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- PAHRA Presents Awards of Excellence
- Disaster Unemployment Assistance
- PHAs & HUD – Know Your Rights
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We are proud to present the 2018-2019 Winter Edition of the PAHRA Monitor. This publication is meant to provide interesting insights, general guidance, operational tips and tidbits for professionals in the H&CD industry, our industry partners, affiliates, and associates. We hope that you enjoy this issue and encourage you to share it with staff or forward to your colleagues who may benefit from its content.

Sincerely,

Joseph T. Kohut, President
Pennsylvania Association of Housing & Redevelopment Agencies

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**UPCOMING EVENTS**

**PAHRA Capitol Conference**  
February 24-27, 2019  
Harrisburg Hilton  
Harrisburg, PA

**PAHRA Spring Conference & Expo**  
June 2-5, 2019  
Seven Springs Mountain Resort  
Seven Springs, PA

**PAHRA Annual Conference**  
September 15-18, 2019  
Central Hotel & Conference Center  
Harrisburg, PA

**Annual CD&H Practitioners Conference**  
October 7-8, 2019  
Central Hotel & Conference Center  
Harrisburg, PA

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**National Organizations**

**NAHRO**  
Washington Conference  
April 7-9, 2019  
Washington, DC

Summer Conference  
July 11-13, 2019  
Boston, MA

National Conference & Exhibition  
October 10-12, 2019  
San Antonio, TX

**PHADA**  
Commissioners’ Conference  
January 6-9, 2019  
Miami, FL

Annual Conference & Exhibition  
June 2-5, 2019  
Fort Lauderdale, FL

Legislative Forum  
September 8-10, 2019  
Washington, DC
The Pennsylvania Association of Housing & Redevelopment Agencies (PAHRA) proudly announces the election of Joseph T. Kohut as President of the Board of Directors for a two-year term commencing September 2018 through September 2020.

Mr. Kohut serves as Executive Director of Wayne County Housing Authority, an agency that administers the Section 8 Housing Choice Voucher program throughout a large geographical area in both Wayne County and Pike County, covering over 1,300 square miles located in the extreme northeastern tip of Pennsylvania. Joe also serves of Vice-President of the Housing & Redevelopment Insurance Exchange (HARIE).

President Kohut has been a staunch supporter and a driving force behind PAHRA for many years. The presidential role is not new to him, as he previously served in this capacity from 2002-2004, ending a ten-year tenure on the PAHRA Board of Directors spanning the decade from 1994-2004.

Perhaps it was the seven-year itch that prompted Joe’s return to the Board of Directors in 2011 or more likely a request from the PAHRA membership to reprise his leadership role within our organization. We are pleased that Joe’s current tour of duty with the PAHRA Board of Directors has culminated once again in his presidency.

Mr. Kohut will be supported by Executive Board members:
• First Vice-President Kelley Cevette
• Second Vice-President Daniel Kanuch
• Secretary Daniel Farrell
• Treasurer Stephen Bucklew; and
• Executive Members-at-Large Brian Yaworsky and Danielle Powell

Rounding out the remainder of the PAHRA Board of Directors are:
• Steven Fischer
• William Lisak
• Senghor Manns
• Denise Miller
• Tonya Mitchell-Weston
• Ken Pick
• Martha Robbins
• Mark Yauger; and
• Ex-Officio Affiliate Member Alex Kline

Passing the Gavel
As the presidential gavel is passed, Senghor Manns will continue to lend his unique skill set to our association as he assumes the position of Immediate Past President. In this role, Senghor replaces former President Cheryl Johns, who departs the Board after 10 years’ service in many capacities. Cheryl plans to remain actively involved in important PAHRA committee matters and to participate in PAHRA functions wherever and whenever needed.

Welcome, Tonya
PAHRA welcomes newly-elected Tonya Mitchell-Weston to the Board of Directors for a three-year term effective September 2018. Tonya brings with her a strong background in social services and public administration. She currently serves as Chief Executive Officer for the Housing Authority of the County of Warren in northwestern PA bordering New York state.
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Tom Wolf, Governor | Brian Hudson, Executive Director & CEO
COMPETITIVE SAFETY GRANT PROGRAM CONTINUES

By Leo A. Murray for HARIE

Grant money totaling $49,997 was awarded this year by the Housing and Redevelopment Insurance Exchange (HARIE) as part of the second year of a competitive safety awards program for its customers.

The awards this year were for diverse safety projects, from as little as $1,503 to Avoca Borough for work zone traffic control devices to as much as $10,663 to the Wyoming Valley Sanitary Authority for safety equipment.

In this year’s competition, the lone successful competitor in the housing/redevelopment category was the Housing Authority of Beaver County, which was awarded $4,308 toward the purchase of fire system upgrades for three of its properties.

The authority’s executive director Brian Yaworsky said the project is “in the works” in two of the authority’s properties. In all, the fire system upgrades will bring 38 units - one site in New Brighton and two projects in Rochester - up to code.

According to Mr. Yaworsky, the funds from the HARIE Grant will be matched with about $11,000 of authority money to complete the upgrades. He said the authority was pleased to receive the grant from HARIE because it has "always been good to do business with HARIE."

Mr. Yaworski also had praise for Excalibur Insurance Management Services, LLC, which serves as HARIE’s Attorney in Fact, "because good relationships have been forged with its staff over many years of insuring the authority." He added, "I don't perceive changing anything."

After the awarding of the safety grants, Ed Christiano, President of the HARIE Board of Directors, said, "HARIE again is committed to our insureds in providing safety grants to help reduce their liability exposure in the workplace. We are proud to continue these grants by providing $50,000 annually to our organizations and will continue to be their partner in affordable and reliable insurance for years to come."

Other recipients in this year's competition included:

- Riverside School District, $9,506 to upgrade access control systems
- Stowe Township, $9,100 to purchase safety equipment
- Clearfield Township, $7,132 for garage improvements including door openers and lighting
- Shenandoah Borough Municipal Authority, $4,529 for additional safety equipment for employees; and
- North Versailles Township, $3,256 for safety equipment

Selection of the grant recipients was made by a committee of two HARIE Board members, two Excalibur employees, and one outside individual, who reviewed all of the applications based on need.

Funding applications for the 2019 safety incentive awards can be submitted for the following categories: Safety Equipment/Materials, Occupational Safety, and Safety/Risk Management.

Applications can be found on the HARIE website, www.harie.org. Click the Forms Tab, scroll down to Grant Funding Application to download the form.
An unlikely pair – August “Gus” DiRenna, Recovery Director, ARK (Allegheny Recovery Krew), and Reverend Dr. Jay Geisler, St. Peter’s Episcopal Church, Brentwood – were the keynote speakers for our Annual Conference closing breakfast. Following is their story…so far. I have a feeling their journey has just begun.

This odd couple is united in pursuit of a common goal and bound together by both their faith and their broken pasts. DiRenna is a recovering heroin addict and former drug dealer who provides the trifecta of help, and hope, for others in recovery: a decent home • an honest job • and a sponsor. Gus believes he’s found a sustainable model by providing affordable housing; connecting addicts to others with more experience in recovery; all while offering job training and employment in construction as they convert rundown properties into shelters for others with problems similar to their own.

Father Jay admits that he previously struggled with alcohol addiction. He is now recognized as a local authority regarding addiction and recovery. A supporter of the homeless, incarcerated, and generally downtrodden, he co-founded the Oasis Recovery Center, and then putting his money where his mouth was, Father Jay purchased a home using personal funds inherited from his father. That home was then renovated by DiRenna and his crew, all in recovery, to become another “Serenity House” in an opioid-plagued Pittsburgh neighborhood.

DiRenna oversees three such Serenity Houses, with 19 tenants, each paying around $450 a month. Residents are expected to work and to participate in recovery groups. Deteriorated structures, broken windows, crumbling plaster, charred remains of a former kitchen, bathroom fixtures held together with duct tape, and other features typically found in older, blighted or abandoned homes that often end up serving as drug dens, don’t dampen Gus’ spirit at all. In fact, he says, “When I look at this, I see opportunity.”

This fall, Father Jay’s church planned to purchase another property to be added to their “renovation and recovery” portfolio. The team also discussed a new venture, “rent-to-own” housing, the first of which was slated for a former sex worker now in recovery, who has been reunited with her children.

Their latest mission is to set up a safe area in their neighborhood where addicts can exchange used needles for clean ones. Such needle exchange programs have been proven to reduce the spread of HIV, hepatitis C, and other infections transmitted through the sharing or use of dirty needles. Father Geisler says, “This keeps people alive long enough that they can recover.” He stresses the importance of those fighting addiction to be in constant contact on a daily basis with their support system.

One cannot help but be both intrigued and inspired by this dynamic duo, who seem to be tireless in their efforts to help others along the road to recovery and re-discovery. But along the way, their path directly intersects with that of our PAHRA membership: providing decent, safe, sanitary and affordable housing; eliminating blight; and improving our neighborhoods. Rebuilding homes, rebuilding communities, rebuilding lives.
UPDATES

Federal Appropriations

As of October 2018, Congress failed to pass a FY 2019 budget before the end of the fiscal year on September 30, 2018. Congress has passed a continuing resolution through December 7, 2018.

Prior to the passage of the continuing resolution, the House of Representatives and Senate completed a majority of their funding bills for FY 2019, including the House and Senate HUD funding bills. The Senate FY19 Transportation-HUD (THUD) spending bill provides HUD programs with more than $12 billion above the president’s FY19 request and more than $1 billion above the House bill.

HUD Proposed Work Requirements and Increased Rents

In April 2018, HUD Secretary Ben Carson released his proposal to increase rents as well as impose rent requirements on current public housing tenants.

There was also additional legislation proposed by Representative Ross (R-FL) with a similar goal of raising rents for public housing tenants.

