings LLC (26)	Columbia, MO	16,000	17,000
28 CAHEC Management, Inc. (30)	Columbia, SC	15,756	16,093
29 Fairfield Residential (25)	San Diego, CA	15,519	40,925
30 Gene B. Glick Company* (37)	Indianapolis, IN	15,507	22,013
31 Aperto Property Management, Inc.* (40)	Irvine, CA	15,312	18,250
32 Millennia Housing Management Corp.* (16)	Cleveland, OH	15,000	21,500
32 Volunteers of America* (33)	Alexandria, VA	15,000	15,000
34 Winterwood Inc.* (36)	Lexington, KY	14,848	15,237
35 Retirement Housing Foundation (35)	Long Beach, CA	14,358	15,013
36 Fairstead* (42)	New York, NY	14,194	17,311
37 Allied Orion Group (27)	Houston, TX	14,000	27,800
37 Kittle Property Group, Inc. (59)	Indianapolis, IN	14,000	17,400
37 The NRP Group, Inc. (47)	Cleveland, OH	14,000	22,000
40 Woda Cooper Companies, Inc. (49)	Columbus, OH	13,884	14,026
41 Partnership Property Management* (45)	Greensboro, NC	13,705	13,876
42 Beacon Communities LLC* (39)	Boston, MA	13,527	18,267
43 Pedcor Management Corporation (69)	Carmel, IN	13,400	25,000
44 SPM, LLC* (29)	Birmingham, AL	13,309	20,668
45 Conifer Realty (34)	Rochester, NY	13,149	13,886
46 Evergreen Real Estate Group (58)	Chicago, IL	13,000	13,000
46 United Apartment Group (43)	San Antonio, TX	13,000	23,000
48 Preservation of Affordable Housing (48)	Boston, MA	12,529	12,921
49 Fitch Irick Management, LLC	Charlotte, NC	12,500	12,600
50 The Hallmark Companies, Inc. (41)	Atlanta, GA	12,448	13,945
51 Avanath Realty, Inc. (60)	Irvine, CA	12,400	14,400
51 EAH Housing (21)	San Rafael, CA	12,400	12,900

FOR AFFORDABLE 100 COMPANY LINKS AND THE "NEXT 20" COMPANIES ON THE LIST VISIT:

RANK / MANAGEMENT COMPANY (2024 rank shown in parentheses)	HEADQUARTERS	TOTAL NUMBER OF UNITS	
		SUBSIDIZED ¹	RESIDENTIAL ²
53 Peabody Properties* (51)	Braintree, MA	12,361	15,072
54 Pennrose (52)	Philadelphia, PA	11,973	13,047
55 USA Multifamily Management, Inc. (64)	Roseville, CA	11,898	12,699
56 Solari Enterprises, Inc.* (62)	Orange, CA	11,844	12,183
57 Peak Living (53)	Provo, UT	11,600	24,300
58 Enterprise Residential, LLC (54)	Baltimore, MD	11,500	11,700
58 Lincoln Property Company (55)	Dallas, TX	11,500	225,000
60 Mayfair Management Group (38)	Dallas, TX	11,487	14,504
61 Bridge Housing Corp.	San Francisco, CA	11,300	12,100
62 McCormack Baron Management, Inc. (50)	Saint Louis, MO	11,206	14,646
63 MACO Management Company, Inc. (74)	Clarkton, MO	11,100	11,300
64 TRG Management Company, LLP (32)	Weston, FL	11,000	11,000
65 ResidentialONE*	Columbia, MD	10,957	11,990
66 Vesta Corporation* (101)	Weatogue, CT	10,824	12,254
67 AWI Management Corporation (65)	Auburn, CA	10,815	10,835
68 The Community Builders, Inc.* (68)	Boston, MA	10,533	11,392
69 Wilhoit Properties (57)	Springfield, MO	10,500	12,100
70 Wallick Communities* (46)	New Albany, OH	10,418	10,418
71 National Community Renaissance (National CORE)* (79)	Rancho Cucamonga, CA	10,210	10,860
72 Habitat America, LLC* (63)	Annapolis, MD	10,012	10,793
73 Eden Housing (66)	Hayward, CA	10,000	10,000
73 Picerne Management (66)	Altamonte Springs, FL	10,000	21,600
75 SHP Management Corp.* (83)	Cumberland Foreside, ME	9,477	9,477
76 Elmington Property Management (70)	Nashville, TN	9,400	25,000
77 S.L. Nusbaum Realty Co. (44)	Norfolk, VA	9,300	28,000
78 Preservation Management, Inc.* (92)	South Portland, ME	9,227	9,227
79 Monroe Group, Ltd.* (77)	Denver, CO	9,205	9,205
80 Maloney Properties, Inc.* (72)	Wellesley, MA	9,170	9,471
81 RLJ Management Co., Inc. (80)	Columbus, OH	9,100	9,200
82 Columbia Residential (119)	Atlanta, GA	9,042	9,042
83 Continental Management (75)	Bingham Farms, MN	9,000	9,700
84 Cambridge Management, Inc. (78)	Tacoma, WA	8,885	9,992
85 Buckingham Property Management (81)	Clovis, CA	8,600	9,200
86 Community Management Corporation* (82)	Winston-Salem, NC	8,518	8,558
87 Rose Community (84)	Brooklyn, NY	8,300	10,200
88 Seldin, LLC* (71)	Omaha, NE	8,165	16,411
89 Avenue5 Residential	Seattle, WA	8,100	14,400
90 Cascade Management, Inc. (97)	Portland, OR	8,090	8,152
91 CRM Residential* (73)	Pleasantville, NJ	8,032	8,175
92 J & A, Inc. (87)	Corinth, MS	7,878	7,900
93 Burlington Capital Properties* (90)	Omaha, NE	7,700	10,600
93 Cohen-Esrey Real Estate Services, LLC* (90)	Overland Park, KS	7,700	8,100
95 Indigo Real Estate Service (112)	Seattle, WA	7,400	7,800
95 Pivotal Housing Partners, LLC	West Chester, OH	7,400	8,100
97 Arnold Grounds Apartment Management & Affordable Housing Specialists* (95)	Grapevine, TX	7,347	7,539
98 Coast Property Management (119)	Everett, WA	7,300	12,400
98 HNN Communities (106)	Bellevue, WA	7,300	8,000
100 California Commerical Investment Group* (94)	Westlake Village, CA	7,100	7,300
100 Phipps Houses Services, Inc.	New York, NY	7,100	9,000
100 Silver Tree Residential, LLC (102)	Memphis, TN	7,100	7,100

