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

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PAHRA
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2015 EVENTS

PAHRA Spring Conference & Expo
June 7-10, 2015
Seven Springs Mountain Resort
Champion, PA

PAHRA Annual Conference
September 15-18, 2015
Radisson Valley Forge
King of Prussia, PA

Affiliated Organizations

NAHRO
Summer Conference
July 30-August 1, 2015
Austin, TX

National Conference
October 15-17, 2015
Los Angeles, CA

PHADA
Annual Convention
May 3-6, 2015
Hyatt Regency San Francisco
San Francisco, CA

Legislative Conference
September 13-15, 2015
Hyatt Regency Capitol Hill
Washington, DC

MESSAGE FROM THE PRESIDENT

Winter is finally behind us and what better way to begin the summer months than to attend the PAHRA Spring Conference & Expo at Seven Springs Mountain Resort on June 7th – 10th. With such a very cold and blustery winter we have endured throughout the State of Pennsylvania, it makes you sit back and think of those less fortunate who do not have a place they can call home, a warm meal or shelter at night. One of HUD’s top priorities for 2015 is ending homelessness across the nation. How can we help to make this a reality? It begins with acknowledging the problem and its root causes; identifying available resources and partnering with agencies and organizations to combat the homelessness problem that exists across the country; and working with our local officials to address this growing epidemic. Telling your story to your elected officials is so important, which is why I was extremely pleased with this year’s turnout of state legislators at the Capitol Conference in Harrisburg in February.

I have reached out to both the HUD Pittsburgh Field Office and Philadelphia Regional Office to determine their interest in having a “working forum” with PAHRA on a quarterly basis to discuss HOT topics that are on the horizon for regulatory changes from HUD. I am pleased to say that Ms. Jacqueline Molinaro-Thompson, Pittsburgh Field Office Public Housing Director and Ms. Monica Hawkins, Philadelphia Field Office Public Housing Director are very enthusiastic about holding conference calls throughout the year identifying issues and concerns of the PAHRA membership and discussing those with this working group from the PAHRA Board of Directors.

I received a letter from Ms. Jemine Bryon, Acting Assistant Secretary for Public and Indian Housing advising that the Department intends to assist PHA’s in efforts to reduce administrative burdens. Ms. Bryon agrees that providing PHA’s with regulatory relief is a high priority but advises that there is more to do. Their staff looks forward to continuing to work with PAHRA on these issues.

Improving the quality of life and conditions of the communities we serve continues to be a priority. Facing these challenges by the PAHRA membership in having our “voice” be heard takes a vision. As leaders of the industry, we can take this journey together through partnerships and advocacy.

The PAHRA Spring Conference & Expo provides the PAHRA membership with the opportunity to interact with the exhibitors, learning about their products and services that would benefit our agencies. PAHRA appreciates their support as exhibitors, industry partners and strong advocates of the PAHRA mission.

With baseball season upon us, I’d like to share a very familiar quote from Yogi Berra. “The future ain’t what it used to be”. What we do today determines the path we take towards the future. PAHRA wants to help meet your needs in advocating for positive changes to the future.

I look forward to seeing you in Seven Springs. Thank you.

Cheryl Johns, PAHRA President
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Tom Wolf, Governor  |  Brian A. Hudson, Sr., Executive Director & CEO
FROM YOUR SECRETARIAT

I have good news and bad news. Which do you want first? Don’t you just cringe when a conversation begins this way? Those of us who have spent much time working in the housing, redevelopment and community development industry have grown accustomed to accepting the good with the bad. This is especially true of federal and state budgets, and how they will affect our agencies’ operations and the services that we are able to provide, or are unable to provide, as the case may be.

Governor Wolf has presented his proposed budget, which was met with, shall we say, less than unbridled enthusiasm and minimal support. A $15 million increase in Keystone Communities is certainly good news for those of you with Main Street Programs, and the newly proposed Mixed Use Developments Program may inject much needed dollars for community improvements and some housing development. State Representative Joe Markosek, House Appropriations Democratic Chairman, spoke at our recent Capitol Conference, where he compared the state budget process to a baseball game, portraying Governor Wolf as the starting pitcher, with everyone on both teams looking to hit a home run. But Representative Markosek predicts that this is going to be a long, drawn out game, most likely ending up in extra innings as the June 30th deadline for state budget passage quickly approaches.

As for the federal side, again good news/bad news. President Obama’s FY 2016 budget proposal offers an 8.7% increase over current T-HUD funding levels, including increases in Tenant-Based Rental Assistance for contract renewals and administrative fees, as well as Choice Neighborhood Initiatives, expansion of Moving-to-Work and RAD, among others. However, this is coupled with significant cuts to the Community Development Block Grant (CDBG) Program, placing their funding at levels that, when adjusted for inflation, represents only 20% of the initial FY 1975 CDBG funding 40 years ago. Also, in spite of increases in Public Housing Operating Funds over FY 2015 levels, the end result is projected to be only 86% of subsidy eligibility.

