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- Reduce Employment Termination Claims & Costs
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- Boost Funding for Capital Projects with AHP
- Handling PA Human Relations Act Claims
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- Saving on Unemployment Claims
- Senior Health Care Update
- Award Winning Agencies
- And More!

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Opinions expressed by the authors of articles and within advertisements are not necessarily those of the officers, members and staff of PAHRA.
Original articles on subjects of interest to housing, redevelopment and community development professionals, and their industry affiliates, are always welcome.

All submissions and inquiries should be sent to:
Kelly L. Hicks
Executive Director
PAHRA
PO Box J
New Florence, PA 15944
Phone: 724-676-4446  Toll Free: 855-70-PAHRA
kelly@pahra.org

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### BOARD OF DIRECTORS

#### EXECUTIVE BOARD

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<tr>
<td>Joseph Kohut</td>
<td>President</td>
<td>Executive Director, Wayne County Housing Authority</td>
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#### BOARD MEMBERS

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<td>Steven Fischer</td>
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<td>PAHRA Legal Counsel, Partner, Willig, Williams &amp; Davidson</td>
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As the late John Horan, long-time Executive Director of the Housing Authority of Erie, was fond of saying, “It’s all about the people.” PAHRA agrees. Not only the people we serve, but also our members. This issue includes several articles shedding a spotlight on PAHRA members and some interesting things they are doing or have done: Please be sure to read about:

- Senghor Manns – past PAHRA President, Harrisburg Housing Authority CEO & President, featured in the FHLBank Pittsburgh article How Housing Authorities Can Boost Funding for Capital Projects
- Penny Campbell – Executive Director, Clarion County Housing Authority, taking steps to reactivate a dormant redevelopment authority to address blight in her area
- Caryn Emiliani – Housing Underwriter, Excalibur Insurance Management Services, better known as “The Face of H&CD”
- Peggy Murphy – 90 years young, recognized for her service to the H&CD industry on the local, state, regional and national levels, as well civic service to her community

In this issue, you’ll also find highlights featuring: PAHRA member agencies selected for MARC NAHRO Regional Awards and NAHRO Agency Awards of Merit; recipients of PAHRA’s 32nd Annual Scholarships; and last but certainly not least...

How adorable is this photo of proud young artist Jayla Holloway, whose “What Home Means to Me” poster and essay was sponsored by PAHRA and subsequently chosen by MARC NAHRO to advance to the national competition for NAHRO’s 2020 Housing America calendar. For more photos, also check out “Our Spring Fling” to view snapshots of the 2019 Spring Conference & Expo.

You were right, John, “It’s all about the people.”

Sincerely,

Joseph T. Kohut
Ahhh, those “Hazy, Lazy, Crazy Days of Summer”. Hopefully, you are savoring some fun in the sun with family and friends, firing up the grill, chilling by the water, or simply relaxing as you listen to a playlist of those quintessential songs of summer that can easily evoke the magic and the memories of this splendid season in PA.

Although Sly & the Family Stone did record “Hot Fun in the Summertime” in 1969, it wasn’t actually until 1984 that Bryan Adams hit the charts with the “Summer of ‘69”, which also happened to be the year that Don Henley sang about “The Boys of Summer”, while Bananarama lamented that it was such a “Cruel Summer”.

Fast forward 50 years, and here we are, in the summer of 2019. Much has happened in these past 5 decades. Prompted by President Lyndon B. Johnson declaring a “War on Poverty” in 1964, followed by the Fair Housing Act of 1968, housing and community development issues have evolved exponentially since 1969. Below is a timeline listing a few highlights:

1969 – The Brooke Amendment of the Housing & Urban Development Act of 1969 set limitations on tenant-paid rents in public housing, that they may not exceed 25% of income (later raised to 30% in 1978)
1974 – Various HUD grants were consolidated into the Community Development Block Grant (CDBG) Program. Also the year that the Section 8 Program was created
1980 – Established the Comprehensive Improvement Assistance Program (CIAP) to help sustain long-term viability of public housing sites (subsequently Comprehensive Grant Program then Capital Fund Program)
1983 – Section 8 Voucher Program introduced more flexibility and portability for low-income households
1986 – Low-Income Housing Tax Credit (LIHTC) Program spurs development of low-income, affordable housing
1987 – Stewart B. McKinney Homeless Assistance Act redefines homeless assistance programs
1990 – National Affordable Housing Act creates the HOME Investment Partnership Program; HOME grants are used to develop affordable housing
1993 – Congress authorizes the HOPE VI Program to revitalize public housing, transform pockets of poverty, and promote mixed-income communities
1998 – Quality Housing & Work Responsibility Act (QHWRA) significantly changes public housing and Section 8 programs
2008 – Neighborhood Stabilization Program is created to rehabilitate, resell, or redevelop foreclosed or abandoned properties to stem community decline

Of course, this is a small sampling. We haven’t even ventured into the last 10 years, when H&CD issues became more prevalent as we entered into what former HUD Secretary Shaun Donovan termed the “silent crisis”. That crisis continues as our nation’s lowest-income households see incomes decrease while the cost of living, including housing affordability, increases.

I’m dating myself here, but as I was compiling this timeline, the realization hit me that I’ve been in this industry long enough to be quite familiar with many of the bullets listed. The winds of change have blown continuously through-out, bringing along with them sometimes sweeping upheaval. We must shift and move along with them. One recent example is HUD’s encouragement of PHAs to “reposition” their public housing stock, whether that be through RAD, voluntary conversion, tenant protection vouchers or other means. Determining what course may be right for your agency can be a difficult decision, not to be taken lightly.

Another example is the Trump administration’s labeling of infrastructure as a top priority. Good news, but we in the housing and community development world recognize that affordable housing is a vital component that must be included in any infrastructure investment. Heather Voorman, Policy Director, National Association for County Community & Economic Development and the National Association of Local Housing Finance Agencies, explains very well how affordable housing strengthens economic growth in her recent article Housing is Infrastructure: Why We Should Make the Case to Congress. You can read the entire article by following this link:

These types of hot topics are addressed regularly at our PAHRA conferences, some in the classroom, others discussed over dinner, or at a networking event. We invite you to join us as we gather September 15-18 for our 2019 Annual Conference & Awards at the Central Hotel & Conference Center, Harrisburg, which will also include our Best Practices Showcase and presentation of the Bellamy, PAHRA’s highest award of excellence. In closing I cannot resist one last song of summer reference … “See You in September”!!

Until then, take care,

Kelly Hicks
Executive Director, PAHRA

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**Trivial Tidbit:** Did you know that “See You in September” has a local connection? It was first recorded by Pittsburgh vocal group, The Tempos, climbing the charts to #23 before becoming a hit in 1966 by The Happenings.

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### UPCOMING EVENTS

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<td>September 15-18, 2019</td>
<td>PAHRA Annual Conference, Harrisburg/Hershey, PA</td>
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<td>October 6-12, 2019</td>
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<td>January 5-8, 2020</td>
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<td>February 9-12, 2020</td>
<td>PAHRA Capitol Conference, Harrisburg, PA</td>
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<td>March 29-31, 2020</td>
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<td>October 1-3, 2020</td>
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FEDERAL APPROPRIATIONS FY 2020

On July 22, Congress and the White House announced an agreement to lift the low federal spending caps on defense and domestic priorities by $320 billion for fiscal years 2020 and 2021, providing a significant increase over the levels set by the Budget Control Act of 2011. The deal also raises the federal debt ceiling until July 31, 2021.

On May 22, the House Appropriations Subcommittee released a draft budget that specifies funding levels for affordable housing, community development, and other programs for HUD. You can view the full House draft bill at https://docs.house.gov/meetings/AP/AP20/20190523/109560/-BILLS-116--AP--TransHUD.pdf

Some of the key provisions of the House bill include:
- The bill provides HUD programs with more than $13.4 billion above the President’s FY20 request and at least $5.9 billion above FY19 enacted levels
- The bill reverses rent increases, rigid work requirements, and de facto time limits proposed by the President in his past budget requests and in subsequent legislation
- The bill would halt proposals to evict mixed-status immigrant families from assisted housing and to roll back LGBT protections
- The bill likely provides enough funding to renew all existing contracts provided through Housing Choice Vouchers ($23.8 billion) and Project-Based Rental Assistance ($12.59 billion)

(Source: NLIHC)

Many other programs would receive increases under this bill:
- The largest increase went to the HOME Investment Partnerships program (HOME) to $1.75 billion
- Community Development Block Grants to $3.6 billion
- Native American Housing Block Grants to $855 million
- Choice Neighborhoods to $300 million
- Homeless Assistance Grants to $2.8 billion
- Section 202 Housing for the Elderly to $803 million
- Section 811 Housing for People with Disabilities to $259 million
- Public Housing Operating Fund to $4.75 billion

(Source: NLIHC)

The National Low Income Housing Coalition reports that:
- The bill also sets out new funding opportunities impacting public housing, including $50 million in competitive grants to public housing agencies (PHA) to reduce lead-based paint hazards ($25 million) and other health hazards, including mold and carbon monoxide poisoning ($25 million). The committee also provides $16 million to support the cost of judicial and administrative receivership of PHAs and $28 million to pilot a new physical inspection process and ongoing capital needs assessments.