While the stated goals of the proposed policies are to help engender more independence, national groups analysis shows that the outcomes will result in increased homelessness. As of August 2018, this legislation’s movement remains uncertain. Some experts think that this legislation may be marked up in the House of Representatives Finance Committee in the upcoming months.

Low Income Housing Tax Credit Expansion Efforts

National groups continue to advocate for members of Congress in both the House and Senate to cosponsor and pass the Affordable Housing Credit Improvement Act. Over the last several months 13 new cosponsors have signed on to the House legislation (H.R. 1661), including Pennsylvania Representative Rothfus (PA-12). Thank you to PAHRA members who have attended meetings with Representative Rothfus and his staff both in the district and Washington D.C. to advocate for his support of this legislation.

LOOKING BACK

In 2018, PAHRA and its members achieved several of PAHRA’s legislative goals.

PAHRA worked with members of the Pennsylvania General Assembly to pass SB 667 Land Bank Powers Expansion (Stefano, R- Fayette). This legislation now known as PA Act 33 allows for the expansion of land bank powers to redevelopment authorities. Since being signed into law in the summer of 2018, Fayette Redevelopment Authority and Altoona Redevelopment Authority have established land banks. PAHRA will continue to work with redevelopment authorities interested in exploring this law through education opportunities at future conferences.

PAHRA’s Legislative Committee and Executive Leadership worked extensively with sponsor (Senator Art Haywood –D Philadelphia) of SB 919 - Relocation Assistance for Domestic and Sexual Violence Victims in Public Housing, providing detailed comments on the legislation when it was in the Senate Urban Affairs Committee, and developing an amendment that helps ensure Housing Authorities can respond to requests for assistance with resources available in order to reduce the likelihood of legal challenges based on the assistance provided. In addition, PAHRA created and sent letters of support to key committees and members of the House and Senate to help pass this legislation.

This bill amends the Housing Authorities Law to provide protections to victims of domestic violence and sexual assault and allow a victim of domestic or sexual violence to seek relocation assistance from public housing authorities (PHAs). The intent of the bill sponsors is to codify at the state level assistance to which victims of domestic and sexual violence are entitled under the federal Violence Against Women Reauthorization Act of 2013 (VAWA). Public Housing Authorities must already meet the requirements of federal VAWA as well as regulatory agreements with the U.S. Department of Housing and Urban Development (HUD).

In addition, PAHRA supported several other pieces of legislation by issuing five letters of support. Although some of this supported legislation did not pass this session, PAHRA will continue to monitor legislation during the new session and advocate for legislation that will benefit PAHRA and its members.

At the federal level, nearly two dozen members of PAHRA attended NAHRO’s annual Capitol Hill Advocacy Day in April 2018. As part of Capitol Hill Advocacy Day activities, PAHRA members held 12 meetings with staff members of the Pennsylvania federal delegation. PAHRA also advocated to members of the Pennsylvania federal delegation to join the Public Housing Caucus. As of October 2018, Representative Matthew Cartwright (D-17th ) has joined the Public Housing Caucus.
MOVING FORWARD

With your help in 2019, PAHRA would like to continue to build strong relationships with Pennsylvania federal and state representatives.

How can we do this?

Create New Opportunities for Investment in Affordable Housing

A state housing tax credit will be modeled after the highly successful federal Low-Income Housing Tax Credit (LIHTC). LIHTC is the major vehicle for the creation and preservation of affordable housing in this country, yet the program is oversubscribed. A state housing tax credit will create a new resource that can be used in conjunction with LIHTC. Under this legislation, investors will receive a state credit for their contribution.

Join PAHRA in supporting this legislation during the upcoming Pennsylvania General Assembly. Legislation will be reintroduced by Senator Tom Killion (R-9) in early 2019.

Reach out to your Senator to cosponsor this legislation!

Exploring Opportunities to Increase Funding for PHARE

PA Housing Affordability and Rehabilitation Enhancement program (PHARE) is Pennsylvania’s state housing trust fund. PHARE provides flexible funds that can be used for redevelopment, construction, rental assistance, foreclosure prevention, homeownership counseling, and special needs housing. Legislation signed into law in 2015 expanded the availability of these funds to all 67 counties. In its first three years, more than 500 jobs were created. In its seven years of funding, just under a half billion dollars was leveraged from the state’s investment.

PHARE currently has three funding sources: a capped portion of the Reality Transfer Tax, the Marcellus Shale Impact Fee, and the National Housing Trust Fund. However, we know that the need for additional funding for this critical program is great.

Work with PAHRA as we explore opportunities in the new legislative session to increase funding levels for PHARE.

Meet with New Federal Representatives

In early 2018 the State Supreme Court invalidated the existing congressional boundaries and required new boundaries for the 2018 elections. That action, coupled with a higher than average number of retirements, will result in a different delegation in Washington DC following the elections. This will make our advocacy efforts in 2019 particularly challenging.

Help us continue PAHRA’s advocacy by signing up to meet with your newly elected or newly districted representative! By meeting with your federal representative PAHRA can continue to advocate and educate for increased HUD funding as well as build relationships with key members of Congress who will support PAHRA’s interests and goals.

Rules and Regulations

If we’ve learned anything recently it’s that this administration does not like rules. Rules and regulations both help us do our work and make it more complicated. Common sense reform is a good idea, politically motivated or poorly designed reform may not be such a good idea. Participation in HUD listening sessions and providing comments on proposed rules are a good way to let HUD know what we think.

Get involved with the PAHRA Legislative Committee to have your issues heard and be addressed. If you are interested in participating, please contact Legislative Chair Dan Farrell, Allentown Housing Authority; Co-Chair Mark Rafail, Redevelopment Authority of the City of Uniontown; or Executive Director Kelly Hicks and they will get you started!
After a year of relatively stable gas prices, natural gas producers and traders are stuffing their stockings for the holiday season. The week of November 12, 2018 saw record increases and decreases in NYMEX prices due to shifting weather reports. Most of that volatility was driven by historically low storage inventories. The dramatic increase in natural gas usage for power generation and LNG exports is outpacing steady growth in shale production. Winter 2018-19 gas prices moved from $3.20 to $4.60 in November. This increase will push up utility gas and electric costs (Price to Compare). Fortunately, clients of Chrislynn Energy Services, Inc. (CESI) have contracts in place to protect themselves from these abrupt cost increases.

Recently, CESI made a strong recommendation to a municipal client regarding a significant natural gas purchase. Normal protocol was to wait for the public meetings for final approval. We advised them to expedite the process for the natural gas due to the risk for a potential run-up in the market. The customer executed, nearly two weeks ahead of time. Over the course of those two weeks, the 12-month strip rose by an unprecedented 20%. Expediting the process saved this customer $11,000 per year, or $38,500 over the life of the agreement. Needless to say, we are extremely pleased that the client took the cautious route and followed our advice.

Chrislynn Energy Services, Inc. is a COSTARS 30 approved vendor and has been working with PAHRA Members since 1986 helping them save on their natural gas and electric bills.

From all of us at Chrislynn Energy Services, we wish you a very safe, healthy, and happy holiday season!
HOW CAN HOUSING AND REDEVELOPMENT AUTHORITIES TAKE CHARGE OF ENERGY COSTS WHEN EVERY DOLLAR COUNTS?

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HUD is considering instituting a new method for funding public housing agencies. Under this potential new system, it is conceivable that HAs would be required to use their rental income, operating reserves, or any other available funds first to pay expenses, and then request operating subsidy from the Department. HUD would likely determine when and how much funding the HA “needs” at the time. This is unworkable and a bad idea for numerous reasons, which are outlined in the following PHADA Issue Brief.

**Cash Management in Public Housing**

**PHADA Believes the “Sea Change” Under Cash Management Would Be One for the Worse**

HUD is considering instituting a Cash Management (CM) system for providing public housing operating funding to housing authorities (HAs). Cash Management was initially implemented in 2012 for the Housing Choice Voucher (HCV) program for disbursing voucher funding to HAs, limiting disbursement to amounts “currently needed” for expenses. The remainder of an HA’s voucher funding is retained in a HUD-held reserve.

The OMB Omni Circular and its related requirements are one of the reasons HUD officials are exploring new rules that they acknowledge would a institute a substantial or “sea change” in the way public housing is funded and operated. The Omni Circular (2 CFR 200.305b) addresses the timing of payments from federal agencies to non-federal entities including HAs.

**PHADA’s Concerns**

Under such a system, it is conceivable that HAs would be required to use their rental income, operating reserves, or any other available funds first to pay expenses, and then request operating subsidy from the Department. HUD would likely determine when and how much funding the HA “needs” at the time. This is problematic and unworkable for the numerous reasons outlined below.

**CM Runs Counter to Law, Regulations, and Practice**

The existing Public Housing Operating Fund was developed pursuant to a years-long Harvard Operating Fund Cost Study and two negotiated rulemaking sessions between the Department and the industry. Congress mandated both of these initiatives through statute and HUD subsequently developed regulations. Pursuant to the Harvard Study, the Operating Fund is benchmarked to the costs of private market housing providers. The vast majority of HAs do an effective job even though their operating funds are often deeply prorated—unlike funds received by private sector housing managers to whom HAs are compared.

PHADA notes that HUD also funds other project-based housing programs (i.e. PBRA) and no similar changes are contemplated for those programs. **Why is public housing being unfairly singled out?**

**HAs Need Funds to Cover Liabilities; Reserves Are Not “Excessive”**

Another rationale behind moving to a CM system is the misconception that HAs have “too much money” in reserves and those funds should be reduced or transferred to the federal government. In fact, should a new system incorporate a CM approach, it would effectively transition public housing operating reserves to a HUD-held reserve, which is what happened in the voucher program. This would be a serious mistake.

