

On-Site Insights

NAHMA'S NEWSLETTER FOR CERTIFIED AFFORDABLE HOUSING PROFESSIONALS

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Ways Multifamily Can Adopt AI | BY JENNIFER JONES

PROPERTY MANAGEMENT | TECHNOLOGY

Artificial intelligence, or AI, has quietly become a fact of daily life—whether we realize it or not. At the NAHMA March meeting, Jeffrey Promnitz, CEO of Zeffert & Associates, and Alicia Stoermer Clark, CEO of Seldin LLC, presented “Demystifying AI—How It Works and How to Get Started Using It,” which aimed to break down barriers to AI adoption and showcase its real-time applications.

AI is no longer the stuff of science fiction. It’s shaping the world across industries—from health care and education to e-commerce and real estate. In the multifamily housing sector, AI is already making a measurable impact, streamlining operations, enhancing resident experiences, and boosting return on investment (ROI). But for many, AI still feels abstract or intimidating. The session aimed to break down how AI works and provide practical steps for



STEVE JOHNSON/UNSPLASH

integrating it into your workflow with no technical background required.

WHY AI MATTERS

AI is reshaping how businesses operate.

In multifamily housing, it’s transforming everything from lead generation and leasing to compliance and maintenance. By automating routine tasks, AI enables staff to focus on higher-value work,

continues on page 2



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

resulting in greater efficiency, cost savings, and enhanced resident satisfaction.

“Barriers to adopting AI, at least initially, are psychological,” Promnitz said.

Some common barriers, he said, include:

- **Opacity:** AI can feel like a “black box,” making decisions without clear explanations.
- **Emotionlessness:** Machines can seem cold and impersonal.
- **Rigidity:** Fixed rules can limit flexibility in nuanced situations.
- **Autonomy:** Some fear losing control

“AI, ON ITS MOST BASIC LEVEL, refers to computer systems that can perform tasks typically requiring human intelligence, such as learning, problem-solving, and decision-making.

to systems that make independent decisions.

- **Trust:** People are naturally inclined to trust humans over machines, especially in judgment-based tasks.

AI BASICS: WHAT IT IS AND ISN'T

AI, on its most basic level, refers to computer systems that can perform tasks typically requiring human intelligence, such as learning, problem-solving, and decision-making. It encompasses a broad range of technologies and approaches designed to enable machines to learn from data, adapt to new situations, and perform tasks that would otherwise require human expertise.

There is a good chance that you have already used it in your daily life or at work in the form of virtual assistants like Siri and Alexa, predictive text features such as auto-fill or auto-correct, search engines like Google or Microsoft

Bing, customer service chatbots, and even property management tools.

“The technology has been around; we just haven’t been using the terms AI,” Promnitz said. “AI uses patterns.”

AI makes predictions based on data and assigns items to predefined categories. For example, determining what constitutes spam and what constitutes a legitimate email.

Promnitz said chatbots are considered rule-based and can adapt over time. They can be used to streamline customer service for residents on a

ance assistance,” Promnitz said.

The industry needs to embrace AI because it is inevitable and will be integrated to some extent into everything we do.

“I can say AI is not always right,” Stoermer Clark said. “You have to be able to validate the information it provides.”

Promnitz recommended using the S.T.A.R.T. Framework to get started with AI.

- **Set your goal:** Define what you want to know.
- **Tailor your question:** Be concise and specific.
- **Adjust the conversation:** If you don’t get what you want, change it.
- **Regularly chat:** Build comfort with consistent use.
- **Trust but verify:** Treat AI as a helpful tool, not an unquestion-

able authority.

“You engage with chatbots as you do with anyone you meet,” he said. “And let AI do the work you don’t want to do.”

Promnitz said the emerging trends for AI use in multifamily housing include hyper-personalization, such as recommending floor plans or tailored leasing; voice-enabled bots that can address all leasing inquiries or schedule tours; AI-powered maintenance consisting of smart home integration that can detect maintenance issues and schedule services; ethical AI and data security, which can provide transparent systems will ensure compliance and fairness.