The Affordable Housing Credit Improvement Act (AHCIA), legislation that would increase federal tax credit resources for affordable housing and improve regulations to increase housing production, was introduced on June 4th.

Dave Gasson reported in Affordable Housing Finance that, “On June 4, the day the AHCIA was introduced in the House and Senate, the Housing Advisory Group and the Affordable Housing Tax Credit Coalition, led by Emily Cadik, held over 100 separate meetings on Capitol Hill and hosted a number of members of Congress in support of advancing the AHCIA. Both organizations are on the steering committee of the ACTION Campaign, the industry umbrella group led by the National Council of State Housing Agencies and Enterprise Community Partners. The ACTION Campaign now has over 2,200 member organizations working throughout the country in support of the LIHTC.”

Previously known as the Cantwell-Hatch bill, the sponsors in the Senate and House from both parties will be guiding the bill forward. The lead sponsors include:
- Senate: Maria Cantwell (D-WA), Ron Wyden (D-OR), Johnny Isakson (R-GA), and Todd Young (R-IN)
- House: Suzan DelBene (D-WA), Don Beyer (D-VA), Kenny Marchant (R-TX), and Jackie Walorski (R-IN)

For a section by section review of the bill from the Housing Advisory Group, visit https://files.constantcontact.com/daae9970101/a420ba9a-e4d8-42b3-94a8-4d1799b4b752.pdf
STATE LEGISLATION

Lifting the Cap on PHARE – SB 31 – Sen. Haywood (D-4) – PASSED
PHARE is the Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund. Also known as the state housing trust fund, PHARE expands opportunity for people in need and revitalizes communities. It creates, rehabs, and supports local housing, and expands supportive services, homeownership counseling, home purchase, and blight remediation programs.

Previously, the amount of funds from the state’s Realty Transfer Tax (RTT) dedicated to PHARE was capped at $25 million annually. We urged the state legislature to lift the cap so that funds from the real estate market could be reinvested in affordable housing opportunities for Pennsylvania residents and families.

• PAHRA supported the concept for this legislation during the previous session
• SB 31 was introduced in May, and the language of that bill was included in the final budget bill that passed on June 28
• The new cap on PHARE funds is $40 million, allowing up to $15 million more to be added to the fund depending on the strength of the real estate market

State Housing Tax Credit - SB 30 - Senator Killion (R-9)
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. PAHRA supported this legislation during the previous session. It has been introduced, passed out of the Senate Urban Affairs Committee, and referred to the Appropriations committee

Restore PA – SB 725, HB 1585
Governor Wolf is promoting a proposal that will invest in PA infrastructure. The proposal plans to invest $4.5 billion over the next four-years in projects throughout the commonwealth in technology, development, and infrastructure. The areas of focus are:
• High Speed Internet Access
• Storm Preparedness and Disaster Recovery
• Downstream Manufacturing, Business Development, and Energy Infrastructure
• Demolition, Revitalization, and Renewal
• Transportation Capital Projects

This proposal would be funded by a severance tax on natural gas drilling. On June 11, Restore PA was introduced as legislation in the House (HB 1585) and Senate (SB 725). The bills are sponsored by Rep. Jake Wheatley (D-19) and Rep. Thomas Murt (R-152), Sen. John Yudichak (D-14) and Sen. Tom Killion (R-9). PAHRA sent a conditional letter of support for Restore PA.

Uniform Definition for Blight – HB 407
This bill provides a uniform definition of “blighted property” by amending Title 1 (General Provisions) of the Pennsylvania Consolidated Statutes, rules of construction. This legislation has been reintroduced by Representative Masser (R-Northumberland. The legislation passed the House and the Senate Urban Affairs committee. It is scheduled for first consideration in the Senate. PAHRA’s Legislative Committee recommended supporting this bill last session and issued a letter of support for it to House Urban Affairs Committee members.

Optional County Demolition and Rehabilitation Fund – SB 438
Allows counties to create a new local fund to address blighted property. It does so by assessing a fee (not to exceed 10%) on the assessed price of properties being sold for delinquent taxes. This new fund would be in addition to existing Optional County Demolition Funds that have been created by over 14 counties to date under the auspices of Act 152 of 2016, and that are funded by a $15 assessment/fee on the recording of all deeds and mortgages in a given county. Both funds are intended to work in tandem. PAHRA’s Legislative Committee supported this bill last session and issued a letter of support. This bill passed the Senate Urban Affairs committee.

Prevailing Wage – SB 769
Reestablishes an exemption from the application of state prevailing wage rates for residential rehab projects that are funded with federal HOME grants and that are less than 12 units in size. Prior to mid-2016, such projects were treated as exempt from PA prevailing wage rates because they were exempt under federal Davis-Bacon law. Since mid-2016, however, these projects are subject to state prevailing wage rates even if they are exempt from Federal wage rates, and this change has resulted in significant cost increases to these affordable projects. SB 1022 is narrowly focused and seeks to reestablish the exemption for HOME-funded projects that serve low and very low-income residents. The bill will exempt residential rehabilitation projects of 7 units or less from the PA Prevailing Wage Act. PAHRA Legislative Committee monitored this legislation last session. The bill was introduced and referred to the Senate Urban Affairs committee on June 18, 2019.

Accelerated Eviction - HB 71
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. PAHRA Legislative Committee registered a neutral position and monitored this legislation during last session. This legislation passed out of the House Urban Affairs committee on May 14, 2019.
WHAT’S THE RIGHT ELECTRICITY PLAN FOR YOU?

Identifying the right electricity plan for your business or organization can be complex. It really depends on a variety of factors, like your specific operational and financial attributes, risk tolerance, and changing electricity market dynamics. The three primary types of electricity plans are Fixed, Index, and Hybrid, which are all detailed below:

FIXED ELECTRICITY PLANS

Best suited for businesses and organizations seeking high budget certainty and low risk, fixed price plans lock in a price per kWh that will remain the same throughout the duration of the contract. Electricity costs, including energy and additional costs related to grid reliability, are fixed and secured for the contract term.

INDEX ELECTRICITY PLANS

If your organization knows the electricity and associated commodity markets inside and out, or if you can quickly adjust your load to respond to price spikes or price dips, an index price plan may be the best fit. It comes with the highest degree of risk, but also the highest potential reward. Especially popular with companies whose load is more equipment dependent than people dependent, an index price plan can allow you to save on electricity by operating during off-peak times and shutting down during peak usage periods.

HYBRID ELECTRICITY PLANS

These types of electricity plans combine elements of fixed price and index price plans to offer a base level of certainty, while still allowing businesses to take advantage of some market opportunity. These plans allow for a unique layered approach that's more secure than an index price plan, but more flexible than a fixed price plan. This is done by fixing a certain percentage of your load, then floating the remainder of the load on the index market.

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Small Agency Streamlined Voluntary Conversion? What to Ask

The opportunity presented to small Public Housing Authorities (PHAs) to Voluntarily Convert their last remaining public housing properties to Section 8 Housing Choice Voucher Program assistance (PIH Notice 2019-5) is worth considering. With the removal of the cost test and other conversion assessment requirements, rents received may be significantly higher and justification is easier. See PHADA’s article “HUD Pushes Public Housing Repositioning: Streamlines Conversions for Small Agencies” published in the April 17, 2019 issue of the Advocate for additional background.

PHADA appreciates HUD’s efforts to provide additional repositioning tools, as PHAs need every possible avenue to finance housing modernization. PHADA encourages PHAs to investigate their options, and to get all of the information needed to make an informed decision on the best approach for their unique circumstances. Voluntary Conversion, like any other repositioning approach, presents many questions that must be carefully considered in determining if it is right for any specific situation. Some of those questions are listed below.

Although the Voluntary Conversion for small agencies process is streamlined, there are still multiple steps and substantial documentation required. PHADA staff is available to assist you if you have any questions regarding the process or HUD’s intent.

If you plan to continue operating the property as housing:

1. Does the property have significant and immediate capital needs? If so,
   a. What are the potential sources of financing available to you?
   b. Do those mechanisms maintain affordability, and your control of the property, in the short and long term?
   c. Does that financing lead to self-sustaining operations and the ability to build adequate replacement reserves for the long term?

2. Who will own the property?
   a. PHAs can retain the property under provisions of PIH 2016-20 and 2 CFR 200.311, which require additional information submissions and either (a) compensation to HUD for the value of the property or (b) request for an exception to compensation rules in exchange for new housing use restrictions to households at or below 80% of AMI.
   b. PHAs can dispose of the property through sale or ground lease, requested via their Conversion Application. Use of any revenues generated by the sale or lease are subject to HUD approval.

3. Do you intend to project-base the vouchers?
   a. Under law, tenants have a right to tenant-based assistance, so will all or most tenants voluntarily relinquish their tenant-based assistance in exchange for project-based assistance?
   b. Are you prepared to work with households to fully explain their options and document those efforts prior to requesting their written consent to accept project-based assistance?

4. If voucher tenants move out, will you be able to lease the property at adequate rent levels to sustain the property, and continue compliance with any remaining use restriction?

5. Do you have tenants who are over-income for the HCV Program? If so, how will you ensure they continue to have comparable housing that is affordable to them?

