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The Monitor is published three times each year by the Pennsylvania Association of Housing and Redevelopment Agencies (PAHRA).

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.

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It is my pleasure to announce the election of Ms. Alicia Zazzera to a three-year term on the PAHRA Board of Directors. Please join me in welcoming Ms. Zazzera, Executive Director of Carbondale Housing Authority, as she assumes her duties in this new leadership role.

Ms. Zazzera has been employed with the housing authority for 12 years. She holds a Bachelor of Science in Accounting from Marywood University, Scranton, PA. During her tenure as Executive Director at Carbondale Housing Authority, Alicia has focused on promoting self-sufficiency through the development of education-based programs and resources for the residents.

Of special interest in her new role as a PAHRA Board Member, Alicia looks forward to representing the interests of smaller PHAs. She appreciates this opportunity to be of service to her friends and associates within the PAHRA membership.

Also retaining their current seats for an additional three-year term on the PAHRA Board of Directors through this most recent election process are:

- Daniel Farrell, Executive Director, Allentown Housing Authority; and
- Kenneth Pick, Executive Director, Berks County Redevelopment Authority.

Former PAHRA President Senghor Manns has served his maximum term of 9 years on the Board of Directors, but PAHRA will continue to benefit from his unique skill set as he retains his position as Immediate Past President, in addition to remaining as an active member of the PAHRA Legislative Committee. PAHRA hereby recognizes and expresses our appreciation to Senghor for his valuable contributions to our association through the years.

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Save the Date!

PAHRA CAPITOL CONFERENCE

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Tom Wolf, Governor | Brian Hudson, Executive Director & CEO
Let’s talk a bit about the PAHRA Peer-to-Peer (P2P) platform, a tool that is literally at your fingertips 24/7 and is available exclusively to our PAHRA members.

PAHRA has collaborated with Infradapt, LLC, a long-term PAHRA partner, to develop this web-based email broadcast service that allows direct communication and informational exchange between our membership. P2P works just like an email. The user simply opens a new email, enters the P2P group they wish to reach in the address bar, types their message, and clicks send. And as easy as that, you have sent one message that has reached hundreds of your peers with the click of a mouse.

If you have a question, or want to quickly inform or consult with a network of others (i.e. post a staff vacancy, request an RFP, ask how others handle particular problems, or share breaking news) one quick email to the list notifies everyone on the chain and the conversation begins.

P2P was implemented with one master distribution list, which was later separated into four groups so that the most appropriate parties can receive messages applicable to them, and others will not be bothered with messages that do not apply to them. The four distribution lists are as follows:

- Master List (receives all communications) – p2p@mypahra.com
- Housing Authority List – p2phousing@mypahra.com
- Redevelopment/CD Agency List – p2predevelopment@mypahra.com
- Affiliate Members – p2paffiliate@mypahra.com

For example, if you want to contact only housing authorities, open a new email, enter p2phousing@mypahra.com in the address bar, type your message, click send, and your message drops into the mailboxes of all of our housing authority members, who can then respond to the entire group (REPLY ALL) if they wish to do so, or they can respond to the sender privately. The mailboxes of others, such as our affiliates, are not clogged with messages that are irrelevant to them.

P2P has the potential to become a valuable problem-solving, productivity-boosting, team-building tool to facilitate the exchange of ideas and information among our membership. PAHRA is pleased to offer P2P as a way to strengthen communication within our membership in the interim between our training conferences, which regularly include Peer-to-Peer discussions and roundtables. We encourage you to utilize this benefit when questions arise or you wish to share or gather information quickly. If you have questions about how to use P2P, please contact kelly@pahra.org or call 724-676-4446.
Officials in North Fayette Township, a community of 13,994 residents, located in Allegheny County, was looking to upgrade its security at its municipal complex. The need for better security became very apparent recently when a township employee was confronted by an allegedly angry resident in the public works building.

Security upgrades were estimated to be $15,000, $10,000 of which was awarded to the township by the Housing and Redevelopment Insurance Exchange (HARIE) as part of its ongoing Safety Improvement Grant Program.

In all, HARIE awarded $50,000 in 2019 to various clients based on needs and safety concerns. Now in its third year, the program has awarded $150,000 to clients to improve safety and, most importantly, prevent losses. In submitting North Fayette's grant application, Gary J. Hamilton, the township's building code enforcement and fire official, said, "With many recent violent events occurring at municipal buildings, the township would like to improve the safety of all staff and visitors." Mr. Hamilton added, "We plan to add access control measures to our main entrance and several doorways in two building that have public access."

The Jefferson County Housing Authority applied for a HARIE Safety Improvement Grant totaling $14,880 for LED lighting upgrades at one of its public housing properties, $10,650 of which was awarded by the selection committee which reviewed the 28 Safety Improvement Grant applications.

One of the impediments encountered by the authority in carrying out the LED upgrades, according to its grant application, was financial. Sandra McGuire, the authority's executive director, said, "Congress has failed to provide adequate funding for the public housing Capital Fund for many years." She added, "Maintenance of our buildings is a financial struggle." In all, the HARIE Safety Award Grant will allow the authority to add 29 outdoor LED fixtures, install LED fixtures in two maintenance shops, and upgrade emergency exit sign lighting.

HARIE, a licensed reciprocal exchange, is an industry leader in multi-line insurance cover for public entities in Pennsylvania.

Shown here, Cheryl Johns, member of the HARIE Board of Directors and Executive Director of Altoona Housing Authority, congratulates Safety Award recipients at the PAHRA Annual Conference.
In addition to North Fayette Township and Jefferson County Housing Authority, Safety Improvement Grants were awarded to the following insureds for 2019:

- Carbon County Housing Authority - $3,150 of $3,750 requested for safety equipment and materials
- Wyoming County Housing Authority - $5,000 of 10,000 requested to make safety improvements cited as necessary during a recent inspection by HARIE's safety consultants
- Dauphin County Housing Authority - $1,200 of $3,000 requested for safety equipment, including an automated external defibrillator
- Carbon County - $15,000 of $15,000 requested to replace the intercom system at the county's correctional facility
- City of New Kensington - $5,000 of $5,000 requested for safety equipment materials and safety/risk management training.

The evaluation committee for the Safety Improvement Grant Program is comprised of two employees of Excalibur Insurance Management Services (HARIE's attorney-in-fact); two members of the HARIE Board of Directors; and one outside reviewer. Information and application instructions for the 2020 Safety Improvement Grants will be posted at www.HARIE.org.
THE LEGISLATIVE REPORT
PROVIDED BY HOUSING ALLIANCE OF PENNSYLVANIA
PAHRA LEGISLATIVE & GOVERNMENT AFFAIRS CONSULTANT

FEDERAL APPROPRIATIONS FY 2020

Tess Hembree, NAHRO Director of Congressional Relations, recently updated the PAHRA Legislative Committee on the Congressional Appropriations process, at which time she emphasized the importance of Congress finalizing the FY 2020 T-HUD spending. Following are excerpts from NAHRO’s update on the T-HUD spending bill:

• The fiscal year began on October 1. Work on budget and appropriations for FY 2020 got off to a rocky start; with no agreement on how much overall funding should be spent in the upcoming fiscal year, the House and Senate took dramatically different paths. The House set its own spending limit and approved 10 of 12 appropriations bills, including a robust Transportation-HUD bill. The Senate, however, chose to wait until an agreement was reached on spending.
• Prior to adjourning for the August recess, Congress approved a budget deal, which allowed the Senate to begin its work. In September, the Senate Appropriations Committee passed 10 bills through committee, including a good Transportation-HUD bill. No bills have been considered on the Senate floor.
• As a result of not finalizing any spending bills for FY 2020, Congress approved a short-term continuing resolution that carried forward FY 2019 spending levels through November 21.
• Final decisions are being made about the funding levels for housing and community development programs. Your voice is needed to ensure that housing and community development programs are funded at the highest possible level and to put the pressure on Congress to prioritize finalizing FY 2020 spending. To take action to contact your members of congress go to https://www.nahro.org/nahro-advocacy.