For more information regarding state and federal funding, please see the Legislative Report provided by PAHRA’s Legislative and Government Relations Consultant, the Housing Alliance of Pennsylvania, as well as the joint funding recommendations provided by NAHRO and PHADA elsewhere in this publication.

In closing, we offer only good news…PAHRA’s Spring Conference & Expo will be held at Seven Springs Mountain Resort, June 7-10, 2015, and it is shaping up to be one of the best ever!

Let’s Meet on the Mountain PAHRA Spring Conference & Expo June 7-10, 2015
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WE SPEAK YOUR LANGUAGE
FEDERAL BUDGET

On February 2, President Obama presented his budget to Congress. For HUD the administration requests $49.3, $4 billion more that FY 15. Almost all programs receive increases.

The President’s proposal can only be enacted if Congress amends the Budget Control Act (BCA) which limits spending and brought us additional sequestration cuts in 2013. If the BCA remains in place, the House and Senate budget resolutions to be adopted in March will set spending limits at basically FY 15 levels.

Word has it that Republicans in the Senate share the Democrats’ displeasure with the mandatory limits of the BCA. This could mean amending the BCA, as was done for 2014 and 2015, to give Congress more flexibility. That is not, however, automatically good for HUD since many in Congress would like to put more money into Defense spending and less into “non-defense discretionary” expenditures.

A chart of the President’s budget is attached. Highlights:

**Public Housing**
- Increase Operating Funds from $4.44B to $4.60B.
- Increase Capital Funds from $1.879B to $1.975B.
- Allow housing authorities with more than 250 units to transfer up to 30% of Capital Funds to Operating accounts, up from the current 20%. It would also establish a new Capital Fund Replacement Reserve at the Treasury which would not be subject to HUD spending timelines.
- Lift the cap on the number of units allowed to utilize the Rental Assistance Demonstration (RAD) Program, and provide $50 M for difficult to convert units.
- Expand Moving to Work to an additional 15 housing authorities.

**Housing Choice Vouchers**
- Restore the 67,000 vouchers lost to sequestration. 30,000 of the proposed vouchers would be targeted to special populations.
- Increase Administrative Fees from $1.53B to $2.02B, still only 90% of the cost of administering the program.
- Ensure “complete year” funding for Project Based Rental Assistance (PBRA) at $10.76 B.

**Public Housing and Voucher proposed rule changes**
- Allows three year recertification for households with fixed incomes.
- Raises the threshold for medical deduction from 3% to 10% of household income.

**Housing and Community Development**
- Increases HOME from $900M to $1.06B.
- Decreases Community Development Block Grants from $3B to $2.8B.
  - Increases targeting of CDBG to colonias from 10% to 15%.
- Creates a new program allowing 10 states or municipalities to merge HOME, CDBG, Social Services Block Grants and Community Services Block Grants.

**LOW INCOME HOUSING TAX CREDIT**
In December, Congress locked in the 9% credit at 9%, but only for 2014. Since 2014 credits had already been committed at whatever the then floating rate was, the congressional fix was basically meaningless. Bills will be introduced shortly to fix both the 9% and 4% rates permanently.

**NATIONAL HOUSING TRUST FUND**
At the end of last year, the Federal Housing Finance Agency, which oversees Fannie Mae and Freddie Mac, order those two entities to begin paying into the National Housing Trust Fund as of the end of this year. (Payment will actually be made in early spring 2016, three months after the close of the year.) The NHTF was established in 2008 just before Fannie and Freddie went into conservatorship and no money has ever gone into the Fund.

Shortly after the FHFA announcement, the chair of the House Financial Services Committee, Rep. Hensarling (R-Texas) said, “Director Watt’s decision to activate the Fannie and Freddie slush fund may be an early Christmas present for Acorn-like, liberal housing activists, but it’s a lump of coal in the stocking of every American taxpayer.” We shall see, come early 2016, whether funds actually flow to the NHTF.

At least 90% of NHTF money will go to rental homes for very low and extremely low income households.

**PENNSYLVANIA BUDGET**
On March 4th, Governor Wolf introduced his 2015 budget which proposed an increase of $15 million for Keystone Communities at DCED and a new $15 million for Mixed Use Developments at PHFA, in addition to small increases for the Homeless Assistance Program and the Human Services Development Fund. All in all, the Governor’s budget is welcome news for housing and human services advocates, at least against the backdrop of years of cuts.

However, on closer look it is clear that the administration’s emphasis is on economic development rather than housing. While Keystone Communities spends a small amount of its funds on home modifications and community development, most of the money goes to the Main Street and Elm Street programs – worthy programs both, but the funds
are primarily for planning, marketing, streetscape enhancements, and façade improvements, not rental or owner-occupied home preservation, rehabilitation or development.