6. Do you have significant Operating Reserves and what are your plans for them?
   a. Under Public Housing close-out rules, Operating Reserves must be returned to HUD (unlike RAD conversions where operating reserves can be retained as project reserves). Can you expend the reserves prior to close-out? (See “HUD Issues Revised Public Housing Closeout Notice,” Advocate, July 3, 2019).
If you plan to dispose of the property through demolition and/or disposition:

1. Will the elimination of the public housing units have a significant impact on the availability of affordable housing or the poverty rates in your community?

2. Are their adequate housing options in the community where current tenants can utilize their Housing Choice Voucher?

3. Are you able to support resident relocation as required by HUD and the Uniform Relocation Act?

4. What are the future plans for the property?
   a. If continued use as residential under new ownership is planned, will tenants be able to stay in their units using their HCV (as required)?
   b. If other use is planned, will it benefit low income residents? If not, what is your plan for use of the funds (subject to HUD approval) or are you prepared to return Fair Market Value revenues to HUD as per PIH Notice 2016-20 and/or 2019-13?

Under either retention or disposition of the existing housing, the following additional questions are important to consider:

1. Do you have a voucher program? If not, is there another agency you are comfortable with administering the vouchers you will receive?

2. Will your action have a positive impact on your PHA, the affected residents, and the community including the surrounding neighborhood?

3. Do you, or will you be able to secure, support of your tenants, Board, and local elected officials?

4. Are you able to complete the required environmental reviews required under Parts 50 or 58?

5. Are you able to meet all existing financial commitments (CFFP, OFFP, EPCs, Repayment agreements, etc.)?

6. Will your plan face any obstacles in a civil rights review by HUD’s office of Fair Housing and Equal Opportunity?

7. Are there any state laws that might restrict future operations or use of the property or disposition proceeds?

8. How does Voluntary Conversion compare to conversion via RAD or Section 18 disposition? When comparing options, factors to consider include:
   - Rent levels
   - Use of reserves
   - Declarations of trust and/or restrictive use covenant terms
   - Possibilities for third party investments
   - Property control post-conversion
   - Ability to establish adequate replacement reserves for future improvements
Seniors receive health insurance benefits from Medicare, Medicaid, CHIP, individual coverage, Veteran’s affairs or employer coverage. This complicates the delivery of important information that people need to make the best, most cost-effective choice. Here are some pointers to look for now and into 2019 to help your residents make the right decisions for themselves and their families.

**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 adopted the program January, 2019 and the rest of the state will be effective in January, 2020.

**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 Gehrigs 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.

**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 Pennsylvania’s who are 65+ are eligible if their incomes are less than $35,500/year for married couples and $27,500/year for singles.

By Erin Hart, Director, Health Benefit Services, American HealthCare Group. Hart is a licensed insurance agent.
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Tom Wolf, Governor | Brian Hudson, Executive Director & CEO
Public housing authorities ("PHA") with existing portfolios of fewer than 250 public housing units, referred to by the U.S. Department of Housing and Urban Development ("HUD") as "small" PHAs, received a surprising message from HUD earlier this year. After nearly a decade of pushing its signature Rental Assistance Demonstration ("RAD") program as the gold standard for revitalizing aging public housing units while simultaneously removing such public housing units from the public housing inventory, HUD is now contacting small PHAs to encourage them to convert their entire remaining public housing stock to Section 8 tenant-based voucher assistance through a streamlined voluntary conversion process HUD sometimes refers to as asset repositioning.

We are so excited by this development that, not only are we discussing the new program at PAHRA’s Annual Conference in September, but we are providing this preview – a glimpse – of the new program now.

HUD Notice PIH 2019-05 (HA), issued on March 21, 2019 (the "Streamlined Voluntary Conversion Notice"), sets forth in detail the streamlined voluntary conversion process for small PHAs to convert the subsidy going to their remaining public housing units into tenant-based voucher assistance. Small PHAs that have considered undertaking a RAD conversion of their public housing units or are already in the process of converting their public housing sites to RAD may now be weighing the benefits of the RAD program against the opportunities presented by HUD’s new asset repositioning push. The following are just a few of the myriad considerations for small PHAs weighing streamlined voluntary conversion as an option for their remaining public housing portfolio.

**1) RENT LEVELS**

The RAD program infamously sets contract rents for RAD units at the same level that such units were receiving operating subsidy and Capital Fund grant funds prior to the RAD conversion, with the possibility of subsequent annual rent increases to account for cost of living increases.

On the other hand, streamlined voluntary conversion allows for the possibility of tenant-based voucher assistance up to 110% of Fair Market Rent as published by HUD every year, regardless of the rents the units currently receive under the public housing program. The higher subsidy permitted under streamlined voluntary conversion can make all the difference in determining whether a particular revitalization effort at the converted property is feasible.

**2) PROJECT-BASED ASSISTANCE vs. TENANT-BASED ASSISTANCE**

The RAD program converts public housing assistance for a public housing unit into Section 8 project-based assistance. In other words, if a resident moves from a converted RAD unit, that unit continues to receive RAD project-based subsidy as long as a new eligible resident leases the unit. The project-based nature of the RAD subsidy is important to lenders and investors because it provides a stable funding source to the property that does not depend on a particular resident occupying a particular unit.

On the other hand, the streamlined voluntary conversion process converts the public housing subsidy going to a particular unit into a tenant protection voucher, a form of tenant-based assistance. If a resident with a tenant protection voucher moves from a unit, the tenant protection voucher follows that resident and does not remain with the unit.

Although the Streamlined Voluntary Conversion Notice includes a process for converting a resident’s tenant protection voucher into a project-based voucher, a resident must voluntarily agree to relinquish its portable tenant protection voucher so that the unit can receive project-based assistance. Many residents may understandably prefer to keep their tenant protection voucher, in which case their unit cannot be converted to project-based assistance. If a small PHA is planning to revitalize a converted property using third-party debt or equity financing, residents’ willingness to trade in their tenant protection voucher subsidy will be an important consideration.

**3) USE OF PUBLIC HOUSING FUNDS**

A clear benefit of a RAD conversion is the ability to use Capital Fund grant funds, public housing operating reserves, replacement housing factor funds and other public housing funding sources to support the revitalization of the RAD units. Furthermore, if a PHA is converting its entire public housing portfolio to RAD, there is no limit on the amount of public...
STREAMLINED VOLUNTARY CONVERSION: AN ALTERNATIVE TO RAD FOR SMALL PHAS

(continued from page 16)

housing funds that can be loaned or granted to the property and any public housing funds not so used are ultimately subject to recapture by HUD.

Conversely, the Streamlined Voluntary Conversion Notice does not address the use of public housing operating reserves in support of revitalization efforts at repositioned former public housing properties. Preliminary discussions with HUD suggest that any public housing operating reserves held by small PHAs cannot be used as loans or grants to such properties and would instead be subject to recapture. For frugal small PHAs that have amassed large public housing operating reserves over the years, this restriction may make streamlined voluntary conversion a particularly unpalatable option.

PHAs that wish to learn more about streamlined voluntary conversion, RAD and other recent HUD initiatives should attend the upcoming PAHRA Annual Conference in September. In the meantime, you can contact Michael Syme (email: msyme@foxrothschild.com; phone: 412-391-2450) or Alec Stone (email: ajstone@foxrothschild.com; phone: 412-391-2523).

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ATTORNEYS AT LAW

Michael H. Syme  |  412.391.2450  |  msyme@foxrothschild.com
Marc B. Rosenthal  |  412.391.2471  |  mrosenthal@foxrothschild.com
Alec J. Stone  |  412.391.2523  |  ajstone@foxrothschild.com
HOW HOUSING AUTHORITIES CAN BOOST FUNDING FOR CAPITAL PROJECTS

“Funding capital projects can be an uphill battle,” explained Senghor Manns, Chief Executive Officer, President and Counsel for the Harrisburg Housing Authority (HHA), a role he has held for 10 years. It is a familiar story for housing authorities across the country, which face a total budget shortfall of approximately $30 billion in deferred maintenance costs.

It was during a $22-million rehabilitation of Harrisburg’s publicly owned Jackson Tower when Manns decided that “no stone could be left unturned.” He stepped into uncharted territory, applying for an Affordable Housing Program (AHP) grant for use in the development of public housing. AHP, which is funded and administered by the 11 Federal Home Loan Banks (FHLBanks), has provided more than $5.8 billion in subsidies to support the creation or rehabilitation of affordable housing across the country. AHP, however, had rarely been considered as a viable funding source for public housing development.

Manns is eager to share what he learned with other housing authorities, and no one can tell the story better than he can. In addition to his leadership at HHA, he is the immediate past president and current board member of the Pennsylvania Association of Housing and Redevelopment Authorities, and a member of FHLBank Pittsburgh’s Affordable Housing Advisory Council. Previously, he served as Chief Operating Officer and Deputy Executive Director for the Indianapolis Housing Agency. It was there that he first collaborated with private developers and the FHLBanks in Indianapolis and Cincinnati to secure AHP grants.