HUD-PIH officials publicly confirmed to PHADA on September 11, 2018, that **HAs now have long-term liabilities/commitments exceeding $7 billion, while operating reserves total only about $4.5 billion.** Clearly, the notion that there is “too much” in reserves is simply incorrect as long-term liabilities exceed funding available. In addition to the need to address these long-term costs, HAs must have adequate reserves ready and on hand to guard against unforeseen events such as natural disasters, growing capital...
needs for aging properties, sequestration, and the unpredictability of federal funding. Indeed, HUD acknowledges this factor in its mixed finance program: “Because funding levels for operating subsidy can be unpredictable, mixed-finance projects carry the risk of a subsidy shortfall. As a result, many developers and other investors in mixed-finance transactions have required an Operating Subsidy Reserve to support the PHA’s annual operating subsidy obligation to the project.”

All of these are reasons why HUD requires HAs to hold adequate reserves and even grades their financial performance on that factor.

**Financial Stability and Performance Could be Damaged**

If and when reserves are reduced, an HA’s status under the Public Housing Assessment System (PHAS) could be negatively impacted through no fault of its own. In the HCV program, the HUD-held reserve is not considered an asset of the HA. Presumably, the same will be true for Public Housing. Will HUD credit the HUD-held reserve toward declining PHAS scores?

**HUD Doesn’t Have the IT Capacity or Resources to Implement the System**

The implementation of cash management in the HCV program was difficult for HUD and confusing for HAs. It was quite onerous in the beginning, and some HAs were left with insufficient funds to pay landlords, having to resort to borrowing from other sources to cover expenses until ultimately reimbursed by HUD. In the case of the voucher program, a system already existed that could be utilized to handle this – the Voucher Management System. Public housing cash management will be much more complex because no such system for reporting expenses exists, and it involves a multitude of line items vs. the voucher program which only involves one line item, Housing Assistance Payments (HAP).

Implementing HCV Cash Management was expensive and complicated, but doing so in the public housing program will cost even more. A whole new system and IT infrastructure will need to be developed. Staff will need to be hired to develop and maintain it unless HUD borrows staff from areas that are already overstretched. Will the cost to implement Public Housing CM result in cuts in other areas? Will funds be redirected away from programs?

**Services Could be Delayed, Residents Affected**

How will HUD handle and process thousands of requisitions and transactions when its IT systems are already overtaxed and under-performing? Ensuing delays in HAs receiving funds could result in late payment of utility bills, deferred maintenance, late inspections, etc. – any of which can have a detrimental impact on public housing residents. It should be noted that, by law, HAs cannot raise rents to cover expenses and most do not have other sources of funding. Thus, PHADA believes service cuts and disruptions would be inevitable.

There are other logistical questions and concerns: how will HUD determine how much money an HA needs each month (without having a reporting system in place)? What relief will be available to HAs that have unexpected expenses? Will HAs be permitted to retain a cushion of funds to avoid shortfalls and delayed payments?

**Congressional Objectives Undermined**

Under current law, Congress granted HAs the ability to accumulate reserves for larger capital projects. This is a major objective behind the Housing and Opportunity through Modernization Act (HOTMA), which could very well be thwarted under a CM approach. Similarly, HOTMA permits HAs to use operating subsidy for capital items to improve living conditions for residents. This provision could also be undermined, as would the ability of HAs to pledge funds for the Operating Fund Financing program. which HUD says is one of its viable options for repositioning public housing. Lastly, the critically important Rental Assistance Demonstration (RAD) could also be impacted. Many HAs have used reserves and other funds for up-front repairs and modernization prior to their RAD conversions. Those dollars would likely no longer be available and residents would suffer the consequences.

**Conclusion**

The premise behind CM in public housing (that there are “excessive” reserves) is deeply flawed. Again, HUD is not seeking to apply this misguided idea to other project based housing programs. For these and the many other reasons noted above, the Department should abandon the idea of CM in public housing. Department officials have acknowledged it is possible for the agency to seek waivers from the OMB Omni Circular. PHADA firmly believes the Department should exercise that option.

Submitted by Timothy G. Kaiser, Executive Director, PHADA
Fayette County continued paving the way for local redevelopment authorities to fight community blight, becoming the first in the state to grant land bank powers to their redevelopment authority, in accordance with Pennsylvania Act 33 of 2018.

Introduced by Fayette County resident and state Sen. Pat Stefano, R-Bullskin Township, last year and signed into law by Gov. Tom Wolf in June, Act 33 grants redevelopment authorities the same powers currently allotted to land banks through the Pennsylvania Land Bank Act.

The new legislation, which enables redevelopment authorities to take an even more active role in acquiring and rehabilitating blighted properties and neighborhoods, was passed by both the Senate and the House of Representatives in rare, consecutive unanimous votes.

Of its success, Stefano hailed the legislation as an important tool to combat a growing problem affecting many communities. “Unfortunately, blight is like a cancer that spreads rapidly through our neighborhoods and risks the safety and economic vitality of the communities we serve,” Stefano said while addressing colleagues in Harrisburg. “In my district, several areas looked into forming a land bank but found the start-up costs and the recurring costs to maintain it too expensive.”

“In many of the land banks that formed following the Land Bank Act’s passage five years ago”, Stefano said, “local redevelopment authorities have led the way for the operations. Allowing them to now act as their own land banks eliminates redundancy and is a huge cost-savings”, he added.

“Since our inception, the Fayette County Redevelopment Authority has essentially been implementing the same types of projects and initiatives undertaken by land banks,” Fayette County Redevelopment Authority Executive Director Andrew French said. “Act 33 and the ordinance being considered by the Commissioners will provide us official land bank powers and give us one more tool to help fight blight in Fayette County.

In support of his assertion that redevelopment authorities across the Commonwealth have traditionally performed land bank functions, French indicated that since the Land Bank Act’s passage, the redevelopment authority has acquired and rehabilitated nine properties for resale to low-income homebuyers; rehabilitated 33 owner-occupied residential properties; demolished over 40 residential blighted properties and seven commercial blighted properties; and aided in the construction of over 40 new homes for sale to first-time, low-income homebuyers.

In total, French said, the authority has invested over $7.1 million in those efforts using a variety of local, state and federal resources. “In Fayette County, these projects have had a tremendous impact on stabilizing our most fragile communities and have had a significant secondary impact of creating additional revenue for the impacted municipalities,” French said.

Fayette County Commissioners Vince Vicites, Dave Lohr and Angela Zimmerlink officially approved the ordinance in September. “I am optimistic and appreciative of the leadership and support the County Commissioners have taken over the past several years in providing the tools and resources for us to fight blight throughout the county,” French said. “Because Sen. Stefano and our entire legislative delegation have been so instrumental in starting this process, and seeing it through to its final passage, Fayette County wanted to remain on the forefront and be the first to designate their redevelopment authority as the official Fayette County Land Bank.”

For more information, contact French at 724-437-1547, ext. 210, or afrench@racfpa.org.
MORE LAND BANK ACTIVITY

As cited in their new report Revitalizing PA: Success Stories & New Priorities, the Housing Alliance of Pennsylvania states, “Less than six years after the approval of enabling legislation, 23 incorporated landbanks can now be found in Pennsylvania, and land bank planning and organizational activities are under way in other areas of the state.” The full Housing Alliance report can be downloaded at https://housingalliancepa.org/RevitalizingPA-report/.

One of Pennsylvania’s first land banks, Westmoreland County Land Bank (WCLB), was incorporated in 2013. It is staffed through a service agreement with the Redevelopment Authority of Westmoreland County, headed by Executive Director April Kopas. According to its website, www.co.westmoreland.pa.us/landbank, on October 16, 2018, WCLB announced that it had reached two significant milestones in its efforts to revitalize communities:

• Acquisition of its 100th property; and
• Sale of its 70th property

In that media release, Kopas stated, “The success of the Land Bank is a direct result of the strong partnerships we have developed with our host communities. We are actively looking to acquire more properties to reinvest and redevelop.”

The Land Bank Powers Expansion Bill (SB 667) has intrigued other cities and counties across the state who are already contemplating or have taken action similar to that in Fayette County. In Western PA, the Altoona City Council has officially designated Altoona Redevelopment Authority as a land bank; and Renee Daly, Executive Director of the Redevelopment Authority of Cambria County, recently received unanimous approval to begin pursuing establishment of a Cambria County Land Bank.

TURNING BLIGHT INTO OPPORTUNITY

Dauphin County Land Bank Authority redeveloped the dilapidated duplex on the left into 5 modern three-bedroom, 1.5 bath townhomes.3

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1 Fayette County PR Initiative, Release Date 12 September 2018, www.fayettecopa.info
On behalf of its partners, the Pennsylvania Housing Finance Agency recently announced a relaunch of PAHousingSearch.com after some extensive retooling of the site’s appearance and capabilities.

First launched in 2011, the site has grown to include apartment vacancies from 3,148 landlords and listings of 115,943 available rental units. Monthly visits to the site by apartment hunters now exceed 34,000. Today’s launch of the improved site takes advantage of insights gained from thousands of users over the previous eight years.

“Years ago, apartment hunting used to be a labor-intensive chore, but PAHousingSearch harnessed the power of the web to make the process faster and easier,” said Brian A. Hudson Sr., PHFA Executive Director and CEO. “The revamped PAHousingSearch site demonstrates our commitment to keep this web resource fresh and responsive to the needs of rental housing consumers.”

Some of the customer-focused enhancements on the new site include these features:

• Users can access search results in fewer clicks with a new text search bar
• Search results now include larger photos and maps
• New search logic increases the results of housing searches for people with mobility issues, and accessibility options have been updated for entry ways, bathrooms and more
• Available units now appear sorted in search results before wait-listed units, with the option to hide wait-listed units from the results, if desired
• A new, streamlined listing interface that makes it easier for apartment managers to add and update properties and photos

In addition to this major relaunch, the PAHousingSearch website is constantly being upgraded so that it offers the most thorough and accurate rental listings.