AFFORDABLE HOUSING CREDIT IMPROVEMENT ACT

The Affordable Tax Credit Improvement Act continues to gather co-sponsors. This bipartisan legislation is sponsored by Senators Maria Cantwell (D-Wash.), Todd Young (R-Ind.), Ron Wyden (D-Oregon), and Johnny Isakson (R-Ga.), and Representatives Suzan DelBene (D-Wash.), Kenny Marchant (R-Texas), Don Beyer (D-Va.) and Jackie Walorski (R-Ind.).

As of November 1, one-fourth of the Senate (27 Senators) and one-third of the House (153 Representatives) had cosponsored the legislation. From Pennsylvania the most recent co-sponsors are: John Joyce (R-PA-13), Conor Lamb (D-PA-17), and Madeleine Dean (D-PA-4). Help this bipartisan group by asking your lawmakers to join this important legislation today! Visit the NAHRO Advocacy Center at www.nahro.org to contact your legislator.

UPDATE ON PUBLIC CHARGE RULES

Federal judges issued temporary injunctions against the Trump administration’s new “public charge” rules preventing it from taking effect on October 15. In the meantime, the news about Public Charge rules has been unclear and has potentially caused some people of different immigration statuses to refuse benefits for fear of it affecting their status.


STATE LEGISLATION

State Housing Tax Credit – SB 30 – Senator Killion (R-9)
Establishests 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 was introduced, passed out of the Senate Urban Affairs Committee, and referred to the Appropriations committee. The Housing Alliance recently released an economic impact brief that shows the positive economic impact of building and rehabilitating affordable housing. The Economic Impact Brief shows that in Pennsylvania, for every $10 million in affordable housing construction, it will generate $19.6 million in total economic impact and support 110 jobs. For more information: https://housingalliancepa.org/economic-impact/

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. Advocacy from PAHRA and other stakeholders helped to increase those funds by $15 million. The new cap on PHARE funds is $40 million, allowing $15 million to be added to the fund depending on the strength of the real estate market.

This bill provides a uniform definition of “blighted property” by amending Title 1 (General Provisions) of the Pennsylvania Consolidated Statutes, rules of construction. PAHRA supports this legislation which has passed the House and is awaiting signature from the Governor.

Improving Reporting at Tax Sales – HB 1559, SB 775
HB 1559 and SB 775 will require a pre-registration process for all potential bidders prior to the sale. In addition, applicants will have to sign an affidavit stating they have no outstanding tax or municipal utility bills anywhere in the Commonwealth. Tax Claim Bureaus will also be required to provide a list of registered bidders to all municipalities prior to the sale.

Andrew French testified on behalf of PAHRA in support of HB 1559 and SB 775 at a joint hearing of the Senate and House Urban Affairs committee on October 30. HB 1559 was voted out of the House Urban Affairs committee and referred to the Senate Urban Affairs 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. Restore PA was introduced as legislation in the House (HB 1585) and Senate (SB 725). The bills are sponsored by 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.

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 issued a letter of support for this bill, which passed the Senate Urban Affairs committee and was referred to Senate Appropriations in October.

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 continues to monitor this legislation, which was introduced and referred to the Senate Urban Affairs committee in June.

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 which passed out of the House Urban Affairs committee in May.

Increased Penalties for Blighted Property Code Violations SB 962
Amends Title 53 (Municipalities Generally) of the Pennsylvania Consolidated Statutes and increases penalties for code violations on blighted property when the property has received funding from a program administered by a state government agency or authority. The penalties ramp up from Misdemeanor of first degree + $5,000 fine to Felony of third degree + $20,000 fine. PAHRA Legislative Committee is monitoring this legislation, which was referred to Senate Urban Affairs in February.
On September 3, 2019 HUD issued Notice PIH 2019-24 on adjusted guidance for the Rate Reduction Incentive (RRI) for Public Housing Authorities. The RRI is a financial incentive for PHAs that pursue special and significant efforts to reduce their utility rates for natural gas and electricity.

In Pennsylvania PHA properties have the option to procure electricity and natural gas from a supplier other than their regulated utility. If the commodity is purchased correctly the Authority can save money versus the default utility rates. The PHA is then eligible for one-half of the annual savings realized through their procurement efforts. A PHA interested in pursuing a Rate Reduction Incentive is required to submit a request to its local Field Office and the energy policy mailbox (PIH_EPC_Policy@hud.gov) for review. The requests must be submitted no later than August 30th prior to the upcoming funding period.

Chrislynn Energy Services, Inc. has been helping PHAs procure lower natural gas and electricity rates in the Pennsylvania market for over 20 years. As a COSTARS approved Energy Consulting Vendor, CESI makes this process easy for the PHAs. We take the confusion out of the entire process. Chrislynn conducts the energy RFP’s, prepares a detailed pricing and savings analysis, helps negotiate supplier contracts and manages the contracts throughout the process. Each year we can help the PHAs with HUD reporting in order to obtain the RRI’s.

Please contact our friendly team of knowledgeable energy consultants for more information or if you have any questions. Email info@chrislynnenergy.com or call toll free 888-431-1553.
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James Armstrong, Policy Analyst

On November 8th, HUD published its latest version of a revised document laying out the terms and conditions under which HAs will operate public housing. This is the latest step in the department’s 3-year effort to implement a document replacing the 1995 version of the Annual Contributions Contract (ACC). This effort has generated significant concerns among HAs, their associations, and attorneys involved in public housing conversions and other assisted housing development.

PHADA has prepared a number of comments, letters, and articles detailing its concerns with HUD’s earlier versions of this proposed document, and HUD has made changes to its proposal at each iteration and publication. The current version appears to address several concerns raised by PHADA and others while leaving some fundamentally objectionable terms and conditions in place.

HUD’s MAJOR CLAIM
Throughout its notice, in discussions of earlier objections and the 79 comments it received in response to December 2018 Paperwork Reduction Act (PRA) Notice, HUD has generally claimed that the changes it was making in the newest ACC did not represent substantive changes to HAs’ obligations for operating public housing. Instead, HUD has asserted that many of the changes simplified the ACC document as the requirements detailed in earlier version to which many objected existed in various statutory and regulatory requirements now referenced in the ACC as Public Housing Requirements.

One major change in the current proposal concerns HUD’s treatment of mixed finance developments that involve public housing resources. Those elements of earlier versions of the form drew significant concern, criticism, and comment. HUD has elected to remove these terms from the current version of the ACC and instead address matters involving terms and conditions for the public housing program on a case by case and exceptional basis.

THE PURPOSE OF AN AMENDED ACC
PHADA commented that HUD’s motivation to implement an amended ACC was clearly to forestall future lawsuits similar to the suits concerning the department’s illegitimate recapture of what it considered to be “excessive” operating reserves. Those suits were successful for several reasons, and the department is attempting to change ACC provisions that allowed HAs to sue HUD successfully. The proposed amended ACC may be a contract, or it may be some other form of agreement. The amended ACC may no longer refer by reference to the Operating Fund Formula rule. Finally, and most importantly, the proposed amended ACC includes the following provision:

11. Breach. This agreement does not contemplate money damages as a remedy for a breach of the agreement by HUD.

In all likelihood, while not precluding lawsuits over breaches of the amended ACC, this provision will preclude any future monetary awards that could have resulted from the department’s breach of terms of the ACC.

In its discussion of this provision, the department also indicates that, “Nothing in the revised ACC forecloses avenues for judicial relief from any HUD action that is arbitrary, capricious or contrary to law.” But that relief may not include money damages.