Manns admits that AHP did not seem like a path worth considering for public housing development, at least initially. Like many affordable housing practitioners, he doubted that AHP could satisfy the Department of Housing and Urban Development’s (HUD’s) requirements regarding outside funding. His experience with Jackson Tower – a property that now provides affordable housing to more than 150 seniors – proved otherwise.

“I want to dispel the myth,” Manns said, “that AHP is not a viable funding resource for housing authorities.”

Not that it was an easy path to forge. “We needed to comply with HUD’s encumbrance prohibition requirements,” said Manns, “and that meant no property liens without HUD approval.” AHP has its own requirement that requires assisted rental properties to maintain affordable housing parameters for at least 15 years, a requirement that is a recordable lien on the property.

HUD needed assurance that they would retain first lien priority rights if the property was sold prior to their specified affordability retention period of 40 years or more.

“It was a learning process for everyone,” said Manns. “FHLBank was patient throughout the process, as was Fulton Bank.” Fulton Bank is a member of FHLBank Pittsburgh’s cooperative and a partner in HHA’s AHP application.

The real breakthrough came with the approval of a subordination agreement that satisfied all parties: HUD, FHLBank Pittsburgh, Fulton Bank and HHA. The agreement, which took a painstaking 1.5 years to finalize, aligned with HUD’s requirement that the property have no encumbrances without HUD approval, and it ensured that HUD would retain first lien rights if Jackson Tower was sold.

While the agreement has paved the way for other housing authorities to leverage AHP, many remain hesitant to seek AHP grants. Often, explained Manns, they are unsure where to begin, how to navigate the application process and how to manage compliance terms. Also, most don’t want to chase dollars that seem out of reach.

“AHP’s competitive application process can be intimidating until a practitioner or developer becomes familiar with the process,” said Manns, “but the scoring process is transparent and objective. Housing authorities have equal opportunity to be awarded AHP funds, and the application process is straightforward.”

When asked what advice he would give other housing authorities, Manns reiterated that the heavy lifting has been done. “HUD is very cooperative, but they still need to sign off on the use of AHP dollars for each project.” He added, “Go to HUD early and often.”

Beyond that, Manns advises that housing authorities become familiar with FHLBank’s compliance and audit expectations. “It’s very manageable,” he said. “It all comes down to program knowledge and familiarity. Study the AHP Implementation Plan and utilize FHLBank’s technical assistance team.”

Manns is glad that AHP has been established as a viable resource for housing authorities. “Establishing the HUD-AHP link was a challenge,” he said, “but now the template is in place. I definitely recommend that housing authorities include AHP when considering how to fund capital projects.”
Jackson Tower, a 159-unit affordable housing complex for seniors, is the product of a four-year, $22-million property renovation developed by the Harrisburg Housing Authority (HHA). HUD rental assistance makes the apartments affordable for seniors with middle, low and very low incomes.

To renovate the property, which had been vacant for nearly 13 years, HHA patched together multiple sources of funding, including capital improvement funds, the Public Housing Operating Fund and Community Development Block Grants. They also applied for Affordable Housing Program (AHP) funding through FHLBank Pittsburgh, and their efforts were rewarded with a $500,000 grant.

Senghor Manns, Chief Executive Officer, President and Counsel for HHA, pointed out that the AHP award was significant to the overall project. “AHP dollars allowed us to install a private freight elevator that accommodates motorized wheelchairs and access for emergency personnel,” he said. “We were also able to add an insulated building shell that is both beautiful and energy-efficient. It’s doubtful that these enhancements would have been possible without the AHP grant.”

More importantly, HHA’s tenacity in securing the Jackson Tower AHP grant paved the way for other housing authorities to use AHP as a source of funding for public housing development.

Megan Krider, FHLBank Pittsburgh’s AHP and Community Development Manager, pointed out an aspect of the AHP equation that is essential to affordable housing developers. “AHP wouldn’t exist without our member financial institutions,” she said. “They play an integral role in securing the AHP funding that supports affordable housing in the communities they serve.” Because each AHP application requires a member-developer partnership, FHLBank Pittsburgh offers assistance in establishing those connections.

Fulton Bank, a member of FHLBank Pittsburgh, is very active in the affordable housing space. Tracy Fletcher, Fulton’s Vice President, Commercial Community Development Lending, explains the bank’s commitment. “Safe and affordable housing changes lives for the better,” he said, “and when we partner with FHLBank and developers like the Harrisburg Housing Authority, we become part of the solution.”

Miss Jane West doesn’t see Jackson Tower through the eyes of a bank or a housing authority. She sees it through the eyes of a hard-working retired woman, a mother of five, and a great-grandmother of 40, and someone who says she is fortunate to call Jackson Tower home.

“I knew about Jackson Tower because my grandson helped in the construction,” she said, “but I wasn’t sure how I would feel about living there.” Within a week, she had adjusted to her new home on the 13th floor. “I love the design of my apartment. I can look down on the [Susquehanna] River, and I have a great view of the fireworks. I don’t even mind taking the elevator!”

Miss West knows that many seniors are on move-in waiting lists, and she hopes that other places like Jackson Tower will become available soon. “This is very important,” she said, referencing the development of affordable housing, “especially for seniors. A lot of us worked all of our lives, and we don’t get a lot. We need some help, and we need to feel safe.” Jackson Tower, she says, does that.

John Bendel is Senior Director, Community Investment for FHLBank Pittsburgh. He directs the Affordable Housing Program and other economic and community development products that expand the capacity of member financial institutions to execute community development initiatives.
IDENTITY THEFT
WHAT TO KNOW - WHAT TO DO

Submitted by: Don Waite, CRPC®
Financial Wellness Director, Duncan Financial Group

The H.R. Manager from one of our Retirement Plan clients contacted me in April of this year. She asked if our Financial Wellness Program provides help for employees who have experienced an Identity Theft problem. Ron, one of their employees had inquired if that service was available. As it did, I contacted him to meet at the company offices. When I arrived, Ron showed me a statement from his PayPal credit account. It showed charges and fees that dated back to the previous September. The problem: Ron had never opened the account. He didn’t even use PayPal.

Our first step was to report the fraud to Trans Union (one of the 3 credit reporting bureaus) and download his credit report from them. We also requested the reports from Experian and Equifax (the other 2 bureaus). Fortunately, we did not find anything amiss on any of the credit reports.

The next step was to contact PayPal and explain the situation in detail (which Ron had tried to do, unsuccessfully, the previous day). After much time spent on hold and being transferred to several different departments, Ron was told that their Fraud Team had recognized the account as fraudulent and shut it down. They sent Ron a release form to sign and informed him that he would not be held liable for any of the charges.

Ron was fortunate that his privacy invasion did not go any further than it did, and he did not suffer any monetary loss. We spent 2 ½ hours at his office that day, and he had previously spent another 2 hours, on his own, trying to remedy the problem. Identity theft can create an overwhelming amount of stress for individuals, affecting their work and home environments.

Ron’s incident is not uncommon. It happens to countless people across this country every day. I saw a statistic recently that, on average, someone’s identity is compromised in this country every 32 seconds. That is astounding! Following are some suggestions to help protect your identity.

SIGNS THAT YOUR IDENTITY WAS STOLEN:
1. Mistakes on your accounts or Explanation of Medical Benefits
2. Regular bills go missing
3. Calls from debt collectors for debts that are not yours
4. Receiving a notice from the Internal Revenue Service (IRS)
5. Calls or mail about accounts in your minor children’s names

IDENTITY THIEVES WILL:
1. Steal Information from trash or from a business
2. Trick you into revealing your information
3. Take your wallet or purse
4. Pretend to offer a job, loan, or apartment to get your information

WAYS TO REDUCE YOUR RISK:
1. Read your bank, credit and account statements and Explanation of Medical Benefits
   a. Look for charges you didn’t make
   b. Be alert for bills that don’t arrive when you expect them
   c. Follow up if you get account statements you don’t expect (like Ron did above)
   d. Respond quickly to notices from the Internal Revenue Service (IRS)
2. Secure your Social Security Number – If someone requests it, ASK:
   a. Why do you need it?
   b. How will you use it?
   c. How do you protect it?
IDENTITY THEFT
WHAT TO KNOW - WHAT TO DO (continued from page 20)

3. Protect your personal information
   a. Keep your important papers secure
   b. Be careful with your mail
   c. Shred sensitive documents
   d. Don’t overshare on social networking sites
   e. Be alert to online impersonators
      i. Do you know who is getting your personal information?
      ii. Don’t click on links in emails
      iii. Contact customer service

4. Protect your computer
   a. Use anti-virus software, anti-spyware software, and a firewall
   b. Create strong passwords
   c. Keep your computer’s operating system, browser and security up to date
   d. Encrypt your data
   e. Be wise about Wi-Fi usage in public places
   f. Lock your laptop
   g. Read Privacy Policies

Having an Identity Protection Program like ID Shield or LifeLock in place is a very good option to proactively protect your identity and repair any damage if it occurs. Identity Thieves are getting smarter every day as they employ technologies to compromise your identity. It’s important to stay a step ahead of them to protect you and your family.

