Inside…

- A Taxing Decision…Real Estate Immunity for Mixed-Finance Development
- It’s All About the Image – Document Imaging & Electronic Recordkeeping
- Affirmatively Furthering Fair Housing…The Good, The Bad & The Ugly
- Exit Strategy – What To Do When a Limited Partner Doesn’t Want to Walk Away
- Affiliated Entities in the New HUD World
- Scholarship Recipients Strive for Success
- Let Your Data Do the Driving
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Change……….It’s inevitable. As we move forward into a new year with a new Governor, Tom Wolf, at the helm, our PAHRA membership needs to work harder than ever in “thinking outside the box” in continuing to provide the best quality and affordable housing available to our clients, and managing change in these very difficult funding times. Operating a housing or redevelopment authority or a community development agency successfully can be extremely difficult compared to 30-40 years ago. We are operating with less subsidy, new regulations, and fewer staff to meet high standards within our agencies. As partners in PAHRA, we are committed in being a forceful “voice” to our Federal and State legislators, letting not only our voices, but the voices of those we serve be heard.

Homelessness across the country and within the State of Pennsylvania continues to be a growing problem. Partnering with the Housing Alliance of Pennsylvania to meet and testify before the State Legislators will continue until our “voice” is heard. Convincing lawmakers of the impact that homelessness has across the State of Pennsylvania involves the collaboration of agencies across the state partnering to truly make a difference in our communities.

As we come together as a strong state association for housing, networking with individuals throughout our membership is extremely important, in discussing programs which are working in their particular community that may be of benefit to your community, such as addressing blight, homelessness, community and economic development efforts, and tax credit properties.

Once again, the Professional Development Committee of PAHRA has been working diligently to put together an excellent training agenda for the upcoming Capitol Conference in Harrisburg to be held February 22 – 25, 2014. We hope that you will join us there. Registration materials and an outline of the conference agenda are provided in this issue of the Monitor.

PAHRA is up for the challenge in meeting your needs, voicing your concerns and addressing these concerns with our legislators.

In closing, change is inevitable but as a quote of Anwar Sadat states…

“He who cannot change the very fabric of his thought, will never be able to change reality.”

I look forward to seeing you in Harrisburg.

Cheryl Johns
PAHRA President
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WE SPEAK YOUR LANGUAGE
Effective September 8, 2014, the PAHRA Board of Directors elected Ms. Cheryl Johns as President for a two-year term. Ms. Johns is Executive Director of Altoona Housing Authority, where she directs a staff of 30 in an agency that operates in excess of 1,600 units of public housing, Section HCV and private rentals.

Ms. Johns is known for her strong support of PAHRA and is very active within our association, as a member of the Budget & Administration Committee, Member Services Committee, former Co-Chair of the Civil Service Committee and current Chair of the Scholarship Committee. She joined the PAHRA Board of Directors in 2008, and was elected First Vice-President in 2010, where she has served until assuming the office of President. PAHRA looks forward to moving our association forward under Cheryl’s leadership during the next two years.

As Ms. Johns assumes office, Frank Aggazio steps into the position of Immediate Past President following nearly four years as PAHRA President, after succeeding the highly respected and sadly missed, L. DeWitt Boosel following his sudden passing. Mr. Aggazio initiated many positive changes in PAHRA during his tenure, and his continued professional presence as Immediate Past President will be appreciated.

As the Presidential gavel is passed, the PAHRA Board of Directors bids a fond farewell to former President Ed Christiano. Ed has been a prime promoter of our association for many years. Since joining the Board of Directors in 2002, Ed has been a constant presence and a strong voice among the PAHRA leadership, culminating in his Presidency for the 2008-2010 term. However, we fully expect that Ed will continue to contribute through his service as Vice-Chair of the Member Services Committee, and as a member of the Budget & Administration Committee and the Professional Development Committee.

The 2014 PAHRA Board of Directors election resulted in continuing terms for five incumbents and the return of a former Board member as follows:

- **Steve Bucklew**, Executive Director, McKeesport Housing Authority, re-election to a second three-year term
- **John Jennings**, Executive Director, Wyoming County Housing & Redevelopment Authorities, re-election to a second three-year term
- **Joseph Kohut**, Executive Director, Wayne County Housing Authority, re-election to a second three-year term
- **Steve Fischer**, Executive Director, Chester Housing Authority, election to three-year term following appointment to fill an unexpired seat
- **William Lisak**, Executive Director, Housing Authority of the City of Pittston, election to three-year term following election to a two-year term in 2012

- **Daniel Kanuch**, Executive Director, Johnstown Housing Authority, election to initial three-year term

Mr. Kanuch returns to the Board of Directors following a four-year hiatus. Dan was previously elected to the Board by the membership in 2000, where he had advanced to the office of Second Vice-President before his maximum length of service expired in 2010. PAHRA heartily welcomes the return of Mr. Kanuch to the Board.

Reorganization of the Board of Directors has resulted in the following structure for the 2014-2016 term:

**Executive Board**

- Cheryl Johns, President
- Senghor Manns, First Vice-President
- Joseph Kohut, Second Vice-President
- Lorene Osborne, Secretary
- Stephen Bucklew, Treasurer
- Dusti Dennis, Executive Board Member
- Perry O’Malley, Executive Board Member

**Board of Directors**

- Kelley Cevette
- Andrew French
- William Lisak
- Daniel Farrell
- John Jennings
- Kenneth Pick
- Steven Fischer
- Daniel Kanuch

**Immediate Past President**

- Frank Aggazio

**Ex Officio Affiliate Member**

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Pennsylvania’s economy may be showing signs of slow improvement, and PAHRA member agencies may have received relief from the slash of sequestration. However, we still struggle to recover from the devastating effects felt not only by our agencies, but also by those we serve.

As a result, PAHRA has renewed our commitment to advocacy. We intend to focus more energy and dedicate our efforts towards adoption of sound regulation and sufficient funding that will enable us to function effectively and efficiently, while assuring that our most vulnerable populations have safe, secure, affordable homes. And that adequate resources are available to invest in communities across the Commonwealth to provide proper infrastructure and to revitalize neighborhoods by eliminating deteriorated structures and eradicating blight.

PAHRA has partnered with the Housing Alliance of PA to assist us in these efforts, together with national advocacy groups NAHRO, PHADA and CLPHA. Our Legislative Committee is comprised of individuals who are committed to speaking up and speaking out to the PA General Assembly and the U.S. Congress to:

- Seek full funding for vital programs such as Public Housing Operating and Capital Funds, Housing Choice Vouchers, Community Development Block Grant and HOME Investment Partnership Programs
- Encourage regulatory relief to help reduce administrative overhead through policy changes such as three-year income recertifications, increased replacement reserves and funding flexibility, and expansion of RAD
- Urge lawmakers to support the Tax Extenders bill to fix 4% and 9% LIHTC rates, thereby stabilizing the market and paving the way to obtain private capital for investment in affordable housing projects.

PAHRA has nearly 200 members, comprised of housing and redevelopment authorities; community development and non-profit housing organizations; and affiliated industry partners who provide related products and services. PAHRA members operate over 62,000 units of public housing, administer nearly 84,000 housing choice vouchers, and own or manage an additional 9,400 units of affordable housing in Pennsylvania. Not to mention the administration of over $100 million in housing and community development funds annually.

Together, we can be a strong voice, one that insists on being heard. Together, we can influence state and national policies to achieve regulatory and budgetary relief. Together, we can bring about positive change not only within our industry, but also within our communities, and the lives of seniors, the working poor, the physically or mentally challenged, veterans, victims of abuse, or families with children at risk of becoming homeless. Together, we can make a difference.

So respond to that survey, or when you receive a request asking you to support our advocacy efforts, pick up your phone, send a letter, or click on the “Act Now” button. As you do so, think of all who may reap the rewards of your actions...including you. Join us and be an instrument of change.

Kelly Hicks  Kevin Bartko
Executive Director  Director of Operations
Federal and State legislative and budgetary updates provided by the Housing Alliance of Pennsylvania, PAHRA Legislative and Governmental Affairs Consultant

FEDERAL

As of this writing, the Congressional lame duck session is scheduled to conclude on December 11. The main order of business during the lame duck session is the budget. The government is currently operating under a Continuing Resolution (CR) which expires on December 11. The big question is whether they will actually pass a budget before the 113th Congress adjourns or do another CR, leaving the final deliberations to the new Congress. With the gavel about to change hands in the Senate there is ample reason for Congress to delay adopting a full budget until January. Nevertheless, work is being done on the omnibus budget bill and there is some sentiment to wrap it up before Christmas.

Elsewhere in this newsletter you will find information on the federal budget and regulatory reform from NAHRO and PHADA. We will not duplicate that information here, but we will emphasize the need for you to TAKE ACTION: Advocating for adequate funding for Public Housing Operating and Capital Funds, Housing Choice Vouchers, CDBG, HOME, and other programs is always timely. If Congress passes a CR now, your advocacy will be important for the debate on the FY 15 budget. If Congress passes a full budget in December, they will soon start deliberations on the FY16 budget.

It is up to us to make sure our representatives and Senators Casey and Toomey understand how important full funding for HUD is, not only for the families and individuals you serve, but also for the larger community which benefits from the economic impact of contracts and consumer spending. Invite them to see your developments. Negative images of public housing are all too common. Make sure your congressperson and our senators know that your public housing and your community development projects are assets in their districts.

STATE

Mid-September to mid-October was a busy time for the Pennsylvania General Assembly. While the 2013-14 session technically ended November 30, for all intents and purposes the last legislative working days were October 16 in the Senate and October 20 in the House. Any bill that had not passed by then died and needs to be reintroduced in the next session.

The General Assembly passed the state budget in June and acted on several bills of interest to PAHRA members this year. Several others garnered interest but did not make it all the way through the process.