HUD’s TREATMENT OF PHADA’s CONCERNS

Contractual Issues
PHADA expressed concern that HUD’s actions abrogate the requirement in the existing ACC that contract terms may only be changed by mutual agreement. In its notice, HUD makes its disagreement with this concern very clear. “…the Secretary is not obligated to negotiate with PHAs as it is within his discretion what terms and conditions related to the federal award are “necessary.”” The department was also dismissive of the statutory requirement that HUD enter into contracts with HAs for the development and operation of public housing.

ACC Execution Issues
The earlier ACC would have become effective at an HAs first draw down of public housing funds. PHADA believed that execution of an amended ACC must comply with an HA’s policies governing execution of contracts. The new amended ACC provides signature lines for both HAs and HUD.
HUD’s Latest Version of the Annual Terms and Conditions for the Public Housing Program (ACC)  (continued from page 14)

Paperwork Reduction Act Concerns
PHADA objected to HUD’s use of the PRA process to implement a new amended ACC rather than procedures required by the Administrative Procedures Act. HUD has continued to use the PRA process to implement this amended ACC. The notice indicates that, “A primary purpose of this revision is to minimize the scope of the requirements contained in the ACC...,” and so may not be subject to APA requirements as a result.

Authorization Concerns
PHADA objected to several elements of the amended ACC that appeared to impose novel requirements without statutory or regulatory authorization. HUD has removed a number of these novel requirements from the amended ACC, generally asserting that they existed in statute or regulation and so their inclusion in the amended ACC was unnecessarily redundant.

Definitions Concerns
PHADA objected to HUD’s definitions of grant funding exhibits, operating receipts, and program receipts. HUD has deleted these definitions from the proposed amended ACC, claiming that the contents of these definitions was already present in existing statutes and rules, or that its intentions regarding these definitions were misinterpreted. The department indicated here and in connection with other changes that it had not intended to make changes to existing regimes but added definitions and other language for clarity.

Mission Concerns
PHADA did not believe HUD should dictate a mission statement to HAs in the amended ACC. HUD has removed this section, indicating that the content of its mission statement already exists in statute and rules.

HUD Requirements Concerns
PHADA did not believe HUD could impose the contents of HUD notices as requirements through an amended ACC unless they were included in statute, rules, or other governing issuances (Executive Orders). While HUD did not believe this addition to the proposed amended ACC modified the existing ACC, the department has chosen to remove this provision.

Cooperation Agreement Concerns
PHADA believed that HUD’s amended ACC included excessively prescriptive requirements concerning cooperative agreements negotiated between HAs and local governments. Although HUD disagreed with PHADA’s position, it has chosen to remove this provision from the proposed amended ACC.

Insurance Requirements Concerns
PHADA was concerned that the provision was overly prescriptive. HUD disagreed, asserted that the requirements were in existing regulations, and retained the provision largely intact. PHADA also pointed out that HUD receives thousands of Certificates of Insurance and should reconsider the requirement to submit these certificates to HUD. The department has elected not to change the requirement to submit these certificates.

Accounts, Records and Government Access Concerns
The proposed ACC required:
- Prior HUD approval for the release of any information in HUD’s system of records,
- Full access to all HA records for HUD and its representatives,
- HAs to allow HUD to make copies of whatever records it wished, and
- Extends these requirements to any contractor or independent agent participating in public housing operations.

PHADA objected to these provisions. While HUD asserted that these requirements were not new and exist in current statute and rules, the department has chosen to remove this provision from the proposed amended ACC.

Grant Funding Concerns
HUD had included language authorizing the department to make any changes to HAs’ funding amounts it wished to make. The proposed amended ACC includes reference to grant funding in its first section, but HUD no longer includes a provision explicitly granting itself the ability to unilaterally terminate, recapture, withhold, suspend, reduce HAs’ funding amounts.

Depository Concerns
PHADA objected to new requirements governing program receipts that may include non-federal receipts and funding defederalized under the operating fund formula rule. HUD has retained this provision, but it now applies to “public housing funds” defined as federal funds an HA receives, rather than “program receipts” a term whose definition HUD has removed from the proposed amended ACC.
Conflict of Interest Concerns
PHADA believed that HUD had expanded conflict requirements. HUD asserted that these requirements are not new, but it revised the provision to clarify that it applies when agencies use public housing funds (that is, federal funds) for procurements.

Civil Rights Requirements Concerns
HUD had included a sentence in its amended ACC concerning work requirements. Since HAs cannot currently impose work requirements, PHADA objected to inclusion of this provision. HUD agreed that the provision could be confusing and has removed it.

Waiver or Amendment Concerns
PHADA expressed concern that HUD used varying terminology to refer to the ACC. In the proposed amended ACC’s shortened provision, HUD refers to the amended ACC as the, “ACC.”

CONCLUSION
HUD published an amended ACC in 2016 to forestall successful future lawsuits like the 2 reserve recapture suits and to enumerate several novel additional requirements applicable to HAs operating public housing. All these intentions were offensive.

In its last iteration of this proposed amended ACC, HUD has removed several provisions to which PHADA or others objected. Unfortunately, the department has retained language and provisions that will make lawsuits like the reserve recapture suits very difficult if not impossible to pursue. The proposal also inoculates the department and the federal government from the risk of paying damages in the remote event that a suit succeeds.

Commenters asserted that HUD should treat HAs that have public housing ACCs in a manner similar to its treatment of private sector owners with Performance Based Annual Contributions Contracts. HUD disagreed, saying, “While the United States Court of Appeals for the Federal Circuit determined the Performance-Based Annual Contributions Contract (PBACC) to be a procurement contract, no such court has made such a determination with respect to the public housing ACC.” Thus, owners with PBACCs enjoy standing to sue the department for breaches of their contracts and receive money damages. Because no U.S. Federal Court of Appeals has determined that the public housing ACC is a procurement contract, and because “This agreement does not contemplate money damages as a remedy for a breach of the agreement by HUD,” HUD believes that HAs’ abilities to pursue such a lawsuit is in doubt.

UPCOMING EVENTS

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<td>March 29-31, 2020</td>
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Maintaining adequate insurance is a great way to protect your assets. So is fostering a culture of safety – especially when you involve your residents.

Insurance is a great tool for protecting your housing authority’s assets. But it’s not the only tool at your disposal. Developing a strong safety culture within your organization, where everyone feels responsible for safety and actively seeks to identify and help remediate hazards, can also go a long way toward protecting your residents, employees, and property. Two of the most effective ways to do this include creating a safety committee and offering safety training to residents. Here’s how.

First things first: What is a safety committee?
A safety committee is a group of people who work together to proactively identify risks and put protocols and controls in place before disaster strikes. It’s typically made up of a chairperson and vice chairperson, minute taker, and general members.

A safety committee offers multiple benefits. First, it helps protect employees from injuries and other health-related hazards. It also increases productivity by reducing the injuries that lead to missed work. It can help you save money, since organizations that experience fewer accidents submit fewer claims to their insurance carrier and reduce their exposure to lawsuits. Forming a safety committee is also a great way to show employees that you care about them, which boosts morale.

Forming a safety committee
Forming a safety committee isn’t difficult, but it does take time. Let the steps below serve as your guide.

Step 1: Gain management support. A key factor in any effective companywide program is management support. Your safety committee is no exception. Management can demonstrate its support by helping set goals and objectives, providing resources, listening to suggestions, and leading by example.
Tip: During busy times, management should not push the committee’s initiatives to the back burner. Doing so sends a message that safety is not a top priority.

Step 2: Gain participant support. Along with management support, you need to gain the support of your workforce, ideally from all levels of the organization.
Tip: Employees are often the best source of information on the health and safety issues that impact the organization. Give everyone a chance to weigh in.

Step 3: Set goals and objectives. Establish a clear purpose for the committee, which may include hazard identification, accident investigation, loss trend identification (reviewing past incidents), employee and resident education, creating safety policies and handbooks, and running safety programs, such as safety fairs. Then, establish goals and objectives, which can be expressed as statistics, costs, or activities. For example: We will have no more than ten lost work days due to accidents (statistic); We will lower our insurance premium by 10 percent (cost); We will conduct one employee safety training per quarter (activity).
Tip: Management can be involved, but should not take ownership of this process.