Duncan Financial Group provides an Employee Financial Wellness Program for businesses and organizations to help people deal with their everyday financial needs. They also represent ID Shield for Identity Theft Protection.
Did you know that the average total cost for an employee lawsuit with defense and settlement is $160,000?\(^1\)

Between legal fees and navigating uncomfortable conversations, employee terminations are high-stress situations for both the employee and the employer. Because terminations are often taken personally, it is important for an employer to follow proper protocol during the termination process to ensure the best possible outcome.

Here are some helpful tips to consider:\(^2\)

**Making the Termination Decision**

Since misconduct and poor performance are two of the primary reasons for involuntary terminations, it is imperative to have documentation to support your decision. (Other common motives include layoffs or business closings.) Regardless of the reasons for the termination, the decision should be made with the support of senior management, human resources, and the employee’s manager—no single person should have the authority to fire someone on the spot.

**Communicating the Decision**

One of the most difficult situations a manager or HR professional can face is telling someone they’re fired. Before you have that conversation, prepare notes about what you’ll say and review the steps you need to take to formally sever the relationship. The reason for the termination must be the same one the organization is willing to state in front of a judge and jury.

The termination itself should take place in private with at least two people present—ideally a senior manager and human resources representative. The time of the week is often debated, but once the decision is made, it should be done as soon as possible before the news is leaked.

Determine ahead of time what will happen to the employee’s personal belongings, whether or not they will be allowed to speak to co-workers, and how to address security issues, such as revoking electronic access. A termination package should be prepared, including final compensation and benefits. Avoid making statements that can be considered offensive, such as “You’ll be better off in the long run.”

**Handling Post-Termination Issues**

When employees or outsiders inquire about the termination, respond neutrally, stating that the individual no longer works for the organization. Avoid providing further details. It is also a good idea to create a policy for reference requests that may arise for a terminated employee. For example, you can state that requests must be in writing and go through human resources. The best policy is simply to provide dates of employment and the last position held. And remember to always adhere to legal rights for the terminated employee.

To learn more, watch our webinar, **How to Reduce Employment Practice Claims**, at www.housingcenter.com/reduce-claims.

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\(^1\) 2017 Hiscox Guide to Employee Lawsuits
\(^2\) It is important to work with a human resources professional or legal counsel to minimize your risk.
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By: S. Whitney Rahman, Esq., Blakinger Thomas, PC

In the mail today, you received a packet of documents from the Pennsylvania Human Relations Commission (“the Commission”). Or, you received a call from someone who says she is from the Commission, claiming that there has been a complaint filed against your organization by one of your employees, and asking to speak to you about settlement. What do you do?

First, calm down. Second, make sure your counsel is aware of the communication. Third, check to see if you have insurance that may cover the claim. Fourth, if you will be handling the matter on your own, here is what you should know.

The Commission investigates claims of discrimination in employment, education, and housing. This article focuses on complaints of discrimination in employment.

The Commission investigates claims for employment discrimination filed under the Pennsylvania Human Relations Act (“the PHRA”). It also has an agreement with the Equal Employment Opportunity Commission (“EEOC”) to investigate claims filed under federal laws, including Title VII of the Civil Rights Act of 1964, as amended, the Age Discrimination Act, and the Americans with Disabilities Act. Most claims are cross-filed under both state and federal law.

If you receive a phone call from a Commission representative attempting to talk to you about settlement before you have received any packet of information about the allegations, you should be very cautious about discussing the matter. While you may not want to rule out the possibility of a quick settlement, you should ask to see the complaint first, so you understand the allegations. Once you understand what the issues are, you will be in a better position to determine whether settlement is an option you want to explore.

When you receive that packet of information from the Commission, you will note that it contains information about the law, a copy of the complaint, a request for documents and information, and a notice of appearance form. Generally, the last document in the packet is a certificate of service. This document is important, because it starts the date by which you must provide an answer to the complaint. Under the Commission’s regulations, respondents have thirty days to provide their answer to the complaint. For good cause shown, the Commission may grant up to an additional thirty days to answer. Failure to answer may result in a default judgment against your organization, and against any individuals who may have been named in the complaint.

You should review the complaint to see what the allegations are against your organization. Have any individuals been named as respondents as well? Under the PHRA, individuals may be liable for retaliation, and for aiding, abetting, inciting, compelling or coercing any act prohibited by the PHRA. Generally, such claims are made against management-level employees.

If the complaint is deficient in some manner, you may be able to file a motion to dismiss. Under the Commission’s regulations, filing such a motion does not excuse the requirement of answering the complaint. However, you will not need to provide a position statement or documentary information until the motion has been decided. You should consult with counsel as to whether a motion to dismiss is appropriate in your particular circumstance.

In developing your answer, you should respond to each paragraph of the complaint separately and indicate whether you admit or deny it. Counsel can help you to formulate your answers to best respond to the complaint. The answer also provides your opportunity to present any defenses to the complaint, which are known as “new matter.” They may include defenses based on the statute of limitations, or specific defenses that are allowed under law for particular claims, such as those available in response to claims of harassment. The answer and new matter must be filed with the Commission within the requisite time period, and also must be served on the complainant.

The position statement is your opportunity to provide additional detail regarding the complaint and your defenses. It should include relevant documents and explain why the documents are important. The position statement needs to be sent only to the Commission. It does not need to be served on the complainant.
The packet you received probably also contained a document providing a date and time for a fact-finding conference. The fact-finding conference is one of the tools used by Commission investigators to determine whether there is probable cause to support the claims brought in the complaint. The fact-finding conference is not mandatory, and you should determine whether it is in your organization’s best interest to attend. Many factors may go into this decision, including whether you think it would be helpful to attend a fact-finding conference, who would need to attend, and the time they would need to spend away from work, among other things. You should also be aware that Commission investigators use the fact-finding conference as a time to explore whether a settlement can be reached. However, settlement may be discussed at any time during the investigation. If you choose not to attend the fact-finding conference, you still can initiate settlement discussions with the investigator if you choose.

After you have filed your answer and new matter and position statement and documents, you may find that you do not hear from the Commission for a substantial period of time. The Commission handles many claims, and investigators are busy. You will hear back at some point, and the investigator may request additional information to fill in any gaps in the investigation.

Once the investigator has all relevant information, a determination will be made as to whether there is probable cause or no probable cause to support the allegations of the complaint. If the finding is no probable cause, the employee still has two years to file a claim in court based on claims under the PHRA (times will differ for claims under federal law). If there is a finding of probable cause, the Commission may refer the matter for a public hearing, where Commission attorneys will represent the complainant’s interest against your authority. Prior to holding a public hearing, the Commission will attempt to conciliate the matter, which means that the Commission will present a conciliation agreement that you can accept or try to negotiate.

If an employee files a complaint with the Commission against your authority, remember that you must act quickly so that you do not lose your right to respond and raise defenses. It also is important to think through your responses to the Commission, both in the answer and the position statement, in order to ensure that you are providing accurate information that you will continue to be comfortable with if the matter moves into litigation. Your counsel can help you through this process.
2019 PAHRA ANNUAL CONFERENCE & AWARDS

Conference Schedule (as of July 25, 2019)
Visit www.pahra.org for updated information on training sessions, speakers, events and other conference news.

### Sunday, September 15, 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>Early Registration</td>
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<tr>
<td>4:00 p.m. - 6:00 p.m.</td>
<td>PAHRA Committee Meetings</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 Event (generously sponsored by Fox Rothschild, LLP)</td>
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### Monday, September 16, 2019

<table>
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<tr>
<th>Time</th>
<th>Event</th>
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<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
<td>Breakfast Buffet</td>
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<tr>
<td>7:30 a.m. – 12:00 p.m.</td>
<td>Registration</td>
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<tr>
<td>8:15 a.m. – 8:30 a.m.</td>
<td>Welcome &amp; Gathering Session</td>
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<tr>
<td>8:30 a.m. – 9:40 a.m.</td>
<td>PAHRA Annual Membership Meeting</td>
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<td>9:50 a.m. – 11:00 a.m.</td>
<td>Concurrent Educational Sessions</td>
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<tr>
<td>11:10 a.m. – 11:30 a.m.</td>
<td>Mid-Morning Refreshments (generously sponsored by Infradapt, LLC)</td>
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<tr>
<td>11:30 a.m. – 2:00 p.m.</td>
<td>Concurrent Educational Sessions</td>
</tr>
<tr>
<td>8:00 p.m. – 11:00 p.m.</td>
<td>“Hooray for Hollywood!” Event with Bus Transportation Provided to Hollywood Casino (Generously sponsored by Chrislynn Energy Services)</td>
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### Monday Concurrent Educational Sessions Include:

- **Focus on Finance** – Topics to include LIPH Cash Management, HCV HAP Disbursements, SEPHAS, PIC-NG and other Accounting Updates (*multi-session*)
- **Repositioning Public Housing** – HUD encourages PHAs to consider repositioning their public housing assets. Explore the available repositioning strategies to better understand your options
- **Hearing Officer Training** – Interactive workshop designed to help develop skills needed to conduct orderly, fact-based hearings, interpret applicable policies and procedures, and deliver appropriate decisions (*multi-session*)
- **Eviction Hearings -The Next Step** – When the informal hearing advances to the next stage. Guidance on preparing your case, testifying, plus…what happens if you win and they appeal
- **The Quality of LIFE** – Learn how the LIFE program can provide coordinated care and social services in your communities