**Funding**

**The State Housing Trust Fund/PHARE**

PHARE is working exceedingly well in counties with shale wells. Its only funding source at the moment is from Act 13 Impact Fees. We intend to change that. TAKE ACTION: Use the break between sessions to visit your state representatives and senators while they are home. Make sure they know how important PHARE is or would be to your communities. Urge them to support statewide funding for PHARE. Get more information from the Housing Alliance’s website, www.housingalliancepa.org.

Two bills were introduced this year to establish a statewide revenue source for PHARE. Senators Vogel (R-Beaver) and Kitchen (D-Phila.) introduced SB 1380 and Rep. Killion (R-Delaware) introduced HB 2434. The bills are identical and would dedicate a portion of future growth in revenue from the Realty Transfer Tax to PHARE, capped at $25 million annually. The bills do not increase the tax. Both bills have strong bipartisan support, including support from House and Senate leadership. Because both bills were introduced late in the session they were not able to move very far through the legislative process. Both will be reintroduced in 2015.

**The PA Budget**

Starting with what passes for good news these days, i.e., no loss, Neighborhood Assistance Program (NAP) tax credit was level funded at $18 million. The program faced a June threat when lawmakers realized they did not have enough revenue to make ends meet and considered eliminating tax credit programs. Strong advocacy saved NAP, which supports, among other things, nonprofit housing and community revitalization efforts.

The Homeless Assistance Program at the Department of Public Welfare – soon to be the Department of Human Services – was also level funded at $18.5 million. HAP not only funds shelters and assistance to people who have become homeless, it is also used to prevent homelessness by providing up to $1,500 for a family to avoid eviction.

Not faring so well was the Keystone Communities program, the umbrella that includes Main Street, Elm Street, Accessible Housing, and community development funding. The total appropriation was only $6.15 million, down from $11.3 the previous year.
Of course, even “level funding” is at a very low level. In 2010-11, the Homeless Assistance Program was funded at $22.8 million and the three line items that were merged into Keystone Communities totaled $28 million. NAP, on the other hand, was low that year at $8.1 million and has been holding at $18 million since then.

Public Housing/Landlord-Tenant

Veterans’ Preferences
To address the problem of homelessness among veterans, Pennsylvania now mandates a preference for servicemembers, veterans, and their households in all rental homes leased out by housing authorities. PAHRA successfully negotiated amendments to SB 1135 to clarify and simplify the language of the bill. The new law now says that a housing authority shall give a preference to any active duty servicemember or veteran and the household of which they are a member. The preference also applies to the households of deceased servicemembers or veterans, provided that (1) the death was service related and (2) the death occurred not more than five years from the date of application for housing.

The law also states that the preference is cumulative with other preferences, so that a homeless veteran will take priority over other homeless persons, etc. On the other hand, there is nothing in the law to preclude a ranking of preferences, and nothing that says the veterans’ preference must be scored highest. The law also acknowledges the supremacy of federal laws and regulations. SB 1135 is now Act 188 and will take effect on December 26, 2014.

Abandoned Personal Property
A new law provides a process for notifying a tenant who has moved out without giving notice and has left things behind before the landlord may dispose of the items. HB 1714 now Act 167, replaces a law passed in 2012 which was interpreted as requiring a full eviction if any items were left in the home. No eviction is required now. The law includes treble damages if a landlord violates the law, such as a slumlord who uses disposition of a tenant’s personal property as a form of self-help eviction. The law takes effect on December 21, 2014.

Blight Remediation

Conservatorship Amendments
The Conservatorship law, passed in 2008, has been successfully used by redevelopment authorities, community development corporations, municipalities, and neighbors to gain control of vacant and abandoned properties when the owner has died, disappeared, or refuses to act. At the request of practitioners, the law was amended to:

- include vacant lots where a building has been demolished
- specifically define “developer’s fee” rather than relying on PHFA’s definition
- allow more nonprofits and neighbors to file petitions
- allow the petition to include two adjacent properties if they are owned by the same owner and used for a related purpose
- ensure that the conservator will have lien information from municipal authorities, such as water authorities
- redefine “actively marketed” to preclude owners from avoiding conservatorship by listing a property at an unreasonably high price
- clarify that the exclusion for properties in foreclosure does not include tax sales
- provide for reimbursement of a petitioner’s costs where the owner agrees to repair the building after the petition was filed
- exempt from the competitive bid requirement a contractor or developer providing its own financing
- allow the conservator to present a final plan for remediation at the initial hearing instead of waiting for a subsequent hearing
- clarify that references to “senior lienholder” do not include governmental lienholders
- allow for the sale of the building after 3 months rather than 6

The law was signed by Governor Corbett on October 22 and takes effect on December 21, 2014.

Corporate Liability for Property Maintenance
Act 90 of 2010, also known as “the Blight Law”, creates a number of tools for municipalities to use against property owners HB 2120 now Act 171, makes clear that corporate property owners can be held accountable by the municipality for maintaining properties they own. The change takes effect on December 21, 2014.

CRIZ

While several bill were introduced to allow more municipalities to establish City Revitalization Improvement Zones (CRIZ), ultimately the only change made to the law was a technical amendment that allows boroughs and townships, as well as third class cities of at least 30,000, establish “contracting authorities”. Contracting authorities are the entities that

(continued on page 12)
designate CRIZ or pilot zones. Boroughs and townships of at least 7,000 people are already allowed to have pilot zones under the original legislation. They just were not authorized to establish contracting authorities. The language was part of a larger bill dealing with education tax credits (HB 91, now Act 194). It was signed by the Governor on October 31 and went into effect immediately.

A number of other bills presented some good ideas for tackling blight, but will have to be reintroduced in the next session.

HB 2302 would create a codes enforcement grants program, allowing municipalities to apply for funds to either start or expand a codes office. The program would be funded with a surcharge on repeat violators of property maintenance codes.

HB 1808 would provide a path for long term residents to obtain clear title to their properties when the record owner has died or disappeared. Under current law the resident must live in the property for 21 years after the record owner disappears before filing a claim for ownership. But without legal title to the property the resident cannot obtain a home improvement loan or grant and so cannot make major repairs. Properties are then abandoned and are difficult to market because of clouded title.

HB 1808 creates a process to allow the resident to file for title after 10 years.

HB 2045 would allow tax abatements for mixed-use properties. Current law provides tax abatements on improvements to residential property (Improvement of Deteriorating Real Property or Areas Tax Exemption Act) or industrial and commercial properties (Local Economic Revitalization Tax Assistance Act) but not mixed-use.

SB 1427 would allow counties to impose a $15 fee on the recordation of deeds and on mortgages. The funds collected would go into a newly established demolition fund.

SB 1442 would allow counties to establish a demolition and rehabilitation fund to be funded with a 10% fee on properties sold at tax sale.

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1. The PA Housing Affordability and Rehabilitation Enhancement fund; Act 105 of 2010; see http://www.phfa.org/legislation/act105.aspx#ACT105

2. Neighborhood Blight Reclamation and Revitalization Act
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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.

Honeywell
Honeywell Helps Harrisburg Housing Authority Renovate, Reinvigorate Vacant Jackson Towers

Redevelopment of Apartment Complex Mainly funded through Guaranteed Savings from Other Honeywell-led Projects in Harrisburg Area

In addition, average utility costs per unit increased more than 40% from 2004 to 2011 due to higher energy rates and building systems that have exceeded their useful life.

“Performance contracts provide a valuable means for public entities with lean budgets to improve facilities that communities depend on,” said Paul Orzeske, President of Honeywell Building Solutions. “With funding enabled through guaranteed savings, those projects can effectively pay for themselves. That’s a win for everyone.”

As part of the HHA project, Honeywell will install energy-efficient windows, and modern heating and cooling equipment, and update the building envelope to minimize the loss of conditioned air. The company will also put in a new elevator system and emergency generator, and upgrade exterior insulation and finishing systems in the 14-story complex.

A global leader in energy-saving technology and services, Honeywell has completed almost 5,700 guaranteed efficiency projects around the world, which includes work for dozens of housing authorities. The result is an estimated $6 billion decrease in collective energy and operational costs.

These projects help public-sector customers to pay for needed upgrades to aging and inefficient facilities and infrastructure with the savings improvements deliver. Without performance contracts, vital enhancements are often delayed or abandoned, or organizations have to tap into scarce tax dollars.

For more information, visit www.buildingsolutions.honeywell.com or follow @HoneywellBuild on Twitter.

Honeywell is helping the Harrisburg Housing Authority lead an initiative to refurbish and reopen the vacant Jackson Towers apartment complex to provide valuable affordable housing for local residents in need.

The 159-unit Jackson Towers has been vacant for more than nine years. Harrisburg Housing Authority (HHA) will finance a majority of the $21 million renovation through guaranteed energy savings from previous Honeywell-led improvements at other properties - $10.8 million in anticipated savings in total. Those prior efforts have helped HHA save nearly $1.3 million in annual utility and operating costs through efficiency and comfort upgrades in more than 1,700 housing units.

The new project was made possible after changes to Pennsylvania legislation allowed housing authorities to extend the terms and associated guarantees of existing performance contracts for a maximum of 20 years. HHA can leverage the continued savings to help restore Jackson Towers as a result.

Honeywell will work with area contractors to complete most of the upgrades, helping create or sustain an estimated 110 jobs during the construction phase of the project.

“The Jackson Towers renovation is a showcase of the value of thoughtful public-private partnerships,” said Senghor Manns, CEO and President of Harrisburg Housing Authority. “The project not only elevates our mission to improve the quality of life for residents, it will help change the notion of public housing. We would not be in a position to bring this facility back to life – important for the entire city of Harrisburg – without partners like Honeywell and the ability to reinvest the energy savings they’re able to deliver.”