Stoermer Clark said, “In the end, we still want people to be front-facing for our residents.” **OSI**

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

24-hour basis. For example, a resident sends a text to say there is a leak in their unit. The chatbot can recognize that this is a maintenance issue and send it to the appropriate staff, ensuring the issue is addressed more quickly. This can be particularly helpful, especially after hours, when the residents’ calls might be filtered through an answering service or voicemail. The chatbot ensures that the message reaches the right person immediately or determines if the issue has a simple solution and provides residents with the steps to take to fix the problem rather than dispatching personnel.

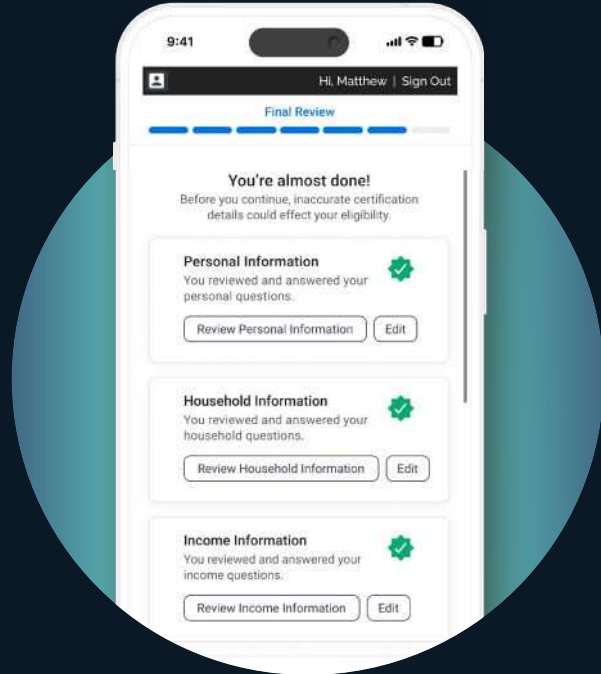
REAL-WORLD APPLICATIONS IN MULTIFAMILY HOUSING

“There are things that multifamily housing is already doing using AI such as leasing and lead generation, scheduling showings, real-time frequently asked questions, requests, and compli-

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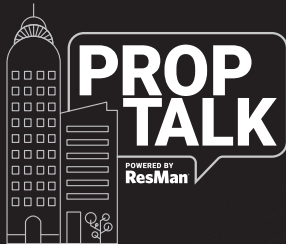
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Discussing the Challenges of Managing Specialty Housing

PROPERTY MANAGEMENT | OCCUPANCY

As the affordable housing industry evolves to meet the growing needs of diverse populations, managing specialty housing—supportive housing, senior housing, and multifinanced properties—requires a nuanced approach. At the NAHMA March meeting, Gianna Solari, president of Solari Enterprises; Jack Sipes, partner and executive vice president of Dominium; and Heather Luty, senior vice president of Michaels Management, shared real-world experiences, challenges, and solutions in managing these specialized communities during the “Managing Specialty Housing” session. Their insights offer a comprehensive view of how operators strike a balance between compassion, compliance, and complexity.



PHOTO BY LARRY FALKOW

Gianna Solari, Jack Sipes, and Heather Luty lead the “Managing Specialty Housing” session.

SUPPORTING LIVES WITH DIGNITY

Solari opened the session by recounting the firm’s journey in the supportive housing sector. She said what began in 1993 with one HUD 811 property for formerly homeless individuals living with HIV has grown into a portfolio of 3,743 units across 52 communities. Solari

homeless, they are not accustomed to being in a home or using technology,” she said.

Solari emphasized the strain on physical property upkeep, the importance of controlled access, and the constant need for strong partnerships with service providers. One of the most significant

“Residents will go to the manager for everything and will only go to maintenance staff for maintenance problems,” she said. “We also do informed education training, so our staff has keywords that can reduce triggers.”