### ATTENTION CD&H PRACTITIONERS:

PA DCED has relocated their mandatory Environmental Review training to our venue to better accommodate those who wish to attend both events and PAHRA has moved all redevelopment/community development focused sessions to Tuesday for your convenience.
**Tuesday, September 17, 2019**

<table>
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<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
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<tr>
<td>11:10 a.m. – 11:30 a.m.</td>
<td>Mid-Morning Refreshments <em>(generously sponsored by FHLBank Pittsburgh)</em></td>
</tr>
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</table>
| 11:30 a.m. – 2:00 p.m. | Concurrent Educational Sessions  
*Our Annual Conference features a modified schedule with training hours remaining the same while allowing time for afternoon networking or enjoying area attractions.* |
| 6:00 p.m. – 8:00 p.m. | Best Practices Showcase & Awards *(generously sponsored by HARIE)* |
| 8:00 p.m. – 12:00 a.m.| After-Party *(generously sponsored by American HealthCare Group)* |

**Tuesday Concurrent Educational Sessions Include:**

- **Don’t Wait Until Disaster Strikes: Be Prepared!** – Offering guidance and best practices in preparing for disasters and managing emergencies, how to partner with local agencies to draft and implement disaster plans and policies, and finally, coping with and recovering from the event *(multi-session)*
- **Weed at Work: Medical Marijuana in a Drug-Free Workplace** – Can the two co-exist? Learn how the laws apply to your workplace re: drug testing policies, accommodating medical cannabis use, workplace safety concerns and more *(multi-session)*
- **HUD Region III** – The Philadelphia Regional Office of Public Housing will present guidance on timely topics, which may include PIC EIV training and updates on the UPCS REAC inspection pilot demonstration *(multi-session)*
- **Act 152 County Demolition Funds** – Delve into the oversight and administration of the program, including initial and ongoing reporting requirements
- **Ways & Means: Strategies for Increasing Revenue from Non-Conventional Resources** – A focus on growing revenue for Redevelopment Authorities & Community Development organizations from sources other than the federal or state government. Includes case studies
- **Social Media Marketing Strategies** – How to create content and effectively use social media platforms such as Facebook, Instagram, Twitter, YouTube, Snapchat and others to market your services
- **Transitioning** – Discuss the assignment of administrative duties from the State Civil Service Commission to the Governor’s Office of Administration; the implications of not signing a new contract; other recruitment options and more
- **Retirement Income Planning** – Suffering from a severe savings crisis? Learn how to improve your retirement income to achieve a better retirement outcome
- **HR Highlights** – What’s currently trending in the ever-evolving human resources industry, including emerging workplace issues such as managing multi-generational workforces
- **Best Practices Showcase** – Even if your agency did not submit an entry, join your colleagues to browse through the Showcase, share innovative ideas, view outstanding projects, learn about interesting programs, efficient policies and effective procedures that are successful in other H&CD agencies

**Wednesday, September 18, 2019**

<table>
<thead>
<tr>
<th>Time</th>
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<tr>
<td>8:30 a.m. – 10:00 a.m.</td>
<td>Closing Breakfast &amp; Plenary Session <em>(generously sponsored by Pennsylvania House Finance Agency)</em></td>
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**2020 Elections: Polls & Presidential Hopefuls**
A look at the candidates, their campaigns, and potential consequences of election results.
2019 PAHRA ANNUAL CONFERENCE & AWARDS

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THE FACE OF HARIE
Excalibur Employee Profile: Caryn Emiliani

By Leo A. Murray for HARIE

A decade and a half of greeting clients for the Housing and Redevelopment Insurance Exchange (HARIE) at the reception table during PAHRA conferences has earned Caryn Emiliani the moniker "The Face of HARIE".

Of course, HARIE is the largest underwriter of most lines of insurance for housing and redevelopment authorities in Pennsylvania, and Caryn knows the names and the faces of those clients who drop by the reception table during the thrice yearly conferences with either a question about insurance coverage or to just say, "Hello".

Caryn is modest when she talks about the relationships she has formed with HARIE's clients over the last 15 years that she has been the Underwriter for the housing and redevelopment authorities for Excalibur Insurance Management Services. She notes that the one-on-one connection with clients is distinct in that it fosters a customer service bond that is unique in the competitive world of insurance.

As a licensed Property and Casualty Underwriter, it is Caryn's responsibility to handle all of the policies that are rated, renewed and issued and to make sure they are done in a timely manner consistent with all of the regulations mandated by the Pennsylvania Department of Insurance. The policies under her charge at Excalibur include Property, General Liability, Workers Compensation, Crime, and Fidelity Bond.

"I deal directly with the Authorities, we do not use agents", she added.

According to Caryn, many of HARIE's clients have been with the domestically licensed reciprocal exchange -- a non-profit -- for 30 years or more. Unique about Excalibur, Caryn said, is that its clients never get voicemail during business hours, a novel approach in a digital world. Clients reach a live person during business hours and her phone number is on the outgoing automated message after hours for emergencies.

But Caryn wears two hats at Excalibur, the second being that of the Administrative Assistant to Chuck Volpe, President and CEO of Excalibur Insurance Management Services and HARIE’s Attorney-in-Fact. "It's a pretty fast-paced environment" she said, adding, "I love coming to work every day".

But when her work days end, Caryn dons yet another set of hats, as those of a School Director in the Riverside School District and as a member and Treasurer of the Northeast Educational Intermediate Unit #19 (NEIU) Board, which is made up of 20 school districts in Northeastern Pennsylvania. In her role as Treasurer for the NEIU, Caryn is responsible for overseeing an annual budget of $5 million.

Caryn is currently in her first term as a School Director at Riverside and the NEIU, but in May she won both the Democratic and Republican nominations for another four-year term on both Boards.

While her responsibilities at Excalibur and her direct involvement in education at two levels appears to be the proverbial "full plate", the soft-spoken Caryn shrugs it off. She said she stays busy and as an alumnus of the Riverside School District, it affords her the opportunity to "give back to her community".
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THREE WAYS TO SAVE ON UNEMPLOYMENT CLAIMS

Submitted by Debbie Gross / U•COMP Member Service Representative

Public employers often ask how they can save money on the ever-increasing unemployment costs that they endure each quarter. In reviewing a number of unemployment cases, three main methods of cost savings appear to be the most effective.

1) REVIEW HIRING PRACTICES
As we review our hiring practices, a number of issues begin to surface. The key to some possible claims is the hiring practice of variable hours. The assignment of differing hours from one week to the next can result in a reduction of hours. Any reduction in hours or salary can render an employee eligible for unemployment benefits. This is common in part-time work. There are three types of part-time employment:

- **On Call** – Where the employee works for you but does not have regularly scheduled hours.
- **Works all Available Hours** – Where the employee works less than full-time, but their hours vary from week to week.
- **Regular Part-Time** – Where the employee works less than full-time but has the same schedule each week. The most stable of the above will be Regular Part-Time employment. The employee’s hours don’t vary from week to week. This type of part-time status falls more within the employer’s control. Depending on the job or project, it may be helpful to hire as many full-time employees as possible.

When an employee has multiple part-time positions, it can cause issues for employers. If the employee loses one job, an unemployment claim can be brought against not just the separating employer, but against the other employers as well, with the remaining employers wondering how it happened.

It will be up to the Authority to determine how many employees they need for a particular project with the understanding that, when the project is completed and employees have completed their assignments, there could be unemployment claims. These claims will be considered by Labor and Industry to be “Lack of Work” claims and will be adjudicated to the claimant’s favor.

2) ATTEND HEARINGS
Another way to save money is to show up for all unemployment hearings. If either party does not show up for a hearing, the determination will most likely be in favor of the other party (the one that showed up).

3) RESPOND PROMPTLY AND PREPARE THOROUGHLY
If you are fighting the determination of an unemployment claim, be sure to provide as much information about the claim as possible to Labor and Industry. Submit all documents prior to your requested hearing and have extra copies ready on the day of the hearing. It helps to have as much information ready as possible.

Determine if the unemployment claims you are paying on an annual basis can be considered as part of the cost of doing business. If you are budgeting for a certain amount to be dedicated to unemployment claims, consider if the positions are for projects that have a specific start and end. Can some or all of the employees scheduled for a layoff be retained in other areas where they can be trained to do the work? There are times when it is less expensive for the employer to retain an employee than to let the employee go and pay an unemployment claim. Please consider carefully. A thorough review of hiring practices and hearing procedures can save your Authority significant funds.

The U•COMP program can help you save valuable program dollars and will assist you in reviewing your business plan.

For more information on the U•COMP program or for a non-binding quote, please contact 
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In my role as Secretary of the Pennsylvania Department of Human Services (DHS), I am fortunate to have the opportunity to meet, and learn from, many of the individuals we serve every day.

Over a year ago, I had the opportunity to meet a 28-year-old woman named Gloria, one of our SNAP recipients, and listened to her story. Gloria lost her husband and, at the time, was raising a one-year old and a three-year old on her own. She was taking out loans to pay for community college classes so that she could make a better life for her and her children. However, between rent, food, education, transportation and child care costs, she continued to struggle to get ahead. I have met many people like Gloria in my two years as Secretary – people who would like nothing more than to create a better life for themselves and their families and no longer need public assistance.

