In This Issue:

• The Utility Clock is Ticking – Don’t Pay for Power by the Hour
• Considering Moving-to-Work? Advice from Current MTWs
• Governor Wolf’s Proposed Overhaul of State Programs
• A Champion for the Cause – Rep. Masser Fights Blight
• Be Prepared – Realty Transfer Tax & Year 15 Exits
• Unemployment Imposter Claims vs. Fraud Claims
• Will Sequestration Rear Its Ugly Head in FY 2020
• Access to 2-1-1 Helpline Continues to Grow
• Concerns Continue with HUD’s New ACC
• Prevent Home Foreclosures with HEMAP
• We The People – Roadmap to a New PA
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Original articles on subjects of interest to housing, redevelopment and community development professionals, and their industry affiliates, are always welcome.

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4       Board of Directors
5       Mark Your Calendar
5       President’s Foreword
6       From The Director’s Chair - Sequestration in FY 2020?
8       Legislative Report
12     HUD’s New Annual Contributions Contract
14     The Utility Clock is Ticking - Don’t Pay for Power by the Hour
16     Pennsylvania Realty Transfer Tax & Year 15 Exits
18     A Champion for the Cause - Rep. Masser Fights Blight
20     Prevent Home Foreclosures with HEMAP
22     Applying for MTW Expansion?
24     NAHRO CEO’s Statement on the Proposed FY 2020 Budget
26     2019 PAHRA Spring Conference & Expo
30     Access to 2-1-1 Helpline Continues to Grow
32     Unemployment Imposter Claims vs. Unemployment Fraud Claims
34     We the People: A Roadmap to a New Pennsylvania
36     Governor Wolf’s Proposed Overhaul of State Programs
39     6th Annual EveryHome Event
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PAHRA is proud to present this 2019 Spring Edition of the Monitor. Our appreciation to all who contributed to help make this issue a relevant resource for H&CD professionals. I recommend reading from cover to cover, then please share with others who may benefit from the information enclosed within.

Sincerely,

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

FOREWORD

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

National Organizations

NAHRO
Summer Conference
July 11-13, 2019
Boston, MA

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

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

Legislative Forum
September 8-10, 2019
Washington, DC
To say that something will “rear its ugly head” is to infer that an unfortunate or unpleasant situation is about to re-occur, usually after not happening in quite some time. Such is the case with sequestration.

FY 2019 T-HUD spending bills have been approved with some victories to be acknowledged. Such as increases in four major categories: Public Housing Operating Fund; Public Housing Capitol Fund; Housing Choice Voucher Program Renewals; and Housing Choice Voucher Administrative Fees. Level funding was provided for the Community Development Block Grant, which was initially proposed for complete elimination. Although HOME funds decreased, at least the program was kept off the chopping block as well...for now. With FY 2019 funding in place for the remainder of this fiscal year, Congress and the Administration must now turn their attention to FY 2020 funding.

Without congressional action, “our nation faces deep cuts in the coming fiscal year in funding for critical non-defense discretionary (NDD) programs – affecting investments that touch every sector of our economy¹.” NDD programs include vital services such as health care, Medicare, education, job training, services for children, veterans’ benefits, transportation and, of course, housing and community development.

If Congress does not take action, sequestration spending caps from the 2011 Budget Control Act (BCA) will come back into effect for FY’s 2020 and 2021. The BCA was enacted in 2011 to lower federal budget deficits over the course of the following ten years. However, since 2013, Congress and the President have agreed upon a series of temporary bipartisan budget agreements, usually in two-year increments, that significantly scaled back those sequestration cuts. In fact, “the budget agreement that Congress and the President reached for FYs 2018 and 2019 both fully eliminated the BCA’s sequestration cuts and also provided new resources for defense and NDD²”.

Options include increasing those sequestration spending caps even as our national debt continues to rise to new heights daily, it’s now over $22 trillion by the way. Or they could pass a budget that stays within the statutory cap levels. “But this would necessitate an estimated $89 billion reduction in discretionary spending. There is pressure to address both the caps and the debt ceiling, which has been used as leverage in past budget deliberations and must also be addressed this year. But much uncertainty looms on the horizon as the [FY 2020] appropriations process has just started and both the President and Congress have set forth conflicting priorities³.”

Now is not the time to rest on our laurels even as we enjoy somewhat robust funding for the remainder of this fiscal year. We must continue to educate and advocate, uniting with other industry groups to create a stronger voice, one that can squash sequestration before it can rear its ugly head again.

Until next time...take care,

Kelly Hicks
Executive Director,
PAHRA

The Legislative Report
Provided by Housing Alliance of Pennsylvania
PAHRA Legislative & Government Affairs Consultant

Federal Appropriations FY 2019

On Friday, January 25th Congress passed a Continuing Resolution to fund the federal government and end the longest shutdown in United States history. This legislation funded the government until February 15th, 2019. On February 15th, the President signed a budget deal for fiscal year 2019 that funds housing, homelessness and community development programs at $12 billion over the president’s original proposed budget. The FY 2019 budget provides increased funding for housing programs and rejects proposals that would be harmful to individuals and families being served by these programs.

Prior to passing this legislation, public housing and redevelopment authorities were exploring potential options to support their programs, tenants, and landlords. During the federal government shutdown, housing authorities faced issues with lapsed funding such as: expired Section 8 and Project Based Rental Assistance contracts, insufficient funds for vouchers, and insufficient funds for capital improvements and operating expenses. Many housing authorities were exploring utilizing their reserves and savings to ensure that residents remained housed and landlords were paid and continued to participate in the program. Housing authorities explored utilizing reserves despite confirmation from the Department of Housing and Urban Development that they would be repaid for these expenses. PAHRA Legislative Committee Chair was featured in an Op Ed highlighting the challenges faced by Housing Authorities as a result of the government shutdown. You can view the article here: https://www.mcall.com/mc-opi-public-housing-pa-20190214-story.html

Members of PAHRA were active during this federal government shutdown by contacting their representatives to educate them about PAHRA and advocate for the needs of housing and redevelopment authorities. In addition, housing authorities - including the Allegheny County Housing Authority, Cumberland County Housing and Redevelopment Authorities, City of Lancaster Housing Authority, and Lancaster County Housing Authority - published articles detailing the issues and strains of the government shutdown on housing authorities in Pennsylvania.

PAHRA members from Chester County Housing Authority and the Redevelopment Authority of Pittston met with their federal representatives to advocate PAHRA federal priorities including passing a fully funded and on time federal budget.

Federal Appropriations FY 2020

Now that there is a FY 2019 budget, Congress and the White House can begin to negotiate a spending bill for FY 2020.

In March 2019, President Trump released his proposed FY 2020 budget. This budget request proposes drastic cuts to housing benefits and programs. This proposal would fund HUD programs 18% lower than FY 2019 appropriations. Following this proposed budget, Congress must begin to negotiate their spending bills for FY 2020 as well as lift the federal spending caps. Current spending caps are set to expire this spring. New spending caps must be negotiated so that Congress can create a FY 2020 budget that accurately reflects the correct appropriations amount for FY 2020.

National advocates are asking individuals and organizations to speak with their federal representatives and senators about passing a fully funded housing budget prior to the expiration date as well as consider lifting the federal spending caps for 2020. Congress must negotiate new spending caps in 2020 and housing advocates would like to ensure that these caps are lifted, and housing and homeless programs are funded at the highest possible level.

