

On-Site Insights

NAHMA'S NEWSLETTER FOR CERTIFIED AFFORDABLE HOUSING PROFESSIONALS

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NAHMA Poster Winners Promote Responsible Choices

ASSOCIATION NEWS

Edriel J. Garcia Costales, 14, a ninth grader from Manatí, Puerto Rico, has been named the grand prizewinner in NAHMA's 2025 AHMA poster and art contest. The talented artist's creation will appear on the cover of the 2026 NAHMA Drug-Free Kids calendar. Edriel also receives an all-expenses-paid trip to Washington, D.C., for a future NAHMA conference and a scholarship of \$2,500 from the NAHMA Educational Foundation.

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 underlying message for the annual contest is always a drug-free theme.



Still, NAHMA wanted to open the door for more avenues of expression, so a sub-theme was incorporated into the poster

contest. The subtheme for the 2025 art contest was The Power Is Mine: Taking Responsibility for Our Choices.

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

Typically, the contest draws hundreds of participants nationwide.

Regardless of 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 as their own month in the 2026 calendar.

Additionally, participants in the annual art contests held by the local AHMAs are eligible to be selected as Regional AHMA Art Contest Honorable Mentions. Those chosen for this distinction will have their artwork featured in a special section of the NAHMA 2026 Drug-Free Kids Calendar and receive a \$100 scholarship. These participants are in addition to those selected as national winners.

The original grand-prizewinning artwork will be part of the auction at the Educational Foundation fundraising gala in October, with the proceeds supporting the foundation's scholarship program.

For the national contest, the artwork is divided into categories with winners selected from each of the following: kindergarten-first grade, second-third grades, fourth-sixth grades, seventh-ninth grades, 10th-12th grades, and seniors and residents with special needs. Only students are eligible for the grand prize.

The calendars are available for sale with a September delivery. The [order form](#) is available for download on the Drug-Free Kids Calendar Contest Overview webpage at www.nahma.org. The calendar costs \$5.50, which is a HUD and USDA allowable project expense. **OSI**

The following lists this year's national program winners, with their ages at the time of submission, grade completed in June 2025, contest category, the community where they live, the management company, and the name of the AHMA that submitted their artwork:



GRAND PRIZEWINNER

Edriel J. Garcia Costales, 14; Ninth Grade; Villas de Manatí, Manatí, Puerto Rico; Martinal Management Company; SAHMA

NATIONAL WINNERS

Yaiden O. Acosta Muñoz, 12; Sixth Grade; Residencial El Recreo, San Germán, Puerto Rico; J. A. Machuca & Associates Inc.; SAHMA

Abdel Ruhman Amer, 16; 10th Grade; Winteringham Village, Toms River, N.J.; The Michaels Organization; JAHMA

Alessandra Carballo, 11; Fifth Grade; Lakeside Towers, Miami, Fla.; Royal American Management; SAHMA

Moriah Fordjour, 15; Ninth Grade; Stratton Hill Park, Worcester, Mass.; Beacon Communities LLC; NEAHMA

Elizabeth Kelly, 66; Seniors & Residents with Special Needs; Cathedral Place Apartments, Mobile, Ala.; Alco Management; SAHMA

Lucy Lopez, 16; 10th Grade; Council Groves Apartments, Missoula, Mont.; Council Groves Apartments; Rocky Mountain Heartland AHMA

Stephanie M. Moore, 61; Seniors & Residents with Special Needs; McNamara House, Allston, Mass.; John Corcoran & Co.; NEAHMA

Lilly-Beth Annarossa Morway, 17; 11th Grade; Stratton Hill Park, Worcester, Mass.; Beacon Communities; NEAHMA

Brooklyn Ortega, 8; Second Grade; Bavarian Manor Apartments, New Braunfels, Texas; Prospera Housing and Community Services; SWAHMA

Valeria Zoe Pérez Ocasio, 12; Seventh Grade; Villas de Manatí, Manatí, Puerto Rico; Martinal Management Corp.; SAHMA