The newly proposed Mixed Use Development Program will surely help with community revitalization. There will be some new housing, but as the name implies, funding will also go to commercial development. We don’t know what income levels will be targeted for the new homes and there is no statutory requirement that they benefit those most in need or guarantee mixed income.

The state Housing Trust Fund (PHARE) is continued in the budget proposal with impact fee funds (as it must be as long as Act 13 remains in place), but there is no funding proposed to expand this successful, proven program that addresses local housing needs. PHARE can and should be funded without raising taxes. (See State Housing Trust Fund/PHARE, below.)

The Governor’s proposed increases for community and economic development, along with education and other programs, assume a reordering of Pennsylvania’s tax structure. In addition to a new severance tax on shale gas, Gov. Wolf has proposed the elimination of the Corporate Stock and Franchise Tax, closing the Delaware loophole, and cutting the Corporate Net Income Tax in half. Cigarette taxes would be increased and other tobacco products would be taxed for the first time.

School property taxes would be reduced, including a rent rebate of up to $500 for renter households with incomes up to $50,000, but two major taxes would be increased. The Sales and Use Tax would be increased from 6% to 6.6% and the Personal Income Tax rate would be increased from 3.07% to 3.70%.

Will the Republican majority in the General Assembly accept some tax increases in exchange for decreases in or the elimination of other taxes? What about liquor store privatization? Gov. Wolf is for “modernization” of the state system, not privatization. And pension reform? Gov. Wolf’s proposal focuses on restructuring the debt and other savings, not on changing the nature of the benefits as some in the General Assembly have proposed.

Negotiations are just beginning on the 2015-16 budget. Senate and House hearings will take place over the next month, then serious negotiations get underway. With a large dollop of luck, all will be resolved by June 30.

**STATE HOUSING TRUST FUND/PHARE**

SB 566, the Senate bill to fund the state housing trust fund (PHARE), was introduced on February 25 with 24 out of 49 senators co-sponsoring the bill. The House bill will be reintroduced shortly. At last count there were 42 co-sponsors. The bills will direct the lesser of $25 million or 40% of new revenue from the Realty Transfer Tax to PHARE each year. The funds would be available to all 67 counties.

PHARE is currently operating in Marcellus Shale counties with money from Act 13 impact fees. The PA Housing Finance Agency administers the fund, which is used for a wide variety of housing related programs, including new construction, rehab, rental assistance, homeowner repair, homelessness prevention, rapid re-housing, and acquisition and demolition of vacant properties for future housing development.

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PUBLIC CHARITIES
A constitutional amendment intended to limit the Court’s ability to define public charities and vest that power in the General Assembly is working its way through the state legislature. Assuming it passes both chambers, it will then be put before the voters in a public election. The controversy motivating the amendment stems from a PA Supreme Court case requiring a charity to meet criteria beyond what is laid out in the Public Charity Act of 1997. The legislature wants exclusive power to define charities.

The history of the back and forth between the Court and the General Assembly indicates that the legislature would take a broader approach to defining public charities, thus exempting more organizations. Some fear that this would limit local governments’ ability to negotiate payment in lieu of taxes (PILOT) agreements. On the other hand, many non-profit organizations, including those that partner with PAHRA members, rely on their tax exemption to make ends meet and continue their work.

SB 4 passed the Senate on February 17, 2015, even though several legal opinions question whether the language of the bill does what the legislature wants to do. The bill is now in the House Finance Committee. A similar bill passed both chambers last session. The PA Constitution requires an amendment to pass the legislature in two separate sessions then be voted on by the public.

HOUSING AUTHORITY EMPLOYMENT CONTRACTS
Last session’s HB 1319 is being drafted for reintroduction. The bill would amend the Housing Authorities Law so that only those which do not have Civil Service contracts could enter into employment contracts. Last session the bill passed the House 198-0, moved out of committee in the Senate and died in the Senate Appropriations Committee.

If passed, the bill would preclude agencies with Civil Service contracts from exempting certain positions from Civil Service. Many see this as a step forward for public accountability. Others worry about the impact on agencies already under Civil Service contracts which would not be able to avoid the additional restrictions imposed given the difficulty of terminating a Civil Service contract.

LANDLORD TENANT LAW
A bill to allow the executor or administrator of a deceased tenant to terminate a lease has been reintroduced. HB 447 would apply where the deceased tenant was the sole tenant of the unit and the executor or administrator has given 14 days’ written notice. The bill is in the House Urban Affairs Committee. Last session’s HB 1218 passed the House unanimously but did not move in the Senate.

BLIGHT REMEDIATION
Blight continues to be the common denominator in Pennsylvania. Fortunately, that means legislators from across the commonwealth and both sides of the aisle are interested in finding remedies. The following bills have been introduced. More are on the way.