Public housing authorities in particular have a significant need for this type of financing. According to the U.S. Department of Housing and Urban Development, annual funding levels for public housing authorities have decreased from $3 billion in 2000 to $1.8 billion in 2013.
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A Service Program of the Pennsylvania Municipal League
Tips for Avoiding Seasonal Unemployment Claims

Submitted by:
Debbie Gross, U•COMP
Member Service Representative

Employers often ask how a municipality or authority can lower their unemployment, particularly as it applies to seasonal claims. With the general claimant atmosphere being one of, “It doesn’t hurt to apply, I have nothing to lose,” you, the employer have a great deal to lose.

The PA Department of Labor and Industry views a claimant to be eligible for benefits if they are able and available for employment, and they must be actively seeking employment. For the last several years, Labor and Industry’s claim eligibility requirements have evolved to be much more stringent than in the past.

That having been said, there are many employers who have summer employees who complete their employment period with a company and file for benefits. The same situation occurs when fall and winter employees end their employment in the spring or summer and file. The goal for you, the employer, is to minimize this risk, so, if you can, try some of the options below and see if they work for you:

- It is OK for you to offer the employee other work, provided you train the employee as needed. If you are asking someone who normally drives a snowplow to file documents, some training will have to take place for the employee to feel comfortable with this new work. If the employee refuses the job offer, you as the employer can complete form UC-1921W, Employer Questionnaire, Refusal Suitable Work. You should be able to obtain this form through the PA Labor and Industry website: www.dli.state.pa.us

- Some employers choose to split the employee’s pay and spread their salary out over a one year period so that the employee is receiving their payroll during the period that they are not working. These employers say this works out quite well for them and can keep the claims to a minimum.

- If you are in a situation where the same employees are on the same seasonal schedule and annually file around the same time, you may be able to predict that there will be work for them again at the same time each year. You may be able to provide for them a letter of reasonable assurance that basically states there is reasonable assurance that they will be called back to work for your municipality or authority. If the employee files for benefits and you receive the initial questionnaire from Labor and Industry on the employee, you should complete the questionnaire and may be able to attach a copy of the letter of reasonable assurance to that, sending it back to Labor and Industry.

None of the above will take the place of your oversight of your authority’s unemployment claims, however it is a beginning. It sends the message to your employees that the annual receipt of unemployment benefits is costing your authority too much and that you are monitoring claims.

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

It’s not too late to join for 2015!

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U•COMP Member Service Representative
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Ever since HUD’s Proposed Rule regarding Affirmatively Furthering Fair Housing (the “Rule”) was published on July 19, 2013, the housing industry and fair housing advocates have drawn clear lines in the sand as to where they stand regarding the Rule. The advocacy community has hailed the Rule as one of the best things to happen since the passage of the Fair Housing Act of 1968 (the “Act”). The housing and development communities, on the other hand, often decry the Rule as “social engineering” and lament its anticipated impact on revitalization of blighted neighborhoods. The truth of the matter is likely somewhere in the middle.

THE GOOD: The Rule’s four specifically articulated goals are noble, if not perhaps aspirational:

1. Improve integrated living patterns and overcome historic patterns of segregation;
2. Reduce or eliminate racially and ethnically concentrated areas of poverty;
3. Reduce disparities in access to community assets such as education, transit access, employment, as well as exposure to environmental health hazards and other stressors that harm a person’s quality of life; and
4. Address disproportionate housing needs by protected classes.

The Rule is intended to encourage meaningful outcomes in the process of affirmatively furthering fair housing, and to provide a means to quantify and verify those efforts by Federal grantees (those who receive HOME, CDBG, ESG, and HOPWA funds, and public housing authorities). It is clear that there are communities with barriers to fair housing choice, including barriers that inhibit family mobility to areas of opportunity. The Rule laudably intends to better equip communities to fulfill their fair housing obligations and to plan in a manner that promotes fair housing choice.

THE BAD: Under the Rule, it is not enough for grantees to simply not discriminate. Instead, the Rule requires them to take proactive steps to address segregation and related barriers for those classes protected by the Act. While that concept may not be troubling on its face, grantees will be required to take affirmative steps to reduce racial and national origin concentrations. It remains to be seen how that goal can be accomplished in a way that does not have a corresponding discriminatory impact on another protected class. Additionally, enforcement methods are unknown, which is especially troublesome given that HUD states that a grantee whose Assessment of Fair Housing (“AFH”) is “accepted” by HUD cannot then rely on that approval as evidence that they are complying with their fair housing obligations.

THE UGLY: With respect to housing and redevelopment agencies in particular, the Rule ignores the scarcity of resources and the probability that strict adherence to the Rule will divert much needed funds away from impacted neighborhoods. The reality is that land and development costs in non-impacted areas are often far in excess of those in areas ripe for revitalization. Additional dollars spent on acquisition and construction lead to lower unit counts and, in the end, less affordable housing overall. Moreover, if agencies are called upon to justify the expenditure of capital funds in distressed neighborhoods or are penalized for those expenditures, the task of addressing blight will be all the more difficult.

Finally, and perhaps most importantly, HUD’s own estimate is that the reporting requirements related to the Rule will involve 200 hours of staff time related to the preparation of each AFH. Even assuming that HUD’s own estimate is not understated, for grantees without the budget to hire consultants to perform the work, the impact of lost staff time may have a crippling effect on other operational efficiencies.

Meaningful fair housing planning is essential for communities to prosper and successfully evolve across time. It remains to be seen whether the final version of the Rule will truly facilitate that planning and lead to greater housing opportunity, mobility, and choice. The Rule’s advocates and detractors alike each have valid arguments that merit our attention as HUD continues to seek out public comment during the rulemaking process.
PAHRA’s 2014 Bellamy Awards and Best Practices Showcase

PAHRA received 16 excellent entries to participate in our 2014 Best Practices Showcase, which highlights the achievements and extraordinary efforts of our PAHRA members. It also demonstrates the diversity of activities involved in providing affordable housing, improving lives, and revitalizing communities throughout Pennsylvania.

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

The Bellamy Award is PAHRA’s highest level recognition of achievement. The 2014 Bellamy Award for a Housing Related Project or Program was presented to the Harrisburg Housing Authority, Senghor Manns, President & CEO, for the Environmental Teen Corp. Summer Youth Jobs Program.

The City of Harrisburg, like many urban areas, fights an uphill battle in addressing litter, pollution, environmental contamination and waste. Harrisburg Housing Authority recognized that they could help combat that problem, while also investing in the younger generation by educating them in the benefits and positive effects of healthy living, clean communities and civic involvement, while exposing teenagers to a variety of life skills along with critical environmental awareness.

The Environmental Teen Corp. Summer Youth Program was created to address environmental issues in an educational setting for teenagers in a practical way. The program included activities such as:

- neighborhood beautification and riverfront cleanup
- pollution education
- career counseling
- home improvements
- environmental surveys
- identification of blighted properties
- garden competitions
- healthy eating alternatives
- learning luncheons with business owners
- speakers addressing teen issues and life lessons.

The 2014 Bellamy Award for Redevelopment, Community Development or Other Related Programs was presented to the Philadelphia Housing Authority, headed by CEO Kelvin Jeremiah for the Philly Seeds, Inc. non-profit organization.

Philly Seeds, Inc. was created to address the need to raise non-Federal funds in order to expand opportunities for housing authority residents to achieve self-sufficiency. Through Philly Seeds, the housing authority is able to leverage agency funds with philanthropic donations and other programmatic partnerships to expand the availability of social services provided to residents, as well as provide economic opportunities such as academic scholarships, micro-financing for resident entrepreneurial activities, and homeownership. To provide an idea of the magnitude of the program, this year alone Philly Seeds distributed $200,000 in scholarships to 50 residents, and provided over 4,000 residents with $36,000 in school supplies, in addition to many other ways in which the non-profit has impacted the lives of housing authority residents.

The 2014 Best Practices Award for a Housing Related Project or Program was presented to Housing Authority of the City of Erie, John Horan, Executive Director, for the One-Stop Shop Social Services Center.

Erie Housing Authority recognized the need for easier accessibility to social and health related services for their residents,
so they went about creating a way to provide these services within walking distance, which helped the neighborhood develop a stronger sense of community and led to more successful programs for the service providers. The One-Stop center is located on the site of the John E. Horan Garden Apartments community. Partnerships with local service providers include:

- Early Connections licensed childcare
- Headstart
- YMCA youth services
- multi-cultural job development and educational resource center
- Community Health Net full-service dental care
- domestic violence identification and counseling
- COPS community police program
- immunizations and other nursing services through Gannon University
- mini branch of Erie County Library
- cultural activities such as live theater and art exhibits.

The 2014 Best Practices Award for Redevelopment, Community Development or Other Related Programs was presented to Allegheny County Housing Authority, Executive Director Frank Aggazio, for the **Emergency Solutions Grant** Inspection Services.

One of the largest problems within Allegheny County is the growing number of families who struggle with maintaining a permanent address. Due to many economic reasons such as low wages, high unemployment or lack of education, these families are homeless or at risk of becoming so. Through the Emergency Solutions grant, the housing authority has joined forces with Allegheny County, the City of Pittsburgh, the Commonwealth of PA, Three Rivers Communities, Inc, and a number of local private partners to provide prompt housing quality inspections to program participants enabling them to quickly locate decent housing and protect them from living in dangerous conditions. More than 800 unit inspections have been completed, and through partnerships with other service agencies, counseling and other social services are provided to further help stabilize lives.