Companies in bold provided data for NAHMA's survey. All others are based on industry estimates.

* A NAHMA Communities of Quality National Recognition Program Participant

¹ and ² All unit data represent only units directly managed (not owned) that were rented or available to rent on Dec. 31, 2024. Down units, abated units, units under construction or rehabbing units not available for rent are not included.

¹ Total affordable units managed. Federal programs only, including HUD, LIHTC, USDA, HOME, and Bond programs. Data do not include state or local subsidy, public housing, tenant-based vouchers (Section 8 or RD tenant-protection vouchers), or federal mortgage insurance programs. If a unit has more than one subsidy, it is counted only once.

² Total residential units managed (including market or affordable).

NAHMA would like to extend its sincere thanks to the NAHMA Affordable 100 Task Force, without whose hard work and support this survey would not have been possible. In particular, sincere appreciation goes to task force chair Scott Ployer, National Property Management Strategies Group LLC and vice chair T.J. Golson, ResMan; Jeffrey Promnitz, Zeffert and Associates Inc.; Rue Fox, ResMan; Tammy Hunter, Choice Property Resources; Mark Livanec, Yardi; Lauren Monaco, DeSilva Housing Group; Scott Nelson, RealPage Inc.; Gustavo Sapiurka; Ryan Sweeney, HelloSpoke; and Diane Van Lear, SatisFacts.

If you believe your company should be included in next year's survey, please contact Jennifer Jones, jjones@nahma.org.

HUD Takes Actions Aimed at ‘Illegal Aliens’ in Housing Assistance Programs

HUD Secretary Scott Turner issued a letter to grantees and stakeholders underscoring that federal housing assistance will no longer be granted to illegal aliens or sanctuary cities. According to the release, “The directive reinforces HUD programs are strictly reserved for the American people, eliminating any ambiguity in policy. This action aligns directly with President Trump’s Executive Order 14218, ‘Ending Taxpayer Subsidization of Open Borders.’”

The letter, sent on April 4, said,

Turner directed HUD senior leadership to review its programs and institute mechanisms to ensure that the department’s programs comply with the president’s executive order.

“HUD’s contributions to housing and community development across the country serve some of America’s most vulnerable citizens on a path towards self-sufficiency. To that end, the President’s Executive Order emphasizes that the federal resources distributed by HUD shall be primarily focused on benefiting American citizens and other qualified recipients, not illegal aliens.”

Turner directed HUD senior leadership to review its programs and institute mechanisms to ensure that the department’s programs comply with the president’s executive order.

“For example, going forward, grant agreements will include language that will require compliance with Executive Order 14218, and the Department will take steps to ensure that Federal resources are not used to support ‘sanctuary’ policies of State and local jurisdictions that actively prevent federal

authorities from deporting illegal aliens,” the letter said.

According to a review by the Congressional Research Service in Jan. 2023, “...in the case of most federal rental assistance programs, including public housing, Housing Choice Vouchers, Section 8 project-based rental assistance, and rural rental assistance, most noncitizens with permanent status are eligible for assistance, whereas temporary and unauthorized immigrants are ineligible. Mixed status families (those comprised of both eligible and ineligible members) may receive prorated, or reduced, ben-

efits, depending on the program.”

In a separate action, Turner announced that the Federal Housing Administration (FHA) had revised its residency requirements and removed access for illegal aliens to FHA-insured mortgages by eliminating the “non-permanent residents” category from the Title I and Title II programs.

According to the release, “This update of FHA policy ensures illegal aliens and non-permanent residents in the U.S. cannot access FHA-insured financing and refocuses the use of taxpayers’ resources and federal housing programs to benefit U.S. citizens.”

Additionally, Turner and Department of Homeland Security (DHS) Secretary Kristi Noem signed the “American Housing Programs for American Citizens” Memorandum of Understanding (MOU), “to end the wasteful misappropriation of taxpayer dollars to benefit

illegal aliens instead of American citizens,” the release said.

As part of this new agreement, HUD will provide a full-time staff member to assist in operations at the Incident Command Center, establishing an inter-agency partnership to facilitate data sharing and ensure taxpayer-funded housing programs are not used to harbor or benefit illegal aliens.