PAHousingSearch continues to be backed by a call center of operators who can help users with their apartment search in Pennsylvania. Those operators are available toll-free Monday through Friday from 9 a.m. until 8 p.m. at 1-877-428-8844.

Beyond its daily use by apartment hunters, PAHousingSearch has proven its worth during natural disasters when displaced families are in desperate need of temporary housing. This was evident during its heavy use by Pennsylvania emergency response teams following Hurricane Irene and Tropical Storm Lee in 2011.

In addition to PHFA, PAHousingSearch is supported by the following partners: the Pennsylvania Emergency Management Agency, the Pennsylvania Department of Human Services, the Pennsylvania Department of Community and Economic Development, the Professional Affordable Housing Management Association, and PennDel AHMA. The site is managed by Emphasys Software.
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Do you perform criminal background checks on your employees? If you do, there are several legal pitfalls you need to avoid.

The FCRA
It is important to understand the Fair Credit Reporting Act (“FCRA”), 15 U.S.C. § 1681. The FCRA applies to more than just credit checks. In fact, because the FCRA defines the term “consumer report” very broadly, the law applies to any employee and applicant background checks performed through a third-party service. 15 U.S.C. § 1681a. The FCRA contains very specific requirements that must be followed, or you may risk liability.

Written Disclosure
To obtain a criminal background check, the FCRA requires employers first provide a clear and conspicuous written disclosure that a criminal background report may be requested, which must be contained in a stand-alone document. You must obtain the individual’s written authorization that they are aware that a consumer report under the FCRA may be performed on the individual.

So what does this mean? It means that employers should review the documents they have applicants sign. If you only have a generalized statement that a background or criminal background check may be performed, and that statement is contained in your application form, it will not satisfy the requirements of the FCRA. Instead, the language must be in a separate document that makes clear that a background check may be performed and requires an employee signature to give permission for the check.

Perfect Timing
Next, you need to review when a background check should be done. Generally, it does not make fiscal sense to have a background check done on an applicant before you have interviewed the applicant and are relatively certain you may offer the job to him or her. If you choose to perform a check earlier in the application process, be aware that some jurisdictions have passed “Ban the Box” ordinances, which ban employers from asking about criminal background information at the application stage. You should check the ordinances in your jurisdiction to be sure that none preclude your chosen timing for performing background checks.

Criminal Convictions
Once you receive the background check, you should decide carefully how the results will be used. First, employment decisions should only be based on convictions, not arrests. The Equal Employment Opportunity Commission (“EEOC”) takes the position that decisions based on arrest records generally may be discriminatory, because minorities may be more likely to be arrested under circumstances that do not lead to a conviction. Therefore, a policy of making decisions based on arrest records may result in a viable claim of disparate impact discrimination by a disappointed applicant or employee. Moreover, under Pennsylvania law, an employer may not use a criminal history record as the basis for declining to hire an applicant, unless the misdemeanor or felony conviction relates to the applicant’s suitability for employment in the particular position for which he has applied. 18 P.S. § 9125. A criminal record simply should not be an automatic ban to employment or continued employment. Instead, in making a decision, an employer should consider, among other things, the job at issue, the nature of the criminal conviction, how long ago the criminal conviction occurred, and the employee’s record of employment.

Pre-Adverse Action Notice
If an employer decides to take an adverse employment action such as not hiring an applicant or firing an employee, the FCRA requires that, prior to taking the action, the employer send a pre-adverse action notice letter to the individual. This letter should:

(1) inform the individual that the employer plans to take an specified adverse action as a result of a consumer report/background check;
(2) identify the name and contact information of the organization performing the background check;
(3) identify the reason for taking the adverse action (for example, that the applicant was convicted of a felony involving drugs);
(4) provide a reasonable amount of time for the employee to dispute the accuracy of the report; and
(5) include a copy of the consumer report being used in making the decision, and a copy of “A Summary of Your Rights Under the Fair Credit Reporting Act,” which is a document prepared by the government and available on the Federal Trade Commission’s website. Please note that the Summary of Your Rights document was updated in September 2018, and employers must use the updated version, which incorporates notices required by the Economic Growth, Regulatory Relief, and Consumer Protection Act, which was passed by Congress in May 2018.

Adverse Action Letter
After waiting for the requisite period of time as set forth in the pre-adverse action notice, the employer must send the individual an adverse action letter. This letter should:
(1) indicate that an adverse action has been taken and why;
(2) provide the name and contact information of the organization performing the background check;
(3) specify that the background check organization did not make the adverse decision, and cannot give the reasons for the adverse action;
(4) note the individual’s right to dispute inaccuracies in the report and to receive a free copy of his or her report; and
(5) include another copy of the “A Summary of Your Rights” document.

The Bottom Line
In obtaining criminal background checks, and in making employment decisions based at least in part on a criminal background check, employers need to keep in mind the requirements of the Fair Credit Reporting Act, as well as state and federal anti-discrimination law, and other laws limiting the use of criminal records. Employers should check with their solicitor or with labor counsel to ensure that all necessary steps have been taken.
This year PAHRA received 14 excellent entries to participate in our Best Practices Showcase. The Showcase highlights the achievements and extraordinary efforts of our PAHRA member agencies. It also demonstrates the diversity of activities involved in providing affordable housing, improving lives, and revitalizing communities.

Each year, PAHRA recognizes members who have implemented innovative ideas, explored successful entrepreneurial activities, exhibited excellence in design, shown progressive program operations, provided outstanding customer service or supportive services in a unique way, or created a lasting impact on their communities.

It is difficult to judge these entries, as they all are outstanding projects or programs. In fact, this year the scoring was extremely tight with only three tenths of a point separating several of our winners!

Feel free to contact any of the participating agencies if you are interested in obtaining more information or replicating one of these award-winning activities within your own organization.

**2018 Bellamy Awards**

The Bellamy Award is PAHRA’s highest recognition of achievement. PAHRA was pleased to present the Bellamy Award for a Housing Related Project or Program to the Clarion County Housing Authority, Penny Campbell, Executive Director, for the Northwest 9 Program.

Northwest 9 was a unique voucher-like rental subsidy program for special populations in 9 rural northwestern counties. The program served those who for some reason or other were ineligible for federal housing subsidies. The program was highly successful and also included a self-sufficiency component.

The Bellamy Award for Redevelopment or Community Development Programs was awarded to the Housing Authority of the County of Chester, Dale Gravett, Executive Director, for the Whitehall Apartments.

This project involved renovation of and an addition to the historic Whitehall Inn using energy efficient Passive House design to provide 48 permanent supportive housing apartments for veterans in need.

**2018 Best Practices Awards**

Earning the Best Practices Award for Housing was the Housing Authority of the City of Erie, Mike Fraley, Executive Director, for their Lethality Assessment Program.

This program literally saves lives – by assessing risk factors and imminent danger to victims of domestic violence and connecting them immediately to protective services.

The 2018 Best Practices Award for Redevelopment or Community Development Programs was presented to the Redevelopment Authority of the County of Fayette, Andrew French, Executive Director, for the Snowden Square Park project.

This project consisted of comprehensive redevelopment of a neighborhood including demo of blighted structures, creation of a new “town square”, green space, and development of a new 24-unit affordable housing complex.
Each of the agencies who submitted entries and participated in our 2018 Best Practices Showcase was recognized with a Certificate of Merit for their accomplishments. In alphabetical order, they are:

1) **Allegheny County Housing Authority, Frank Aggazio, Executive Director** – ACHA submitted three excellent entries:
   - **Cash for Kids Movie Nights** – family-oriented activities featuring inspirational movies and snacks that promote parenting skills and encourage a sense of community
   - **The Fraud Squad** – designed to uncover fraud & recover funds through detection and investigation, the Fraud Square recouped over $100,000 in 2017 alone
   - **Stories Alive!** – interactive program to encourage collaboration, imagination, and mentoring between young children and teens as they develop reading skills and creativity.

2) **Housing Authority of the County of Beaver, Brian Yaworsky, Executive Director** – Crestview Village Exterior Renovations – a complete cosmetic overhaul of a 1950’s era, 24-building, 103-unit development to increase marketability, energy efficiency, and complement the surrounding neighborhood.

3) **Chester City Housing Authority, Steve Fischer, Executive Director** – Resident Training Academy – a program focused on addressing the emotional, educational and behavioral challenges that often prevent housing residents from obtaining employment.

4) **Meadville Housing Authority, Bill Thomas, Executive Director** – STEM Connection Program – an after-school connection program to address the achievement gap that exists for rural, low-income children in the fields of Science, Technology, Engineering and Math (STEM).

5) **Philadelphia Housing Authority, Kelvin Jeremiah, Executive Director** – PHA submitted two projects that reflect their ongoing transformation of Philadelphia neighborhoods:
   - **Blumberg Phase 1** – Initial phase of the housing authority’s Transformation Plan for comprehensive revitalization of the Sharswood neighborhood in North Philly. Acquisition of 1300 properties covering one-quarter square mile, demolition of existing units and development of affordable townhomes.
   - **Strawberry Mansion** – Development of 55 affordable housing units replacing blighted areas in the historic Strawberry Mansion neighborhood near Center City, Philadelphia.

6) **Westmoreland County Housing Authority, Mike Washowich, Executive Director** – The WCHA team also operates two great programs:
   - **Building Your Financial House** – a program designed to help HUD-assisted families increase their earned income and reduce dependency on welfare assistance and rental subsidies
   - **Nothing Old About this New Senior Initiative** – a three-pronged initiative to help senior residents lead healthier, happier and longer lives through nutrition, exercise and social stimulation

**Congratulations** to our Showcase participants and to all of our member agencies who are putting forth their best efforts each and every day to provide award winning services!
We have heard about the devastating weather in the states of Florida, Georgia, and the Carolinas recently. We have seen the pictures of devastating damage to peoples’ homes. What about the businesses in these states? Where do people go when they have no workplace to go to and how do they make a living when businesses have been destroyed?