Step 4: Write a charter. Create a safety committee charter that defines the group’s function. Include your mission statement, the key functions of the group, your criteria for member selection, the role of each member, and the committee structure. Make sure all departments and job levels are represented.
Tip: Rather than assigning people to the committee, ask for volunteers.

Step 5: Communicate. As with any other aspect of business, ongoing communication is critical.
Tip: Give all employees the safety committee charter, and let them know how they can get involved.

Logistics
At a minimum, your safety committee should meet quarterly. The chairperson should prepare an agenda to guide the discussion. Standing items should include hazard identification, training, accident investigation, and insurance/compliance. Document the meeting minutes and, after they’re approved, distribute them to the entire organization.
Resident Training
Another way to foster a culture of safety within your organization is to conduct safety training for residents. Loss prevention involves taking repeated steps to prevent losses from occurring. Resident education is an important component of that—one that does not stop after the initial orientation.

Resident Orientation
Orientation, which you can consider making a requirement before granting occupancy, is a great time to review key safety items. It could cover, among other things:

- Hazard reporting procedures
- Maintenance/housekeeping expectations
- Fire and unit safety
- Emergency evacuation procedures
- Physical security procedures for units and surrounding grounds
- Parental responsibilities
- Electrical safety
- Kitchen safety

Ongoing Training
Don’t consider orientation a one-and-done. Consider holding ongoing resident safety training to discuss topics relative to the season, such as heating safety in winter and playground safety in summer. Contact your local police or fire service, or the American Red Cross, for training ideas, or ask your insurance carrier for help. Many, including ours, offer on-site risk control training free to insureds.

Caroline Ruiz, CPIA, PHM is a regional manager with HAI Group in Cheshire, Connecticut. Reach her at cruiz@housingcenter.com or 203.272.8220, ext. 287.
What is going on with the new NSPIRE standards and the NSPIRE pilot demonstration program?
To start with, after a little experience working with the new standards definitions, I have learned the following:

- Under UPCS we have 74 items and now under NSPIRE we have only 65 items. Where did the items go? Well under the old system, UPCS, items were repeated in different areas. For example, the item window was listed under Building Exterior, Common Area, and Unit. Now with the listing by item there is a consolidation with just one listing for the item window instead of three. Also, there are items that appear to have been dropped off the list; there are items shuffled about but still similar like fences; there are items expanded to cover more like signage; and, there are entirely new items like garage doors.
- The UPCS/NSPIRE differences don’t stop there, because some of the commonly cited Site Issues like overgrown/penetrating vegetation can't be found, except for a reference to site drains being clogged by vegetation. There is nothing about vegetation touching a building.
- The other commonly cited Site Issue was erosion. Now erosion is only a reported issue if “erosion is covering at least 9 sq. ft. with a depth of at least 8 inches that is affecting adjacent structures or hardscape.” You may have noted that the depth criteria size has greatly increased from 5” under UPCS to 8” under NSPIRE.
- More importantly, under the new NSPIRE there is a one-to-one relationship with one deficiency to one severity level. In other words, there is no longer a choice of a Level 1, 2, or 3. Only one level is assigned to a defect and it appears that they are mainly the UPCS severity Level 3s.
- Previously under UPCS we had 228 defects defined, now we only have 176 defects defined. It gets better because where we had 888 associated severity levels we now only have, with the one-to-one relationship, 160 severity levels. There 16 others that have N/A as the response.
- Something new is that the severity level is directly associated to a response level for maintenance:

  - These maintenance response levels can be thought of as a Level 3, Level 2, Level 1 under UPCS, but remember the way it is written now under NSPIRE, where a defect only has one level of maintenance response.

Other updates:
- Industry groups are working away reviewing the new draft NSPIRE Standards and will provide a joint review and input into REAC.
- The pilot demonstration program 60-day comment period ended October 21. The demonstration was anticipated to begin following the comment period. We could expect to see a final pilot demonstration notice in the next 30 days.
- Preparation for the pilot demonstration is underway as the NSPIRE developmental team staff was out and about in the District of Columbia testing out a beta NSPIRE software. They spent 3 days going through units at properties that volunteered for the pilot program.

Reviewing and commenting online is a convenient way for REAC to get input on the new draft NSPIRE Standards piece by piece. It is more difficult to review as a whole, so I have compiled all of the NSPIRE Standards into one place for you as a pdf file. It is a large, 120-page file. To download click on https://hudpass.com/NSPIRE and enter the following Username: APC-NSPIRE and Password: APC-NSPIRE

American Property Consultants is here to help you prepare for and understand these new changes that are coming. To stay informed, please view the latest NSPIRE-ing News at https://hudpass.com.

Dennis DiBello is COO / Chief Inspector at American Property Consultants, Inc. (APC), a full-service energy rating, property inspection, assessment, and consulting company that operates nationwide.
Help Create a Home

An investment in affordable housing is an investment in our future.
www.fhlb-pgh.com/AHP
The PAHRA Best Practices Showcase is held annually to recognize the outstanding achievements of our member agencies, and also to demonstrate the diversity of activities involved in providing affordable housing, improving lives, and revitalizing communities.

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

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

The Bellamy Award is PAHRA’s highest recognition of achievement. PAHRA was pleased to present the Bellamy Award for a Housing Related Project or Program to the Fayette County Housing Authority, Mark Yauger, Executive Director, for their White Swan Apartments project.

A challenging project involving restoration of an outdated high-rise in a serious state of disrepair while maintaining the integrity of the historical structure, requiring relocation of elderly residents. The site was self-developed by the housing authority into a modern 47-unit affordable senior housing community, while restoring the city’s landscape and promoting economic growth in the area.

The Bellamy Award for Redevelopment or Community Development Programs was awarded to the Clarion County Housing Authority, Penny Campbell, Executive Director, for the Boundary Street Rehabilitation & Rental project.

Addressing both community blight and homelessness through the transformation of foreclosed, distressed properties into attractive, fully furnished transitional housing for homeless families. Partnerships have been established to provide much needed life-skills, promoting self-sufficiency, keeping families intact and children out of the foster care system.

Earning the Best Practices Award for Housing was the Jefferson County Housing Authority, Sandra McGuire, Executive Director, for their Family Homeless Shelter.

With no family shelters available, families experiencing homelessness must be separated by gender or age, placing a deep and negative impact on both children and parents. JCHA designated a former 4-bedroom public housing unit as a family shelter and gives preference for these residents to secure more permanent public housing.

The 2019 Best Practices Award for Redevelopment or Community Development Programs was presented to the Berks County Redevelopment Authority, Ken Pick, Executive Director, for an alliance designed to create similar Family Shelters.

Through true community collaboration, a number of single-family homes have been acquired and rehabilitated to develop shelters where entire families can reside. Keeping the family unit intact in this way avoids stressful separation and allows supportive services to be provided more easily.
Each of the agencies that submitted an entry and participated in our 2019 Best Practices Showcase was recognized with a Certificate of Merit for their accomplishments. In alphabetical order, they are:

**Chester Housing Authority, Steve Fischer, Executive Director – Housing Stability Program:**
Providing case management, home nursing visits, and ongoing oversight of vulnerable resident populations resulting in successful tenancies, more stable households, reduced stress and family trauma.

**Clarion County Housing Authority, Penny Campbell, Executive Director – Little Libraries:**
Promoting literacy, community interaction, and cultivating generosity by providing small on-site structures offering age appropriate reading materials where residents can share through a “take a book, leave a book” process.

**Fayette County Redevelopment Authority, Andrew French, Executive Director – Act 33 Land Bank Powers:**
Recognition of exceptional advocacy efforts culminating in enactment of Act 33, which provides expanded land bank powers to redevelopment authorities to facilitate revitalization, blight abatement, and economic development initiatives.