“American tax dollars should be used for the benefit of American citizens, especially when it comes to an issue as pressing as our nation’s housing crisis,” said Turner. “This new agreement will

leverage resources, including technology and personnel, to ensure American people are the only priority when it comes to public housing. We will continue to work closely with DHS to

maximize our resources and put American citizens first.”

According to the release, recent data from the Center for Immigration Studies said about 59% of illegal alien households use one or more welfare programs, creating roughly \$42 billion in costs. Across the country, about 9 million residents of public and subsidized housing do not have proper information sharing to determine eligibility status.

In addition to the American Housing Programs for American Citizens MOU, HUD, through its Office of Public and Indian Housing, instructed Moving to Work Public Housing Authorities to comply with Section 214 of the Housing and Community Development Act of 1980, prohibiting HUD-funded service providers from providing financial assistance to illegal immigrants. **NN**



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NAHMA Provides Feedback On HUD Housing Deregulation

NAHMA has submitted a comprehensive set of recommendations to the federal Office of Information and Regulatory Affairs in response to its effort to address regulatory burdens. This move comes in response to the second Trump administration's renewed focus on deregulation, following a similar initiative undertaken during President Donald Trump's first term.

NAHMA's submission highlights numerous regulations administered by HUD that, while well-intentioned, pose operational challenges for affordable housing providers. The recommendations stem from direct member feedback and focus on regulatory reform to enhance efficiency, promote housing preservation, and reduce unnecessary administrative burdens.

KEY POLICY RECOMMENDATIONS

1. Align HOTMA Implementation Timeline: NAHMA calls for an extension of the Housing Opportunity Through Modernization Act (HOTMA) implementation date until at least January 2026. NAHMA members report challenges stemming from misaligned implementation across HUD, Rural Housing, and Tax Credit programs and a lack of adequate software, training, and system updates. The comments urge HUD to provide transparency on updates to the Tenant Rental Assistance Certification System (TRACS) and Enterprise Income Verification (EIV).

2. Address 30-Day Notice to Vacate Provisions: NAHMA recommends:

- A legal clarification confirming that the Coronavirus Aid, Relief, and Economic Security (CARES) Act 30-day notice to vacate requirement is no longer applicable for HUD, Federal Housing Finance Agency, and USDA properties.
- Rescission of HUD's final rule mandating 30-day notice before lease termi-

nation due to nonpayment in Project-Based Rental Assistance properties, which extends temporary CARES Act provisions into permanent federal policy.

3. NSPIRE Inspection Reforms: While NAHMA acknowledges improvements in HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE) over the old Uniform Physical Condition Standards, the comments outline several needed changes:

- Improve inspector training and standardization.
- Reinstate the cap on point loss deductions.
- Revise sprinkler clearance rules that disproportionately penalize units with sprinklers in closets.
- Simplify appeals and improve information technology systems.
- Permanently eliminate point loss for affirmative requirements.
- Remove the Unit Threshold of Performance for small properties.

4. Collaboration on HUD Handbook Revisions: NAHMA offers to partner with HUD to modernize and clarify the HUD 4350.3 Occupancy Handbook, addressing vague or outdated guidance.

5. Streamline MORs: Recommended changes to current Management and Occupancy Reviews (MORs) procedures include:

- Extending required reviews from six months to one year following ownership or management changes.
- Allowing partially remote MORs.
- Reducing the scope of file review for high-performing properties.
- Permitting digital file audits in place of physical copies.

6. Reform Criminal Background Screening Rules: NAHMA asks HUD to revisit its criminal background screening guidance, citing conflicts with property managers' obligations to maintain safe environments.

OPERATIONAL CHALLENGES AND SOLUTIONS

1. Enable Remote Compliance Operations: NAHMA encourages HUD to authorize centralized compliance hubs for certification and file management, addressing staff turnover and skill gaps.

2. Extend EIV Discrepancy Resolution Timeline: The comments recommend extending the resolution period for income discrepancies from 30 to 60-90 days and allowing documented nonresponsiveness to close cases without penalty.

3. Simplify Interim Recertifications: Full HOTMA implementation and broader use of self-certification for low-income households could significantly reduce burdens associated with frequent interim recertifications.

4. Allow Re-underwriting Post Acquisition: New owners should be permitted to perform full move-ins on existing tenants to establish clean compliance records post-acquisition.

5. Create a Unified File for Blended Properties: Establishing a single file standard for HUD and Low-Income Housing Tax Credit compliance would streamline operations and reduce duplication.

6. Modernize Tenant Selection Plan and Affirmative Fair Housing Marketing Plan: NAHMA suggests consolidating these into a single marketing document, updated every five years or at triggering events.

7. Reduce Retention and Storage Burdens: Digitizing files and eliminating redundant document retention rules would cut costs and improve operational efficiency.

HAP CONTRACT, RAD, AND FUNDING PROCESS IMPROVEMENTS

1. Simplify Housing Assistance Payments (HAP) Assignments: HUD's growing document requirements for HAP

continued on page 22

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NAHMA

FEEDBACK ON HOUSING

DEREGULATION, *continued from page 21*

contract transfers have become excessively burdensome. NAHMA urges HUD to return to a more streamlined process, focusing on key risk factors and eliminating redundant reviews.

2. Streamline HAP Bifurcation

Process: Recommendations include:

- Reducing duplicative documentation.
- Clarifying HUD office responsibilities.
- Streamlining reviews for preapproved phased developments.
- Setting firm decision deadlines and appeal options.