Certificates of Merit were presented to all remaining participants in the 2014 Best Practices Showcase as follows:

**Carnegie Apartments** – Redevelopment and revitalization of an existing building, submitted by Allegheny County Housing Authority

**Deborah D. Booker Community Center Teen Program** – Providing educational services and recreational activities for community teens, submitted by Allegheny County Housing Authority

**Electronic Debit Payment Card** – Automatic loading of Housing Choice Voucher utility assistance payments onto a debit card, submitted by Allegheny County Housing Authority

**Smoke-Free Initiative** – Adoption of smoke-free public housing policies and programs to assist residents with tobacco prevention and cessation, submitted by Allegheny County Housing Authority

**Real Time Crime Center** – Increased safety and security leading to decreased crime rates, submitted by Allegheny County Housing Authority

**Truman Towers Renovation Project** – Upgrading community spaces, renovating dwelling units, building systems and improving energy efficiency, submitted by Allegheny County Housing Authority

**Pre-Apprenticeship Program** – Comprehensive job training program leading to full-time employment with the housing authority, submitted by Philadelphia Housing Authority

**Comprehensive Pest Control Program** – Aggressive approach to eradication of pests, including the common cockroach, submitted by Housing Authority of the City of Pittsburgh

**Moving-to-Work Homeownership Program** – Helping renters to become homeowners, submitted by Housing Authority of the City of Pittsburgh

**The Holiday Club** – Created by the children of housing authority employees and their friends to give back and provide a service to senior residents all year round, submitted by Warren County Housing Authority

**Community @ The Family Sites** – Creating a sense of community through a variety of resident programs and activities including: Cinema In the Circle • Community Day • Mother’s Day cards • Anti-bullying events • On-site police sub-station • A drug take-back program that collected over 550 pounds of drugs in just one day, submitted by Warren County Housing Authority.

PAHRA encourages all of our members to consider participating in future Best Practices Showcases to share their accomplishments with others who may benefit from their experiences.
## 2015 PAHRA Capitol Conference
### BRIDGING THE GAP: Strategies to Achieve Sustainable Success

**Conference Schedule (as of December 10, 2014)**

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td><strong>Sunday, February 22, 2015</strong></td>
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<tr>
<td></td>
<td>4:00 p.m. – 6:00 p.m.</td>
<td>PAHRA Committee Meetings</td>
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<tr>
<td></td>
<td>4:00 p.m. – 6:00 p.m.</td>
<td>Early Registration</td>
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<td>6:30 p.m. – 8:00 p.m.</td>
<td>Board of Directors Meeting</td>
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<td>8:00 p.m. – 11:00 p.m.</td>
<td>Welcoming Hospitality &amp; Networking Event</td>
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<tr>
<td><strong>Monday, February 23, 2015</strong></td>
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<tr>
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<td>7:30 a.m. – 8:15 a.m.</td>
<td>Continental Breakfast</td>
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<td>7:30 a.m. – 12:00 p.m.</td>
<td>Registration</td>
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<tr>
<td></td>
<td>8:15 a.m. – 8:30 a.m.</td>
<td>Conference Welcome – Harrisburg Mayor Eric Papenfuse Invited</td>
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<tr>
<td></td>
<td>8:30 a.m. – 9:30 a.m.</td>
<td>Opening Plenary Session – Federal Legislative and Regulatory Updates</td>
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<td><em>U.S. Congressman Charlie Dent Invited</em></td>
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<td><em>Saul Ramirez, Chief Executive Officer, NAHRO</em></td>
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<td><em>Tim Kaiser, Executive Director, PHADA</em></td>
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<td></td>
<td>9:30 a.m. – 9:45 a.m.</td>
<td>Mid-Morning Refreshment Break</td>
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<tr>
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<td>9:50 a.m. – 12:20 p.m.</td>
<td>Select from Four Tracks of Concurrent Educational Sessions</td>
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<tr>
<td></td>
<td>12:30 p.m. – 1:45 p.m.</td>
<td>Delegates Luncheon – Governor Elect Tom Wolf Invited</td>
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<tr>
<td></td>
<td>1:50 p.m. – 3:00 p.m.</td>
<td>Select from Four Tracks of Concurrent Educational Sessions</td>
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<tr>
<td></td>
<td>3:00 p.m. – 3:20 p.m.</td>
<td>Afternoon Refreshment Break</td>
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<tr>
<td></td>
<td>7:30 p.m. – 11:30 p.m.</td>
<td>Evening Hospitality &amp; Networking Event – Mulligan’s Downtown Pub</td>
</tr>
</tbody>
</table>

### Monday Concurrent Educational Sessions

**What’s Happening Inside the Beltway?** Roundtable discussions with D.C. housing industry leaders:
- Saul Ramirez, Chief Executive Officer, NAHRO
- Tim Kaiser, Executive Director, PHADA

**Annual Legal Workshop** – The 2015 forum addresses issues such as:
- Adequate and Appropriate Insurance Coverages for RAD Agencies, Non-Profit Affiliates and Instrumentalities
- PILOT, Cooperation Agreements and Local Taxes
- Section 3 Contracting and Compliance

**Re-Envision Redevelopment Workshop** – A special program for redevelopment and community development practitioners:
- Politics and Policy – Invited speakers include Senator David Argall and Senator Judith Schwank
- Non-Traditional Partnerships and New Opportunities
- New Models of Fees, Financing and Revenue Generation

**Family Self-Sufficiency and Service Coordinators Workshop** – Multiple sessions geared toward:
- Sharing Successful Programs
- Solving the “Logic Model” Puzzle
- Finding Available Funding Resources

**Hot Topics in Housing Administration** – Focusing on:
- Violence Against Women Act
- Community Service
- Ethics
### Tuesday, February 24, 2015

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:30 a.m. – 8:15 a.m.</td>
<td>Continental Breakfast</td>
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<tr>
<td>8:00 a.m. – 12:00 p.m.</td>
<td>Registration</td>
</tr>
<tr>
<td>8:15 a.m. – 9:30 a.m.</td>
<td>Plenary Session – State Legislative and Budgetary Updates from Capitol Insiders</td>
</tr>
<tr>
<td>8:15 a.m. – 9:30 a.m.</td>
<td>Select from Four Tracks of Concurrent Educational Sessions</td>
</tr>
<tr>
<td>9:30 a.m. – 9:45 a.m.</td>
<td>Mid-Morning Refreshments</td>
</tr>
<tr>
<td>9:50 a.m. – 12:20 p.m.</td>
<td>Select from Four Tracks of Concurrent Educational Sessions</td>
</tr>
<tr>
<td>12:30 p.m. – 1:45 p.m.</td>
<td>Lunch On Your Own</td>
</tr>
<tr>
<td>1:50 p.m. – 3:00 p.m.</td>
<td>Select from Four Tracks of Concurrent Educational Sessions</td>
</tr>
<tr>
<td>3:30 p.m. – 4:00 p.m.</td>
<td>Pennsylvania Housing Awareness Day Media Event in Capitol Rotunda (in partnership with the Housing Alliance of PA) - Senator Rob Teplitz Presenting</td>
</tr>
<tr>
<td>6:00 p.m. – 7:30 p.m.</td>
<td>Capitol Conference Reception – Senate Democratic Leader Jay Costa Invited</td>
</tr>
<tr>
<td>8:00 p.m. – 12:00 midnight</td>
<td>Evening Hospitality &amp; Networking Event</td>
</tr>
</tbody>
</table>

### Tuesday Educational Sessions

**State Legislative and Budgetary Updates** – Learn what’s new and how it may affect you from representatives of:
- PA Department of Community and Economic Development
- Pennsylvania Housing Finance Agency
- Housing Alliance of PA
- Local Legislators

**Main Street Madness** – A multi-faceted workshop to discuss:
- Declining Downtown Districts in Large Urban Centers and Small Town America
- Revitalization Toolkit – The Best Methods to Get the Job Done

**Hot Topics in Accounting and Financial Reporting** – Respected finance professionals delve into:
- QAD versus REAC Reporting
- Asset Management – Where Are We Now?

**“A Walk in Their Shoes” Poverty Simulation**
- An interactive, eye-opening event that every social service provider should experience

**And Much More** – Additional training topics include:
- Project-Based Section 8: Myths and Mysteries of Procurement and Administration
- Carbon Monoxide Compliance and 10-Year Lithium Battery Smoke Detector Legislation
- Taking Advantage of State Use Programs, Products and Partnerships
- Healthcare Captives Initiatives – Phase 2

### Wednesday, February 25, 2015

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 a.m. – 10:00 a.m.</td>
<td>Conference Closing Breakfast – House Majority Leader Rep. Dave Reed Invited</td>
</tr>
</tbody>
</table>

(See next page for conference registration form.)
2015 PAHRA CAPITOL CONFERENCE REGISTRATION FORM

(please use black ink and print clearly)

Name: ________________________________

Title: ________________________________

Organization: _________________________

Address: ______________________________

City: __________________ State: ______ Zip: _______

Telephone: __________________ Fax: __________________

Email: ________________________________

FULL PACKAGE:  ○ Member - $280  ○ Non-member - $320  ○ Spouse/Guest - $100

DAILY SESSIONS:  ○ Member - $150  ○ Non-member - $180  ○ Specify date: ____________

Total Amount: $ ____________________  Please copy and complete a separate form for each attendee.

Don’t forget the PAHRA Member Bonus –
for each two full registrations, the third full registration is half-price!

Attendees are encouraged to email registration forms to kelly@pahra.org with payment to follow.
Please make check payable to PAHRA and mail with a copy of your completed registration form to:

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History
Duncan Financial Group, headquartered in Irwin, PA, is a family-owned and employee-grown insurance and financial services agency. The roots of the Duncan Financial Group go back to the Hutchins Insurance Agency in the 1930’s. In 1978, John (Jack) Duncan Sr. started his own agency under the name of Duncan Insurance Agency. As the agency continued to grow, Jack’s oldest son David joined the agency in 1980 and introduced the investment division. Due to substantial growth, expanded services and multiple acquisitions, the agency emerged as Duncan Financial Group in 2006. The agency remains family-owned and operated by David Duncan, CEO, his brother John Jr., President of the Insurance Division, and his nephew Brian Duncan. What sets Duncan Financial Group apart from its competition is the fact that they offer a “one-source solution” for all of your insurance and financial needs.