New Congressional Members Sworn In

In January 2019, new congressional members were sworn in. The Pennsylvania Federal delegation in the US House is made up of 9 Democrats and 9 Republicans. Nationally, Democrats have netted 40 seats to take over the House. The Democratic Party now controls the House and the Republican Party controls the Senate.

PAHRA will meet and educate newly elected federal Pennsylvania representatives about PAHRA’s work in Pennsylvania as well as relevant industry issues in early April 2019 as part of NARHO’s annual Capitol Hill Day.

Previous legislative proposals that could be reintroduced in this new session include:

- Rent Increases and Work Requirements for HUD residents
- LIHTC Expansion Efforts
  - Housing Advocates will work with representatives to reintroduce the Affordable Housing Credit Improvement Act (H.R. 1661 of 2017) to expand LIHTC
  - PAHRA members advocated to federal representatives last year to cosponsor this legislation.
- Protection and Expansion of Federal Affordable Housing
Resources through increased funding for the National Housing Trust Fund and implementation of rent control measures by passing tax credits.

STATE UPDATES

FY 2019 – 2020 EXECUTIVE BUDGET RELEASE

The Wolf Administration released its FY 2019-2020 Executive budget request for the Commonwealth on February 5th. Governor Wolf announced that his proposed budget does not include any new or increased taxes but focuses on expanding funding for workforce development and education programs that would benefit the Commonwealth. Workforce development programs and policies proposed by Governor Wolf will include: raising the minimum wage; providing educational resources for individuals and families in the workforce; providing training resources for individuals entering the workforce; creating state interagency councils focused on Pennsylvania’s economy and job market; and creating incentives for businesses and employees exploring the Pennsylvania job market. In addition, Governor Wolf’s budget plan for FY 2019 to 2020 includes a proposal to move the recently reinstated General Assistance program into PHARE. The budget provides the following funding measures for most housing-related programs of interest to PAHRA members, including:

- PHARE (State Housing Trust Fund) $30.05 million ($6.25 million increase)
- Homeless Assistance $18.5 million (level funded)
- Human Services Development Fund $13.5 million (level funded)
- Neighborhood Assistance Program $36 million (funding doubled due to legislation that passed during the 2017 session)
- Keystone Communities Program $6.357 million ($10.35 million cut)

It is also worth noting that the overall proposed budget for DCED for FY2019-20 is $927,365 million (2.8%) higher than last year’s funding.

Although the legislature was able to pass a budget on time and with bipartisan support, legislators and state experts see the FY 2019 – 2020 budget process becoming contentious again.

STATE LEGISLATION

In January 2019, members of the State Legislature were sworn in for the upcoming biennial session. The Pennsylvania State House is comprised of 94 Democrats and 105 Republicans. The Pennsylvania State Senate is comprised of 29 Republicans and 21 Democrats.

Below are legislative issues that PAHRA monitored in the past that have been reintroduced this session:

- State Housing Tax Credit (SB 30 of 2019-R) (Senator Killion, R-Delaware) - Establishes a State Housing Tax Credit modeled from the federal Low-Income Housing Tax Credit program. This legislation allows corporate or private investors to receive state tax credits on their investment in affordable rental housing. The dollars raised through tax credit investments make it possible to create and preserve low income rental housing.
  o This bill has been introduced and referred to the Senate Urban Affairs Committee.
  o PAHRA supported this legislation during the previous session.

- Uniform Definition for Blight (HB 407 of 2019-R) - This bill provides a uniform definition of “blighted property” by amending Title 1 (General Provisions) of the Pennsylvania Consolidated Statutes, rules of construction.
  o This legislation has been reintroduced by Representative Masser (R-Northumberland. This legislation was discussed at the House Urban Affairs Committee Meeting on February 19th, 2019 and passed the Committee and House with amendments.
  o PAHRA's Legislative Committee recommended supporting this bill last session.

- Increased Penalties for Blighted Property Code Violations - Amends Title 53 (Municipalities Generally) of the Pennsylvania Consolidated Statutes and increases penalties for code violations on blighted property when the property has received funding from a program administered by a state government agency or authority. The penalties ramp up from Misdemeanor of first degree + $5,000 fine to Felony of third degree + $20,000 fine.
  o This bill was introduced and referred to the Senate Urban Affairs and Housing Committee on February 26th, 2019.
  o PAHRA monitored this bill last session.

- Accelerated Eviction - Amends the Landlord Tenant Act of 1951 and reduces (from 21 to 12) the number of days that a landlord must wait to request- and have executed an order of possession for a residential dwelling unit (after the court has ruled in favor of the landlord in an eviction proceeding). This legislation has been previously introduced in various legislative sessions.
  o This bill was introduced and referred to the House Urban Affairs Committee and there will be a hearing on April 16th, 2019.
  o PAHRA Legislative Committee registered a neutral position and monitored this legislation during last session.
WAYS TO GET INVOLVED!

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

• Create New Opportunities for Investment in Affordable Housing - Support a state housing tax credit that will create a new resource that can be used in conjunction with LIHTC.
• Explore Opportunities to Increase Funding for PHARE - Work with PAHRA as we explore opportunities in the new legislative session to increase funding levels for the PA Housing Affordability and Rehabilitation Enhancement program (PHARE). The Pennsylvania’s state housing trust fund provides flexible funds that can be used for redevelopment, construction, rental assistance, foreclosure prevention, homeownership counseling, and special needs housing. 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.
• Meet with New Federal Representatives - Help us continue PAHRA’s advocacy by meeting with your federal representative so 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.
• Join the PAHRA Legislative Committee to have your issues be addressed and heard.

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CONCERNS CONTINUE REGARDING HUD’S NEW ANNUAL CONTRIBUTIONS CONTRACT

Following is correspondence submitted to Chairs and Ranking Members of Congressional Committees regarding the new Annual Contributions Contract (ACC) by the three national industry groups: National Association of Housing & Redevelopment Officials (NAHRO); Public Housing Authorities Directors Association (PHADA); and Council of Large Public Housing Authorities (CLPHA) as provided by Timothy Kaiser, Executive Director, PHADA. PAHRA extends our appreciation to these organizations for diligently working on behalf of housing authorities and those whom we serve.

The Council of Large Public Housing Authorities (CLPHA), the National Association of Housing and Redevelopment Officials (NAHRO) and the Public Housing Authorities Directors Association (PHADA) represent the interests of over 3,000 local housing authorities. We have each become very concerned with recent actions by the Department of Housing and Urban Development (HUD) concerning the contractual relationship between our members and the federal government for the operation of the public housing program in their communities, a contractual relationship established by federal statute. We believe that HUD’s actions will fundamentally change that relationship to the detriment of our members, more than 1,000,000 households residing in public housing, and the public housing program.

In December, HUD notified the public of its most recent attempt to implement unilaterally a new public housing Annual Contributions Contract (ACC) and solicited comments concerning the ACC only on narrow issues under the Paperwork Reduction Act (PRA). CLPHA, NAHRO, and PHADA have each submitted comments concerning this new ACC. If you wish, we will be happy to share those comments with you. We wish to raise several very serious deficiencies in this proposed ACC and ask that you take actions to protect the public housing program and local housing authorities from HUD’s serious overreach of its regulatory authority. While we raise these comments specifically in the context of the public housing ACC, we believe you should also be concerned that HUD is setting a precedent for making changes to other HUD programs as well.