3. Improve Section 8(bb) Transfer

Efficiency: HUD's current procedures result in costly delays that nullify the intended preservation benefits of Section 8(bb). NAHMA calls for:

- Simplified requirements and faster reviews.
- Phased move-in allowances.
- Consistent, timely funding approvals.

4. Address Post-RAD Conversion

Inefficiencies: Following RAD conversions, HUD often re-reviews materials already cleared in earlier phases, delaying refinancings and risking tax credit loss. NAHMA proposes:

- Eliminating duplicative requirements.
- Assigning dedicated liaisons to coordinate between HUD divisions.
- Preventing the imposition of new mid-transaction demands without notice.

ADDITIONAL REGULATORY RELIEF PROPOSALS

1. Raise HOME Thresholds:

NAHMA recommends increasing the HOME fund trigger level to reflect rising project costs and revising unit requirement flexibility for more feasible use of HOME funds.

2. Streamline Environmental Review (ER) Processes:

Current ER timelines delay projects. NAHMA suggests removing prohibitions on private funding commitments during ER reviews and eliminating unnecessary procedural barriers under 24 CFR 58.22(a). **NN**

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NLIHC Releases the Gap: A Shortage of Affordable Homes

National Low Income Housing Coalition (NLIHC) released its annual report, “The Gap: A Shortage of Affordable Homes.” According to the executive summary, the report finds that the lowest-income renters in the U.S. face a shortage of 7.1 million affordable and available rental homes. Three-quarters of renters with extremely low incomes are severely housing cost-burdened, spending more than half of their income on rent. Recent proposals for drastic cuts to HUD and its programs are contraindicated, as the report emphasizes

This shortage of affordable housing impacts nearly every community in the U.S. and constitutes a crisis that is detrimental to the well-being of millions of people, including low-wage workers, seniors, people with disabilities, and single-adult caregivers of young children and family members with disabilities,” the summary said.

Each year, NLIHC uses data from the most recent American Community Survey to estimate the availability of affordable rental homes at various income levels with a focus on the housing needs of extremely low-income households—

seven percent of extremely low-income renters are cost-burdened, and 75% are severely cost-burdened. Extremely low-income renters account for about a quarter of all renters, 43% of all cost-burdened renters, and 68% of all severely cost-burdened renters.

■ More than 90% of extremely low-income renters are either in the labor force, are seniors, have a disability, are in school, or are single adult caregivers.

■ Black, Latino and American Indian or Alaska Native households are disproportionately extremely low-income renters

and are disproportionately impacted by the housing shortage. Eighteen percent of Black non-Latino households, 17% of American Indian or Alaska Native households, and 13% of Latino households are extremely low-income renters compared to only 6% of white, non-Latino households. No state has an

adequate supply of affordable and available homes for extremely low-income renters. The shortage of affordable and available rental homes for extremely low-income households ranges from 7,300 homes in Wyoming to nearly 1 million rental homes in California. Similarly, the current relative supply ranges from only 17 affordable and available homes per 100 extremely low-income renter households in Nevada to 62 in North Dakota.

■ No major metropolitan area has an adequate supply of affordable and available homes for extremely low-income renters. Among the 50 largest metropolitan areas, the relative supply of affordable and available rental homes ranges from 13 for every 100 extremely low-income renters in Las Vegas to 52 for every 100 extremely low-income renters in Pittsburgh, Penn.

The summary said the private market fails to provide an adequate supply of

According to the summary, the shortage of affordable rental housing predominately impacts extremely low-income renters. The nation’s 10.9 million extremely low-income renter households face a shortage of 7.1 million affordable and available rental homes, resulting in only 35 affordable and available homes for every 100 extremely low-income renter households.

the continued need for a bipartisan commitment to solving the affordable housing crisis. The summary said sustained federal investments are needed to preserve and expand the affordable housing stock, bridge the gap between renters’ incomes and rent costs, and provide emergency aid for renters who experience unexpected short-term financial setbacks.

“The nation’s lowest-income renters face a long-standing, systemic shortage of affordable and accessible housing attributable to the inherent limitations of the private market and inadequate public subsidies.

those with incomes at or below either the federal poverty guideline or 30% of the area median income, whichever is higher. The report estimates affordable housing needs in the U.S., including in each state, the District of Columbia, and the 50 largest metropolitan areas.

KEY FINDINGS

According to the summary, the shortage of affordable rental housing predominately impacts extremely low-income renters. The nation’s 10.9 million extremely low-income renter households face a shortage of 7.1 million affordable and available rental homes, resulting in only 35 affordable and available homes for every 100 extremely low-income renter households.

■ Extremely low-income renters are more likely than other renters to spend a large share of their income on rent. Eighty-



To download the report, visit [https://nlihc.org/gap?utm_source=NLIHC+All+S+subscribers&utm_campaign=9b96f4c7b4-report_042122&utm_medium=email&utm_term=0_e090383b5e-9b96f4c7b4-293444466&ct=t\(report_042122\)](https://nlihc.org/gap?utm_source=NLIHC+All+S+subscribers&utm_campaign=9b96f4c7b4-report_042122&utm_medium=email&utm_term=0_e090383b5e-9b96f4c7b4-293444466&ct=t(report_042122))

affordable, decent, and accessible housing for the lowest-income renters. The amount that extremely low-income renters can afford to pay for rent does not cover the development and operating costs of new housing and is often insufficient to provide an incentive for landlords to maintain older housing. The result is a systemic shortage of affordable housing for extremely low-income renters, impacting nearly every community. The summary said subsidies are needed to produce new affordable housing, preserve existing affordable housing, or subsidize the difference between what the lowest-income renters can afford to pay and market rents. Yet, just one in four households who qualify for federal housing assistance receive assistance. While the private market can and must be allowed to produce new rental housing more easily, which is essential to general housing affordability, the private market will not meet the housing needs of the lowest-income renters without subsidy.