When there is a Presidential declaration of disaster in affected counties, Disaster Unemployment Assistance or DUA goes into effect. DUA is a partnering program between the US Department of Labor and FEMA. The deadlines for filing claims varies by county. DUA benefits are payable only during the Disaster Assistance Period, not to go beyond 26 weeks, which is similar to a standard unemployment claim.

Individuals are eligible for DUA if they worked or were scheduled to work in the affected area or if they lived in the affected area. They are also eligible if:

- They no longer have a place to work or no longer have a job due to the disaster.
- They cannot reach their place of work.
- They cannot work due to damage to their place of work.
- They cannot work due to an injury sustained from the disaster.
- They become the major supporter of their household due to the death of the head of household as a result of the disaster.

An individual may be eligible for DUA in the State of Pennsylvania if a major disaster has been declared by the President of the United States and if the individual has lost their job as a result of the disaster. If the claimant is eligible for regular unemployment benefits, they must exhaust those benefits first prior to applying for DUA. When applying for DUA in Pennsylvania, the PA Department of Labor and Industry will send the claimant forms to return as well as information on the program.

DUA benefits are fully funded by the federal government and the employers’ unemployment account will not be charged. The weekly benefit amount is determined by the benefit laws in the state where the claim was filed. Different states’ laws provide for variations of the above information.

Below are some brief examples of DUA situations in other states:

1) In a recent press release dated October 15, 2018, the North Carolina Division of Employment Security added three more counties to a 28 county disaster declaration as the result of hurricane Florence. Hurricane Florence began to affect the area on September 14, 2018 and a Presidential declaration of disaster was put into effect which made DUA funding available.

2) In a press release dated October 23, 2018, the Wisconsin Department of Workforce Development indicated that DUA would be available in eight counties as the result of severe storms, flooding, landslides, tornadoes and straight-line winds that affected the eight counties between August 17, 2018 and September 14, 2018.

The above current examples show similarity in the DUA laws in two states.

Educational benefits such as the information provided above are available to U•COMP Trust members. Now is an opportune time to contact U•COMP for a proposal.

For more information on the program or for a non-binding quote, please contact:

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2019 PAHRA CAPITOL CONFERENCE
Hilton Harrisburg

Conference Schedule (as of December 1, 2018)
Visit www.pahra.org for updated information on training sessions, speakers, events and other conference news.

**Sunday, February 24, 2019**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>4:00 p.m. – 6:00 p.m.</td>
<td>PAHRA Committee Meetings</td>
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<tr>
<td>4:00 p.m. – 6:00 p.m.</td>
<td>Early Registration</td>
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<tr>
<td>6:00 p.m. – 8:00 p.m.</td>
<td>Board of Directors Meeting</td>
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<tr>
<td>8:00 p.m. – 11:00 p.m.</td>
<td>Meet, Mix and Mingle - Ad Lib Craft Kitchen &amp; Bar</td>
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**Monday, February 25, 2019**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>7:30 a.m. – 8:15 a.m.</td>
<td>“Grab &amp; Go” Breakfast</td>
</tr>
<tr>
<td>8:00 a.m. – 1:00 p.m.</td>
<td>Registration</td>
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<tr>
<td>8:15 a.m. – 8:30 a.m.</td>
<td>Conference Welcome to Harrisburg</td>
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| 8:30 a.m. – 9:30 a.m. | Opening Plenary Session: What’s Happening in Washington?  
                          Adrianne Todman, Chief Executive Officer, NAHRO (confirmed)  
                          Tim Kaiser, Executive Director, PHADA (confirmed) |
| 9:30 a.m. – 9:45 a.m. | Mid-Morning Refreshment Break                     |
| 9:50 a.m. – 12:20 p.m. | Concurrent Educational Sessions                   |
| 12:30 p.m. – 1:45 p.m. | Conference Luncheon - HUD Secretary Dr. Ben Carson (invited) |
| 1:50 p.m. – 3:00 p.m. | Concurrent Educational Sessions                   |
| 3:00 p.m. – 3:20 p.m. | Afternoon Pick-Me-Up Break                       |
| 8:00 p.m. – 12:00 a.m. | Evening Networking Event - Party at the Pub - Mulligan’s |

**Monday Concurrent Educational Sessions Include:**

**What’s Happening in Washington?** – National housing advocacy groups, NAHRO & PHADA, present their perspectives on the political climate, including current challenges, recent victories, and future strategies

**Annual Legal Workshop – Multi-Session**
- Save, Store, or Shred: Guidance on document retention, security, safe disposal, saving to the “cloud”, electronic files and emails
- Pennsylvania Landlord Tenant Law: Rights and responsibilities of both parties, evictions, hearings, and more
- The New ACC – Industry advocacy groups raised the alarm and HUD responded! *(Due to HUD rescission of the new Annual Contributions Contract, this topic is subject to change)*

**Violence Against Women Act – Multi-Session**
- Our diverse panel includes PA Coalition Against Domestic Violence, law enforcement, legal counsel, and housing authority management
- Discuss best practices to provide protection for victims and their families, issues with PFAs, emergency transfers, criminal trespass, lack of reporting
- Housing Authority of the City of Erie outlines their award-winning Lethality Assessment Program, which is literally saving lives

**Town Hall Meeting with Joseph J. DeFelice, HUD Regional Administrator, Region III (confirmed)**
- Beyond ribbon cuttings, building dedications and grand openings, Mr. DeFelice continues his hands-on approach while touring both urban areas and rural communities throughout the region
- Connecting with communities; participating in youth homelessness Point in Time count; combatting the opioid crisis; decreasing veteran homelessness; and championing affordable housing developments

**SB 667 – Land Bank Powers Expansion Bill**
- Join us to discuss the exciting new blight-fighting tool available to Pennsylvania redevelopment authorities
- Fayette County paves the way by being the first in the state to implement
- The City of Altoona follows suit, and others are not far behind

**Navigating NEOGOV**
- A live demonstration of the NEOGOV online employment recruiting system
- Civil Service hiring powers being transitioned the Governor’s Office of Administration
Tuesday, February 26, 2019

7:30 a.m. – 8:30 a.m.  “Grab & Go” Breakfast
8:00 a.m. – 12:00 p.m.  Registration
8:30 a.m. – 9:40 a.m.  Morning Plenary Session: Coffee Talk
9:50 a.m. – 11:00 a.m.  Concurrent Educational Sessions
11:00 a.m. – 11:20 a.m.  Mid-Morning Refreshment Break
11:30 a.m. – 2:00 p.m.  Concurrent Educational Sessions
3:00 p.m. – 3:30 p.m.  EveryHome - 6th Annual Housing Awareness Event at Capitol Rotunda
6:00 p.m. – 8:00 p.m.  Capitol Conference Reception

Tuesday Concurrent Educational Sessions Include:

Coffee Talk – Leaders in the H&CD industry discuss state policies, programs, and available resources, how those may affect your agency and those you serve. Join representatives from:
• PA Department of Community & Economic Development
• Pennsylvania Housing Finance Agency
• PA Department of Human Services
• Housing Alliance of Pennsylvania

Real World HR – Beyond Company Policy – Multi-Session
Addressing some of the most prevalent and pressing issues in the workplace today:
• How Harassment Can Destroy Lives, Businesses, & Families
• Appropriate Business Communication & Social Media
• How to Avoid Botched HR or Harassment Investigations
• How You Can Impact Company Culture

Medical Marijuana – Multi-Session
• Understanding It: Rules and regulations governing use of medicinal cannabis in PA, the various forms, benefits and uses, qualifying medical conditions, dispensaries, etc.
• Dealing With It: From a property management perspective, federal compliance vs. state law, creating and enforcing appropriate policies for current residents as well as program applicants
• Discussing It: An open forum to share experiences, legal challenges, lease enforcement issues, resident concerns, and more

Labor Law – Multi-Session
• State Prevailing Wage Act – Presented by Bureau of Labor Law Compliance, PA Department of Labor & Industry
• Davis-Bacon Compliance – Presented by Office of Davis-Bacon & Labor Standards, HUD Region III

Successful Supportive Housing Programs
• Connecting Pennsylvanians to affordable, integrated, accessible, and supportive housing
• Outline of available programs and partnerships, along with an overview of how they are administered

Make Your Mark
• EveryHome – Attend our 6th annual housing awareness event at the Capitol Rotunda
• Schedule meetings with your legislators and invite them to our Capitol Conference Reception

Wednesday, February 27, 2019

8:30 a.m. – 10:00 a.m.  Conference Closing Breakfast

Keynote Speaker to be Announced
Please note that PAHRA now accepts payments online. Email your registration form to kelly@pahra.org, then visit www.pahra.org and click the payment button.

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| Organization: ______________________________ | Address: ______________________________ |
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| Email: ______________________________ | Telephone: ______________________________ |

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Total Amount: ______________________________

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The U.S. Department of Housing and Urban Development ("HUD") continues to encourage public housing authorities ("PHA") nationwide to participate in the Rental Assistance Demonstration ("RAD") program. HUD implemented the RAD program through a series of notices and other guidance beginning in 2012, and continues to tinker with the program's requirements each year. Put simply, RAD is a method by which HUD allows PHAs to convert their existing public housing stock into Section 8 project-based subsidy at current funding levels. In converting the type (though not the level) of subsidy to these RAD units, HUD allows PHAs to leverage their RAD subsidy to seek out financing to address an ever-expanding capital needs backlog.