Solari eliminated their porter positions and outsourced the management of physical assets to third parties.

“The third-party porter is there just for cleanup. Maintenance doesn’t do it.”

Solari has added facial recognition, faucet timers, and drains in all the bathrooms due to frequent flooding. They have also instituted housing retention plans that can put a resident in “timeout.”

“The resident advisory board can help with residents that don’t follow the rules,” she said. “Above all, we have to remember our humanity. We’ve invited our surrounding communities to visit so they can see it is an apartment building of people.”

“ABOVE ALL, WE HAVE TO REMEMBER OUR HUMANITY. We’ve invited our surrounding communities to visit so they can see it is an apartment building of people.”

Enterprises’ core mission has always remained the same: fostering environments where residents can live in dignity and peace.

However, managing supportive housing is not without its trials.

“Either the resident is coming from being chronically homeless, has a mental illness, is a person with disabilities that’s

challenges is staff burnout.

She said, “We’re seeing colleagues that no longer want to manage supportive housing, and that is it difficult to hire on-site staff.”

Solari said they have started having maintenance personnel stay on-site to help alleviate some of the pressure on managers.

REALITIES OF SENIOR HOUSING

Sipes painted a picture of senior housing's unique landscape. The senior population is growing rapidly, and housing shortages loom large on the horizon. Beyond supply issues, there's a daily juggling act involving endless conversations, recertification paperwork, technology challenges, medical emergencies, and mental health concerns.

Sipes also highlighted the hidden roles that property managers often assume—standing in as surrogate family members, especially when residents face mental or physical health declines.

“Seniors have a lot of time and a lot of words to use,” he said. “The residents really want to talk—a lot. There’s a real art to moving on from a conversation.”

Technology can also pose a challenge for seniors at a time when management companies are transitioning to online paperwork and recertifications. He also said given the age of the residents, the reality is that there are deaths on the property, which staff doesn't always find out about right away.

“When I started in this industry, I never knew I had to be an EMT,” Sipes said. “And then sometimes, a resident just can't live independently anymore.”

Other challenges managers face include complaints about people entering the unit during inspections, cliques and bullies, broken elevators and integrating younger residents with disabilities.

Despite these hurdles, several best practices have emerged. Sipes advocates for a balanced staffing model—1/3-part heart and 2/3-part head. He emphasizes the importance of fostering community through activities and formal complaint systems but has had mixed results with resident councils. Encouraging family involvement and establishing connec-

tions to social services also help to build stability and improve resident well-being.

COMPLIANCE IN A MAZE OF REGULATIONS

The third segment, led by Luty, focused on the often-overlooked but critically important area of inspection and compliance at multifinanced properties. These properties, funded by a patchwork of agencies, programs, and stakeholders, present a unique regulatory challenge.

Luty broke down the responsibilities into four main categories: management, compliance, billing, and accounting. Each comes with its own set of players—from HUD and state agencies to housing authorities and tax credit syndicators—requiring meticulous coordination.

She said, “Under the banner of #WalkTheJob and #IGotYourBack, Michaels Management promotes a culture of preparation, integrity, and teamwork.”

Their staff conducts regular checks, cross-trains across departments and fosters communication to stay on top of inspections, including NSPIRE, MOR, LIHTC, fire safety, and utility submissions. This level of coordination is necessary to maintain eligibility for various funding streams and to protect the viability of each property.