“Large-scale, long-term policy solutions that directly address the housing needs of the nation’s lowest-income renters are urgently needed. Budget cuts to federal affordable housing programs will only deepen existing challenges and cause further harm to America’s lowest-income renters. Budget increases that fail to keep pace with inflation also will exacerbate the shortage. A large and sustained commitment of federal funding is necessary to preserve and expand the affordable housing stock, bridge the gap between incomes and rent, and provide emergency aid to stabilize renters facing financial shocks. There must be a bipartisan commitment to solving the housing crisis for the lowest-income renters. The well-being of millions of people depends upon it,” the summary said. **NN**

Over Half of Public Housing Residents Live in High-Poverty Areas, CBPP Report Finds

THE CENTER ON BUDGET AND POLICY PRIORITIES (CBPP) released a new report in March, “Where Households Using Federal Rental Assistance Live,” finding untapped potential in U.S. rental assistance landscape.

Federal rental assistance programs help people and families with low incomes afford good-quality, stable housing and make ends meet. Still, the new report finds that the programs could do more to help people live in the community of their choosing. CBPP’s analysis and interactive map look at households’ location and neighborhood characteristics that use the three largest federal rental assistance programs—Housing Choice Vouchers, Project-Based Rental Assistance, and Public Housing—in the 100 most populous metropolitan areas. The three programs account for 84% of all households receiving federal rental assistance.

CBPP found that some rental assistance programs are better than others at providing households with more neighborhood choices. According to the release, greater investments in federal rental assistance and other policy improvements would help ensure that far more people could live in the community of their choosing.

The main findings for the 100 most populous metropolitan areas include:

■ **Over half of public housing residents live in high-poverty neighborhoods, often reflecting local patterns of economic and racial segregation.**

■ **Project-Based Rental Assistance provides a critical source of rental assistance in a more diverse range of neighborhoods than public housing.**

■ **Renters with a tenant-based housing voucher are more likely to live in low-poverty areas and less likely in high-poverty areas than those with other federal rental assistance.**

■ **Over a third of all units affordable to renters using vouchers are in low-poverty neighborhoods, suggesting there’s likely room for more voucher use.**

To read the report, visit <https://www.cbpp.org/research/housing/where-households-using-federal-rental-assistance-live>. The report includes an interactive map allowing readers to explore the location of HUD-assisted households and voucher-affordable units based on neighborhood poverty rate and race/ethnicity population density in each metro area, and more detailed metro-level data by household type and neighborhood poverty rate is available in the interactive charts and tables and supplemental spreadsheet. **NN**



Where Households Using Federal Rental Assistance Live report (<https://www.cbpp.org/research/housing/where-households-using-federal-rental-assistance-live>)

The report includes an interactive map (<https://www.cbpp.org/research/housing/map-where-households-using-federal-rental-assistance-live>), allowing readers to explore the location of HUD-assisted households and voucher-affordable units based on neighborhood poverty rate and race/ethnicity population density in each metro area.

More detailed metro-level data by household type and neighborhood poverty rate is available in the interactive charts and tables (<https://www.cbpp.org/research/housing/where-households-using-federal-rental-assistance-live#interactive-charts-and-tables-cbpp-anchor>) and supplemental spreadsheet (100_Metros_Supplemental_Spreadsheet.xlsx).

Poster Contest: Empowering Residents Through Art

NAHMA has kicked off its annual AHMA Drug-Free Kids poster and art contest. The poster contest is open to children and senior residents 55 years or older who live in a community of a NAHMA- or a local AHMA-member company, as well as residents with special needs who live in a permanent supportive housing community or Section 811 community of a NAHMA- or a local AHMA-member company. The deadline for AHMAs to send their winning submissions to NAHMA was June 2. Winners of the national contest appear in the 2026 NAHMA Drug-Free Kids Calendar, which will go on sale in September.

The contest's underlying message always has a drug-free theme, but to open the door to more avenues of expression, a subtheme is incorporated each year. The subtheme for the 2025 contest is The Power Is Mine:



For complete rules or a list of past winners, visit <https://www.nahma.org/awards-contests/calendar-contest/entry-details/>.

Taking Responsibility for Our Choices.

The first step to national recognition is for eligible children, senior residents 55 years or older and residents with special needs to enter their local AHMA contests, where the entries are divided into the appropriate categories: five children's grade-based categories, plus a joint seniors and residents with special needs category.

The AHMAs set the deadlines for their regional contests. The local AHMAs selected up to three winning posters for each category, which are then forwarded to NAHMA by the June deadline.

A distinguished panel of judges selects the 13 national winning entries for inclusion in the 2026 calendar. One special entry is chosen as the grand prizewinner, which will appear on the cover. Only children are eligible for the top prize.