PHAs all over the country, including Pennsylvania, are lining up to convert public housing units that have over the last 25 years been starved for public housing operating subsidy and Capital Fund grant funds due to annual budget cuts to the public housing program. It is not difficult to see why PHAs view RAD so favorably. RAD program assistance is Section 8 subsidy that is locked in for up to 20 years by contract (subject to annual adjustments for cost of living increases). It has historically not been subject to the same budgetary prorations as the public housing program. This stability is valuable not just to PHAs, but also to investors and developers that may be looking to partner with PHAs on revitalizing existing housing stock or developing new housing stock.

The RAD program also allows PHAs to begin generating non-Federal funds for themselves and their affiliates. The RAD rules provide that PHAs and their affiliates can earn management fees, developer fees, ground lease payments and cash flow from revitalized RAD developments. HUD refers to the foregoing sources of PHA income as "unrestricted, non-Federal funds". PHAs that convert to RAD using project-based voucher assistance can also collect administrative fees.

But while the RAD program offers PHAs a new method to revitalize aging public housing units and to generate non-Federal funds, HUD essentially leaves it up to PHAs to negotiate their business arrangements with the selected developer partners, lenders, investors and other stakeholders in a particular RAD transaction. Such a "hands-off" approach can benefit PHAs, since HUD will not generally micro-manage the business terms of a RAD conversion. However, it also means that PHAs should not expect HUD to negotiate favorably on their behalf. As such, when selecting developer partners, investors and lenders for RAD transactions, PHAs should be as clear as possible up-front about their expected share of fees and cash flow, as well as their expected management and ownership interests in the revitalized RAD developments.

RAD conversions of public housing units in existing developments that were previously revitalized under the mixed-finance method of development that are owned or ground leased by limited partnerships or limited liability companies (each, an "Owner Entity") should be of particular concern to PHAs. Frequently, the amount of operating subsidy and Capital Fund grant funds going to such mixed-finance public housing units annually is less than the amount that the PHA receives from HUD. In such instances, the PHA keeps the difference to use for its other public housing program needs. However, once the public housing units convert to RAD, the mechanism allowing PHAs to hold back a portion of operating subsidy and Capital Fund grant funds goes away. In effect, this will mean more subsidy going to the Owner Entity and less money to the PHA.

If the PHA owns or controls the Owner Entity in a mixed-finance development that is converting its public housing units to RAD, this may not be a problem for the PHA. On the other hand, if the Owner Entity in such a development is owned or controlled by a developer that previously partnered with the PHA, a RAD conversion of the development's public housing units could mean less money to the PHA and more money to that developer partner. In that case, it will be the prerogative of the PHA—not HUD—to negotiate a new arrangement to compensate the PHA for this potential loss of funds from a RAD conversion.

Although RAD provides an important framework for PHAs to revitalize their public housing portfolio and generate non-Federal funds, each RAD conversion comes with its own specific issues and concerns. Careful negotiation early in the process with developer partners, investors, lenders and other stakeholders will ensure PHAs can get the most out of their RAD conversions.

The foregoing are just a few of the considerations for PHAs interested in converting their existing public housing units to Section 8 project-based assistance under the RAD program. PHAs that wish to learn more about the RAD program and how it may impact their particular development initiatives can contact Michael Syme (email: msyme@foxrothschild.com; phone: 412-391-2450) or Alec Stone (email: ajstone@foxrothschild.com; phone: 412-391-2523).

Michael H. Syme is a partner in the Real Estate Department of Fox Rothschild LLP and focuses his practice on affordable housing and mixed-finance development.

Alec J. Stone is an associate in the Real Estate Department and centers his practice on low-income housing and complex development financing.

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Suite 201
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Tel 717.731.1161
Mike Kearney, CEO
mikek@mandl.net

800 Vinial Street
Suite B-414
Pittsburgh, PA 15212
Tel 412.323.1968
Bill Wasielewski, Principal
billw@mandl.net

Think Different.

Providing Housing and Community Development Consulting Services Nationwide for Over 50 Years
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FOR MORE THAN FOUR DECADES, PHFA HAS BEEN HELPING PEOPLE WITH HOUSING
The Pennsylvania Housing Finance Agency was created by the state legislature in 1972 to expand housing options for the state’s residents. Its first programs were aimed at improving the availability of affordable rental housing. Since 1982, the agency has offered mortgage loans for homebuyers, too. For families in need of rental housing, or for those wanting to buy a home, our programs may be able to help. Below is a sampling of how PHFA can help people with housing.

» HOME LOANS
The agency offers a number of competitively priced mortgage products for homebuyers. PHFA’s home loans have features specifically tailored to address the needs of first-time buyers and people with limited income and savings. Fairly new to the agency is the ability to offer refinancing, too.

» MORTGAGE CREDIT CERTIFICATES
MCCs have proven to be extremely popular because they allow qualified homebuyers to claim a tax credit of up to $2,000 annually on their federal income tax return for the life of their PHFA mortgage.

» LOANS FOR RENOVATIONS & ENERGY EFFICIENCY IMPROVEMENTS
These loan products are provided for homeowners and homebuyers – to help them make their homes more accessible for an aging parent, for instance, or to add insulation in the attic.

» CLOSING COST & DOWN PAYMENT ASSISTANCE
We know it’s a challenge for first-time homebuyers to save the money to cover closing costs and the down payment. We offer a low-interest loan to help them meet these expenses.

» LOAN SERVICING
All PHFA mortgages are serviced for the life of the loan by our staff in Harrisburg. The agency has a portfolio of more than 61,000 single-family mortgages that it services.

» RENTAL HOUSING SEARCH
Searching for an apartment used to be cumbersome and time consuming. But PHFA and its partners provide an online apartment search tool at PaHousingSearch.com that makes the hunt for rental housing quick, easy and free. Pictures help renters decide which units are best for them, saving unnecessary travel.

» HOUSING SERVICES
The goal of housing services is to help seniors, people with disabilities, and others continue to live independent and productive lives. These services for people in rental housing funded by PHFA include such things as transportation to the doctor or shopping, health and wellness programs, social activities and more.

» FORECLOSURE PREVENTION
The agency offers a foreclosure prevention program for Pennsylvania residents who have had an unexpected loss of income that leaves them unable to make their mortgage payment. Financial assistance is in the form of a low-interest loan that homeowners pay back once their financial situation improves.
Informed consumers will make smarter housing choices and are more likely to avoid such problems as a default on their mortgage and foreclosure. That’s why PHFA helps fund a network of housing counselors located across the state who provide no-cost housing and financial education for renters, homebuyers and homeowners.

Helpful details about PHFA’s programs and services are conveniently available on its website at www.PHFA.org. Whether someone is a renter, homebuyer or homeowner, the PHFA website offers a wealth of housing information.

Not finding a PHFA housing program on our website? The agency now offers a Customer Solutions Center providing fast and friendly telephone assistance from our knowledgeable staff.

More of our customers are turning to social media for information to help them in their daily lives. That’s why PHFA has a strong presence on Facebook, Twitter and YouTube.

We receive calls every day from people wanting help with housing. A good place to start is on our website at www.PHFA.org. There consumers can find more detailed information about our programs and services for renters, homebuyers and homeowners.

Pennsylvania residents can also reach us toll-free by phone at 1-855-U-Are-Home (827-3466). Our customer service representatives have been trained about all PHFA programs, so they can answer most questions and get callers assistance quickly.
HEALTH CARE UPDATE FOR RESIDENTS IN AFFORDABLE HOUSING

Erin Hart, Director, Health Benefit Services
American HealthCare Group
Licensed Insurance Agent

The Healthy People 2020 data found that in 2016, Pennsylvanians were doing a better job getting health insurance coverage than some residents in some other states in the US. 94.5% of Pennsylvanians between the ages of 18 – 64 have some type of health care coverage.

The most recent CDC statistics from the 1 Year American Community Survey show about 15% of Pennsylvanians are buying direct from insurance carriers, 19.7% have Medicaid benefits, 19.9% have Medicare benefits, 2.1% have Veteran’s Affairs benefits and 59.4% have employer-based benefits.

Residents in affordable housing receive health insurance benefits in all of the categories listed above. This complicates the delivery of important information that people need to make the best, most cost-effective choice. The community room is a great place to welcome organizations who can help your residents navigate their options. Here are some pointers to look for now and into 2019 to help your residents make the right decisions for themselves and their families.

Individual or Buying Direct from Insurance Carriers

Pennsylvania uses the www.healthcare.gov website to enroll in “Affordable Care Act” plans. Residents can receive a premium subsidy for all individuals or households within 400% of the federal poverty rate. Designated navigators receive funding to assist individuals to enroll in plans. Open enrollment is November 1 – December 15 each year. Special enrollments occur when residents lose employer coverage, have a baby, adopt a child, change marital status, etc.

Medicaid

The PA Department of Human Services enrolls individuals into this program. Individuals can enroll anytime. Options include: online using the COMPASS application; call 1-866-550-4355; apply in person at the local county assistance office; or download a paper application. Individuals on Medicaid and Medicare are “dual eligible.” They will now receive their Medicaid benefits through a new program called Community Health Choices. Community Health Choices was rolled out January 2018 in the 14 counties of Southwestern PA. Philadelphia and surrounding counties will adopt the program January 2019 and the rest of the state will be effective in January 2020.
HEALTH CARE UPDATE FOR RESIDENTS IN AFFORDABLE HOUSING  (continued from page 34)

Medicare

Medicare is for seniors 65+ and for individuals after 24 months of social security disability or diagnosis with End Stage Renal Disease or ALS/Lou Gehrig’s Disease. The Annual Enrollment Period is October 15 – December 7. New in 2019: an Open Enrollment Period from January 1 - March 31 will allow beneficiaries on Medicare Advantage plans to make a plan change. This replaces the previous Disenrollment Period.