• HUD has ignored Congressionally mandated rulemaking procedures

We believe that some changes included in HUD’s proposed ACC fail to comport with HUD’s existing regulations and therefore, that these changes can only be made through the appropriate regulatory process established by Congress under the Administrative Procedure Act (APA). However, HUD is attempting to bypass the APA, which requires HUD to solicit public comments and respond to those comments prior to final rulemaking. Instead, HUD has chosen to use PRA procedures, which were not intended for this purpose, and which fail to satisfy the requirements of the APA.

• HUD’s changes to the ACC are not consistent with the contractual relationship Congress established in the U.S. Housing Act of 1937 (Housing Act)

The Housing Act instructs the department to enter into contracts with states or their political subdivisions in order to operate public housing within their jurisdictions. In its proposed revisions, HUD is redefining that relationship by deeming the ACC to be a grant agreement instead, thereby eliminating
existing contractual protections available to local housing authorities. We believe that HUD must comply with the Housing Act’s requirement to enter into contracts for the operation of public housing.

- **The proposed ACC would give HUD administrative powers not granted by Congress**
  HUD may impose substantive requirements on housing program participants only through regulations promulgated under statutory authority provided by Congress. Yet, under Section 3 of the new ACC, HUD would also give itself, by contract, the right to impose requirements on local housing authorities operating public housing through, “notices, and HUD-required forms, and agreements.” As a result, HUD would no longer have to comply with APA requirements for public notice and comment, and could impose novel, untested, and arbitrary requirements through notices, emails, web site publications, or form instructions without the public vetting required by the APA. If HUD is permitted to assert such authority in the public housing program, then it could do so in other HUD programs as well.

- **HUD is using illegitimate authority to change funding for local housing authorities without Congressional authorization**
  Section 10 of the proposed ACC provides that, “Grant funding may also be terminated, recaptured, withheld, suspended, reduced or such other actions taken in accordance with HUD Requirements.” Since these requirements would include notices, required forms and agreements, HUD would have the unilateral ability to eliminate local housing authorities’ public housing funding without Congressional authorization.

  CLPHA, NAHRO, and PHADA believe that HUD has significantly exceeded the authority Congress has granted to it in these important areas as well as in other provisions of its proposed ACC. The associations believe that the department’s efforts to significantly expand its authority without Congressional authorization will be of concern to you.

  It will be very helpful to the public housing program and those operating public housing for you to express concerns with the department’s efforts to expand its range of authority with a new ACC and ask HUD to withdraw its proposed ACC. Alerting Secretary Carson of your concerns may encourage HUD to reconsider its current courses of action.

  In addition, if HUD fails to consider legitimate concerns raised by local housing authorities, by the associations, and by members of Congress, we request that you take steps to bar the department from implementing a new ACC by, for example, forbidding HUD from using appropriated funds for new ACC implementation.

  Thank you for your attention and your support. We look forward to cooperating with you to protect the public housing program from HUD’s effort to expand its authority without statutory support.

Adrienne Todman  
CEO  
NAHRO

Timothy G. Kaiser  
Executive Director  
PHADA

Sunia Zaterman  
Executive Director  
CLPHA
The Utility Clock is Ticking - Don’t Pay for Power by the Hour

As the times are changing with technology, so are the ways utility companies will be charging you to turn your lights on. As of June 2019, those commercial and industrial users that qualify behind Duquesne Light Co. and First Energy owned utilities (Met-Ed, Penelec, Penn Power and West Penn Power) will move from the familiar quarterly Price To Compare (PTC) to an hourly priced product.

The Pennsylvania Public Utility Commission (PUC) has approved the change from the current default service program to the Day-Ahead Hourly Price Service (HPS) for all customers that have a historical average monthly demand between 100 to 400 kilowatts, depending on your utility. The HPS program charges customers for the electric supply on an hourly wholesale market price. Some of the factors that directly affect these prices are weather, time of day, the season and supply market disruptions. Meaning, a different price per every single hour of the day, causing a more volatile price that can alter a customer’s monthly invoice in both a positive or negative fashion.

For those under the qualification mark, these will remain in the current default service program. However, these quarterly prices will likely rise. The utility will price the larger accounts on the HPS system, thus taking away their attractive high usage from the aggregation and giving the smaller accounts even less buying power.

By exercising your right to shop for electricity from a generation supplier, you can lock in a fixed price. In doing so, this would provide the certainty of the price paid per month instead of the significant ebbs and flows of the Hourly Price Service that will begin this summer when pricing typically hits its peak. You will be taking control rather than letting Mother Nature or the utility dictate your electric price.

In addition to this change in pricing there were some noteworthy stories from 2018 regarding some of the more known generation suppliers. First Energy Solutions, a prominent supplier headquartered in Akron, OH, filed for Chapter 11 Bankruptcy in March. Throughout the remainder of the year, FES was able to reorganize their retail business with their customers as the top priority and value. In January 2019 came the announcement of the termination of the proposed sale and will see them remain as a formidable retail provider. On the opposite side, Direct Energy was successful in their purchase of Source Power & Gas, LLC in November 2018. Direct Energy is one of the largest retail providers of electricity and natural gas and looks to make a significant step in their expansion of existing markets.

Among each of these changes on the utility and supplier side, one thing remains constant.... your friends and PAHRA partners at Chrislynn Energy Services, Inc. Whether it’s working through these changes or the inevitable ones to come in the future, we are here to help guide your team through these changes and position you for success. Contact one of our COSTARS approved consultants for a free utility analysis.
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Pennsylvania’s realty transfer tax may apply to transfers of ownership interests among partners or members of the limited partnerships or limited liability companies (each, an "Owner") that own low-income housing tax credit ("LIHTC") developments. This tax is somewhat unique, and out of state developers and investors do not necessarily plan for it. Planning ahead for realty transfer tax will lead to fewer surprises down the road.

YEAR 15
When LIHTC developments reach their fifteenth year after being placed in service in accordance with Section 42 of the Internal Revenue Code of 1986, as amended (“Year 15”), Owners generally part ways with the investor or investors that purchased the LIHTCs to finance the development (each, an "Investor"). In the typical LIHTC transaction, the Investor owns up to 99.99% of the ownership interests in an Owner, serving as either limited partner or non-managing member of the limited partnership or limited liability company. In the usual LIHTC transaction, the general partner or managing member of the Owner assumes the Investor's ownership interest in the Owner (either directly or through an affiliate) after the LIHTC development reaches Year 15.

The assumption of the Investor's interest in the Owner at Year 15 does not involve recording a deed to evidence a transfer of ownership of the LIHTC development or the real estate on which the LIHTC development is situated. Nevertheless, Pennsylvania realty transfer tax could still be owed as a result of such a transaction.

TRANSFER TAX LAW
Pennsylvania’s Realty Transfer Tax Act (the "Transfer Tax Law") imposes a tax not only on the direct transfer of real estate itself, but also on certain transfers of ownership interests in companies that own real estate. Specifically, any change in ownership interest in a real estate company, however effected, that does not affect the continuity of the company and has the effect of transferring, directly or indirectly, 90% or more of the total ownership interest in the company over a 3 year period would be subject to realty transfer tax under the Transfer Tax Law unless such transfer in ownership is exempt for some other reason under the Transfer Tax Law. See 72 P.S. § 8102-C.5.