In addition to appearing on the calendar's cover, the national contest's grand prizewinner receives a \$2,500 educational scholarship and a trip to Washington, D.C., where the artist will be honored at a

future NAHMA conference.

Regardless of the entry category, each national winner of the NAHMA contest receives a \$1,000 educational scholarship from the NAHMA Educational Foundation. All winners are also featured in the calendar.

Furthermore, submitted AHMA art contest winners who were not selected as NAHMA national winners are eligible to be selected as Regional AHMA Art Contest Honorable Mentions. Those chosen for this distinction are featured in a special section of the NAHMA calendar and receive a \$100 scholarship check.

All art submitted to NAHMA becomes the association's property, and NAHMA has the right to use the art for publicity, publications, and advertisements.

The winners of each local contest also receive various prizes from their AHMA.

The NAHMA 2026 Drug-Free Kids Calendar will go on sale in September. The calendar cost is \$5.50 and is a HUD and USDA allowable project expense. **NN**

2025 NAHMA Scholars Are Strong Academic Achievers

AFTER THE MAY 12 DEADLINE for submission of completed scholarship applications, the NAHMA Educational Foundation Scholarship Committee convened its annual determination meeting in early June to review the applications and select this year's NAHMA scholars. More than 750 different students have been selected to receive scholarships totaling more than \$3,390,500 over the 18-year history of the program. In 2024, the foundation awarded 118 scholarships worth a total of \$413,000. Each 2025 scholarship was again worth \$3,500 as the foundation continues its efforts to provide our outstanding resident students who are chosen with financially

impactful scholarships.

This is the 19th consecutive year that the NAHMA Educational Foundation has made scholarships available to resident students living in AHMA-affiliated multifamily communities across the United States. This year, applications were received from several states representing different AHMAs. NAHMA scholars attend various community colleges, universities and trade/technical schools. The scholars are consistently high academic achievers made up of a cosmopolitan and ecumenical group of students across a wide age range from varied backgrounds and are actively involved in meaningful commu-

nity service, advocacy roles and campus activities.

"It is always very gratifying to see the level of academic performance of our NAHMA scholars. The clear preponderance of this year's group maintains GPAs above a 3.0, and almost 40% of them achieve above a 3.5. The Scholarship Committee continues to be delighted with the caliber of students that apply each year as the program extends its legacy of providing meaningful financial assistance. We were again able to provide each recipient with a \$3,500 scholarship thanks to the continuing generosity of our donors and sponsors. Also, more than 310 NAHMA scholars have graduated from

their respective programs while receiving NAHMA scholarship funding. We are not only helping them continue their schooling, but we are also helping them get across the graduation 'finish line,'" said Anthony Sandoval, NAHMA Educational Foundation chairperson, upon learning the outcome of this year's scholarship elections.

The list of 2025 NAHMA scholars will be announced soon. The entire roster of this year's recipients will be published in an upcoming edition of the NAHMA News. Please watch this space for the list of selected students from various apartment communities, management companies and AHMAs nationwide! **NN**

NAHMA Launches Annual Search For Affordable Housing Excellence

NAHMA announces entries are now being accepted for the 2025 Communities of Quality (COQ) Awards. The annual competition honors the nation's top affordable multifamily housing communities for excellence in property management, resident services, and community impact. The submission deadline for award entries is Nov. 6.

"Distinctive affordable multifamily housing is the hallmark of excellence in property management. Each year, NAHMA's COQ Awards recognize the best in the industry," said Kris Cook, CAE, CEO of NAHMA.

The prestigious COQ Awards recognize the achievements of affordable multifamily housing providers who have made an unprecedented contribution to the affordable housing industry by developing and maintaining outstanding properties that are safe and vibrant places to live.

The 2025 COQ Awards will be presented in the following categories:

- Exemplary Family Development
- Exemplary Development for the Elderly
- Exemplary Development for Residents with Special Needs
- Exemplary Development for Single Room Occupancy Housing

■ Outstanding Turnaround of a Troubled Property

A management company can submit one entry for each category; however, each entry must be a different property. Properties that previously entered the awards competition but did not win are encouraged to reapply. However, previous award winners are not eligible to reenter.

To be eligible, a property must first earn a minimum score of 325 points on the NAHMA COQ National Recognition application. The deadline to submit COQ National Recognition

tered around the affordable housing industry; and Yardi, which develops and supports industry-leading compliance, accounting and property management software for every type and size of affordable housing provider.

For complete eligibility requirements and to download the COQ Awards application, visit www.nahma.org/awards-contests/communities-of-quality/awards.

Additionally, the NAHMA COQ National Recognition Program application has been revised to enhance clarity and ease of use. The updated

"Distinctive affordable multifamily housing is the hallmark of excellence in property management. Each year, NAHMA's COQ Awards recognize the best in the industry."

applications to a local AHMA for consideration is Sept. 4.

Properties that previously received fewer than 325 points on their COQ National Recognition application may update and resubmit their materials if improvements have been made. The COQ Awards application brochure includes complete instructions for updating applications and is available for download on NAHMA's website.

Award winners will be notified in early January 2026 and receive their awards in a special ceremony at the NAHMA 2026 March meeting in Washington, D.C.

The 2025 COQ Awards program is generously jointly sponsored by Navigate Affordable Housing Partners, a nonprofit engaged in affordable housing preservation, community revitalization, and consulting services cen-

tered around the affordable housing industry, including from non-HUD properties. An overview is available under the Awards & Contests tab at www.nahma.org.