Henley Poling, 7; First Grade; Council Groves Apartments, Missoula, Mont.; Council Groves Apartments; Rocky Mountain Heartland AHMA

La'Taevion Presswood, 8; Second Grade; North Hills Manor, Meridian, Miss.; The Michaels Organization; SAHMA

Naysha Sepilveda Garcia, 16; 11th Grade; Residencial Las Americas, Lajas, Puerto Rico; J. A. Machuca & Associates Inc.; SAHMA

HONORABLE MENTIONS

Graling Arnold, 56; Seniors & Residents with Special Needs; Bedford Hill Apartments, Pittsburgh, Penn.; McCormack Baron Management; PAHMA

Carlos Guerra, 71; Seniors & Residents with Special Needs; La Risa Apartments, San Antonio, Texas; Prospera Housing and Community Services; SWAHMA

Simran Heyer, 15; Ninth Grade; Los Robles Apartments, Union City, Calif.; EAH Housing; AHMA-NCH

Ranbir Kaur, 73; Seniors & Residents with Special Needs; Los Robles Apartments, Union City, Calif.; EAH Housing; AHMA-NCH

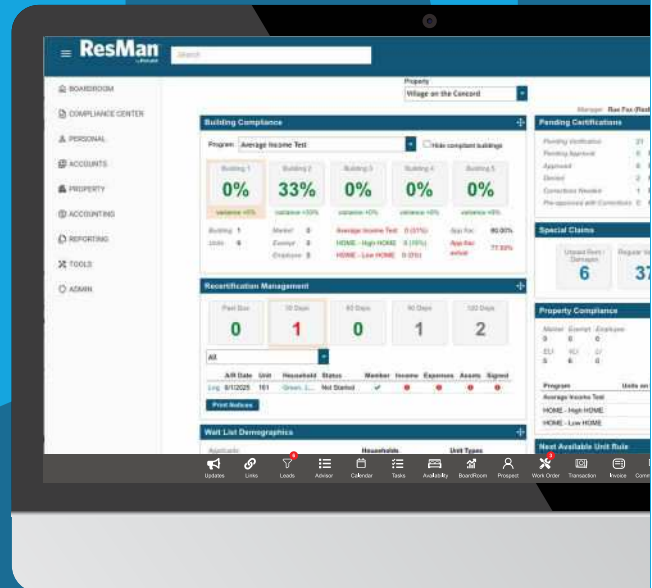
Aritha Peaks, 56; Seniors & Residents with Special Needs; Michigan Avenue School, Columbus, Ohio; Community Properties of Ohio (CPO Management); MAHMA

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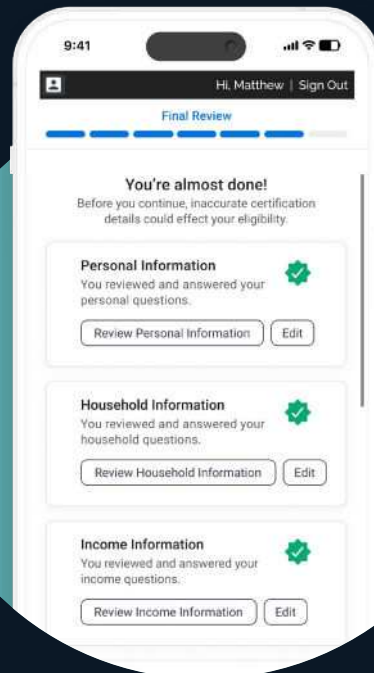
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 **REALPAGE**

Educational Foundation Announces Record Number of Scholarships

ASSOCIATION NEWS

The NAHMA [Educational Foundation](#) announces the selection of 135 student residents to receive scholarships for the 2025/2026 school year. Additionally, the foundation will make a \$2,000 scholarship donation to the property management program within the School of Design in the College of Architecture, Arts, and Design at Virginia Tech, to be awarded to a student enrolled in the property management major course of study. With each scholarship worth \$3,500, combined with the Virginia Tech donation, the total amount to be distributed this year is \$474,500.