The Transfer Tax Law defines a "real estate company" in relevant part as a corporation, general partnership, limited partnership, limited liability partnership or any other association that is primarily engaged in the business of holding, selling or leasing real estate 90% or more of the ownership interest in which is held by 35 or fewer persons and which (a) derives 60% or more of its annual gross receipts from the ownership or disposition of real estate; or (b) holds real estate, the value of which comprises 90% or more of the value of its entire tangible asset holdings exclusive of tangible assets which are freely transferable and actively traded on an established market. See 72 P.S. § 8101-C.

DOES REALTY TRANSFER TAX APPLY?
Although every transaction is different and must be considered individually to determine whether Pennsylvania realty transfer tax might apply, many Owners may find that they meet the definition of a "real estate company" under the Transfer Tax Law and, further, that the transfer of the Investor's ownership interest in the Owner following Year 15 would be taxable. If so, the amount of realty transfer tax owed will be calculated under the Transfer Tax Law using a formula that is based on the actual assessed value of the real property on which the LIHTC development is situated. In short, a lower assessed value will mean a lower realty transfer tax payment on the Investor's transfer of its ownership interest in the Owner.

For Owners that are exempted from paying annual real estate taxes on such property, there may not seem like a reason to track such property's assessed value year to year. However, prudent Owners should understand the assessed value of their LIHTC development well in advance of Year 15. Ideally, Owners will leave enough time to seek to lower the assessed value of such property prior to Year 15 and, thus, to achieve realty transfer tax savings upon the Investor's transfer of its ownership interest in the Owner.

If you are interested in learning more about how Pennsylvania realty transfer tax may impact your particular LIHTC development, please contact Michael Syme (email: msyme@foxrothschild.com; phone: 412-391-2450) or Alec Stone (email: ajstone@foxrothschild.com; phone: 412-391-2523).
BE PREPARED
PENNSYLVANIA REALTY TRANSFER TAX &
YEAR 15 LOW-INCOME HOUSING TAX CREDIT INVESTOR EXIT (continued from page 20)

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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HARRISBURG -- Across the Commonwealth, the painstakingly difficult task of eliminating urban blight is slowly but steadily transforming long-ignored, dilapidated structures and returning them to the tax rolls or repurposing salvageable buildings and land for business or residential use.

During the 2019 PAHRA Capitol Conference held in Harrisburg, State Representative Kurt Masser, (R, 107th) whose district includes all of Montour County and parts of Columbia and Northumberland counties, told attendees that eliminating blight has been and will continue to be a top priority for him.

A law championed by Representative Masser and signed into law last year streamlined the foreclosure process on blighted buildings to both respect the rights of property owners and take into consideration the interests of the larger community.

Masser, who now serves as the House Republican Caucus Administrator, told the group of housing and redevelopment professionals who hold down the front-lines in their communities, "No one wants to live in a community with rundown properties that serve as eyesores, could pose threats to children and other local residents, and lower the property values of nearby homeowners."

In addressing some of the high points of the law to which Representative Masser was referring, known as Act 32, he said the law gives property owners the tools and opportunities to combat the foreclosure process if they truly want to keep and maintain their property.

"At the same time," Representative Masser said, "The law establishes a process to foreclose on properties that have been abandoned by their owners and are a burden on the community." The law, he said, "strikes a delicate balance between protecting the rights of property owners with the need to ensure public safety and enhance our communities."

According to the state representative, the law was not designed so authorities could "kick little old ladies out of their homes just because they're having a little trouble keeping up their houses." However, he did say commu-
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As we head into the warmer days of spring, many families will begin pursuing the purchase of a home – one of the most wondrous and wonderful experiences in anyone’s life. So we at the Pennsylvania Housing Finance Agency are sorry to bring up the subject of foreclosure. But we’re doing it with the best of intentions.

No one ever buys a home thinking that one day they may have trouble making their mortgage payments. But sometimes, even with the best of planning, things happen that can upend a family’s budget and put their dream home in jeopardy. An unexpected job loss. A life-threatening injury. Stuff happens.

The good news is that if you know someone who finds him or herself in that situation, there are resources available to help them get through it. Please help us by getting this vital information into their hands.

HEMAP Helps with Foreclosure Prevention
At the Pennsylvania Housing Finance Agency, it’s our pleasure to help thousands of homeowners every year take the joyous leap into homeownership. For the few who later face financial hardships, one big lesson arises that serves to educate us all. When challenges arise, the homeowners who are most likely to save their homes are the ones who immediately open lines of communication with their lender and explore foreclosure prevention options. It’s the families that wait too long to act that most commonly have to give up the keys to their home.

The prospect of foreclosure can be frightening. But caring people are available to help, and resources do exist to make avoiding foreclosure more likely. We know, because we manage the Homeowners’ Emergency Mortgage Assistance Program, commonly known as HEMAP.

About HEMAP
HEMAP was started by the state legislature during a recession in the early 1980s. The goal was to give homeowners some short-term financial assistance to help keep them from losing their homes. HEMAP isn’t a loan; it’s a grant that people repay when they get back on their feet. Loan payments are reasonable so as not to be burdensome, and all HEMAP repayments are then used to help other families in danger of losing their homes.

How HEMAP Helps
When a homeowner is two months delinquent on his or her mortgage, they are sent paperwork called an Act 91 notice. That paperwork explains how the homeowner can get free help from a nearby counseling agency to fill out a HEMAP application. Once that application is submitted to PHFA, any pending foreclosure action is postponed to give PHFA 60 days to process the documentation. Among other things, PHFA is evaluating whether the homeowner has a reasonable likelihood of regaining income so they can resume their mortgage payments.

If a homeowner qualifies for HEMAP assistance, the program can help with overdue property taxes and missed mortgage payments. The objective is to bring the homeowner current on the financial obligations connected with their home so, once they’re back on their feet, they can resume making payments just as they had in the past.

Tuck this Article Away & Keep it Handy to Help Others
Each year, many Pennsylvania families make the leap from renting to homeownership, and we wish them all the best. It’s our hope that they never face the stress and uncertainty of foreclosure. But in the event that bad
things happen, and they turn to you and your organization for help, please share our name and pass along our advice. Tell them to take immediate action, and suggest they start by calling the Pennsylvania Housing Finance Agency.

It doesn’t matter if their home loan is with PHFA. HEMAP is for all Pennsylvania homeowners facing foreclosure. Working quickly and working together with PHFA, the chances are good for a better tomorrow in which they can continue to enjoy the comfort of the cherished home they’ve made.

TO LEARN MORE:
Visit PHFA’s website: www.PHFA.org. Look under the “Homeowners” header for HEMAP info.
Call our Customer Solutions Center any weekday at 1-855-U-Are-Home (827-3466)
Follow us on Facebook: www.Facebook.com/PHFA.org

The Marcellus family was helped twice by HEMAP when Dave lost jobs during a slow economy. Today, Dave and Estrellita, shown with their grandson, have not only paid back their HEMAP loans, but they’ve totally paid off their home mortgage, too, making them a true HEMAP success story.
What does it take to be an MTW agency? We partnered with the University of North Carolina – Chapel Hill’s Center on Urban and Regional Studies, a long-time MTW partner, to find out. Based on interviews with current MTW agencies about their initial application process, building initiatives, and navigating flexibilities, we created the MTW Guide. This guide can help potential MTW agencies decide if MTW is right for them and if so, how to prepare for success. Below are some highlights from the MTW Guide geared toward agencies that have applied or are planning to apply for MTW status or those that want to implement MTW-like initiatives in standard agencies.