Local AHMAs will also celebrate regional COQ program participants. Check with your local AHMA for program details. A directory of AHMAs is available at www.nahma.org/membership/ahma-directory.

For questions or additional information, contact Paulette Washington at 703-683-8630, ext. 6 or pwashington@nahma.org.

Properties that achieve national COQ recognition are encouraged to showcase their status through NAHMA's Digital Smart Badges, which can be displayed on property websites. These clickable badges instantly verify a property's COQ credentials for site visitors. **NN**

For complete eligibility requirements and to download the COQ Awards application, visit www.nahma.org/awards-contests/communities-of-quality/awards.

HUD NEWS

ON MAY 13, THE OFFICE OF MULTIFAMILY HOUSING PROGRAMS asked owners, agents, and business partners to submit all asset management workload requests for HUD to the existing incoming mailboxes previously established for Multifamily regional and satellite offices. Use of the mailboxes will help ensure that requests are received, assigned, and tracked through completion. A list of portfolio assignments and contacts is forthcoming.

HUD AWARDED NEARLY \$2.5 MILLION IN RAPID UNSHELTERED SURVIVOR HOUSING (RUSH) funding across four jurisdictions in North Carolina, South Carolina and Texas to assist Americans impacted by recent hurricanes and severe storms.

The total RUSH grant investment is \$11.4 million for these jurisdictions. The

awards followed a two-step allocation process. The first allocation was intended to quickly address the immediate unmet needs for homeless assistance and homeless prevention. In 2024, the state of Texas and the City of Houston received the initial allocation in response to severe storms and Hurricane Beryl, and the states of North Carolina and South Carolina received initial allocations in response to Tropical Storm/Hurricane Helene.

These awards are a second allocation of funding to help impacted communities in the wake of disaster. The second allocation employed the growing quantity and quality of data on the extent of damage, particularly for rental units occupied by very low-income households and the level of unmet need.

In addition to this RUSH allocation, HUD-supported technical assistance providers continue to offer remote and on-the-ground

technical assistance to the impacted jurisdictions and homeless assistance providers to help them better serve those in need.

HUD ANNOUNCED IT IS STREAMLINING AND SIMPLIFYING ITS DISASTER RECOVERY PROCESSES to deliver disaster assistance more quickly to Americans recovering from catastrophic events. HUD published an updated Community Development Block Grant-Disaster Recovery (CDBG-DR) Universal Notice, which consolidates relevant requirements from several Federal Register notices and Community Planning and Development (CPD) notices since 1992, incorporates over 700 stakeholder comments, and fully aligns with the President's Executive Orders.

HUD recently allocated nearly \$12 billion in CDBG-DR funds across 47 grantees—including 23 states, 15 counties, eight cities, and one territory.

HUD'S REALESTATE ASSESSMENT CENTER RELEASES UPDATES

TO READ THE NOTICES below in their entirety, visit the issuing agency's webpage under the Agencies tab at nahma.org.

The notice is intended to provide publicly informed, consistent guidance for communities recovering from disasters. The notice incorporates many of the public's comments and recommendations, such as:

- Increasing access to information on the status of assistance,
- Simplifying housing documentation requirements for disaster survivors,
- Providing flexibility for rental assistance, including the ability to get reimbursed, and
- Offering greater flexibility on building codes and standards.

In addition to significant policy changes and updates, HUD will provide an extension, if needed, for the grantees to submit their Action Plans to allow HUD staff to work with states and locali-

ties on training and to ensure their Action Plans are compliant with the notice and fully aligned with the President's Executive Orders.

Visit the [Universal Notice Overview](#) webpage to access supportive resources for grantees, including Action Plan templates, HUD review checklists, and additional resources organized by the grant life cycle phase for Universal Notice-covered grantees.

USDA NEWS

USDA RURAL DEVELOPMENT HAS AMENDED TWO PROGRAM FUNDING OPPORTUNITIES to remove what is characterized as harmful DEIA scoring criteria. The overhaul brings these programs into compliance with Executive Order

14151, **Ending Radical And Wasteful Government DEI Programs And Preferencing**, issued on Jan. 20, 2025.

USDA Rural Development will not consider previous administration DEIA-based "key priorities" and discretionary points while scoring applications submitted under the Multifamily Housing Preservation and Revitalization Program and the Multifamily Housing Technical Assistance Grant Program.

Applicants do not need to withdraw, submit a new or revised application, or supplement their application. The program will review the application to ensure consistency with the notice. Applicants may direct questions about the program funding opportunity to the "address" or "further contact information" provided in the original notice. **NN**

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That's why the National Affordable Housing Management Association created the **Communities of Quality[®] (COQ) National Recognition and Awards program**. When your property meets NAHMA's high standards in physical maintenance, financial management, programs and services, employee credentials and other criteria, it becomes a member of an elite group.

COQ properties qualify for regional and national awards, a listing in an online registry of the country's top affordable properties, the use of COQ marketing materials, and even possibly an insurance premium discount.

So don't delay—apply today to be nationally recognized as a NAHMA Community of Quality[®]. For more information, go to NAHMA's website at www.nahma.org or call 703-683-8630.



Communities of Quality members (top to bottom): Harbor Point Apartments, Jewish Community Housing, and Cook's Pond Senior Housing.