Insurance Services
Duncan Financial Group represents over 20 leading insurance carriers, offering a comprehensive suite of insurance services for both individuals and businesses, including: auto, homeowners, health and life insurance, property/inland marine, risk management, employee group health benefits, and more. Their team of insurance professionals uses skill and strategy to deliver exceptional results and take great pride in providing a level of service that is second to none.

Captive Services
Representatives from the agency’s Employee Group Benefits division have been working with a number of the housing authorities in order to form an Insurance Captive for a group healthcare program. Captive insurance companies are formed to serve the insurance needs of the organization and to escape uncertainties of commercial insurance availability and cost. The participants have direct involvement and influence by joining together to share risk and each have a desire to control their own risk. The captive also allows the participants to be proactive through transparency of coverage, instead of making reactionary changes due to price increases. Member companies maintain good loss histories and effective risk management programs.

Financial Services
Duncan’s team of professionals can provide financial guidance in various financial areas including: retirement plan administration & investment services, wealth management & estate planning, and tax preparation & consulting services… all delivered with an elite combination of precision and accuracy to fit your needs. Duncan Financial Group’s Retirement Division has created an “Employee Financial Wellness” Program. They have the experience, expertise and resources to help your employees navigate through some of life’s complicated financial decisions, including social security planning, cash flow and debt management, retirement income planning, and more. Their team is prepared to play a key role in helping your employees become “Financially Well,” allowing them to be more productive at work and help them retire well.

Community Pride
Duncan Financial Group is a champion for their local community. They proudly sponsor Downtown Irwin’s Art & Jazz Nites events and Light-Up Night, as well as various community initiatives and high school sports programs throughout the year. John Duncan Jr., President of the Insurance Division of Duncan Financial Group, serves as President on the Norwin Library Board, and participates on the Board of Directors with the Norwin Chamber of Commerce and is a member of the Norwin Rotary Club. “We take great pride in our community involvement,” says Duncan. “We are very thankful to the community for their support of our agency’s growth over the past 36 years.”

Duncan Financial Group has a staff of 77 employees, of which 59 are employed in Irwin, PA. Fourteen employees work at satellite offices in Richmond, VA; Cleveland, OH; and Atlanta, GA, and four employees work at the agency’s newest location in Pittsburgh, PA.

Call Duncan Financial Group today for a personalized one-on-one consultation.
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Affiliated entities ("Affiliates") are not a new concept. In fact, Affiliates have been in existence since the advent of corporations. They are widely used by private companies to shield assets, undertake risky investments and sometimes to spin off profitable companies. Affiliates are only new to the world of public housing. Housing authorities did not begin to use Affiliates until 1995; at the beginning of the mixed-finance initiative.

So, what is an Affiliate? An Affiliate is a fictitious legal entity established under state law. Generally speaking, Affiliates are legally distinct entities connected through ownership or control, either as a parent company controlling one or more subsidiary companies, or as two or more sibling companies under a common parent company. Within the context of housing authorities, an Affiliate is not a part of a housing authority, but it is related to a housing authority through its ownership or control. Typically a housing authority will own all or most of an Affiliate and/or will control an Affiliate’s board of directors or other management body. An Affiliate can be organized as a corporation or a limited liability company and can be either a for-profit or a not-for-profit entity. As a separate legal entity, an Affiliate can shield a housing authority from liability for the Affiliate’s actions. This containment of risk is one reason developers use different Affiliates for every development.

The first thing one should consider when setting up an Affiliate is the governing law. Affiliates, like a housing authority, are established under state law. Each Affiliate is treated as a separate legal entity. To maintain its distinct legal status and shield a housing authority from liability, an Affiliate must have its own board, meetings and minute books. This means that meetings of an Affiliate’s board must be separate from those of the housing authority. The records of such meetings must be kept in their own minute books. The general ledger, journals and registers of an Affiliate should all be kept independently. No inter-fund transfers between an Affiliate and a housing authority should be permitted. In the event money is transferred from a housing authority to an Affiliate or from an Affiliate to a housing authority, it should be done by a check, an actual cash transfer or a bank transfer with receipt. Anything else runs the very real risk of violating state law and giving a disgruntled plaintiff a way to pierce the corporate veil of an Affiliate and reach the housing authority assets.

This brings us to the second question: why do housing authorities need to create Affiliates? In part, HUD has supplied the answer. As appropriations continue to shrink, housing authorities are being implored to seek new sources of funding. At the same time, HUD is attempting to claw back funds that have already been distributed to housing authorities. Accordingly, not only has operating subsidy been reduced, but HUD has looked to housing authority reserves for additional sources of revenue.

Affiliates can help housing authorities follow HUD’s directive to obtain new sources of funding, while also helping to keep that funding out of HUD’s hands. An Affiliate shields a housing authority from the risks of activities undertaken by the Affiliate. It can engage in profitable...
enterprises and help a housing authority build reserves. As long as the funds are held in the name of the Affiliate, those funds are one step further from HUD’s reach.

Affiliates can be organized as not-for-profit or for-profit entities based on the intended use. For example, if a housing authority is receiving developer fee payments, those monies should go to a not-for-profit Affiliate. The money earned will not be taxed. On the other hand, if an Affiliate is going to serve as a co-general partner or co-managing member, it will most likely need to do so through a for-profit Affiliate. The reason is simple. Investors purchase low-income tax credits, as well as depreciation. If the general partner is a not-for-profit, depreciation must be taken over 40 years. If the general partner is a for-profit, that can be reduced to 27 ½ years.

Layered on top of state law is HUD’s view. This view is set forth in HUD’s Notice of the Applicability of Public Housing Program Requirements to Transactions Between Public Housing Agencies and Their Related Affiliates and Instrumentalities (the “Notice”). This article is not long enough to delve into HUD’s Notice; its creation of the “instrumentality” concept and the differentiation between an affiliate from an instrumentality. Any housing authority considering an Affiliate must familiarize itself with the Notice before proceeding.

Affiliates have become the new normal for housing authorities. The use of these entities can be enormously beneficial so long as housing authorities are cognizant of the applicable laws surrounding them.
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By Jennifer Shockley, Client Liaison, Keystone Analytics®

Are you struggling to maintain membership numbers and don’t understand why? Have you often wondered whether your “get-out-the-vote” activities actually result in new voter registrations or getting members to the polls? What about knowing who your “average” member is?

Every association maintains data on its members, whether it’s years in the business, continuing education courses completed, or event attendance. There is also a wealth of information, including voter files and census data that can help your association reach many of its strategic goals.

Let’s review a few examples:

- **Retain more members by defining an “involved” member.** By pure definition, we might label a person who attends one or two association events per year as an “involved” member. But are they really? Further examination and analysis of records such as years in the business, committee memberships, and email open rate can yield a vastly different picture of what an “involved” member actually looks like. This information can be used in a variety of different ways, including to aid in member retention and determine members who are at-risk of leaving the association.

- **Locate your event for success.** Consider the following scenario: for the past three years, you’ve planned a series of six seminars spread across the Commonwealth. Attendance varies greatly from site to site. The locations you thought would be popular, such as Philadelphia and Pittsburgh, have the lowest attendance. And locations you thought would have less registrants more than doubled expectations. How can you more accurately plan for future seminars? By taking your membership data and transforming it to a visual manifestation on a map, you can see where members actually live and work. You might be surprised to see that the majority of your membership lives in suburban Philadelphia and doesn’t want to drive into the city to attend an event. Knowing this information can help you determine the best locations to hold successful events in the future.

- **Target new donors to your political action committee.** While political action committees are viewed in a negative light by some, they are a necessary and often crucial component to a successful association. By examining how much your members invest, how they give, and when they contribute, you can acquire key insights that will assist in developing an investment strategy. Additional research may show numerous members who contribute directly to candidates but not to your association’s political action committee. Knowing this information can assist in targeting potential investors and help to grow your association.

There is a myriad of data available to associations. Exploring the facts helps your association better understand its members and ultimately achieve its goals.
PAHRA Scholarship Recipients
Strive for Success

Each year PAHRA awards four scholarships to deserving residents of low-income housing or a redevelopment area who wish to continue their education. The purpose of the scholarship program is to encourage higher education, develop self-sufficiency and increase self-esteem among these residents. Recipients of the 27th annual PAHRA scholarship awards are:

**Paul G. Pecharko Adult Scholarship Category**

1st Place $2,000 Award - Ms. Molly Stoltz sponsored by DuBois Housing Authority.
Ms. Stoltz is attending Penn State University DuBois Campus. She is majoring in Human Development and Family Studies with a minor in Women’s Studies, and plans to pursue a Master’s in Social Work. Molly began her studies during the Fall 2013 semester, and has achieved Dean’s List recognition with a 4.0 GPA. Her extracurricular and community activities include: PSU Choir, PSU SAFE (Students Allied for Freedom and Equality), Big Brothers Big Sisters Program, and establishing a local branch of Invisible Children Club.

Following what she describes as a devastating divorce, Molly’s motto has become “21 and just begun”. She is a single mom of two pre-school sons whom she describes as her greatest accomplishments. Her goal is to raise them to be upstanding young men who know that their “possibilities are endless, that work ethic is crucial and that obstacles are meant to be conquered” by facing adversity head-on and defying the odds herself, as she states in her scholarship essay.