SUPPORT: Planning and applying for MTW requires ongoing support from an internal “MTW champion” as well as staff and resident buy-in. Backing from executive leadership, the agency’s board, and the community are also critical. In many agencies, the MTW champion helped do the legwork in pulling together community and resident support as well as helping with the planning and application process. In some cases, the champion was the executive director, and in others, it was a member of the program staff who later became, or served as, the MTW coordinator. MTW flexibilities allow agencies to make changes to processes and procedures that have been in place for many years. Helping staff prepare for and embrace new ways of doing business and orienting residents toward new types of customer care is essential in ensuring a smooth transition. Likewise, executive and board support are critical in creating and implementing the strategy necessary to help the agency meet its MTW goals. Gaining support takes an ongoing effort to provide stakeholders with information and establish a shared vision of success.

PLANNING: The MTW planning process can be more strategic than the traditional agency planning process. With new tools, MTWs can work with a larger set of community stakeholders to drive their community’s affordable housing future. Though most MTW agencies start with small initiatives, these small steps are directed toward more strategic goals and partnerships. MTW planning often includes a comprehensive data-driven analysis of resident and community needs and identifies potential partners with shared goals and possibly shared clients. The planning process also sets clear benchmarks for success, accounts for possible pitfalls, and identifies exit strategies for failed initiatives. Because of their comprehensive planning processes and partners, many MTW agencies have become key parts of their community infrastructure and gained a seat at the table in making community decisions.

EVALUATION: Most MTW agencies stress the importance of identifying key data elements needed to monitor and report on the success of MTW initiatives, as well as setting benchmarks to serve as measures of progress toward both short-term and strategic goals. These new data collections and reporting efforts may require upgrading the agency’s management information systems (MIS). Systems that can import a wider range of resident data and include additional resident touchpoints are more flexible and able to support a variety of MTW initiatives. Many MTWs reported changing their MIS systems after becoming an MTW agency to meet their reporting needs. Some agencies worked with research partners to engage in ongoing evaluations of their MTW initiatives. Identifying potential research partners early can help make this process easier as researchers can help staff identify data points needed and suggest potential information collection strategies. A local university may be a cost-effective research partner, especially if the researcher can align their publication and research goals with the policy or social service insights gained through the MTW initiative.

You can find more advice, tips for small agencies, and helpful information in the MTW Guide. To access the full MTW Guide as well as a companion video training series and Q&A with MTW staff and more helpful resources, visit www.housingcenter.com/MTW.

Keely Stater is the director of research and industry intelligence at PAHRC. With nearly fifteen years of social science research experience, Keely directs PAHRC’s research activities and oversees its data tools. Prior to working at PAHRC, Keely taught as a public policy professor at several universities. As a researcher, her work includes publications on affordable housing, public administration, and civic engagement. Keely holds a PhD in sociology from the University of Notre Dame. Contact Keely at (800) 873-0242, ext. 222 or kstater@housingcenter.com.
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Statement on the Proposed FY 2020 Budget

Adrianne Todman, CEO, National Association of Housing & Redevelopment Officials

There is a significant typo on the cover of the Administration’s FY 2020 proposed budget. It suggests that the budget is for a “Better America,” when little in the budget supports the real needs of millions of people across the country – including those served by housing agencies in Pennsylvania – who may be struggling with increased costs.

It is not “better” for the seniors, veterans, and low-income and working families who have few housing options other than the homes that receive some form of federal support. It does not make sense to eliminate funding that will repair public housing units and help to create new moderate-rate housing. It does not make sense to reduce the Homeless Assistance Grant funds that give local shelter providers the resources to take our veterans, seniors, and families with children off the street.

These programs are more important than ever. Multiple studies have quantified the housing affordability crises that many of us see in our cities and towns nationwide: median housing costs have outpaced incomes, waiting lists are growing, and our precious affordable housing stock continues to dwindle under the weight of age and a decreasing federal commitment.

Housing is as vital a part of the nation’s infrastructure as its roads, bridges, and dams. The HOME Investment Partnerships program funds new construction and housing rehabilitation, along with tenant-based rental assistance. Also, investing in our communities is a strong economic development strategy. Every dollar of CDBG funding leverages another $3.65 in public and private dollars, and every dollar of HOME funding leverages $4.20 of public and private money.

We appreciate the budget’s consideration of local community needs, but note that such programs also require an appropriate level of resources and support for families to succeed.

For yet another year, NAHRO and its 20,000 members, who house more than 7.9 million individuals nationwide and who make communities stronger, will now look to the Congress to craft a budget that does actually help America become better.

It was great to be at the PAHRA Capitol Conference with you all in February, and to hear your concerns. We need a budget that keeps up with your needs.
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### Conference Schedule (as of April 1, 2019)

Visit [www.pahra.org](http://www.pahra.org) for updated information on training sessions, speakers, events and other conference news.

#### Sunday, June 2, 2019

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>4:00 p.m. – 6:00 p.m.</td>
<td>Early Bird Registration</td>
</tr>
<tr>
<td>4:00 p.m. – 6:00 p.m.</td>
<td>PAHRA Committee Meetings</td>
</tr>
<tr>
<td>6:00 p.m. – 8:00 p.m.</td>
<td>Board of Directors Meeting</td>
</tr>
<tr>
<td>8:00 p.m. – 10:00 p.m.</td>
<td>Kick-Off Pizza Party in Exhibit Hall</td>
</tr>
</tbody>
</table>

#### Monday, June 3, 2019

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
<td>Breakfast Buffet in Exhibit Hall</td>
</tr>
<tr>
<td>7:30 a.m. – 12:00 p.m.</td>
<td>Registration</td>
</tr>
<tr>
<td>8:00 a.m. – 3:00 p.m.</td>
<td>Exhibits Open</td>
</tr>
<tr>
<td>8:00 a.m. – 8:15 a.m.</td>
<td>Conference Welcome</td>
</tr>
<tr>
<td>8:20 a.m. – 9:30 a.m.</td>
<td>Exhibitors “Drop The Mic” Moment</td>
</tr>
<tr>
<td>9:40 a.m. – 10:50 a.m.</td>
<td>Select from Multiple Concurrent Educational Sessions</td>
</tr>
<tr>
<td>11:00 a.m. – 11:30 a.m.</td>
<td>Networking Break in Exhibit Hall</td>
</tr>
<tr>
<td>11:35 a.m. – 12:45 p.m.</td>
<td>Select from Multiple Concurrent Educational Sessions</td>
</tr>
<tr>
<td>12:45 p.m. – 1:45 p.m.</td>
<td>Luncheon Buffet in Exhibit Hall</td>
</tr>
<tr>
<td>1:50 p.m. – 3:00 p.m.</td>
<td>Select from Multiple Concurrent Educational Sessions</td>
</tr>
<tr>
<td>3:00 p.m. – 3:30 p.m.</td>
<td>Networking Break in Exhibit Hall</td>
</tr>
<tr>
<td>8:00 p.m. – 12:00 a.m.</td>
<td>“Be A Cornstar” Cornhole Tournament and Evening Hospitality</td>
</tr>
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</table>