NAHMA

A Purposeful Life

JERRILYN “JERRI” GRAY JOKES THAT her career provided the insights she could utilize in her home life. Gray married her second husband 32 years ago and, in the process, blended their nine children under one roof.

“At times, my career managing properties came in handy because it felt like an apartment complex at home,” she said. “The skills I learned at work, I got to use at home. Now, we have 26 grand-

“I loved the fact that it’s a different job every day. I love helping people who really need our services. I’ve made some great friends who came here as immigrants. Because they were able to get safe housing, they were able to be successful. It’s very rewarding.”

children. We have a busy family life.”

Today, Gray is working as a consultant after spending her 34-year career with only three companies: Sellers Management, Community Housing Services, and Danville Development. She describes her career path by saying, “I started at the bottom and accidentally worked my way up.” Gray began by cleaning vacant units for a friend who was a site manager. From there, she applied for an assistant manager position when the opportunity became available and progressively advanced through a variety of roles. Gray taught herself what she needed to know about the affordable housing management industry along the way.

“I learned the HUD handbook and learned compliance,” she said. “I had to dig in and find what I needed.”

Gray said she was a stay-at-home single mother looking for purpose when she took her first job cleaning units,

and that experience helped her empathize with the residents.

As a consultant, Gray provides support for training service coordinators, software, grants, and the Management and Occupancy Reviews process.

“I loved the fact that it’s a different job every day. I love helping people who really need our services,” she said. “I’ve made some great friends



wrapping up her two-year term as president of the Rocky Mountain Heartland AHMA. She has served on the board since 2013, holding several positions.

During her tenure as president, the AHMA pivoted from a post-COVID world and increased its service area to 10 states by adding Iowa, Nebraska, Kansas and Missouri. Rocky

AHMA now conducts more webinars for training and does outreach to determine what each jurisdiction needs.

“Every state is different,” Gray said. “We’re still in the process of finding ways to serve those states. We are asking, What are your needs? How can we best support everybody?” **NN**

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

who came here as immigrants. Because they were able to get safe housing, they were able to be successful. It’s very rewarding.”

Gray credits her mother with teaching her to take pride in her work.

“She taught me that whatever I do, do it well,” Gray said. “I always complete a task; I don’t leave something undone. I hate it when people say that’s good enough.”

She said one of her productivity hacks for getting things done is to take a step back and think before tackling the work. Gray said she looks at the task at hand, takes time to absorb what needs to be done and processes the best way to accomplish it before diving in. This method helps her prioritize what needs to be done. It also keeps her from feeling overwhelmed while making the task seem more manageable.

Additionally, in September Gray is

Welcome New Members

NAHMA welcomes the following new members as of May 13, 2025.

EXECUTIVES

Soraya Diaz, CARING Housing Ministries, a Front Porch Partner, Glendale, CA

Serena Miller, Related, New York, NY

Ari Severe, TM Associates Management, Rockville, MD

Jon Tattersall, AWI Management Corporation, Sacramento, CA

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

the last word



Plan Grassroots Advocacy Over the August Recess

THE CALENDAR MAY SAY JUNE, but now is the perfect time to plan your advocacy efforts on behalf of the affordable housing industry. Congress recesses for August, and many elected officials return to their districts to meet with constituents.

This provides an opportunity to arrange an in-person meeting with your members of Congress or their staff. It is also an opportunity to invite federal decision-makers to visit one of your properties to see the good work the affordable housing industry does every day and why it is so vital to continue funding the programs we, and more importantly, your residents, count on. On-site advocacy actions, such as letter writing or social media campaigns, could be built into summer programming as a civics lesson for students or volunteer activism for adults. And these are just a couple of ideas for grassroots advocacy that can be undertaken this summer.

You can find easy-to-use tools, including best practices, tips for congressional visits, legislative priorities, and talking points, covering topics such as building

relationships and strategies for influencing undecided lawmakers, all under the Advocacy tab on the NAHMA website.

Of course, the most persuasive arguments are the real-life antidotes only you and your residents can provide.

As for what you are advocating for, NAHMA can help there, too. Here are NAHMA's top legislative priorities for the 119th Congress:

■ Ensuring funding for federal multi-family housing programs in FY 2025 and FY 2026 by

- Advocating for full funding for project-based Section 8, tenant-based Section 8, Section 202 and 811 PRACs, HOME, Housing Trust Fund, and Rural Rental Assistance contracts;
- Supporting sufficient funding for new construction and rehabilitation programs;
- Advocating for policies and funding to address the rising cost and limited coverage insurance and
- Ensuring tenants can access supportive service and economic opportunity.

■ Protecting and expanding the LIHTC in tax reform efforts by

- Advocating for the LIHTC program under any tax reform legislation and
- Supporting expansion and reform legislation to improve the efficiency and effectiveness of the program.

■ Ensuring the preservation of the USDA-RHS affordable rental housing portfolio by

- Advocating for solutions to address the maturing mortgage crisis and funding to meet housing needs in rural communities and
- Advocating for funding to address the capital needs of the Rural Development portfolio.

A primary purpose of NAHMA is to advocate on behalf of multifamily property managers and owners whose mission is to provide quality affordable housing. It is a duty that NAHMA staff takes seriously, and as a result, the association has become a leading voice in the industry. However, we can't do it without you. **NN**

Peter Lewis, SHCM, CPO, NAHP-e, CGPM, is executive vice president of property management at The Schochet Companies and is chair of the NAHMA Board of Directors.