PACE/PACENET

This program is managed by the PA Department of Aging and is funded by the PA lottery. The income limits for this program were recently increased. All Pennsylvanian’s who are 65+ are eligible if their incomes are less than $35,500 per year for married couples and $27,500 per year for singles.

NEW FOOD COORDINATORS ON-SITE BI-WEEKLY

We’ll provide staff to:

- Manage incoming food donations
- Help residents prepare snacks & meals
- Start on-site resident cooking & garden clubs

Erin Hart
412.657.3028
ehart@american-healthcare.net
On May 1, 2018, the U.S. Department of Housing and Urban Development ("HUD") published an Annual Contributions Contract ("ACC") that governs the public housing program. In late May, Public Housing Authority ("PHA") senior executives received an unsigned, undated letter via email from HUD that announced the availability of Capital Fund Program ("CFP") formula funding for fiscal year 2018. The letter included an attachment that announced that HUD would begin to use an amended ACC. Although the announcement indicated that the amended ACC would make only minor changes, individuals familiar with the public housing program determined that it actually included significant substantive changes. According to the letter, PHAs would become bound by the requirements of the amended ACC the first time they drew down funds from their fiscal year 2018 CFP formula grant through HUD’s electronic line of credit control system. Thus, PHAs were placed in the position of either accepting the amended ACC or foregoing critical CFP funding.

In September 2018, NAHRO, PHADA and CLPHA wrote joint letters to members of Congress asking Congress to require HUD to rescind and withdraw the amended ACC and restore the prior version of the ACC until HUD has complied with all appropriate regulatory and process requirements for future modifications to the ACC. The primary concern was that HUD unilaterally changed the existing ACC without input from PHAs. Thus, substantive changes were made in the amended ACC without providing the notice, comment and response time required when federal departments impose new or amended requirements on non-federal partners.

In October 2018, HUD announced that it would be rescinding the ACC that took effect in May and that PHAs that have executed the new ACC will revert back to their prior ACC. The announcement indicated that HUD may revisit a new ACC in the future and allow for prior input from PHAs.

While this outcome is a good one for PHAs, HUD has a history of attempting to compel PHAs to accept its terms without following proper procedures. Another area where HUD has overstepped and essentially forced PHAs to accept its guidance without question or suffer loss of funding is by issuing a Letter of Finding of Noncompliance to a PHA. In such a letter, HUD will indicate that it has found Title VI violations and require a PHA to implement changes to its program through a written Voluntary Compliance Agreement ("VCA"), with a clear timetable and with the matter being referred to the United States Department of Justice if a “voluntary” resolution cannot be reached.

In many cases, the changes required by HUD are based on HUD’s own Guidance. For instance, following an investigation of a complaint to HUD by a PHA resident, HUD issued a Letter of Finding of Noncompliance to the resident’s PHA regarding its Limited English Proficiency ("LEP") program. In the Letter, HUD relied on its own Notice of Guidance ("HUD Guidance"), which is based on the Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition against National Origin Discrimination Affecting Limited English Proficient Persons ("DOJ LEP Guidance").

The DOJ LEP Guidance states, in relevant part, that it “does not constitute a regulation subject to the rulemaking requirements of the Administrative Procedure Act, 5 U.S.C. 533.” The HUD Letter of Finding of Noncompliance states that both the DOJ LEP Guidance and the HUD Guidance merely provide factors that a PHA should consider in fulfilling its responsibilities. However, HUD then lists numerous violations of Title VI based on noncompliance with suggestions and recommendations based on the HUD Guidance and not on noncompliance with Title VI itself. Because HUD cites primarily to its own HUD-promulgated Guidance and not to laws or regulations, it appears to be HUD’s position that suggestions made in the HUD guidance are mandatory and must be followed by the PHAs. The “stick” to force “voluntary” compliance is ineligibility for certain grants based on HUD’s findings of noncompliance and the threat of referral of the matter to the Department of Justice.
PHAs must remember that although HUD may treat its Guidance as a mandatory legislative rule, it is not. The Guidance itself clearly provides that “the policy guidance is not a regulation, but rather a guide.” In the past, HUD has improperly attempted to effectively render Guidance, which cannot be mandatory, by requiring PHAs to enter into a Voluntary Compliance Agreement under threat of DOJ action. This result is contrary to the Administrative Procedures Act.

A Letter of Noncompliance also creates a difficult situation for a PHA when HUD fails to refer the action to the DOJ. This places the PHA in a state of limbo because the HUD Letter has been issued, but no action to “assure compliance” has been brought. While in this state of limbo, the PHA may lose discretionary grants from HUD because a Letter of Finding of Noncompliance was issued against it. Thus, the mere existence of the HUD Letter has a direct adverse consequence on the PHA.

These examples show that, while well intentioned, HUD sometimes acts in a manner that is inconsistent with the requirements of federal law and with the rights of PHAs for the sake of expediency. PHAs are advised to be aware of this tendency and to be aware of their own rights in these situations.
The assisted housing industry is changing. Honeywell has the experience and expertise that housing authorities, re-development agencies and multi-family owners need to sustain success.

Now more than ever, it’s important to have partners who can bring sound, strategic planning to help level the playing field in an uncertain and challenging industry. Honeywell Sustainable Housing Solutions works to leverage such programs as Low-Income Housing Tax Credits (LIHTC), Capital Fund Finance Program (CFFP) and Energy Performance Contract (EPC), in addition to other sources of capital. We optimize operational funds while improving the marketability, safety and security of the communities we serve. Our extensive experience in the housing industry provides the opportunity for your program to achieve sustainability because we understand the unique issues facing stakeholders and diligently work to address challenges and find common solutions. Let us put your housing authority on the path of sustainability.

To learn more about Honeywell solutions, contact Rick Sawicki at 330-655-0753 or richard.sawicki@honeywell.com
Does your business desire more out of your phone system? In today’s competitive business landscape, organizations not only need to adopt technology to maintain a competitive edge, but also need to leverage the right tools that enable them to effectively manage their business processes. Without the proper resources, business owners experience challenges with identifying where the inefficiencies are within their daily practices. As the adage goes, “You cannot manage what you cannot measure.” In this expanding economy, professionals know all too well the results of lacking analytics early on can prove to be a costly mistake moving forward.

So why does this happen? Often times, businesses simply become complacent with what they have, and take the, “if it ain’t broke, don’t fix it” approach. This mindset is aimed at protecting the bottom line, however, in the end it can prove to be a more costly approach. Usually, by the time inefficiencies are discovered within a business environment, a lot of money has already been left on the table! Telephony needs, above many other operational requirements in the modern workplace, are a major area where such analytics prove to be essential in avoiding these situations.

Traditional telephony and PBX systems provide small businesses with basic calling features, reporting functionality, and costly operational and maintenance fees. Furthermore, traditional telephony is just not as flexible as internet-based systems. In today’s telephony climate, business owners want more out of their phone system, such as:

- Advanced ACD (automatic call distribution)
- Multi-level IVR
- Customized call queues
- CRM and business tools integration
- Agent hot-desking
- Skills-based routing
- Real-time metrics
- Advanced historical system and queue reporting
- Agent toolbar
- Wallboards with queue/agent information

However, to achieve this functionality business owners are often lured into buying expensive, third-party call center software. This can result in becoming consumed with trying to set up the system to meet their demands. On the other end of that spectrum, business owners may be overwhelmed with the amount of options that they have out there when trying to decipher which telephony platforms will meet their specific business needs. With that in mind, some internet-based phone systems or IP-PBX systems today have the ability to provide a lot of these robust features and functions, but usually at a premium and non-advertised cost. A significant number of internet based platforms do not offer many of these features and require additional software to provide this functionality. This can become cost prohibitive for small business owners to take advantage of.

So, what do you do as a small business owner wanting more out of your phone system? Does your business desire advanced call center features?

Small business owners do have a viable option. There are solutions available today that can provide this functionality out of the box, and without all of the expensive third-party software. To adopt this technology in a conscious manner, it is of the utmost importance to begin with a comprehensive review of your internal business processes so that you can clearly define how you are leveraging your phone system. With this information, it would be wise to then research the various capabilities of the aforementioned features to gain a clearer picture of how these technologies could potentially impact your operations. Once you have a clear understanding of how your business could better utilize a VoIP based phone system, and what features you think would benefit you, start lining up demos and meetings with various solution providers.

Searching out a local partner who can strategically assist and get close to your unique business is important in the long-range growth of a company. Large internet-based retailers are looking to commoditize the industry by providing cutthroat pricing, and promising the world! Buyer beware! Often times, these large companies are only trying to increase their market share without actually caring if the relationship, as well as the solution, is a good fit.
Cell Phones - Distracted Walking - Can You Be Held Liable?

As a property owner, not only are you responsible for maintaining a safe environment for your tenants, you carry the burden of consistently passing your REAC inspections. A passing score is only achievable by correcting an endless list of deficiencies in electricity, plumbing, fire escapes, bed bugs etc. Now, you may be responsible for someone tripping while on their cell phone!

In a society where 91% of Americans own a cell phone, it is not surprising to learn the number of injuries from being distracted while on a cell phone has become an unsettling trend.

Studies have documented the effect of texting while walking, proving that texting or reading a text alters a pedestrian’s gait, speed and walking pattern. They are also completely unaware of their surroundings.

To overcome these statistics a few states have started imposing fines, installing cell phone lanes, and reducing speed limits. Two cities in Germany have even installed traffic lights embedded in the pavement — so that pedestrians constantly looking down at their phones won't miss them.

Does the cause of the fall make a difference?

Regardless the reason or cause of the fall, having records of the past and current state of your property can help if you find yourself in a negligence claim. This often hinges on whether the defendant acted reasonably. In determining a property owner's "reasonableness," the law concentrates on whether the owner makes regular and thorough efforts to keep the property safe and clean.