**Monday Concurrent Educational Sessions Include:**

- **“Drop The Mic” Opening Plenary** – Exhibitors are provided the opportunity to take the microphone and introduce themselves, their products or services.
- **Public Procurement** – Multiple sessions delving into 2 CFR Part 200 *Uniform Administrative Requirements, Cost Principles & Audit Requirements for Federal Awards* (multi-session)
- **Cooperative Purchasing Connections** – Highlighting public procurement opportunities available through established cooperatives or piggyback purchasing groups in PA
- **Blight Summit 2019** – A series of panel discussions on tools and strategies used in communities across the Commonwealth to: fight blight; establish land banks; explore funding and financing options; chart your course; and revitalize your local environment (multi-session)
- **Mandated Reporting: It’s the Law** – 3-hour certification meeting Act 48, Act 126, and Act 31 requirements. Help provide a safe haven and protect children by properly reporting suspected abuse or neglect (multi-session)
- **Weighing Your Options** – RAD, MTW, HOTMA, Demolition, Disposition, Tenant Protection Vouchers, Opportunity Zones. Get creative with options available to improve or increase your housing portfolio
- **Chasing the Points** – Fierce competition may force developers to pursue new ways to gain points to obtain financing for their project, but how might this affect the cost of developing, constructing, and operating the site? An overview of QAP scoring may provide insight as to what options are available and most feasible for your project.
- **The Internet of Things** – Technology is available to reduce risk and boost efficiencies through simple, non-invasive, inexpensive sensor systems with text, email, and mobile notifications that improve critical response times and decrease loss or damage to systems and equipment
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<td>Registration</td>
</tr>
<tr>
<td>8:00 a.m. – 11:45 a.m.</td>
<td>Exhibits Open</td>
</tr>
<tr>
<td>8:30 a.m. – 11:00 a.m.</td>
<td>Select from Multiple Concurrent Educational Sessions</td>
</tr>
<tr>
<td>11:00 a.m. – 11:45 a.m.</td>
<td>Networking Break in Exhibit Hall / Prize Drawings / Exhibits Close</td>
</tr>
<tr>
<td>11:50 a.m. – 1:00 p.m.</td>
<td>Select from Multiple Concurrent Educational Sessions</td>
</tr>
<tr>
<td>7:00 p.m. – 9:00 p.m.</td>
<td>PAHRA Country BBQ - 32nd Annual PAHRA Scholarship Awards</td>
</tr>
<tr>
<td>9:00 p.m. – 12:00 a.m.</td>
<td>Evening Hospitality and Networking Event</td>
</tr>
</tbody>
</table>

**Tuesday Concurrent Educational Sessions Include:**

- **HUD Listening Sessions: UPCS/REAC Pilot Demonstration** – The REAC team joins us to engage in a dialogue regarding new inspection processes and the pilot demonstration beginning this fall in Region 3 *(multi-session)*
- **Stop Verbal Attacks in Their Tracks** – Learn the art of verbal self-defense to diffuse conflict, de-escalate, and take control in aggressive or violent situations *(multi-session)*
- **Workplace Violence: Prevention Program & Survival Strategies** – How to identify warning signs and react in a manner to ensure the safest outcomes
- **Fair Housing Friendly Front-Lines** – Seemingly innocent questions or situations your maintenance or management team may encounter – and how NOT to respond
- **You Don’t Know What You Don’t Know: Executive Director Roundtable** – whether you are a newbie or a well-seasoned veteran, gather with your peers to discuss day-to-day challenges facing those who manage an agency in this unique industry *(multi-session)*
- **Beg Bug Management** – Help stop bed bug nightmares and prevent sleepless nights for you and your residents with proactive protocols and no-prep treatment methodologies

**Wednesday, June 5, 2019**

8:30 a.m. – 10:00 a.m. Breakfast Buffet & Closing Plenary

**Keynote Presentation: PA 2-1-1: Get Connected. Get Answers**

Part of the national call network, PA 2-1-1 is the most comprehensive source of local human and social services information to help people overcome barriers and address life’s challenges. Community resource specialists are available 24/7 to help locate services and resources that provide critical services to improve – and save – lives.

(See next page for conference registration form.)
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Total Amount: $ __________________________

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ACCESS TO 2-1-1 HELPLINE CONTINUES TO GROW

By Tyler Dague, The Meadville Tribune, February 11, 2019

If 9-1-1 is the number to call for emergencies and 4-1-1 is for directory assistance, what is 2-1-1 for?

The 2-1-1 helpline was reserved by the Federal Communications Commission in July 2000 for assistance in finding social and human services information. The movement was spearheaded by the United Way, along with other nonprofits, and the organization currently runs or provides funding for more than 70 percent of 2-1-1 call centers, including PA 2-1-1 Northwest, which serves Crawford County and seven others.

To honor this growing service, February 11 (2/11) was designated National 2-1-1 Day. By the end of 2019, the state and its United Way partners plan to secure 2-1-1 access to 100 percent of Pennsylvania.

The helpline provides callers with information on government and private programs and organizations in their local area to address health, social and other human services such as food banks, shelters, crisis intervention, counselors, job training, child care, support for those with disabilities, and natural disaster prep. Callers are free to remain anonymous.

For instance, when Erie was hit with a severe snowstorm in December 2017, PA 2-1-1 NW responded to 1,264 requests for help and were able to screen callers for eligibility for Team Rubicon snow-shoveling services.

“PA 2-1-1 can be a life link for many people,” said Terri Ann Wig, chief professional officer at the United Way of the Titusville region, the lead 2-1-1 agency for Crawford County. “It provides quick and easy access to human service needs in any situation. It’s much like 9-1-1 in that aspect. If you have a human services crisis, you can call 2-1-1, and they can get you right where you need to be.”

Wig described herself as “passionate” about 2-1-1, having worked to secure this service in the region since 2001. The United Way in Titusville and Crawford County Human Services have pledged three years of funding for the whole county to have access. She said the helpline served between 50 and 60 households in Crawford County last year, and they are working to increase the number of calls.

“Most frequently, it is helping with utilities,” Wig said. “That’s probably the biggest, whether that’s electric, propane, National Fuel, city water. They’re the ones we see most commonly along with housing and transportation.”

She also included a few stories of 2-1-1 local success with names changed to protect anonymity. For example, “Janet” briefly became homeless after her husband died, and she contacted PA 2-1-1 NW to help her with case management and budgeting for her rent and healthcare. The United Way’s Center for Financial Independence helped Janet revise her budget, and the Salvation Army assisted with housing.

“With 2-1-1’s help, I didn’t have to give up my home healthcare in order to pay my rent,” Janet said.

Another concerned “Alice,” 71, a widow who was raising three grandchildren on a fixed income. When she attempted to move to more affordable housing, her water heater ran out of propane, her car broke down, and she received a notice of her electric being shut off. Calling PA 2-1-1 NW for help, the resource navigator referred Alice to a local agency that agreed to help with her energy bills and car repairs. Once she moved, she called 2-1-1 again about agencies in her new town.