**Philadelphia Housing Authority, Kelvin Jeremiah, President & CEO – Norris Apartments Phase II:**
An affordable housing development that transforms a distressed community once called “the badlands”, Norris Apartments Phase II consists of 89 units scattered on 8 city blocks that complements ongoing private residential and commercial development in the neighborhood.

**Westmoreland County Housing Authority, Michael Washowich, Executive Director – CORE 2 Career Program:**
A serious shortage of skilled “blue collar” workers prompted this joint venture to provide a paid training program for young adults ages 18-24 to provide essential skills. Participants then have the opportunity to apply for WCHA’s Maintenance Assistance Program, a year-long on-the-job paid employment/training program.

Congratulations to our Showcase participants and to all of our member agencies who are putting forth their best efforts each and every day to provide award winning services!
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For more information, please call Debbie Gross at 1-800-922-8063 or email dgross@pml.org.

The Pennsylvania Municipal League
414 North Second Street
Harrisburg, PA 17101

PML.org
Shared-Work Plans are an alternative to layoffs when work slows and you have more than one employee doing the same type of work.

How Does a Shared-Work Plan Work?
Pennsylvania’s Department of Labor and Industry provides Shared-Work plans as an alternative to layoffs during a temporary slowdown in the economy or for other reasons. As the employer, you are able to reduce the number of work hours in a specific area or department and to divide the remaining work amongst the same employees. This allows for all of the employees to remain employed during slower periods. The employees will work a reduced schedule until demand increases again.

How can you set up a Shared-Work Plan?
In order for Labor and Industry to approve a Shared-Work plan, the employer must certify that the plan is in place of layoffs that would involve at least 10 percent of the employees in the area affected. The plan does not have to apply to the entire office. The unit in a Shared-Work plan must have at least two employees in it. A plan must be submitted for approval by Labor and Industry and employees in the plan must have been employed in that area at least three months immediately prior to the plan submission date. Applications may be found at www.uc.pa.gov/SharedWork. Hours must be reduced by between 20% and 40%. Employees in the same Shared-Work plan must be treated equally, having the same percentage of hours reduced.

Advantages to employers:
• Shared-Work plans allow employers to keep their current workforce during temporary declines in their business. They also allow employers to quickly increase operations without having to recruit, hire or re-hire employees.
• These plans allow employers to retain experienced employees.
• The plans protect employees from the negative effects of a full layoff.
• Shared-Work plans can save employers money eliminating the expense of training new employees when business increases.
• They also help to keep employee morale up during some difficult times.

How will a Shared-Work plan affect your operations?
One of the responsibilities of the Plan is that the employer agrees not to lay-off any employee listed in the Plan for the duration of the Plan. The employer also may not reduce any Plan employee’s hours by more than the reduction percentage in the Plan that is in effect.

If you are a Contributory employer, you are paying a percentage rate to Labor and Industry for your unemployment claims, and your rate could increase due to claims filed by the Plan employees.

If you are a Reimbursable employer, you will pay for your authority’s claims in a dollar-for-dollar manner and you will most likely have claims with these Plans also. Employees in such a Plan will most likely apply for unemployment benefits and they will be approved because a reduction in hours or salary constitutes an eligible claim. The difference between the unemployment claims for Plan employees and lay-off employees is that Plan employee claims will have lower dollar amounts.

As an employer, you are eligible to participate in Shared-Work plans if:
• You have filed all of your UC taxes for all quarters and paid all amounts that are due.
• As a Contributory employer, you must have a positive reserve balance and have paid wages for the last 12 consecutive quarters.

A Shared-Work plan can help employers retain their full staff during difficult times and for better times in the future. For more information on this topic, please go to www.uc.pa.gov/SharedWork or call the Employer Information Center at 877-785-1531 and by email at SharedWork@pa.gov.

Educational benefits such as these are available to U-COMP members.

For more information on the U-COMP program or for a non-binding quote, please contact:
Debbie Gross
U-COMP Member Service Representative
Phone: 1-800-922-8063 ext *254 ~ Email: dgross@pml.org
### Sunday, February 9, 2020

<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>
</tr>
<tr>
<td>6:00 p.m. – 8:00 p.m.</td>
<td>Board of Directors Meeting</td>
</tr>
<tr>
<td>8:00 p.m. – 10:00 p.m.</td>
<td>Meet, Mix and Mingle Event <em>(generously sponsored by Fox Rothschild, LLP)</em></td>
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### Monday, February 10, 2020

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
<td>“Grab &amp; Go” Breakfast</td>
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<tr>
<td>7:30 a.m. – 1:00 p.m.</td>
<td>Registration</td>
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<tr>
<td>8:15 a.m. – 8:30 a.m.</td>
<td>Welcome &amp; Gathering Session</td>
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<tr>
<td>8:30 a.m. – 9:30 a.m.</td>
<td>Opening Plenary Session: What’s Happening in Washington?</td>
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<td>Adrienne Todman, Chief Executive Officer, NAHRO <em>(confirmed)</em></td>
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<td>Tim Kaiser, Executive Director, PHADA <em>(confirmed)</em></td>
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<tr>
<td>9:30 a.m. – 9:45 a.m.</td>
<td>Mid-Morning Refreshment Break <em>(generously sponsored by Infradapt, LLC)</em></td>
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<td>9:50 a.m. – 12:20 p.m.</td>
<td>Concurrent Educational Sessions</td>
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<tr>
<td>12:30 p.m. – 1:45 p.m.</td>
<td>Conference Luncheon <em>(generously sponsored by U-Comp)</em></td>
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<td>Joseph J. DeFelice, HUD Mid-Atlantic Region III Administrator <em>(confirmed)</em></td>
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<tr>
<td>1:50 p.m. – 3:00 p.m.</td>
<td>Concurrent Educational Sessions</td>
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<tr>
<td>3:00 p.m. – 3:20 p.m.</td>
<td>Afternoon Pick-Me-Up Break <em>(generously sponsored by Horizon Information Systems)</em></td>
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<tr>
<td>7:30 p.m. – 11:30 p.m.</td>
<td>Evening Networking Event - Bourbon Street Saloon <em>(generously sponsored by Chrislynn Energy Services, Inc.)</em></td>
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### Monday Concurrent Educational Sessions Include:

- **What’s Happening in Washington? – Multi-Session**  
  National housing advocacy groups, NAHRO & PHADA, present their perspectives on the political climate, including current challenges, recent victories, and future strategies. Second session offered for a more in-depth analysis.

- **Annual Legal Workshop – Multi-Session – CLEs Available**  
  Fox Rothschild, LLP coordinates a series of timely topics relating to Public Housing Repositioning, Affordable Housing Development, RAD conversions, along with other issues of interest such as dealing with Drug and Alcohol Addiction Relating to the Fair Housing Act Definition of Disability, and more.

- **Focus on Finance – Multi-Session**  
  Specific topics will be determined based on issues relevant at the time. Presented by Blosky & Associates. Your financial staff won’t want to miss this informative workshop with useful technical tips that can be applied to their daily duties.

- **Let’s Do Lunch!**  
  Still pursuing his lifelong passion for strengthening communities, Mr. DeFelice will share his experiences and vision for the future of H&CD programs in the the Commonwealth.

- **Working Smarter: Using Data & Mapping to Target Blighted Properties**  
  The Gulotta Group, LLC demonstrates a map-based application used to capture information from a variety of sources to identify blighted properties and target effective strategies to address blight.

- **Let’s Make a Deal**  
  InnoVative Capital, LLC assembles a panel of experts to offer a diverse perspective on structuring your affordable housing deal including financing options, strategies and transaction development, and execution.