To read the complete list of the scholars, click on the link: [NAHMA](#)

[Educational Foundation Announces Record Number of Scholarships](#). This year's NAHMA scholars live in 22 different states and represent 14 different AHMAs. The 2025 scholars, including

“THIS HAS BEEN A RECORD-SETTING year for the NAHMA Educational Foundation Scholarship Program. The most recipients were selected, and the most money was ever distributed in a single year...”

their community, management company, school, grade, and major, are listed according to their AHMA.

“This has been a record-setting year for the NAHMA Educational Foundation Scholarship Program. The most recipients

were selected, and the most money was ever distributed in a single year, with 135 NAHMA scholars each receiving \$3,500 apiece for a total of \$472,500. This is a true tribute to everyone involved in the

program's operation, including the field staff supporting applicants and our generous donors. We are very appreciative of all of their efforts! We are so pleased with the outcome of this year's campaign. Outstanding academic performance, civic involvement and participation in co-curricular activities seem to be the hallmarks of this group of NAHMA scholars,” NAHMA Educational Foundation Chairperson Anthony Sandoval said.

The NAHMA Educational Foundation is pleased to have created this legacy supporting resident academic achievement for the betterment of communities nationwide.

For additional information about the NAHMA Scholarship Program, contact Dr. Bruce W. Johnson at bjohnson@tmo.com.

The NAHMA Educational Foundation is organized and operated exclusively as a Section 501(c)(3) charitable organization. Founded in October 1994, the NAHMA Educational Foundation works to assist residents of federally subsidized housing as they strive to enhance their lives, job opportunities and children's futures. Its mission is also to enhance the livability and standing of communities managed by NAHMA member companies nationwide. For more information, visit <http://www.nahma.org/about/educational-foundation>. **OSI**

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Take advantage of the National Affordable Housing Management Association's training and certification opportunities and add value to yourself as a professional.

For more information, visit www.nahma.org/education.

Earn one of NAHMA's prestigious professional credentials, which are dedicated solely to recognizing and promoting achievement of the highest possible professional standards in affordable housing management. Programs include:

National Affordable Housing Professional™ (NAHP™)

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IN BRIEF

TIMEFRAMES FOR CLOSING CALENDAR YEAR-END 2025 TRANSACTIONS

Rural Development's Office of Multifamily Housing's Production and Preservation (P2) Division announces its 2025 calendar year-end closing schedule.

Owners and applicants intending to close a transaction on or before Dec. 31, 2025, must have fully executed conditional commitments/letters of conditions, and all outstanding information and documentation submitted to P2 on or before Friday, Oct. 3, 2025. This includes having fully approved third-party reports, organizational document review, and construction documents.

Multifamily Housing is setting this deadline to prioritize its resources to assist customers with critical,

time-sensitive calendar year-end deadlines. A closing prior to calendar year-end is not guaranteed and will depend on timeliness and completeness of responses. Any modifications to a transaction or entity structure may delay closing. The P2 Division will ask applicants to communicate critical deadlines and closing dates for all transactions. P2 will also continue to transparently communicate processing timeframes with our lending partners, so that execution expectations can be managed.

For applicants that are not able to meet the Oct. 3 deadline, P2 will work to coordinate and establish a target closing date that will be after Jan. 1, 2026.

Questions or concerns about an application's status must be communicated to the P2 analyst assigned to

the transaction. Additional contact information can be found on the [Multi-family Organizational Chart](#).

For additional information, contact the Multifamily Housing Production & Preservation Program Support Branch at MFH.ProgramSupport@usda.gov.

To subscribe to USDA Rural Development updates, visit the [GovDelivery subscriber page](#).

2026 INFLATIONARY ADJUSTMENTS AND PASSBOOK RATE

The HUD Offices of Multifamily Housing Programs, Public and Indian Housing, and Community Planning and Development, published the [2026 Annual Inflationary Adjustments and Passbook Rate](#) effective Jan. 1, 2026.