“PA 2-1-1 Northwest helped when I had too many financial setbacks at once and couldn’t cope,” Alice said. “Services are different in every county, and 2-1-1 is the fastest, best way to find them.”

PA 2-1-1 NW also has a text-messaging service and a chatline on its website, pa211nw.org, in addition to the telephone service. If there is a domestic violence or suicide risk, 2-1-1 resource navigators can do a handover to those specific hotlines, and if emergency intervention is necessary, they can also connect with 9-1-1. For those looking out for relatives living far away, 2-1-1 can also connect to resource navigators across the country to assist with services in specific regions.

“I’d like to see (PA 2-1-1 NW) grow,” Wig said. “Right now, we’re conducting a community needs assessment for our United Way, and we can get a lot of data at a 2-1-1 that shows what the greatest needs are and where sources need to be targeted and where there is unmet needs. For me, it’s very rewarding to see how it’s been helping individuals and families.”
2-1-1 is the most comprehensive source of local human and social services information in the U.S. and is available to approximately 95% of the U.S. population, yet many are not aware of this very useful and accessible service.

The United Way operates or provides funding for over 70% of 2-1-1 centers. United Way fights for the health, education, and financial stability of every person in every community, leveraging and promoting 2-1-1 as a crucial partner in its work.

Community Resource Specialists are available 24/7 to help you access available local services and resources that provide critical services that can improve – and save – lives.
Debbie Gross, U•COMP Member Service Representative
With references from Equifax Workforce Solutions

Imposter or Fraud?

When you discover, as an employer, that you have an unemployment claim against your authority for a claimant who is still working for you, how should you proceed? It’s important to first determine:

- That the employee’s hours at your authority have not been reduced.
- That the employee has not had hours reduced at a second job.
- That the employee did not lose a second job.

If none of the above apply, the possibility of an unemployment imposter claim can be very real in these situations. The term imposter claim can, at times, be mistakenly interchanged with a fraudulent claim, however the two are quite different. An unemployment fraud claim occurs when the claimant has control over the filing of the claim and the reporting of their income as well as other factors in the claim. An example of this is if a claimant underreports their income in order to receive a larger unemployment benefit payment.

An imposter claim is considered to be a form of identity theft. Equifax Workforce Solutions has identified imposter claims as often being the product of organized fraud rings where an individual’s personally identifiable information such as social security number, name and employer name are used without the actual person’s knowledge. In many cases the actual employee is still employed at the authority where the imposter claim has been filed.

What is being done to fight imposter claims?

State departments of unemployment have developed tools to detect imposter claims that stop the processing of them prior to the claims being approved and paid. These tools are often privately-owned and confidential which insures their effectiveness. Some of the tools include detection of employer addresses, claimant addresses, suspicious bank accounts, debit card requests and possibly fraudulent IP addresses.

If you suspect an employee is a victim of an imposter claim:

- Provide the employee with the Federal Trade Commission (FTC) website www.identitytheft.gov where the employee will have the opportunity to report the claim and will be asked specific questions about it.
- Encourage the employee to file an identity theft report with their local police department.
- There is also an option to file a Form 14039 with the IRS at https://www.irs.gov.
- Encourage the employee to lock their credit report.
- Encourage the employee to report it at the PA Department of Labor and Industry Unemployment website: https://www.uc.pa.gov/Pages/Report-Fraud-Here.aspx

If claim benefits were paid:

As the employer, please be sure to protest the benefit charges through the Department of Labor and Industry as quickly as possible. You will have a specific time-frame in which to do this.

You can also search the PA Department of Labor and Industry website for fraud information at: https://www.dli.pa.gov/pages/search.aspx

Please note that if you are a U•COMP member, you should contact Debbie Gross at 1-800-922-8063, ext *254 or email her at dgross@pml.org to report this issue. U•COMP will work with you and report this issue to the PA Department of Labor and Industry as well as assist in completing the paperwork that is required.

For more information on the U•COMP program or to receive a non-binding quote, please contact Debbie Gross at 1-800-922-8063, ext *254 or email her at dgross@pml.org.
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IN BRIEF

- Lack of affordable housing makes a significant impact on urban, rural, and suburban Pennsylvanians. Many residents of the state struggle to pay their rent or mortgage as wages have remained stagnant and housing costs have continued to increase. In fact, across the state, 30% of homeowners and 50% of renters are paying more than 30% of their income on housing.
- Pennsylvania can accelerate the development of low-income housing in a number of ways:
  - Pass a state low-income housing tax credit.
  - Establish a state program aimed at helping renters in an emergency (similar to the already established HEMAP program that helps homeowners).
  - Expand funding for the State Housing Trust Fund or PHARE (Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund).
  - Enforce housing standards for rental units.
  - Create inclusionary zoning that leads to the development of more affordable housing.

THE PROBLEM

The place where people lay their heads at night—their home—is the foundation from which families build their lives. Safe and affordable housing supports strong families and grounded communities. Everyone has a fundamental right to a safe home. However, too many people across the Commonwealth struggle to secure this right.

Rental Housing

Lack of affordable rental housing affects both urban and rural Pennsylvanians. While rents have gone up in many parts of the state, wages have not, making it more difficult for low- and middle-income households to afford decent housing. The average fair market rent of a two-bedroom house in Pennsylvania is $1,015/month. According to a 2018 report by the National Low-Income Housing Coalition, a household must earn $19.53 per hour (or an annual income of $40,616) to afford a two-bedroom rental in the state without paying more than 30% of their income on housing. The average hourly wage of the more than 1.5 million renters in Pennsylvania is $14.91 per hour, which makes affordable rentals out of reach for many. A minimum wage worker in Pennsylvania would need to work 2.7 jobs or 108 hours a week in order to afford a two-bedroom or would have to resort to substandard, low-quality housing. That same worker would need to work 87 hours a week to afford a decent one-bedroom rental unit.¹ There is not enough affordable rental housing to go around. In Pennsylvania there are only 66 affordable housing units for every 100 low-income households and only 38 affordable units for every 100 very low-income households.²

Homelessness

The lack of affordable housing results in homelessness for many. On any given day, 14,138 Pennsylvanians are known to be homeless—this includes men, women and children³. Certain vulnerable populations are particularly at risk for homelessness, including women who are victims of domestic violence and people suffering from mental illness including substance abuse disorder. Ex-offenders often suffer from homelessness. While homeless people were once most likely to be single men, now single women, families, and unaccompanied children are often homeless as well. Homelessness is a problem that affects every county, both rich and poor. It is found in our largest cities but also in the suburban communities that surround them, as well as small cities and towns all over the state. Counties vary greatly in their awareness and effort to deal with the homeless population. One county in Pennsylvania has a six-week waiting list for “emergency shelter.” This is simply unacceptable.
THE SOLUTION
An all too common housing narrative is that the cost of housing is beyond our control—that somehow market forces shape the cost of housing and therefore nothing can be done to solve the problem. We reject this narrative and know that public policies have historically shaped who has access to housing (and who does not) and that policies can help to solve the problem of housing affordability.