Sometimes the property owner is responsible for the accident, and sometimes he or she is not. While there is no precise way to determine when someone else is legally responsible for something on which you slip or trip, cases turn on whether the property owner acted carefully so that slipping or tripping was not likely to happen — and whether the victim was careless in not seeing or avoiding what caused the fall. Here are some general rules to help decide who may be at fault for your slip or trip and fall injury.

1. The owner of the premises or an employee must have caused the spill, worn or torn spot, or other slippery or dangerous surface or item to be underfoot.
2. The owner of the premises or an employee must have known of the dangerous surface but done nothing about it.
3. The owner of the premises or an employee should have known of the dangerous surface because a "reasonable" person taking care of the property would have discovered and removed or repaired it. (NOLO)

How fault is determined

In Pennsylvania, one way that the value of your claim is going to be determined is based on the idea of comparative negligence. In the simplest of terms, how much were you at fault and how much was the fault of the other party.

Comparative negligence is a partial defense that reduces the amount of damages a plaintiff is entitled to recover in negligence-based claims upon the degree to which the plaintiffs' own negligence help to contribute to the cause of damages.

If the injured person is determined to be more than 50 percent responsible for the happening of the incident, the injured person is not entitled to a monetary recovery. If the negligence of the injured
party is 50 percent or less, the recovery of the injured party is reduced proportionately. For example, if the injured person is determined to be 50 percent responsible and the claim is worth $1,000.00, the injured person would be entitled to recover $500.00. This is called the concept of comparative fault or negligence. In some states, any responsibility for the fall on the part of the injured party precludes any recovery of monetary damages.

How we can help
At Always Safe Sidewalks we can help reduce your liability to trip and fall lawsuits by removing trip hazards and having documentation showing a regular process of inspection, identification and repair for all walkways on properties you manage.

We are not lawyers, but we can keep you in the know about minimizing the liability if a claim would go to litigation. Should you be found liable for failure to maintain safe pedestrian areas, expenses can include settlements, damages awarded, attorney’s fees and impact on insurance rates, to name a few. Additionally, you will STILL be required to repair the concrete! Ignorance of the law is no excuse, which is why we want to make you aware of the most effective option available for repairing the trip dangers that place you at risk for liability of injury, as well as failure to comply with the ADA requirements. When it comes to expense, it is always less costly to choose concrete repair over litigation!

For more information
Visit our website at www.always safesidewalks.com or contact Michelle Getsy at 724-302-6881 or michelle@always safesidewalks.com to begin a risk assessment of your property’s walkways.

this-city-embedded-traffic-lights-in-the-sidewalks-so-that-smartphone-users-dont-have-to-look-up/
No Battery Removal: New Smoke Alarms Save Lives

Worry-Free Alarms are Ideal for Multifamily Applications

Powered by sealed-in, 10-year lithium batteries, Kidde's Worry-Free line of smoke and CO alarms use only one battery for the life of the alarm to provide 24/7 fire safety protection.

- Sealed Lithium Battery:
  No stolen batteries or worry of non-functioning alarm.
- Maintenance-Free:
  Battery never needs replacing. No need for maintenance personnel to change batteries.
- Tamper Resistant:
  Ensures uninterrupted performance and reduces liability.
- Product Lifelong Warranty:
  Alarms are UL Listed, and last 10 years.
- Save time and money by investing in Worry-Free 10-Year Alarms!

ATTACK OF THE LATE NIGHT BATTERY CHIRP

Say “good night” to low battery chirps and “hello” to hassle-free protection with Kidde's Worry-Free smoke and carbon monoxide (CO) alarms.

Powered by a sealed-in, 10-year lithium battery, Kidde's Worry-Free line of smoke and CO alarms are UL Listed and provide nonstop power for a decade. No need to replace the battery or be awakened by a low battery chirp!

Room specific features like a super-bright LED in the hallway and reduced nuisance alarms in the kitchen, make it simple and easy to pick the right alarm for the right location. Plus, save $40 over the life of each alarm in battery costs.

Available in battery only or hardwired with 10-year battery backup.

Eliminates the hassles of replacing batteries & late night battery chirps!

Save up to $40 in batteries over the life of alarm.

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You’re invited...

... to exhibit at the PAHRA Spring Conference & Expo to be held June 2-5, 2019 at Seven Springs Mountain Resort

The 2019 PAHRA Spring Expo will offer a compact, one and one-half day format which provides plenty of time dedicated for conference attendees to view the exhibits and for you to greet both old and new customers in a relaxed, casual setting.

All major conference meals, breaks and events are held within the Exhibit Hall. On Sunday, June 2, a “MEET, MIX & MINGLE” event will be held in the Exhibit Hall to provide time for everyone to get acquainted. Monday morning, the conference opens with the Exhibitors’ “DROP THE MIC” moment, when you are invited to take the stage, introduce yourself, your company, your products and services. Monday’s “LUNCH WITH THE EXHIBITORS” includes time for in-booth product demonstrations. Extended half-hour refreshment breaks are held in the Exhibit Hall mid-morning and afternoon. Exhibitors are invited to attend evening networking and hospitality events, providing even more opportunities for personal interaction with conference attendees. Or perhaps you will decide to stay after the Expo closes to enjoy additional networking during a round of golf or our outstanding country barbecue on Tuesday evening.

To get even more recognition for your company, you may want to sponsor or co-sponsor a conference event such as an evening hospitality or refreshment break. Click the Marketing tab at www.pahra.org and follow the link to view PAHRA’s 2019 Membership, Partnership, Sponsorship & Marketing Opportunities, then contact us about remaining availability.

EXHIBIT & AD DETAILS

Each exhibitor receives a FREE, full-page COLOR ad in the conference program. Ad copy is due Monday, April 15, 2019. Ad specs: 4.75” wide x 7.625” high, vertical orientation. Preferred format is a high-quality PDF file.

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Hotel reservations may be made directly with Seven Springs Mountain Resort by calling 1-800-452-2223 or 814-352-7777. Be sure to ask for the PAHRA group room rate of $180, which includes Seven Springs’ delicious hot breakfast buffet each morning. Group rate is available through May 6, 2019.
Exhibitor Registration Form

Company ____________________________________________________________

Address ____________________________________________________________

Description of products/services ________________________________________

Contact name ____________________________ E-mail _________________________

Phone ____________________________ Cell ____________________________

Booth size: □ Single, 8’ x 10’  □ Double, 8’ x 20’

Individuals representing firm (booth reservation fee includes one company representative):

Name ____________________________ Title ____________________________

Additional individuals representing firm (cost of $100 per person):

Name ____________________________ Title ____________________________

Name ____________________________ Title ____________________________

Membership

□ I would like to become a PAHRA affiliate member. Enclosed is $300 for 2019 annual dues.

Affiliate dues include subscription to the PAHRA Monitor (our association’s news journal published three times per year); discounts on conference attendance, advertising and display booths; an Affiliate listing on the PAHRA website including your company’s contact information, description of your products and services AND a direct link to your email or website from www.pahra.org; an Affiliate listing in the PAHRA Member Directory, along with a complimentary copy of the directory providing current contact information for all PAHRA members and affiliates, and electronic member listings upon request providing email contacts at your fingertips.

PAHRA Partnerships

□ Please send me more information on the benefits of becoming a PAHRA Partner or Friend of PAHRA.

You can also visit www.pahra.org, click the Marketing tab, and follow the link to 2019 Membership, Partnership, Sponsorship & Marketing Opportunities or contact us by e-mail or telephone to discuss the benefits of a PAHRA partnership in detail.

PAHRA now accepts payments online. Simply email your registration form to kelly@pahra.org, then visit www.pahra.org and click on the “MAKE A PAYMENT” button to complete your transaction quickly and easily. Or you may choose to mail your payment along with a copy of the completed registration form to:

Pennsylvania Association of Housing and Redevelopment Agencies, P.O. Box 1, New Florence, PA 15944

For questions, contact Kelly Hicks at 724-676-4446 or toll free at 855-70-PAHRA or e-mail kelly@pahra.org.
EXCALIBUR
INSURANCE MANAGEMENT SERVICES, LLC

ATTORNEY IN FACT FOR HARIE

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Dunmore, PA 18512
570-969-4074

WESTERN BRANCH:
Gulf Tower
30th Floor
707 Grant Street
Pittsburgh, PA
412-697-1380

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Pennsylvania Association of Housing & Redevelopment Agencies
PAHRA expresses our sincere appreciation to our PAHRA Partners and Friends of PAHRA for your continued and generous support of our association, our members and our mission. Thank you!

### 2018 PAHRA PARTNERS & FRIENDS

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<table>
<thead>
<tr>
<th>FRIENDS OF PAHRA:</th>
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<tbody>
<tr>
<td>Affordable Housing Accountants, Ltd.</td>
</tr>
<tr>
<td>Always Safe Sidewalks</td>
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<tr>
<td>BDO PHA Finance</td>
</tr>
<tr>
<td>Blakinger Thomas, PC</td>
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<tr>
<td>Comcast Internet Essentials</td>
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<tr>
<td>Duncan Financial Group</td>
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<tr>
<td>Excalibur Insurance Management Services</td>
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<tr>
<th>友情赞助商：</th>
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<tbody>
<tr>
<td>FireDEX Pittsburgh</td>
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<tr>
<td>Honeywell</td>
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<tr>
<td>Maher-Duessel</td>
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<tr>
<td>Mullin &amp; Lonergan Associates, Inc.</td>
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<tr>
<td>P&amp;G Brokers</td>
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<tr>
<td>Pepper Hamilton, LLP</td>
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<tr>
<td>Roland Stock, LLC</td>
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<td>The EADS Group, Inc.</td>
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PAHRA: Pennsylvania Association of Housing & Redevelopment Agencies

P.O. Box J
New Florence, PA 15944