HUD programs subject to Housing Opportunity Through Modernization Act of 2016 (HOTMA) rules and regulations must utilize the HUD-published values to determine income, net family assets, and adjusted income for income examinations, in accordance with the HOTMA [Final Rule](#) and [Implementation Guidance: Sections 102 and 104](#).

For questions regarding the Inflationary Adjustments, contact mfh_hotma@hud.gov.

SEN. SCHIFF INTRODUCES INSURE ACT TO STABILIZE PROPERTY INSURANCE MARKETS

In response to the growing crisis of rising insurance premiums and insurers exiting high-risk markets, Sen. Adam Schiff (D-CA) recently introduced the Incorporating National Support for Unprecedented Risks and Emergencies (INSURE) Act ([S.2349](#)). This legislation aims to create a federal catastrophic reinsurance program within the Department of the Treasury to cap insurance company liability during major disasters. The bill is co-sponsored by Sen. Mazie Hirono (D-HI) and has companion legislation in the House.

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For affordable housing owners and property management, this bill is relevant. The increasing frequency and severity of natural disasters have led to dramatic premium increases, making it difficult and costly to maintain coverage on properties, especially in states like California, Florida, and Texas. By offering a federally priced alternative to the private reinsurance market, the INSURE Act seeks to stabilize rates and ensure that homes remain insurable. It faces opposition from some insurance trade groups, who argue it misdiagnoses the problem and could incentivize living in high-risk areas. For additional information about this legislation, read Schiff's press release by clicking [Sen. Schiff Introduces Bill to Stabilize Insurance Market, Protect Homeowners from Increased Costs of Natural Disasters](#).

FHFA DOUBLES THE CAP ON GSEs' HOUSING CREDIT INVESTMENT TO \$2 BILLION EACH

The Federal Housing Finance Agency (FHFA) [announced](#) that it is raising the annual amount that Fannie Mae and Freddie Mac can invest in the Housing Credit to \$2 billion each. Half of their investments will be reserved for difficult to serve Housing Credit markets, and at least 20% of that half will be Duty to Serve Rural Communities.

The increase doubles the \$1 billion per Government Sponsored Enterprise (GSE) limit set when FHFA last adjusted the cap in 2024 and follows the recent historic expansion of the Housing Credit enacted as part of the broader reconciliation package. The press release issued by FHFA today acknowledges this expansion, stating, "The One Big Beautiful Bill is also significantly enhancing Low Income Housing Tax Credits, one of America's most important sources of affordable housing supply."

Prior to 2024, the GSEs were operating under a cap of \$850 million, which was increased in 2021 from the \$500 million cap initially set when they re-entered the Housing Credit market in 2017.

To read more, click: [FHFA Doubles the Cap on GSEs' Housing Credit Investment to \\$2 Billion Each](#).

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

SENATE BANKING COMMITTEE UNANIMOUSLY ADVANCES BIPARTISAN HOUSING LEGISLATION

On July 29, the Senate Banking Committee held a markup of the ROAD to Housing Act of 2025, advancing the comprehensive legislation on a bipartisan vote of 24-0. The legislation includes the [Community Investment and Prosperity Act](#), a proposal the AHTCC has endorsed in order to support robust investment in the Housing Credit by raising the cap on banks' public welfare investments (like affordable housing) from 15% to 20%.

"The Affordable Housing Tax Credit Coalition appreciates the Senate Banking Committee's ambitious effort to expand our nation's affordable housing supply and modernize key housing programs," said Emily Cadik, Chief Executive Officer of the Affordable Housing Tax Credit Coalition. "We especially appreciate a number of proposals in the ROAD to Housing Act that will help support affordable housing investment using the Low-Income Housing Tax Credit, which was recently expanded as part of One Big, Beautiful Bill and remains the primary driver of affordable housing supply in the U.S."

To read more, click: [Senate Banking Committee Unanimously Advances Bipartisan Housing Legislation](#).