2nd Place $1,000 Award – Ms. LaShawna Triplett sponsored by Allegheny County Housing Authority. LaShawna plans to continue her studies at Community College of Beaver County’s in the Practical Nursing Program with a goal of becoming a registered nurse. She is a Certified Nursing Assistant at Caring Heights Rehabilitation Center, balancing her education with employment and the rigors of family responsibilities as the single mother of four children.

Those who know Ms. Triplett say that her “glowing presence and compassionate attitude… combined with determination for success, ambition [and] passion”. All traits that should serve her well in the health care field. LaShawna wants to help others feel better not only physically, but also emotionally. She states, “I believe the cure can happen on the inside as well as the outside.”

**L. DeWitt Boosel Student Scholarship Category**

1st Place $2,000 Award – Ms. Daijne Jones sponsored by Meadville Housing Authority. Ms. Jones attends Juniata College majoring in Pre-Med studies, in pursuit of her dream of becoming a pediatrician. Having been in foster care since the age of 8, Daijne lives happily with and has been greatly influenced by her foster “grandmother”. Daijne graduated from Meadville Area Senior High School with a 4.0 GPA, and is described by the school counselor as “very talented, admirable, ambitious and dedicated”… “very intelligent and well-spoken, but also very humble with a positive outlook on life”.

In addition to her outstanding academic achievements, Daijne’s accomplishments include many sports, community and church activities such as: National Honor Society, National Society of High School Scholars, Peer Mentor Program, Business and Economic Club, track and field, basketball, her church Step Team and Mime Team, Youth Group, The Achievement Center, as well as volunteering in the Faith and Fellowship Food Pantry.
2nd Place $1,000 Award – Ms. Alexandria Rose Long sponsored by Carbon County Housing Authority.
Alexandria is attending Wilkes Barre University, majoring in Pharmaceutical Studies as she begins her journey to become a Doctor of Pharmacy. The Assistant Principal of Jim Thorpe Area High School states that Allie’s “ability to withhold a delicate balance between her school work and activities exemplifies her desire to strive for overall excellence”. She is extremely motivated and very active as evidenced by her participation in: Student Council, Yearbook, Prom Committee, Canteen, Pep Club, Spanish Club, SADD (Students Against Destructive Decisions), Girl Scouts, working as a teacher’s aide, and as student-trainer and manager of the football team.

When asked to define success, she says, “I do not define success by the amount of money a person makes.” Instead, she views success as “setting out to do something that you truly believe in and accomplishing it, never giving up, and making your dreams come true”.

PAHRA hopes that the scholarships provided by our association will help enable these women to make their dreams come true and achieve the success for which they strive.

---

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**Serving PA Housing and Redevelopment Authorities since 2006**

Call: (484) 546-2000  www.Infradapt.com
Proposal to Address Budget Crisis

Immediate HUD Regulatory Relief

1. Suspend issuance/implementation of final PNA rule.
2. Suspend non-statutory PHAS and SEMAP compliance, make statutory provision scores advisory.
4. Allow expedited implementation of lower payment standards.
5. Moratorium on new rules and data requests that increase administrative burden.
6. Allow flexibility in waiving asset management regulations affecting funding, such as cash transfers between properties, fee caps and AMP configurations.
7. Suspend PHA Plan requirements.
8. Freeze rental income for a three year period.
9. Clarify and simplify procedures for prorating HAP payments to landlords and terminating HAP contracts due to budget shortfalls.
10. Simplify the income verification process by allowing use of EIV inflated as acceptable verification (starting with elderly and disabled participants) and streamlining deductions and other adjustments to the income verification hierarchy.
11. Public clarification that HUD regulations and handbooks still permit the use of operating reserves for capital improvements by agencies with 250 or more units of public housing.

Longer Term HUD Regulatory Actions

1. Simplify portability.
2. Revise PEL, using neg-reg inflation factor and taking age of properties into account.

Actions that HUD Could Commit to Pursue Statutorily Immediately

1. Temporary Waiver proposal — Sec. (____) TEMPORARY WAIVERS TO ADDRESS FUNDING SHORTFALLS. If a public housing agency that is obligated to operate public housing units or administer housing choice vouchers in accordance with the requirements of this Act is unable, as a result of a reduction in appropriations, to fulfill its contractual obligations with respect to those public housing units or vouchers, such agency may deviate, under procedures and requirements developed by the Secretary, from otherwise applicable restrictions under the U.S. Housing Act of 1937, or regulations promulgated thereunder, with respect to a portion or all of such units or vouchers, to the extent necessary to preserve the viability of those units while maintaining their low-income character, or to maximize the number of voucher subsidies available, to the maximum extent practicable and for so long as such reduction in appropriations exists.
2. Expansion of MTW.
3. Full fungibility between Operating and Cap funds.
4. Permit HAP/NRA to be used for admin purposes when proration is below 90%.
5. Eliminate PHA Plan entirely.
6. Increase and simplify the cap on minimum rent and leave option to set it to PHA.
7. Biennial HQS inspections.
8. Triennial recertifications for fixed-income and biennial for variable income.
9. Freeze the rolling base.
10. Simplify rent setting by permitting use of gross income in setting rents.
11. Eliminate Section 3 requirements beyond what is required under Office of Housing programs.
12. Make the community service requirement at the discretion of the PHA.

Longer Term Actions

1. Create a flexible subsidy model in which a household’s subsidy can be used for housing and services.
2. Align funding streams and delivery systems to improve the integration of services in housing (e.g., enable Medicaid to pay for health-related wellness services in elderly housing).
It’s the law in Pennsylvania.

Multi-family dwellings must now contain Carbon Monoxide Alarms.

There is a new law in Pennsylvania to protect families in multifamily housing from carbon monoxide poisoning.

Effective December 18, 2013
Impacted dwellings have 18 months to comply.

Impacted Dwellings:
Each apartment in a multifamily dwelling, which uses a fossil fuel-burning heater or appliance, fireplace or an attached garage.

Owner Responsibilities:
The owner of a multifamily dwelling used for rental purposes and required to be equipped with one or more approved carbon monoxide alarms shall:
(1) Provide and install operational CO alarms as required.
(2) Replace any CO alarm that has been found missing or rendered inoperable during a prior occupancy before the commencement of a new occupancy.
(3) Ensure that the batteries in each CO alarm are in operating condition at the time the new occupant takes residence.

Approved Alarms & Installation:
• Battery operated, plug-in with battery back-up, or hardwire alarms with battery backup.
• Alarms must be installed on the wall or ceiling centrally located in the vicinity of the bedrooms and the fossil fuel-burning heater, fireplace or appliance (as per NFPA 720).

Disclosure Requirement:
Upon the sale of any residential building, the seller shall disclose information regarding the installation CO alarms on the property disclosure statement.

Kidde Carbon Monoxide Alarms last 10-years, are UL Listed, and meet the new requirements!

<table>
<thead>
<tr>
<th>AC w/ Battery Backup (AC/DC)</th>
<th>Battery Operated (DC)</th>
</tr>
</thead>
<tbody>
<tr>
<td>21006973 (6 pk- bulk)</td>
<td>21008872 (3 pk-clamshell)</td>
</tr>
<tr>
<td>Plug-in CO Alarm w/ Digital Display</td>
<td>21008908 (6 pk- bulk)</td>
</tr>
<tr>
<td>21006462 (6 pk- bulk)</td>
<td>21010073 (6 pk - boxed)</td>
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<tr>
<td>Plug-in CO Alarm w/ Tamper Resist</td>
<td>10-Year Sealed Battery CO Alarm</td>
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<tr>
<td>21006377 (6 pk- boxed)</td>
<td>21008908</td>
</tr>
<tr>
<td>Combo Smoke/CO Alarm Hardwired w/ Ionization Sensor</td>
<td>Basic CO Alarm</td>
</tr>
<tr>
<td>NEW! 21007624 (6 pk - boxed)</td>
<td>21010071 (6 pk- boxed)</td>
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<tr>
<td>Combo Smoke/CO Alarm Hardwired w/ Photoelectric Sensor</td>
<td>10-Year Sealed Battery Smoke/CO Combo Alarm</td>
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<tr>
<td>NEW! 21006974 (6 pk - boxed)</td>
<td>21006974 (6 pk- bulk)</td>
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<tr>
<td>900-0102 Combo Smoke/CO Alarm w/ Ionization Sensor</td>
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</table>

NOTICE: PLEASE READ: This information is Kidde’s summary interpretation the Pennsylvania SB 607-2013 and was prepared as general reference material ONLY. This summary is NOT authoritative. For your specific compliance requirements please refer to the actual language of Pennsylvania SB 607-2013 or consult legal counsel.
Exit Strategy – What To Do When a Limited Partner Doesn’t Want to Walk Away

If you want to buy out an Investor Limited Partner in a tax credit property, where do you start to know how much it might cost you?

When many of the low income housing tax credit properties were started years ago, often nonprofit General Partners and their Sponsors were told that the Investor Limited Partner would simply walk away at the end of the 15 year tax credit compliance period. Well here we are in years 11 and beyond and the Investor Limited Partners are not always walking away.

If the Investor Limited Partner has taken tax deductions over the life of the Property in excess of the total capital that they have contributed, then the Investor Limited Partner will probably have to pay income taxes even if they simply just give the property to a nonprofit. In the industry these are referred to as “Exit” taxes.

Investor Limited Partners currently consider exiting tax credit properties as early as year 11 of the tax credit compliance in order to limit their potential future exit taxes as long as they can be assured that the property will remain in compliance with the IRS rules until the end of the 15 year tax credit compliance period.

Investor Limited Partners have a lot of confidence that any property that a Housing Authority buys will remain in compliance since affordable housing is the driving purpose of any Housing Authority. Usually the Investor Limited Partners will only require a contractual guarantee of compliance and not a cash guarantee.

Housing Authorities are well positioned to consider utilizing project based subsidy and real estate tax exemptions to stabilize and enhance an older tax credit property that they may purchase.