- **Redevelopment & Revitalization in PA**  
  Executive Directors for the Senate Urban Affairs Committee and the House Urban Affairs Committee are invited, along with Mary Beth Dougherty, Constituent Relations, Office of Senator David Argall.
### Tuesday, February 11, 2020

<table>
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<th>Time</th>
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<tr>
<td>7:30 a.m. – 8:20 a.m.</td>
<td>“Grab &amp; Go” Breakfast</td>
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<td>7:30 a.m. – 12:00 p.m.</td>
<td>Registration</td>
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<td>8:30 a.m. – 9:40 a.m.</td>
<td>Morning Plenary Session: Coffee Talk</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 Refreshment Break (generously sponsored by FHLBank Pittsburgh)</td>
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<tr>
<td>11:30 a.m. – 2:00 p.m.</td>
<td>Concurrent Educational Sessions</td>
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<tr>
<td>1:00 p.m. – 4:00 p.m.</td>
<td>Day of Sharing &amp; Caring - Service Project</td>
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<tr>
<td>6:00 p.m. – 8:00 p.m.</td>
<td>Capitol Conference Reception (generously sponsored by HARIE)</td>
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**Tuesday Concurrent Educational Sessions Include:**

- **Coffee Talk**  
  Leaders in the H&CD industry discuss state policies, programs, available resources, how those may affect your agency and those you serve. Invited are representatives from:  
  - PA Department of Community & Economic Development  
  - PA Department of Human Services  
  - Pennsylvania Housing Finance Agency  
  - Housing Alliance of Pennsylvania  
- **HUD Family-Self Sufficiency Training – Multi-Session**  
  Providing real-world context; promising practices; examples of effective case management; supportive service resources; and community collaboration. Topics include:  
  - New FSS Statute & Regulatory Changes  
  - Trauma-Informed Model & Executive Functioning  
  - Composite Score  
  - FSS and Repositioning  
  - FSS and Project-Based Rental Assistance  
  - SEMAP Indicator #14  
- **PAHRA Peer-to-Peer: Implementing & Operating Non-Traditional Programs & Practices – Multi-Session**  
  An informal platform to share experiences and facilitate lively discussion among colleagues. What “outside-the-box” activities have you undertaken; what obstacles have you overcome or found insurmountable? Day-to-day issues, both routine and complex, can seem daunting, but you are not alone…  
- **Policing Public Housing**  
  Addressing tough topics that face housing managers, such as gun control, violent criminal or drug activity on site, resident safety, security, and surveillance  
- **Brownfield Redevelopment: Reclamation, Restoration & Reuse**  
  Discuss the challenges of brownfield redevelopment, eliminating potentially contaminated or unsightly properties such as former industrial sites to add value to your community  
- **Takin’ it to the Streets: Effective Main Street & Elm Street Partnerships**  
  Pennsylvania Downtown Center, Inc. analyzes current concepts of business district and neighborhood revitalization, and the critical skill of crafting partnerships with local municipalities, non-profits, and other community organizations  
- **Continue the Conversation: Redevelopment Roundtable**  
  Openly discuss issues of the day facing H&CD organizations. Always a valuable learning experience  
- **Day of Caring & Sharing – Service Project**  
  Help make a difference by participating in a PAHRA-sponsored service project at an area food bank, soup kitchen, or shelter. PAHRA will coordinate the chosen activity with a local service provider. Transportation will be provided if needed. A food or clothing drive will also be held in conjunction with the conference  
- **Face Time: No Apple Device Required**  
  Schedule meetings with your legislators and invite them to our Capitol Conference Reception

### Wednesday, February 12, 2020

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<th>Time</th>
<th>Event</th>
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| 8:30 a.m. – 10:00 a.m. | Closing Breakfast & Plenary (generously sponsored by Pennsylvania Housing Finance Agency)  
  **Dr. G. Terry Madonna, Director, Center for Politics & Public Affairs,  
  Franklin & Marshall College**  
  A nationally recognized political commentator, analyst, and pollster, Dr. Madonna will certainly have no shortage of material for his presentation as we stand poised on the precipice of 2020 elections. Questions are welcome – Dr. Madonna is seldom without answers or opinions.  

*(See next page for conference registration form.)*
Please note that PAHRA now accepts payments online. Email your registration form to kelly@pahra.org, then visit www.pahra.org and click the MAKE A PAYMENT button.

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Don’t forget the PAHRA MEMBER BONUS
for each two full registrations, the third full registration is half-price!

**FULL PACKAGE:**  
- Member - $300  
- Non-member - $340

**DAILY SESSIONS:**  
- Member - $170  
- Non-member - $200  
- Specify date: ________________

Total Amount: $ __________________________

Email registration forms to kelly@pahra.org. Please copy and complete a separate form for each attendee. If not paying online, checks made payable to PAHRA should be mailed to:

PAHRA, PO BOX J, New Florence, PA 15944

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HAI Group® is a marketing name used to refer to insurers, a producer, and related service providers affiliated through a common mission, management, and governance. Property-casualty insurance and related services are written or provided by Housing Authority Risk Retention Group, Inc; Housing Authority Property Insurance, A Mutual Company; Housing Enterprise Insurance Company, Inc.; Housing Specialty Insurance Company, Inc.; Innovative Housing Insurance Company, Inc.; Housing Investment Group, Inc.; and Affordable Housing Insurance Services, Inc. (USA Housing Insurance Agency Services, Inc. in NY and MI). Members of HAI Group provide commercial property and casualty insurance to affordable housing organizations, public housing authorities, and related entities. Not all products are available in all states. Coverage is subject to the terms of the policies actually issued. A risk retention group or surplus lines insurer may provide certain coverages. Risk retention groups and surplus lines insurers do not participate in state guaranty funds, and insureds are therefore not protected by such funds if insured by such entities. For a complete list of companies in the HAI Group family, visit www.housingcenter.com.
Commonwealth Cornerstone Group (CCG) has completed a New Markets Tax Credit (NMTC) transaction of up to $8 million to rehabilitate a former automotive dealership site into a mixed-use retail shopping center in Reading.

“This large, vacant parcel of land was having a negative effect on nearby neighborhoods, discouraging investment and reducing home values,” said Governor Tom Wolf. “Bringing life back to this property through the variety of retail shops planned for the site will be of benefit to people in that area and should attract additional economic development.”

The 45,288-square-foot structure along Lancaster Avenue was formerly known as the A.W. Cadillac Building and has been vacant for several years. Once rehabilitated, the building will house a number of tenants including an El Gallito Grocery, a nail salon, a smoothie shop, a pharmacy, a restaurant, a beauty and barber school, and a daycare center. The supermarket, which would be the anchor store in the shopping center, is especially welcome in that part of Reading, which has a shortage of healthy food offerings for people living nearby.

With six prospective tenants from the surrounding low-income community planning to occupy the shopping center, it’s crucial that these businesses are able to pay rents that keep the project financially viable. With a total project cost of $8.6 million, the NMTC allocation will enable Shuman Development Group (SDG), the project sponsor, to close the financing gap, renovate the existing building, and offer tenants below-market rents.

“This planned shopping center will be less than two blocks from Oakbrook Homes, the largest low-income housing development in Berks County, with more than 4,000 low-income residents,” said PHFA Executive Director and CEO Brian A. Hudson Sr. “The supermarket, pharmacy, daycare center, and other shops should be a welcome addition to the neighborhood.”

In addition to the supermarket, the daycare center planned for the shopping center is expected to benefit local families. It's anticipated that the daycare center will serve about 55 children a day, with most coming from low-income families.

This project is expected to create 24 temporary, full-time construction jobs. Following the rehabilitation and conversion of the building into a shopping center, the project is expected to support 200 employees at an average wage of $12.39 an hour. The MIT living wage for Berks County is $12.36 an hour. It’s estimated that 98 percent of these jobs will be accessible to low-income people. It’s also predicted that the operation of the new shopping center will support 40 indirect jobs with $2.5 million in added wages.