Affordable Rentals
• Pass legislation establishing a state low-income housing tax credit: There is a federal low-income housing tax credit that is responsible for the majority of the nation’s affordable housing construction. Developers apply for tax breaks and then are required to construct below-market housing rates. A state low-income housing tax credit would further support the development of low-income housing in Pennsylvania. In September 2018, state senator Tom Killion (R-Delaware) introduced the SB1185 legislation.
• [UPDATE: This was passed in October 2018; to go into effect in July 1, 2019.] Increase the Neighborhood Assistance Program to $36 million: The Neighborhood Assistance Program is a 51-year-old tax credit in Pennsylvania in which businesses can get up to a 55% tax credit if they donate to projects serving distressed areas in the categories of affordable housing, community services, crime prevention, child care, food distribution, job training or neighborhood assistance. The allocation was $18 million in 1967 and still is today. HB 645 and SB 512 would double that amount to $36 million.
• Expand the State Housing Trust Fund or PHARE, the PA Housing Affordability and Rehabilitation Enhancement fund. After the passage of Act 58, PHARE provides 67 counties in all with funds for rental assistance, utility assistance, homeowner repairs, rental rehabs, new construction or substantial rehab of vacant properties for affordable homes. Funds made available by the Housing Trust Fund leverage additional funds from public and private sources. While the fund was recently expanded with new revenues from the Realty Transfer Tax, further expansion with either general fund revenues or additional dedicated funds is necessary.

The state has taken steps toward addressing issues around housing. The Pennsylvanian Housing Affordability and Rehabilitation Enhancement Program (PHARE) was enacted in November of 2010. Funding from this housing trust fund can be used for a variety of projects aimed at creating affordable and accessible housing, ensuring housing is maintained and preventing homelessness. Other programs, like HEMAP, PAH and Keystone Communities [have] helped homeowners stay in their homes and complete needed repairs. But, more can be done.

Visit www.WeThePeoplePA.org/roadmap/ to view or download a full copy of the Roadmap to a New Pennsylvania.

¹ www.nlihc.org/sites/default/files/oor/OOR_2018.pdf
Governor Tom Wolf [has] announced a proposed overhaul of state programs to help Pennsylvanians receiving public benefits earn career-building skills, find good jobs, and access affordable, permanent housing, among other goals.

The overhaul would create greater accountability for programs aimed at getting people into the workforce, increase collaboration between benefit agencies and workforce development, and transition funding used for General Assistance to increase access to housing.

“It is a worthy goal to get more people working, and these revamped programs will ensure people obtain not just good jobs, but family-sustaining careers, and remove barriers to obtaining affordable housing, which can help them transition off public assistance benefits for the long term,” said Gov. Wolf. “If they are able and healthy, we want more people in the workforce. These steps will move us towards that goal without putting people at risk of losing their health care.”

According to Community Action Association of PA, a sizable majority of poor Pennsylvanians are working; more than 60 percent of households in the state include one or more people who worked at least part-time. The challenge is finding people jobs that they can keep, that provide a career path, and that pay enough to support a family. That challenge is compounded by barriers that can seem insurmountable for finding and keeping a good job. Barriers include a lack of child care, transportation, and affordable housing.

“We must do a better job connecting individuals with employment that provides them with worthwhile opportunities and removing those roadblocks or barriers that are keeping them from finding and keeping that good job,” Gov. Wolf said. “Revamping our programs means working to help people on public benefits get in the workforce if they are able and providing them with help that makes that job easier to get and keep. Like my colleagues in the General Assembly, my administration wants more people, not fewer, to have meaningful careers, access to health care and housing, and an end to the cycle of poverty.”

The program overhauls were developed after Gov. Wolf charged the Department of Human Services (DHS), which administers various employment and training programs, to better understand the clients served by the department, the barriers they face to employment, and the reasons why current programs are not working.

“All Pennsylvanians should have the opportunity to find a field and career that they can excel in and allows them to support their families and invest in their communities,” said Human Services Secretary Teresa Miller. “For too long, we’ve focused on meeting existing work requirements by focusing on job placement. This is not effective. We need to help people navigate and overcome barriers in their lives and communities so they’re able to excel in work. These program redesigns allow us to do that, so we can truly help people find family-sustaining jobs and lead more fulfilling lives.”

DHS is partnering with the Department of Labor & Industry (L&I) to redesign the jobs programs, shifting from focusing on placement to long-term success through comprehensive case management that will address barriers and prioritize long-term goals.

This employment and training redesign is one part of a larger effort to invest in programs and services that address the whole person and advance their long-term success and well-being. DHS, L&I, the Department of Community and Economic Development (DCED), and Department of Education (PDE) are all committed to a successful overhaul and reinvigoration of programs.

Part of the overhaul includes supporting access to affordable housing for low-income individuals through reallocating $50 million from the General Assistance (GA) program to invest in housing for extremely low-income individuals who may be eligible for GA cash assistance through the Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE).

Rather than eliminating the program as current legislation seeks to accomplish, this alternative approach would utilize PHARE, which has received bipartisan support, to help address one of the most significant barriers faced by extremely low-income Pennsylvanians so they can begin to work towards employment.
“Housing is a serious threat to a person’s ability to find and maintain a job and reach self-sufficiency,” Gov. Wolf said. “Instead of eliminated cash assistance, let’s direct those resources to help the same target populations by availing ourselves of a successful bipartisan program – PHARE. I look forward to working with the General Assembly as it considers this alternative.”

According to the National Low-Income Housing Coalition, Pennsylvania has a shortage of more than 261,000 affordable and accessible rental units for extremely low-income Pennsylvanians.

“These redesigned programs and increased supports will allow for a more coordinated, efficient and effective delivery system that will address barriers to employment and help people to get, and keep, a job that makes it possible to live a healthy, productive life,” said Gov. Wolf. “We are going to help people take that step up and create a stronger Pennsylvania for all of us.”
EveryHome™
PAHRA’s 6th Annual H&CD Awareness Event

Did you know that almost one-half of all Americans – 146 million of us – are classified as living below the poverty level?

Another little-known fact: the elderly and disabled account for over half of all public housing residents.

For many, public housing still brings to mind an image of crime, drugs, poor living conditions in old or overcrowded high-rises. But to those assembled in the rotunda of the Pennsylvania State Capitol building on Tuesday, February 26, 2019, that is not the case. They know better – and they strive to make it better.

Representatives of the Pennsylvania Association of Housing & Redevelopment Agencies (PAHRA) gathered in a show of solidarity at the State Capitol to recognize the importance of housing and community development in overcoming obstacles in the lives and communities of Pennsylvanians, beyond brick and mortar, such as:

- Reducing housing instability for families with children
- Encouraging education and economic self-sufficiency
- Supportive services for seniors, the physically or mentally challenged, and homeless veterans
- Connecting and creating communities that care

PAHRA’s 6th annual EveryHome event was held in partnership with ReThink: Why Housing Matters in support of their efforts to battle the negative perceptions and myths surrounding public housing. Inspirational stories of the five individuals pictured below were shared. PAHRA encourages you to visit the ReThinkHousing.org website to view these and other video stories to learn more.

Meanwhile, PAHRA pledges to continue advocating for adequate funding for affordable housing and related services, to help insure that every citizen, and every child, in the Commonwealth of Pennsylvania has a place to call home.


www.rethinkhousing.org
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.

To learn more about Honeywell solutions, contact Rick Sawicki at 330-655-0753 or richard.sawicki@honeywell.com

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.
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 barbeque 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.

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.

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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 J, 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.
2019 Capitol Conference Snapshots
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