Housing Authorities have competitive advantages that other potential purchasers of tax credit properties do not have.

As a CPA Firm that specializes in only affordable housing projects, Affordable Housing Accountants Ltd. can help.

We can calculate for you an estimate of the potential exit taxes that an Investor Limited Partner might have to pay and how much they might be hoping that you would pay them for their interest in the property.

Give us a call at 724-368-9800. We can also assist with affordable housing financial statement audits, tax return preparation, syndicator and investor submissions, cost certifications and 10% carryover allocations.
Electronic documentation and recordkeeping has gone from a luxury to standard office procedure. Public Housing Agencies are no exception. However, from a regulatory perspective, HUD guidelines regarding electronic records can be confusing and unclear. So, I did a little digging…which took me to San Francisco without leaving my desk. Amazing what technology can do. In their archives, I came across a quarterly newsletter where the HUD field office provided guidance on the use of electronic filing systems. The article states, “After consultation with the program office at Headquarters and the Office of General Counsel, we may inform you that HUD has conclusions that electronic filing systems are permitted under current regulations.” Furthermore, one might infer that electronic filing systems are expected considering HUD requirements of electronic submissions from its Public Housing Agencies. You can find your recordkeeping requirements in your ACC, which in a nutshell state that complete and accurate records must be maintained in such a way to facilitate an efficient audit of such records. Finally, certain regulations provide that “copies” may be substituted for original records (24 C.F.R 85.42(d)). Bottom line…a solid, well planned electronic recordkeeping system is allowable by HUD and in fact encouraged.

Beyond regulatory compliance, what’s in it for you? Ask yourself a couple questions. How much time and money is your organization wasting trying to locate paper documents? How much space are all those files cabinets consuming? I imagine you will come up with quite a price tag in money, time, and space.

Horizon Information Systems offers an efficient, cost effective, and well organized system of electronic recordkeeping that will meet regulatory requirements and assure documents are at your fingertips when and where you need them.

Let’s talk about the nuts and bolts of a comprehensive Document Imaging System:

**GOOD** – Document imaging capability is available in all core software modules. For example, you can look up a vendor invoice by opening the Vendor Master and viewing the scanned image of the invoice. Employee forms such as W-4’s and benefit elections are stored in the same way. Same goes for the Tenant side of your record keeping. Tenant documents such as, signed applications, birth certificates, unit information, signed work orders, landlord information, and even signed inspection forms are just a click away. Originals of all types of documents can be scanned and attached to files without leaving your desk allowing for ease of retrieval and printing if necessary. Sounds great. But you may ask, “How much is this going to cost?” Document imagining capability is available and included in the cost of the core module so you don’t have to break the bank to kick start your paperless office. Efficient and cost effective.

**BETTER** – In addition to the ability to scan, view, and attach documents in your core software modules, Search Features allow you to easily find and preview documents. You can also print, save, or email documents as often as needed. To ensure security and confidentiality, documents are saved in an encrypted format for safe keeping.

**BEST** – A premier electronic recordkeeping system contains a Central Repository at the center of all your software modules. This Central Repository houses all of your documents in one place. With a centralized Document Imaging Module, you can filter, search, categorize, preview, and open documents within your security profile regardless of the module where the document is attached.

You can truly become a HUD-compliant paperless organization with a state-of-the-art electronic recordkeeping system that combines efficiency with ease of use and cost effectiveness. Now that’s a mouth-full.

Horizon Information Systems has been a proud partner of PAHRA and its members for nearly twenty years. We strive to keep you ahead of the curve on technology and regulatory compliance with cost effective solutions. Our comprehensive Document Imaging and Electronic Recordkeeping System will assure your Agency’s compliance with HUD regulations, and it just might put a smile on your auditor’s face.
Calendar year 2014 was a strong one for the **HOUSING AND REDEVELOPMENT INSURANCE EXCHANGE (HARIE)**. The top priority for **HARIE** remains consistent with our motto of “providing reliable and affordable insurance coverage to its member insureds”. Much of the recognition for **HARIE**’s continued success goes to our member housing and redevelopment authorities for their ongoing support, loyalty and friendship that extends well beyond that of clients and claims.

- **HARIE** has completed its 27th year of business serving governmental entities in the Commonwealth of Pennsylvania
- **HARIE** experienced surplus growth of 2% last year, illustrating a strong financial picture for the future
- **HARIE** welcomes the following authorities to our growing membership list:
  - Corry County Housing Authority
  - Dauphin County Housing Authority
  - Dubois Housing Authority
  - Erie County Housing Authority
  - Hazleton Housing Authority
  - Lancaster City Housing Authority
  - Pittsburgh Urban Redevelopment Authority
- **HARIE** is committed to continuing our long standing relationship with PAHRA; supporting PAHRA’s members and its mission through our proud **PLATINUM PARTNERSHIP** and our sponsorship of PAHRA conference training and networking events.

Please take some time to visit the **HARIE** booth in the registration area at each PAHRA conference where you will find friendly knowledgeable staff, helpful insurance information and some great give-aways!

**HARIE** welcomes each new member and thanks each continuing member for their business.
U•CARE is a municipal risk sharing pool open to all local governments and authorities. Partnered with the Delaware Valley Health Insurance Trust (DVHIT), U•CARE provides comprehensive, flexible health insurance coverage with rate stability that matches your current plan benefits. U•CARE offers a complete range of medical plans fully customized to meet the needs and interests of the member:

- Immediate rate reductions of 3-6% for matching plan designs
- A health program tailored to your needs with total plan flexibility
- A statewide network of providers
- A rate-stabilization fund that returns excess funds to reduce premiums
- Ancillary lines for Group Life, AD&D, Long and Short Term Disability
- Coverage enhancements, including COBRA administration, at no extra cost

For more information, please call Debbie Gross at 1-800-922-8063 or e-mail dgross@pamunicipalleague.org.
Connect History, Creative Financing and Community Initiatives to Achieve Uncommon Results

William J. Gatti, Jr., President
TREK Development Group

The Century Building is definitely not affordable housing as usual.

In response to growing concern over the lack of affordable housing options amidst the housing boom in downtown Pittsburgh, TREK Development Group collaborated with the Downtown Housing Working Group (an initiative of the Pittsburgh Downtown Partnership) and the Pittsburgh Cultural Trust to create the Century Building. Originally constructed in 1907, this former office building was purchased by TREK and found new life as a residential/mixed use community. The Urban Redevelopment Authority, Allegheny County Department of Economic Development and the Cultural Trust (with the support of the foundation community) contributed the gap financing needed to make the project a reality.

The Century Building serves a wide range of incomes: 12% of the units are reserved for the very low income; 38% are reserved for households between 50% and 60% of the area median income (AMI); 22% are targeted towards households earning between 60% and 120% AMI; and 20% are targeted towards renters earning up to 300% AMI. This is a true workforce housing model for development, which was awarded the Jack Kemp Model for Workforce Excellence from the ULI Terwilliger Institute.

The building census is not typical of affordable housing either: nearly 70% of the residents are under the age of 35; 76% are employed full time; 7% are retired; and 17% are students. Full occupancy was achieved in just over 3 months, well ahead of absorption projections. The demand for Century apartments has been so staggering that management closed the waiting list after 1,000 names were taken.

A supportive service package is available to residents targeted to serve the needs of the mixed-income population in a downtown living environment. Residents have access to financial services and counseling, education, and exercise and fitness programming. TREK Development Group works closely with the Pittsburgh Cultural Trust to offer cultural and artistic programs as well as part-time employment. A number of residents serve as event coordinators for evening shows and events in the district.

The energy efficient design offers superior comfort to its residents and tenants. The historic structure was inspected
and approved through the national Home Energy Rating System (HERS) for residential energy efficiency. On average, it offers about 27% savings in energy consumption. It operates with an open-loop geothermal heating and cooling system that draws thermal energy directly from the aquifer and converts it for distribution to the offices and apartments. This free geothermal energy is constantly available and mixes with supplemented heating and cooling to provide a consistent level of comfort while reducing energy costs substantially. Besides the advanced comfort systems, the common spaces are lit with highly efficient compact fluorescent lamps and fixtures. All appliances and fixtures ENERGY STAR® labeled to guarantee high quality and certified energy efficiency. The building was awarded LEED Gold Accreditation—the first project of its type to reserve this award in the region.

TREK collaborates with local partners to find solutions for their communities. To discuss development ideas, explore renovation or restoration projects, contact the TREK team today.
A Taxing Decision: 
Real Estate Tax Immunity for Mixed-Use Development

Submitted by 
Edwin L. Stock, Esquire
Roland Stock, Attorneys-at-Law

On September 10, 2014 the Commonwealth Court, in a case of first impression, decided a real estate tax immunity case which has significance for Housing Authorities in Pennsylvania. In the Decision, the Court decided that a 59-unit mixed-use apartment building owned by Reading Housing Authority was immune from local real estate taxation. The importance of the Decision is that the Commonwealth Court recognized and affirmed that apartment developments which contain both low income and market rate units are consistent and tied to the purposes of a Housing Authority, and thus these type of developments are entitled to exactly the same real estate tax immunity typically granted to conventional public housing developments.

Goggle Works Apartments is a 59-unit apartment building owned by Reading Housing Authority. Forty-seven of the units are market rate, with rents established at $950.00 per month for a one-bedroom unit and $1,050.00 and $1,200.00 for two bedroom units. Twelve units are reserved for low-income tenants.

After the building was completed, the Berks County Assessment Office assessed the building for $5,098,400.00. The first Appeal filed to the Berks County Board of Assessment Appeals resulted in a decision that the building remain taxable. It is believed the basis for the Board of Assessment Appeals’ decision was because 80% of the units were market rate housing. On Appeal to the Court of Common Pleas, the Court determined the building was entitled to full immunity from local real estate taxation. Thereafter, the Appeal was filed to the Commonwealth Court.