About Commonwealth Cornerstone Group

The goal of CCG, through its administration of New Markets Tax Credits, is to fund projects in key areas of communities that have historic or cultural value and offer opportunities to spark economic revitalization. CCG utilizes NMTCs to provide loans and equity investments for business expansion, mixed-use development, and community facilities across Pennsylvania. Examples of past developments that have benefited from CCG’s investment of tax credits include Bakery Square in Pittsburgh, the Coal Street Community Facility in Wilkes-Barre, and Schmucker Hall in Gettysburg. Learn more at: www.commonwealthcornerstone.org/.

About the New Markets Tax Credit Program

The New Markets Tax Credit Program was established by Congress in 2000 to spur new or increased investments in operating businesses and real estate projects located in low-income communities. The NMTC Program attracts investment capital to low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax return in exchange for making equity investments in specialized financial institutions called community development entities, such as Commonwealth Cornerstone Group. The program is administered by the U.S. Department of the Treasury.
HARIE SCHOLARSHIPS AN INVESTMENT IN STUDENTS’ FUTURES

By Leo A. Murray for HARIE

Two young women, one from Wyoming County and one from Schuylkill County, were the recipients of the 2019 Michael Stefan Memorial Scholarships awarded by the Housing and Redevelopment Insurance Exchange (HARIE).

Lydia Green of Minersville and Serena Caveda of Nicholson were presented the scholarships in recognition of their academic excellence. Both women are continuing their post-secondary studies: Ms. Green is furthering her studies in graphic arts and design; while Ms. Caveda is pursuing a degree in psychology.

The 2019 scholarship winners distinguished themselves in their respective school districts and both were highly recommended for the HARIE-sponsored scholarships as they begin to cement the foundation of their futures.

Stan Harder, an instructor at Lackawanna Trail High School, said Serena Caveda "has been excellent student." Mr. Harder wrote in his reference letter that he instructed several classes in which Ms. Caveda had been enrolled. "Serena has shown that she is hard working, polite, and a pleasure to have in class," Mr. Harder wrote. He further stated, "Serena impresses me as a young lady with high ethical standards and personal values. Therefore, it is my sincere belief that whoever adds Serena Caveda to their organization will be very fortunate. She is an individual who will contribute much and go far in all of her endeavors."

Ms. Caveda's extracurricular activities included one year of color guard and four years of football cheerleading, an activity that earned her the award for "most dedicated cheerleader of 2018-19."

Ms. Green was also highly recommended for the memorial scholarship. Her list of extracurricular activities while a student at Nativity BVM High School in Pottsville covered an entire page. Her activities included Art Club, Yearbook Club Designer, Drama Club, Interact Club Officer, International Club, and Chess Club among others. Ms. Green also played softball and basketball.

Ms. Green's praises practically jumped off the page authored by Nativity BVM English Teacher Jessica M. Reynolds. "At Nativity," Ms. Reynolds wrote, "we focus on faith, academics and community service and Lydia is a great example of all those characteristics."

It's not surprising that Ms. Green is pursuing a career in art and design as attested to by Toni Holohan, a part-time secretary and campus minister who also advises the yearbook staff at Nativity BVM. "Lydia is very active at Nativity and gives her time and talent freely to all who ask," wrote Ms. Holohan. She added that Lydia's "amazing artwork adorns the walls of almost every classroom." Lydia's defining project at Nativity was to design the cover of the school's yearbook, along with page design and layout.

Of Lydia personally, Ms. Holohan said, "She is a very kind, thoughtful and supportive individual. She has a strong work ethic that will propel her forward as she pursues her goals. I highly recommend her for this year's Michael Stefan Scholarship Award. I know she will continue to make us proud."

On behalf of HARIE's Board of Directors, Board President Ed Christiano congratulated the scholarship winners and wished them success in their future endeavors. "HARIE is pleased to offer the Michael Stefan Memorial Scholarship to these outstanding young adults as investment in their futures," Mr. Christiano said. The scholarship winners each received $2,000. The scholarship honors a former HARIE Board member.
Two attractive, fully furnished homes sit side-by-side on Boundary Street in historic downtown Clarion, Pennsylvania. On any given day, family members can be seen coming and going. Nothing out of the ordinary, except that – a handful of months prior – the houses sat vacant and unsuitable for habitation.

Penny Campbell, Director of the Clarion County Housing Authority (CCHA), has a clear vision of how affordable housing opportunities like this play into Clarion’s larger plan for community revitalization. “Transformation doesn’t happen overnight,” she said. “It requires planning, collaboration and tenacity in seeking funding.” Her words echo the principles of FHLBank Pittsburgh’s Blueprint Communities®, an initiative designed to be a catalyst for revitalization.

In 2015, Clarion was one of six Pennsylvania towns selected to participate in Blueprint Communities. The first step was to create a leadership team made up of various community stakeholders. Clarion’s core leadership group included representatives from Community First Bank (now Farmers National Bank of Emlenton), Clarion University of Pennsylvania, and the area’s business chamber of commerce, planning commission and borough council, as well as other key leaders.

The new leadership team was tasked with developing a plan that would support their unique vision of revitalization. They received training to expand their planning capabilities and guidance to help them attract the public and private funding necessary to implement their plan. They also received a boost from FHLBank Pittsburgh in the form of two grants totaling $30,000.

The team decided that eliminating blight in Clarion would be central to their plan. This priority resonated with other community groups. Matt Darr, Section 8 Coordinator for CCHA and a member of Clarion’s Blueprint Community leadership team, explained how one idea led to another. “The housing authority and the Blueprint team had a common goal,” he said, “so when the idea of repurposing foreclosed properties was put on the table, we had our starting point. We began to pool our resources to get things done.”

CCHA was already managing two affordable housing properties for elderly residents, but they saw a growing housing need for families experiencing homelessness in Clarion and the surrounding areas. CCHA, through its nonprofit Clarion County Housing and Community Development Corporation (CDC), set its sights on securing blighted properties and creating temporary housing for families at risk of homelessness. Northwest Bank, a member of FHLBank Pittsburgh’s cooperative of financial institutions, got on board by offering to donate two foreclosed, vacant properties on Boundary Street, a value of $98,000. The donation gave CDC a head start, but they still needed nearly $300,000 to complete the project.

Campbell began to pursue a grant through FHLBank Pittsburgh’s Affordable Housing Program (AHP). She said that the AHP application was daunting at first, but FHLBank Pittsburgh’s staff provided guidance and technical assistance. In 2018, CDC received an AHP grant of $273,000 toward the rehabilitation of the two blighted properties. To help bring the project to the finish line, CDC turned to its partners Community Action, Inc. and Children and Youth Services. Together, the three organizations support the creation of affordable housing, help keep families intact and provide ongoing support as families transition from homelessness to self-sufficiency.

For its part, CDC still needed to furnish the two transitional housing units, a cost that was $20,000 beyond the AHP grant. “‘Fully furnished’ means so much more than furniture and appliances,” explained Campbell. “It means day-to-day necessities, like towels, linens and cooking utensils. The Clarion community and local businesses stepped up to provide what we needed. We couldn’t have done it without them.”

Today, the two homes – which got their start in a Blueprint Community planning meeting – serve as an affordable stop for families who are transitioning to permanent housing.

Another focus of Clarion’s Blueprint Community strategic plan was to boost economic development through the growth of small businesses. To this end, a second FHLBank Pittsburgh product, Banking On Business, was leveraged to support the opening of a new microbrewery restaurant, Clarion River Brewing Company. The new business created job opportunities and added another dimension to the revitalization of Clarion.
Megan Krider, FHLBank Pittsburgh’s Affordable Housing and Community Development Manager, manages the AHP and Blueprint Communities programs. She said that the trickle-down effect occurring in Clarion reflects the purpose of the Blueprint Communities initiative. “It’s a catalyst – a tool,” she said, “to put communities on the right path and help them build momentum. The training, planning and initial funding helps increase their capacity to complete projects and attract additional funds. It becomes a positive cycle of revitalization.”