These individuals inspired DHS to overhaul our employment and training programs and focus on developing educational pathways, leading to family sustaining jobs. With this population in particular, supporting educational goals means supporting their entire family, through a multi-generational approach, and helping individuals address the many barriers so many single parents living in poverty face.

I have had the opportunity to visit programs around Pennsylvania that are doing two-generational work in their communities. One such program is Misericordia University’s Women with Children Program. Misericordia’s program is one of only a handful of programs around the country that empower economically-disadvantaged single mothers to pursue higher education and provide holistic supports that makes this program so successful. For example, the program provides shared housing for their moms and children, support services, and connections to community resources so that participants have the ability to work towards their degree.

I had an opportunity to meet the program’s first graduate, Judy, during my first visit to Misericordia. She was the first in four generations to graduate from high school. After she left a violent marriage, Judy decided to pursue higher education. She was 23 years old and her daughter was 7, when she entered Misericordia’s program. In 2002, Judy graduated with a bachelor’s degree and is currently an employment facilitator with the Department of Labor and Industry’s Office of Vocational Rehabilitation. Judy’s daughter, now in her mid-twenties, is an environmental engineer and staff sergeant in the U.S. Air Force. This program does not just change lives – it breaks the intergenerational cycle of poverty.

Inspired by this program, Governor Wolf requested funds to support similar models around the commonwealth. The recently signed FY 19-20 budget includes $2.5 Million to support the Parent Pathways initiative, led by the Department of Human Services and the Department of Education.

Parent Pathways seeks to establish community-specific models to support access to, and success in, post-secondary education and training for single parents. The departments propose to invest in holistic models that address the needs of parents and children together and leverage partnerships to offer sustainable solutions to the multiple barriers facing families experiencing economic challenges.

The Parent Pathways initiative focuses on three main components – access to post-secondary education and training opportunities like four- or two-year degrees, technical or vocational training, apprenticeships, and certificate programs; multi- or two-generational family supports that address the health and social needs of both parent and children; and access to or support for safe and affordable housing.

Lack of safe, affordable housing is one of the major barriers faced by families in poverty. A stable living arrangement is vital to healthy child development and to the success of the parent at both school and work. According to the American Community Survey, nearly 60 percent of Pennsylvania children under the age of five live in economically at-risk families. Families with low incomes are 50 percent more likely to have moved in the past year and nearly three times as likely to rent, rather than own, a home.

The departments look forward to working with our communities and families to bring Parent Pathways to fruition. We plan to issue a request for applications later in 2019. Awards will be given to develop and implement community-driven Parent Pathways models.

Overcoming the barriers described is often challenging for single-parent families on their own, but a network of support envisioned through the Parent Pathways model will create bridges to a life out of poverty that will shape families’ trajectories for years to come.
WHAT HOME MEANS TO ME

Each year PAHRA member agencies participate in the “What Home Means to Me” poster contest organized as part of the Housing America Campaign sponsored by the National Association of Housing & Redevelopment Officials (NAHRO). The contest provides children the opportunity to share their view on having a safe, secure home to live in, though submission of a poster and an essay. Each participant receives a Shining Star Certificate, and PAHRA’s selected winners are awarded a VISA gift card. Their entries are forwarded to the mid-Atlantic region (MARC NAHRO) for further consideration and possible advancement to the national competition.

This year, we received 20 entries from our young artists, with the following selected for submission to MARC NAHRO:

- Jayla Holloway, sponsored by Housing Authority of the City of Erie – Elementary Category
- Mariana Rivera DeJesus, sponsored by Allentown Housing Authority – Middle School Category
- Glorishkia Barbosa-Rodriguez, sponsored by Allentown Housing Authority – High School Category

Miss Jayla Holloway was beyond excited to hear the news that her entry was subsequently chosen by MARC NAHRO and submitted for competition at the national level. Jayla (pictured above) is 7 years old living happily with her family at the John E. Horan Garden Apartments in Erie, and she says, “My home is very special. It’s my favorite place because it’s where I get to love my family and be myself.” She adds, “It’s my favorite place to cuddle with my big sister. I’m very lucky to have a home.” We hope to see Jayla’s artwork in the 2020 Housing America calendar.
SOLUTIONS TO THE AFFORDABLE HOUSING CRISIS

THE NATIONAL AFFORDABLE HOUSING CRISIS CONTINUES TO WORSEN, making it impossible for the lowest-income seniors, people with disabilities, families with children, and low-wage workers to pay rent and make ends meet. Nationally, there is a shortage of 7 million homes affordable and available to the lowest-income people; for every 10 of the lowest-income people, there are fewer than 4 homes affordable and available to them. Every state and community – whether urban, rural, or suburban – is directly impacted.

THE AMERICAN PEOPLE WANT ACTION. According to a recent national poll, 85% of people in America believe ensuring everyone has a safe, accessible and affordable home should be a top national priority, and 8 in 10 want major action from Congress and the White House. Seventy-six percent are more likely to vote for a candidate with a detailed plan on making housing more affordable. Across the political spectrum, candidates with a detailed plan to make housing more affordable are more likely to garner support at the ballot box from Democrats (91%), independents (70%) and Republicans (63%).

POLICY RECOMMENDATIONS TO ALL PRESIDENTIAL CANDIDATES

1. Preserve and build deeply affordable homes.

Ending the affordable housing crisis requires a major investment in developing homes affordable to the lowest-income people. The underlying cause of the affordable housing crisis is the severe lack of affordable rental homes for America's lowest-income households – the only segment of the population for which there is an absolute shortage of affordable and available homes. Because the private sector cannot on its own build or maintain homes at a price these families can afford, the federal government must play a leading role.

The national Housing Trust Fund (HTF) was designed precisely to address this need. It is exclusively targeted to help build, preserve, rehabilitate, and operate housing affordable to people with the lowest incomes. The HTF is administered by HUD as a block grant, giving each state the flexibility to decide how to best use HTF resources to address its most pressing housing needs. The HTF should be expanded significantly to at least $40 billion annually.

Restrictive local zoning is a significant barrier to addressing the nation's affordable housing needs. The federal government should incentivize or require local governments to eliminate restrictive zoning policies by tying changes to local zoning to federal transportation, infrastructure or housing dollars.
We must also do more to preserve our nation's existing affordable housing infrastructure. While public housing is home to more than 2.6 million low-income people, Congress has put these homes at risk of decay and disrepair through chronic underfunding. Between 2000 and 2016, funding for public housing repairs was cut in half. As a result, many public housing agencies are unable to make needed repairs to preserve these homes, and our country loses 10,000 to 15,000 public housing apartments annually. The funding needed to address capital repairs in public housing is estimated to exceed $50 billion.

2. Provide rental assistance.

Since 1960, renters' incomes have increased by 5%, while their housing costs have increased by 61%. Despite the growing gap between wages and housing costs, only one in four families gets the housing assistance it needs because of chronic underfunding. Candidates should call for a major expansion of Housing Choice Vouchers and/or the creation of a targeted renters' tax credit to help families keep more of their incomes for other essentials like food, medicine, education, and transportation.

3. Prevent families from facing evictions and homelessness.

The country needs a National Housing Stabilization Fund, a new national program to help prevent evictions and, in worst cases, homelessness. The program could provide temporary financial assistance to help cover rent for households experiencing unexpected economic shocks (e.g., loss of work hours, unreimbursed medical bills, a broken-down car). Coupled with stability services, such as counselors and legal aid, this program would extend an emergency cushion to low-income people in crisis, helping them avert the downward spiral of housing instability and homelessness.

4. Protect renters from discrimination and abuse.

All 2020 presidential candidates should support a broad array of renter protections. Candidates should endorse federal legislation to ban housing discrimination on the basis of source of income, gender identity, and sexual orientation, and pledge to increase enforcement of existing fair housing laws, including state and local obligations to affirmatively further fair housing. Candidates should also consider proposals to support a national right to counsel for renters facing eviction.

For more information, contact NLIHC President and CEO Diane Yentel at: dyentel@nlihc.org
Local officials are taking steps to address the issue of blighted properties in Clarion County. Blighted properties are properties that are dilapidated, unsafe, and unsightly. Local officials contend that these properties are not only unsightly but that they can also be a danger to the community in a variety of ways.

“We’re actually working with the Clarion County Housing Authority to (revitalize) the Clarion County Redevelopment Authority,” County Commissioner Ed Heasley told exploreClarion.com. Revitalizing the program would give the county more power to address local blight by using state and federal funds to purchase and renovate blighted properties. The two entities would work under the same umbrella but be two separate entities.

Penny Campbell, Executive Director of the Clarion County Housing Authority, said that Clarion County has had an established redevelopment authority for a number of years, but it has largely remained inactive. She believes that reactivating it may be one way to address blight.

Campbell said that blight impacts things like property values, public safety, and community morale. “If you have a property that’s all boarded up, and it starts to fall in on itself; things like that can be a safety concern,” Campbell said. “I wouldn’t want to be next door to a house that’s falling in.”