Generally, property owned by a governmental entity, such as a Housing Authority, which is used for a public purpose, is not taxable. Section 23 of the Housing Authorities Law, in relevant part provides, “the property of an authority is declared to be public property used for essential public and governmental purposes and such property and an authority shall be exempt from all taxes and special assessments, except school taxes, of the city, the county, the commonwealth or any political subdivision thereof . . .”.

In 2006, the Pennsylvania General Assembly specifically amended the Housing Authorities Law to provide for mixed-use projects. Mixed-use projects include any project that includes a market rate residential component and a low-income housing component. The Housing Authorities Law further provides that a Housing Authority has the corporate power to do all acts necessary, convenient or useful to develop and operate one or more mixed-use projects.

In order to determine if governmental property, including property owned by Housing Authorities, is entitled to tax immunity, Courts utilize what is known as the “public use” test. The first prong of the public use test looks at whether the governmental action is within the authorized purposes and power. The Commonwealth Court agreed that the first prong of the public use test was satisfied by the Goggle Works Apartments. In looking at the Housing Authorities Law, and specifically the power to undertake mixed-use development, the Court found that the Housing Authority had the corporate powers to develop the Goggle Works Apartments.

The second prong of the public use test is to determine whether the property was acquired or used for a purpose that is within the purposes of the agency. To determine this, the Court analyzed prior judicial Decisions. The Court looked at a case involving the Southeastern Pennsylvania Transportation Authority (SEPTA), which had leased a portion of its headquarters building for commercial purposes and was essentially acting as a commercial landlord. The Court noted that the purpose of SEPTA is to operate
a transportation system and found that leasing real estate, solely to raise revenue, is not an activity connected to SEPTA’s purpose.

The Commonwealth Court, in the Goggle Works Decision, found that developing mixed-use housing was clearly consistent with the purposes of Reading Housing Authority. The Court found that market rate units cannot be viewed in isolation. The market rate and public units form an integrated whole and the market rate units were critical to the success of the low-income units. The Court noted that the market rate units were essential to obtain the financing needed for the property to be developed. The Court found that the role of market rate units in a comprehensive housing scheme is consistent with and tied to the purposes of the Reading Housing Authority.

The Court noted that concentrating assisted housing for low-income tenants is not an effective use of scarce, affordable housing resources and noted that the trend in the affordable housing industry is to develop mixed income housing as an attractive option and that mixed-use housing also contributes to the diversity and stability of American communities.

The Decision in Goggle Works is a significant victory for Housing Authorities across the Commonwealth. Housing Authorities clearly are encouraged to develop mixed-use developments, as mixed-use developments provide a much more attractive and better alternative than dense clusters of low income public housing, and the General Assembly of the Commonwealth has clearly given Housing Authorities the corporate powers to develop mixed-use housing. The Goggle Works Decision holds that mixed-use developments will be entitled to the same tax treatment as traditional, conventional public housing. Certainly, if a Housing Authority were to undertake commercial development, in no way tied to the provision of low income housing, then tax immunity would be uncertain or unlikely to be received. Housing Authorities should look very closely at the mixed-use options when undertaking any sort of development and certainly should consider the benefits that tax immunity may provide to such developments.

Happy Holidays

from PAHRA Board of Directors and Secretariat Staff

Pennsylvania Association of Housing & Redevelopment Agencies
More than 225 housing, redevelopment and community development professionals, speakers, HUD officials, PAHRA partners and affiliates descended upon the Omni William Penn Hotel on Sunday, September 7, 2014, as the Steelers played their season opener across the river, edging out the Browns by kicking a game-winning field goal with just seconds left on the clock.

Meanwhile, PAHRA prepared to earn a victory as well, with a goal of presenting a 2014 Annual Conference that would provide winning strategies to kick off some game-changing performances by key players in our own industry. Conference co-hosts Frank Aggazio and Caster Binion representing Allegheny County Housing Authority and Housing Authority of the City of Pittsburgh respectively, were joined in welcoming conference delegates by Allegheny County Chief Executive Rich Fitzgerald.

An intense day of professional development sessions and peer-to-peer roundtable discussions followed including timely topics such as Public Housing Management A-Z; Re-Envisioning Redevelopment; Accounting & Finance; OMB Grant Management Reform; Successfully Housing Ex-Offenders; and a Pittsburgh housing tour. Post-session activities included: A Taste of Pittsburgh, hosted by PAHRA Partner Cohen & Grigsby; and Casino Night at the Omni, a PAHRA scholarship fund raising event.

Tuesday’s schedule provided thought-provoking training and educational presentations by industry leaders relating to: Setting Expectations for Effective Governance – A Commissioner’s Workshop presented by the Pittsburgh HUD Field Office of Public Housing; the FHEO Compliance Review Process; Reasonable Accommodations, Manufactured Housing; New Revenue Generating Ideas; Implementing Smoke-Free Housing; Overtime, Compensatory Time and the FLSA; RAD updates; and A Soup-to-Nuts Housing Revitalization Workshop beginning with structuring the deal to funding, financing and locating investors, ending with lessons learned from successful affordable housing projects.

The Annual Best Practices Showcase culminated in presentation of the Bellamy and Best Practices Awards, which are featured elsewhere in this publication. Attendees gathered Wednesday morning to hear Jon Delano, KDKA-TV Money & Politics Editor and Carnegie Mellon University Professor, provide an entertaining, yet informative presentation to conclude this successful training and networking conference.
You’re invited…

...to exhibit at PAHRA’s 2015 Spring Conference & Expo to be held June 7-10, 2015 at Seven Springs Mountain Resort

Our Spring Expo offers a compact, one and one-half day format which offers 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.

Booths are arranged around the exhibit hall where all major conference events are held. On Sunday, June 7, there will be a welcoming Pizza & Beer Party in the exhibit hall to provide time for everyone to get acquainted. On Monday, June 8, we will hold a “Lunch with the Exhibitors”, which includes time for in-booth product demonstrations. Extended conference breaks are held in the exhibit hall. Exhibitors are also invited to the networking and hospitality events held each evening, providing even more opportunities for personal interaction with conference attendees. And perhaps, you will decide to stay after the Expo closes to enjoy additional networking during a round of golf or PAHRA’s country buffet barbecue.

To get even more recognition for your company, you may want to sponsor or co-sponsor one of the conference’s major events, such as the “Lunch with the Exhibitors”, an evening hospitality event or a break. Go to the Marketing tab at www.pahra.org and follow the link to view PAHRA’s 2015 Advertising & Sponsorship Opportunities, then contact us about remaining availability.

EXHIBIT & AD DETAILS

Each exhibitor receives a FREE, full-page ad in the conference program. Ad copy is due Thursday, May 1, 2015. Ad specs: 4.75” wide x 7.625” high, vertical orientation. Preferred format is a high quality PDF file.

<table>
<thead>
<tr>
<th>Booth reservations due:</th>
<th>Booth setup:</th>
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</thead>
<tbody>
<tr>
<td>Friday, May 1, 2015</td>
<td>Sunday, June 7, 5 p.m. - 10 p.m.</td>
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<table>
<thead>
<tr>
<th>Exhibit opens:</th>
<th>Exhibit closes:</th>
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<tbody>
<tr>
<td>Monday, June 8, 8 a.m.</td>
<td>Tuesday, June 9, 12:00 p.m.</td>
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<td>Exhibitor’s Prize Drawings held 11:00 a.m. - 11:45 a.m.</td>
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<tr>
<th>Booth costs:</th>
<th>Member</th>
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<tr>
<td>Single, 8’ x 10’</td>
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<tr>
<td>Double, 8’ x 20’</td>
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</table>

Hotel reservations may be made directly with Seven Springs Mountain Resort by calling 1-800-452-2223 or 814-352-7777, Ext. 7009. Be sure to ask for the special PAHRA group room rate, which is available until May 11, 2015.

www.pahra.org | 45
Exhibitor Registration Form

Company ________________________________________________________________

Address _________________________________________________________________

Description of products/services ___________________________________________

Contact name ___________________________ E-mail ____________________________

Phone ___________________________ Cell ____________________________

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

**Individuals representing firm (booth reservation fee includes two representatives):**

Name ___________________________ Title ____________________________

Name ___________________________ Title ____________________________

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

Name ___________________________ Title ____________________________

Name ___________________________ Title ____________________________

**Membership**

□ I would like to become a PAHRA affiliate member. Enclosed is $300 for 2015 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.

**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 2015 Advertising and Sponsorship Opportunities or contact us by e-mail or telephone to discuss the benefits of a PAHRA partnership in detail.

Return this completed form with your payment to:
Pennsylvania Association of Housing and Redevelopment Agencies
P.O. Box J
New Florence, PA 15944

For questions, contact Kelly Hicks at 724-676-4446 or toll free at 855-70-PAHRA or e-mail kelly@pahra.org.
All is secure.

Attorney In Fact for HARIE

Claims:
213 Smith Street
Dunmore, Pennsylvania 18512
570.969.4074

Claims:
Gulf Tower/30th Floor
707 Grant Street
Pittsburgh, Pennsylvania 15219
412.697.1380

Underwriting:
423 Jefferson Avenue
Scranton, Pennsylvania 18510
570.961.5105

Excalibur
Insurance Management Services
PAHRA is grateful for the fine organizations which have renewed or established 2014 PAHRA Partnerships, as well as our 2014 Friends of PAHRA. We extend our sincere appreciation for your continued and generous support of PAHRA, its members and our mission. Thank you!

PLATINUM PARTNER

2014 PAHRA PARTNERS

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Affordable Housing Accountants, Ltd.
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RestoreCore
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