That positive cycle does more than increase the number of rehabilitated properties. It touches the lives of real people, including a U.S. Navy veteran in Clarion who was pushed from safe housing to homelessness when he could not afford to renew his lease. Fortunately, he was able to move into a basement apartment that CDC had prepared specifically for individuals in need of temporary housing. “Living in the apartment gives me a stable base,” he said. “It is safe and comfortable, and I am able to get the services I need to help me move forward.”

Recognition of Clarion’s efforts has stretched beyond local awareness. In the summer of 2019, U.S. Congressman Glenn Thompson, who represents the 15th District of Pennsylvania, attended an event in Clarion that highlighted the community’s affordable housing and economic development initiatives. The Congressman applauded the hard work of the many organizations that had come together to help revitalize the borough.

CCHA’s Campbell believes that collaboration among Clarion’s leaders, residents and businesses will continue to build momentum and support affordable housing development, in particular. “Other communities have blighted, foreclosed properties and people in need of transitional housing,” she said. “The success of the Clarion projects can be replicated, and housing authorities should not hesitate to apply for AHP grants.”

The Clarion County Housing Authority – representing the Clarion County Housing and Community Development Corporation (CDC) – was presented with the 2019 Bellamy Award by the Pennsylvania Association of Housing and Redevelopment Agencies. The award recognized the work of the housing authority and the CDC in providing affordable housing, improving lives and revitalizing communities. In particular, the authority and CDC were recognized for their success in transforming distressed, foreclosed properties into fully furnished, transitional housing for homeless families.

“Blueprint Communities” is a registered service mark of the Federal Home Loan Bank of Pittsburgh.
Whether your group is new to the wellness arena, or you are administering a long-standing program, these wellness trends should be at the top of your list for 2020! 80% of organizations with 50 or more employees provide some wellness support. Wellness programs help with recruitment and retention, with employees increasingly noting that they want and expect their employers to offer wellness benefits.

**MENTAL HEALTH AWARENESS**
Mental health awareness is increasing and we are learning more about what that looks like in the workplace. Almost half of adults (46.4%) in the U.S. will experience a mental illness during their lifetime and 5% of adults experience a mental illness in any one year. That is equivalent to 43.8 million people! Educating managers with an onsite First Aid Mental Health course is a great place to start. Hold this session within your current work day or add it to your annual corporate meeting. For any immediate mental health referral needs, tap into your current Employee Assistance Program (EAP).

**FINANCIAL WELLNESS**
Financial wellness is another emerging trend that is continuing through to 2020. Money is the leading cause of stress for Americans…with Work, Family & Health to follow. Incentivize employees to “know your numbers” like their credit score, savings goal, and debt-to-income ratio. Provide onsite and online tools from trusted sources to educate yourselves and your employees. Use your current financial wellness vendor – or ask a local bank to provide a budgeting talk for your group.

**MAKE SLEEP A PRIORITY**
It’s not a surprise that all aspects of wellness are interrelated. When we miss out on sleep, we make poor diet choices, which are known to affect our mood and productivity. Sleep allows our bodies and brains to recover and rejuvenate. Invite a sleep expert to come in to talk with employees about how to get their best rest. Hold a “No Screens after 8 PM Challenge” to remind employees to wind down, and set expectations that emails need not be answered after hours.

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HONORING HOUSING AMERICA

Congressman William Lacy Clay, Chairman of the House Financial Services Subcommittee on Housing, Community Development and Insurance introduced a resolution designating October as “Housing America Month.” In a press announcement about the resolution, Chairman Clay proudly pledged his commitment to the federal housing and community development programs we use to build stable homes, brighter futures and sustainable communities. NAHRO is grateful for his support.

The resolution acknowledged NAHRO’s decade-long campaign during October to celebrate “Housing America” and the importance of making affordable housing a national priority. I’d like to thank you for more than 10 years of sharing your success stories and advocacy with us during Housing America Month, and for participating in the showcasing of your youngest residents’ incredible artwork in the “What Home Means to Me” calendar. I am thrilled to announce that the cover of our 2020 calendar (pictured) was created by Owen from the MARC NAHRO region, Puerto Rico Housing Administration. All your calendar contests and tweets and site tours and mayoral proclamations helped lead to this moment of national recognition.

Congressman Clay’s resolution is a significant milestone in our campaign’s progress, but it isn’t the end. There is further to go and more to do. Together, we’ll continue to raise public awareness about the importance of the work you do and the resources you need. I wish you all a belated Happy Housing America Month, and a wonderful holiday season.

H. RES. 658

Expressing support for the designation “Housing America Month” and honoring the importance of affordable housing and community development programs and resources that allow communities across the country to provide access to safe, secure housing for all Americans, regardless of income level.

IN THE HOUSE OF REPRESENTATIVES

October 28, 2019

Mr. Clay submitted the following resolution, which was referred to the Committee on Financial Services

RESOLUTION

Expressing support for the designation “Housing America Month” and honoring the importance of affordable housing and community development programs and resources that allow communities across the country to provide access to safe, secure housing for all Americans, regardless of income level.

 Whereas for over 80 years it has been the policy of this Nation to promote the general welfare of the Nation by employing its funds and credit to assist States and localities to remedy housing conditions, and create and preserve housing that is decent, safe, and sanitary under the United States Housing Act of 1937;

 Whereas the House of Representatives, which has, over a period of many years, endeavored to address affordable housing and community development needs and has been successful in doing so through related appropriations and authorizing legislation has committed itself to meeting the affordable housing and community development needs of the country; and

 Whereas the National Association of Housing and Redevelopment Officials has celebrated October as Housing America Month for over a decade and has honored the children living in subsidized housing through a calendar featuring their artwork: Now, therefore, be it

Resolved, That the House of Representatives supports the designation of “Housing America Month” and honors the importance of our Nation’s housing and community development programs.
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2019 Annual Conference Snapshots
You’re invited...

... to exhibit at the PAHRA Spring Conference & Expo to be held June 21-24, 2020 at Hershey Lodge

Join us in the “sweetest place on earth” for the 2020 PAHRA Spring Expo, offering a compact, one and one-half day format which provides plenty of time dedicated for conference attendees to view the exhibits and for you to greet both old and new customers in a relaxed, casual setting.

All major conference meals and breaks are held within the Chocolate Ballroom exhibit area. On Sunday, June 21, a “MEET, MIX & MINGLE” event will be held to provide time for everyone to get acquainted. Monday morning, the conference opens with the Exhibitors’ “DROP THE MIC” moment, when you are invited to take the stage, introduce yourself, your company, your products and services. Monday’s “LUNCH WITH THE EXHIBITORS” includes time for in-booth product demonstrations. Extended half-hour refreshment breaks are held in the exhibit area mid-morning and afternoon. Exhibitors are invited to attend evening networking and hospitality events, providing even more opportunities for personal interaction with conference attendees. Or perhaps you will decide to stay after the Expo closes to enjoy additional networking during a round of golf or our outstanding country barbecue on Tuesday evening.

To get even more recognition for your company, you may want to sponsor or co-sponsor a conference event such as an evening hospitality or refreshment break. Click the Marketing tab at www.pahra.org and follow the link to view PAHRA’s 2020 Membership, Partnership, Sponsorship & Marketing Opportunities, then contact us about remaining availability.

EXHIBIT & AD DETAILS

Each exhibitor receives a FREE, full-page COLOR ad in the conference program. Ad copy is due Friday, May 1, 2020. Ad specs: 4.75” wide x 7.625” high, vertical orientation. Preferred format is a high-quality PDF file.

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Description of products/services

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Name Title

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

Name Title

Name Title

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☐ I would like to become a PAHRA affiliate member. Enclosed is $350 for 2020 annual dues.

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

PAHRA Partnerships

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

You can also visit www.pahra.org, click the Marketing tab, and follow the link to 2020 Membership, Partnership, Sponsorship & Marketing Opportunities or contact us by e-mail or telephone to discuss the benefits of a PAHRA partnership in detail.

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

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