“I know that the commissioners are looking at blight,” Campbell said. “Blight has kind of become a hot topic across the state.” Campbell said the County Commissioners were discussing a variety of options for addressing blight, but that ultimately revitalizing the redevelopment authority seemed like the most logical option.

Campbell began looking into reactivating the Clarion County Housing Redevelopment Authority after the passage of Act 33, an act that allowed County Redevelopment Authorities to begin acting as land banks. Land banks are community organizations that are allowed to purchase parcels of land for future use or development.

Before the passage of Act 33, Campbell claims that establishing a landbank in Clarion County would have been a very lengthy and expensive process. Now, Clarion County can reactivate the Redevelopment Authority at no cost to taxpayers.

“This is an option to address blight in the county. We are trying to be proactive,” Campbell said. “Our goal is to take the property that no one else wants and can afford to rehabilitate, rehabilitate them and turn them back over to the private sector.” Campbell said this could mean the redevelopment of any plot of blighted property in the county, including old businesses. “That could mean demolishing some blighted property, turning it into green space and selling the property. We (the program) would be a last resort to these properties. We would take the properties that no one else wants and can do anything with.”

According to Campbell, if the Redevelopment Authority were to be revitalized, it would operate entirely from state and federal grants. “There’s no county funding that would be attached to this at all,” Campbell explained. “Someone’s using the funding, so why not Clarion? If you’re from Clarion, you’re proud of your town, and you want to make sure that it continues to be a town you are proud of, then you will like this program.”

To read the full article, visit http://www.exploreclarion.com/2019/07/01/local-leaders-grapple-with-issue-of-blight/#more-319140
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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.

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Persistence, purpose, and passion can separate the successful from others. The following 2019 PAHRA Scholarship recipients have distinguished themselves by staying focused and motivated. In our 32nd year of awarding educational scholarships, PAHRA is pleased to provide these ambitious achievers with financial assistance to help them continue turning obstacles into opportunities in order to realize their definition of success.

**2019 Paul G. Pecharko Memorial Scholarships (Adults):**

**1st Place $3,000 award**

**Naomi Jean Patrick** – sponsored by Armstrong County Housing Authority

Currently pursuing her degree in Early Childhood Education at Clarion University, Naomi is eagerly anticipating graduation in December 2020, after which she plans to continue her studies toward a more advanced degree. Naomi states that responsibilities as a single mother of two have presented “the most overwhelming challenges” but also have “propelled [her] to find out just how strong, determined, and courageous” she really is, as evidenced by her 4.0 GPA and recognition by the National Society of Leadership & Success.

**2nd Place $2,000 award**

**Marshal White, Jr.** – sponsored by Washington County Housing Authority

Growing up in “a state of severe poverty” after losing his father to an overdose has greatly impacted Marshal’s life. He believes education is the key to success and happiness, quoting Nelson Mandela, “Education is the most powerful weapon, which you can use to change the world.” Marshal has a keen interest in the stock market. He plans to use his Finance degree from Indiana University of Pennsylvania, where he has qualified for the Dean’s List, to become a stockbroker or financial advisor.

**3rd Place $1,000 award**

**Shalane Read** – sponsored by DuBois Housing Authority

Ms. Read graduated Magna Cum Laude from Penn State DuBois with a degree in Human Development & Family Studies and is now pursuing a Master of Science in Clinical Mental Health Counseling with a focus on adolescent trauma. Shalane is a single parent, described as a “very determined young woman” who has applied her love of learning and high level of commitment to achieving her goals while maintaining a 4.0 GPA, working part-time, and most importantly being a positive role model to her children, shown here in her photo, whom she describes as her strongest motivation.

**2019 L. DeWitt Boosel Student Memorial Scholarships: (High School Seniors):**

**1st Place $3,000 award**

**Lydia Green** – sponsored by Schuylkill County Housing Authority

Quite an impressive list of arts and academic awards, extra-curricular activities and community service evidence the fact that Lydia has overcome many obstacles and risen to every challenge. In the words of her teachers, “her integrity, intelligence, and perseverance” as well as her “strong work ethic will propel her forward as she pursues her goals.” Lydia plans to pursue her passion by majoring in graphic design with a minor in fine art.
PURSUING THEIR DREAMS WITH PERSISTANCE, PURPOSE & PASSION: 32nd Annual PAHRA Scholarship Awards  
(continued from page 40)

2nd Place $2,000 award

Tavia Henderson-Gunn – sponsored by Washington County Housing Authority
The loss of her father at a young age, coupled with the diagnosis of her mother with chronic debilitating diseases have greatly influenced Tavia’s life, showing that “tragedies and hardships come unexpectedly” but you must “adapt and stay strong”. Balancing a rigorous academic schedule with other activities and employment while achieving a 4.2 GPA have prepared her for a future at Carlow College pursuing an accelerated degree in Biology with a goal to advance to a Masters in Perfusion Technology.

3rd Place $1,000 award

Kianna Savage – sponsored by Carbondale Housing Authority
Kianna has earned first place awards at the PA Junior Academy of Science for five consecutive years. The list of her sports, academic, and extra-curricular activities is truly inspiring (and exhausting!). But in the words of a teacher/advisor, “What cannot be so easily seen from a transcript or GPA is [her] dedication, passion, leadership, and character.” These qualities will be of great benefit as Kianna pursues her Bachelor of Science degree in Nursing.

PAHRA wishes each of our scholarship recipients continued success and we hope that these awards will assist them in pursuing their dreams with purpose and passion.
Congratulations! Congratulations are in order for the following PAHRA member agencies whose programs and projects earned them regional recognition through the Mid-Atlantic Regional Council of the National Association of Housing & Redevelopment Officials (MARC NAHRO).

All eight of these excellent projects or programs have advanced to competition at the national level, culminating in recognition as NAHRO 2019 Agency Awards of Merit recipients at the NAHRO Summer Conference held in Boston:

- Allegheny County Housing Authority - Dorchester Apartments
- Allegheny County Housing Authority - "STORIES ALIVE"
- Allegheny County Housing Authority - Children Learning Digital Coding
- Housing Authority of the City of Erie - Future Stars Youth Theatre Program
- Fayette County Housing Authority - White Swan Apartments
- Housing Authority of the City of Pittsburgh - Project-Based Voucher / Gap Financing
- Housing Authority of the City of Pittsburgh - ABK Early Learning & Development Center
- Philadelphia Housing Authority - Norris Apartments Phase II

The NAHRO Agency Awards consists of a two-tiered system comprised of Awards of Merit and Awards of Excellence. The first tier Awards of Merit are submitted to NAHRO and sent to Regional Juries for review. The Regional Juries then send their nominations to NAHRO for second tier Awards of Excellence. These entries are reviewed by National Juries, who may select up to 24 Awards of Excellence each year.

PAHRA wishes all the best to the Awards of Merit honorees for further advancement in the national competition. Kudos for your innovative efforts in providing stellar services that enrich resident lives; revitalize communities; improve operations; and create affordable housing opportunities.
A well-known PAHRA associate and H&CD advocate, Marjorie (Peggy) Murphy, recently celebrated her 90th birthday. For the past 4 decades, Peggy has been heavily involved in the housing, redevelopment, and community development industry at the local, state, regional, and national levels:

- Wayne County Redevelopment Authority Board of Directors – 1976-2019 – 43 years
- Wayne County Housing Authority Board of Directors – 1989-2019 – 30 years
- Mid-Atlantic Regional Council – MARC NAHRO – Board of Governors, Commissioners Committee
- National Association of Housing & Redevelopment Officials – NAHRO – Recipient of the Elizabeth B. Wells Memorial Award for Outstanding Commissioner; Vice-Chair of the Commissioners Committee; and Co-Author of Commissioners Guidebook

Ms. Murphy is also very civic-minded, serving on a wide variety of community boards and functions that include:

- Ritz Theater Playhouse – Founder, Board Member, Production Director, Actor, etc.
- Wayne County Historical Society – Trustee, Past President, Committee Chair
- Hawley Public Library – Founder, Board of Directors
- Served 38 years as Hawley Democratic Committee Representative
- Wayne County Antique Show – Coordinator, Vendor
- Scranton-Pocono Girl Scout Council – Board of Directors
- Honored by Scranton Times as Northeast Woman of the Year

Peggy graduated from Adelphi University with a B.S. in Education, after which she taught elementary school in New York state before relocating to northeast Pennsylvania. Married to Richard Murphy, together they raised five children. As attested by her lengthy list of leadership roles and community involvement, Peggy has always enjoyed organizing, educating, and sharing her unique skills whenever and wherever needed.

- 90 years of happiness • 1,080 months of memories •
- 4,680 weeks of wisdom • 32,850 days of joy •
- 788,400 hours of love & laughter •
- all adds up to 1 blessed life •
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

Help Create a Home

Affordable Housing Program subsidies up to $750,000 per project
www.fhlb-pgh.com/AHP
OUR SPRING FLING!
PAHRA Spring Conference & Expo
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!

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<th><strong>2019 PAHRA PARTNERS &amp; FRIENDS</strong></th>
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<tr>
<td><strong>PAHRA</strong> Pennsylvania Association of Housing &amp; Redevelopment Agencies</td>
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<td><strong>P.O. Box J</strong> New Florence, PA 15944</td>
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