Monthly, quarterly, and annual compliance reporting is now largely digital, but the process still varies by agency. On the billing side, the team ensures accurate voucher submissions to TRACS and USDA's MINC system, while the accounting side handles everything from investor and partner reports to IRS compliance. **OSI**

—Jennifer Jones

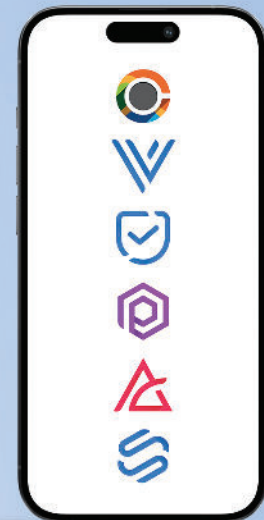


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ENERGIZED FOR TOMORROW

NAHMA Launches Annual Search for Affordable Housing Excellence

ASSOCIATION NEWS

NAHMA announces entries are now being accepted for the 2025 [Communities of Quality \(COQ\) Awards](#). The annual competition honors the nation's top affordable multi-family 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 for consideration. However, previous award winners are not eligible to reenter.



ELIGIBILITY

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



2024 COQ Award winner, Phoenix Apartments.

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 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 will receive their awards at a special ceremony during 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 centered around the affordable housing industry; and [Yardi](#), which develops and supports industry-leading compliance, accounting and property management soft-

ware for every type and size of affordable housing provider.

Additionally, the NAHMA COQ National Recognition Program application has been revised to enhance clarity and ease of use. The updated format allows broader participation, including 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. **OSI**

IN BRIEF

LIHTC OFFERS SUBSTANTIAL RENT SAVINGS TO RESIDENTS

The Affordable Housing Tax Credit Coalition (AHTCC) released a first-of-its-kind analysis showing that households in homes financed with the Low-Income Housing Tax Credit (LIHTC or Housing Credit) save a significant amount on monthly rent compared to rents charged in market-rate properties, allowing renters in Housing Credit homes to direct more resources toward other essentials such as health care, groceries, transportation and child care. Using data provided by Moody's, the AHTCC found that rents charged in Housing Credit homes are an average of \$7,800 per year less than market, or 38% lower than market-rate properties, across 80 large U.S. metro areas. The analysis, which compared 1.2 million LIHTC homes to 12.7 million market-rate homes for fiscal year 2023, found that properties financed with the Housing Credit result in monthly rents averaging \$653 lower than those of market-rate properties. To read the report, click: [Housing Credit Homes Offer Significant Rent Savings for Residents](#).

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

RESCISSION OF AFFIRMATIVE FAIR HOUSING MARKETING REGULATIONS

The Department of Housing and Urban Development (HUD) published a proposed rule in the *Federal Register* to rescind HUD's affirmative fair housing marketing regulations. The existing regulations require participants in Federal Housing Administration insurance or HUD multifamily housing rental assistance programs to submit a form that describes the participant's affirmative fair housing marketing plan. The proposed rule would remove that requirement. Comments on the proposed rule were due July 3. To read the proposed rule, click: [Rescission of Affirmative Fair Housing Marketing Regulations](#).

Article courtesy of [Novogradac & Company LLP](#).

HUD PUBLISHES RFIFS FY 2025 ADJUSTMENTS

HUD published a notice in the *Federal Register* establishing the Renewal Funding Inflation Factors (RFIFs) to adjust fiscal year 2025 renewal funding for the housing choice voucher program. The notice apportions an expected 4.71% change to each public housing authority involved in the program, based on its operating area, then calculates individual area inflation factors. The changes are effective June 3. Individual operating area information is available at HUD's RFIF page. To read the notice, click: [Section 8 Housing Assistance Payments Program-Fiscal Year \(FY\) 2025 Inflation Factors for Public Housing Agency \(PHA\) Renewal Funding](#).

Article courtesy of [Novogradac & Company LLP](#).