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

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Kim Leake Is Enjoying The Journey

By Jennifer Jones

NAME: Kim Leake, FHC, CPO

COMPANY: NewCourtland Management

POSITION: Assistant Property Manager

“**YOU HAVE TO BE MINDFUL...**

One day, you might see someone, and everything is fine. Then maybe the next day, there is a change in their mental state or health. You need patience and compassion.”

When asked what inspires her, Kim Leake said, “positive people. Positivity is what motivates me when I wake up every day; it is a new day, a new start.”

She said positivity helps her get into the right frame of mind to do better and look at things differently.

“It’s not just seeing things out of my eyes but seeing it out of others’ eyes that gives me a drive. It motivates me,” she said.

For the last three years, Leake has worked as an assistant manager for NewCourtland Management in Philadelphia, Penn. In all, she has been involved in the property management industry for about 30 years, beginning in subsidized housing with the Philadelphia Housing Authority. Most of her career has been in affordable housing; Leake also holds a real estate license along with her FHC and CPO through NAHMA.

Earning her certifications, she said, are a professional achievement she is proud of.

“Growing up in Philadelphia, I came from a structured household where getting an education was emphasized, and that shaped my adult life,” she said. “And it made me see the value in hard work.”

Leake said the most exciting part of her job is helping people obtain housing, especially the seniors. “We have

some seniors who are downsizing and seeing them with a smile on their face and a sense of relief,” she said.

And at times, she also finds her job challenging.

“You have to be mindful,” she said. “One day, you might see someone, and everything is fine. Then maybe the next day, there is a change in their mental state or health. You need patience and compassion.”

Leake describes herself as good at working under pressure, saying it brings out her inner strength, along with “skills and talents I didn’t know I had.” She also said that she is learning to be kinder to herself. Instead, she tries to take a step back, reflecting on where she went wrong and learning from it. “I’m going to make mistakes. That’s human,” she said.

When she isn’t working, Leake likes singing: “I think I can sing. I don’t know what anyone else thinks,” she admits.

In addition, she does arts and crafts, specifically decorating the heads of mannequins with beads and jewels that she showcases.

“Life is a journey, not a destination,” she said. “It’s the encounters along the way that prepare you for the destination,” Leake said. **OSI**

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

2026 NAHMA DRUG-FREE KIDS CALENDAR



ORDER YOURS TODAY! The winners have been chosen! The coverart selected!

It's time to order your 2026 NAHMA Drug-Free Kids Calendar—at the same affordable price as last year! Just \$5.50 each! The \$5.50 calendar cost is a Department of Housing and Urban Development and Department of Agriculture allowable project expense

Also, place your order by Nov. 14, 2025, and enter the NAHMA Lucky Draw for free prizes!

NAHMA Lucky Draw Prizes!

- 3 Free NAHMA Meeting Registrations (Value: \$630-\$900 each)
- 5 digital copies of A Practical Guide to Tax Credit Management (Value: \$35 each)
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Drawing will be held on Dec. 12, 2025

Calendars make great holiday gifts for your properties, community event giveaways and colleagues. This year's theme, "The Power Is Mine: Taking Responsibility for Our Choices" is illustrated through the unique poster art created by children, seniors and adults with special needs living in affordable housing. Support the drug-free message today. Send in the order form at right without delay. Or, download order form at www.nahma.org.

2026 NAHMA DRUG-FREE KIDS CALENDAR ORDER FORM

Order by Nov. 14, 2025, and enter the NAHMA Lucky Draw!

YES, I would like to order 2026 Drug-Free Kids Calendars and show my ongoing support of drug-free and safe community housing. If I order by Nov. 14, 2025, I will be entered into the NAHMA Lucky Draw for the prizes listed.
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Total Order (Number of Calendars Total + S&H Fee Total) \$ _____.

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Submit the order form to NAHMA by mail, fax or email.

By mail: NAHMA Calendar Order Form 400 N. Columbus St., Suite 203 Alexandria, VA 22314

By email: Paulette Washington at pWASHINGTON@nahma.org

By fax: 703-683-8634

Order forms can be downloaded at www.nahma.org. Please allow 3-4 weeks for delivery.