INDUSTRY COALITION SEEKS RESOLUTION TO CARES ACT NOTICE TO VACATE REQUIREMENTS

A coalition of housing industry associations, including NAHMA, sent a letter urging the administration to resolve a lingering pandemic-era issue affecting rental housing operations—the continued enforcement of the federal CARES Act “notice to vacate” requirement. The CARES Act of March 2020 included a temporary 120-day moratorium on evictions. It instituted a 30-day notice requirement, intended to be temporary, before filing for eviction in federally backed and federally assisted housing. Despite the expiration of the eviction moratorium on July 24, 2020, the ambiguous statutory language has led to the continued enforcement of the 30-day notice requirement. This has contributed to eviction court backlogs, increased unrecoverable rent losses for housing providers, and paradoxically worsened renters' debt situations and long-term housing prospects. The coalition is advocating for the Respect State Housing Laws Act, which would strike the temporary notice language from the CARES Act and return eviction policy to state jurisdiction. To read the act, click:

[S.470 - 119th Congress \(2025-2026\): Respect State Housing Laws Act](#). **OSI**

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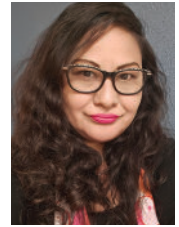
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A Privilege To Help Those in Need

NAME: Alexandra “Alex” Rivera, CPO

COMPANY: HumanGood

POSITION: Administrator,
Affordable Housing

“**HAVING HAD MY OWN SITUATION where, at one point, I didn’t have housing security, I know the importance and the safety of having a place to rest your head. I think about myself from a long time ago, and I think about my grandparents. When people don’t have to worry about not having a place to stay, that’s what inspires me every day.**”

Alexandra Rivera knows who she is. Within minutes of starting a conversation, her dynamism is evident: upbeat, thankful, and relentlessly optimistic. Believe it or not, that wasn’t always the case. Her family emigrated to the U.S. from Guatemala when she was 4 years old.

“I’m a valley girl; I grew up in the San Fernando Valley. Little Alex was shy and reserved. When I adjusted and found my place, I turned into this ball of energy,” Rivera said. “When things aren’t their best, I try to have gratitude and give myself grace.”

Rivera attributes her sunny outlook to her mom, who, she said, taught her resilience and self-reliance, no matter what life throws at you.

“She always said no matter what happens, you get back up and don’t let anyone take your shine. Don’t let anyone take the goodness away,” Rivera said. “She prepared me to be a strong person and to have the skill set to overcome challenges.”

Now, Rivera tries to take those lessons and use them to help others. Over 10 years ago, she entered the nonprofit world, first at a consulting agency and resource centers, providing services ranging from prenatal care to support for seniors.

“I realized how much I loved helping vulnerable populations,” she said. “It’s a privilege to help those who need help. Once I entered the nonprofit sector, I knew I found what I wanted to do. I wanted to continue on my path.”

She transitioned into housing and found her place at HumanGood—a nonprofit provider of senior housing and services—four years ago, where she serves as the administrator for two properties,

Tahoe Senior Plaza and Kelly Ridge, both located in South Lake Tahoe, Calif.

The nonprofit sector resonates with Rivera, especially the need for safe housing.

“Having had my own situation where, at one point, I didn’t have housing security, I know the importance and the safety of having a place to rest your head. I think about myself from a long time ago, and I think about my grandparents. When people don’t have to worry about not having a place to stay, that’s what inspires me every day,” Rivera said. “A perfect day for me would be that all our vacancies are filled, that we all come to work and work as a team, that we have a positive resident climate with all our support systems in place, and that we all show up every day and be present.”

While her career involves being empathic and assisting others daily, Rivera makes time to take care of herself, too. She isn’t above using a piece of chocolate for instant gratification. One of her favorite spots to visit is the Pigeon Point Lighthouse. Lighthouses seem to be Rivera’s happy place, and her husband, Ever, and daughter, Everly, go along for the ride. She said the main point of family time is to create memories for her daughter.

“I like to research quaint towns to visit and visit all the lighthouses in northern California. We tried to be spontaneous and did a trip without planning. All the lighthouses were closed,” she said, laughing. “We didn’t get discouraged because there is always something else to find in these quaint towns. Now, I’m planning to go when the lighthouses are open, and we can take the tours.”

Rivera is also an avid reader who enjoys cooking. **OSI**

—Jennifer Jones