SB 330 amends the Municipal Housing Code Avoidance Act to make it easier to use. The law currently says that on the fourth conviction for the same violation of housing, building, or property maintenance codes the behavior rises to the level of a 2nd degree misdemeanor. It becomes a 1st degree misdemeanor with the 5th conviction. Higher fines and jail time may be imposed. The bill would reduce the number of convictions to two and three, respectively. The bill is in the Senate Urban Affairs and Housing Committee.

SB 486 would allow counties to impose a $15 fee on the recording of deeds and mortgages for a county administered demolition fund. The bill is in the Senate Urban Affairs and Housing Committee.

HB 386 allows a majority of the governing bodies that levy real estate taxes to petition the court to divest county, municipal, and school district tax claims and liens if the property in question is a public nuisance and targeted for demolition. The bill is in the House Urban Affairs Committee.

HB 648 creates 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 property owners with repeat code violations. Grants would be capped at $100,000 and municipalities would be required to make a 1:1 match. The bill is in the House Urban Affairs Committee and is scheduled for a vote on March 31.

HB 613 provides for tax abatements for mixed-used developments. Current law allows 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). HB 613 specifically covers mixed-use developments. The bill is in the House Urban Affairs Committee.

HB 616 creates Community Development Authorities (CDFAs) to acquire properties to lease, donate or sell to microenterprises and to make loans to microenterprises. The CDA appears to replicate many of the functions of land banks as well as Community Development Financial Institutions (CDFIs), although it also provides for limited funds to CDFIs that they would then lend out. The proposal requires an appropriation. The bill is in the House Urban Affairs Committee.

There are at least seven bills to expand the City Revitalization Improvement Zone (CRIZ) law. We will monitor them and keep PAHRA members informed if any of them gains momentum.
HOW CAN HOUSING AND REDEVELOPMENT AUTHORITIES TAKE CHARGE OF ENERGY COSTS WHEN EVERY DOLLAR COUNTS?

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What the Frack Happened to Energy Prices?

I started thinking about this article while sipping a piña colada poolside in the Florida sunshine only to finish it a few days later during a snow storm with frigid temperatures and sub-zero wind chills thinking thoughts better left unpublished, but basically defined as “spring can’t get here soon enough”! Hopefully, as you read this spring has sprung, the sun is shining and the flowers are blooming.

The energy industry continues to change as we’ve seen more mergers and suppliers enter and leave the competitive deregulated northeast market. But the biggest change has been the collapse of oil and natural gas prices primarily due to excess supplies and constructed pipelines to deliver the oil and gas from the wells to the market.

Many of you live in areas that have been drilled and are producing unexpected volumes of gas. The process of fracking and drilling multiple wells from a single platform has revolutionized the energy industry. The results are being felt worldwide as oil prices tumbled from over $110 per barrel to under $50. Oil producing nations from Russia to Venezuela are seeing their economies struggle with the falling revenue of these lower prices.

(As spring approached, the NYMEX average cost of natural gas was about 3.10 DTH WTI oil near $49 and crude $56 per barrel).

Oil and gas producing regions of the USA are seeing a slow down of new wells, however the existing sites will continue to produce huge volumes.

Those of us still driving ICE (internal combustion engines) vehicles were rewarded at the pump as gasoline prices dipped from the $4’s into the low $2’s. If your heat source this past winter was oil or natural gas, your price per unit of fuel fell right along with the temperatures as they dropped below zero. This is very different from the scenario we saw last winter when oil and gas prices spiked after the “Polar Vortex” arrived.

This year, many customers hedged their energy supplies before winter to avoid another spike, but like most of us they were caught off guard when prices fell in spite of bitter temperatures.

Our outlook is that prices will rebound as usage increases and the pipelines are completed to transport oil and gas to refiners and congested markets. We’ll enjoy these lower prices while we can!!

Tony DeFilippo
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Chrislynn Energy Services, Inc.
Tony@chrislynnenergy.com
When is an apartment complex owned by a public housing authority (“PHA”) and leased to a private developer-landlord exempt from taxation?

The Commonwealth Court in Reading Housing Authority v. Board of Assessment Appeals of Berks County, PIC Case No. 14-1841 (Pa. Commw. 2014), unanimously ruled in a recent en banc decision that an apartment complex owned by the Reading Housing Authority, a Pennsylvania PHA, and leased to a private developer-landlord is entirely exempt from taxation. That ruling was made even though 80% of the units in the apartment complex are market-rate rental units. This ruling has important implications for both Pennsylvania PHAs engaged in cutting edge mixed-use and mixed-income development projects as well as the private entities that ground lease properties owned by PHAs to develop and operate such projects.

Before Reading Housing Authority, if Pennsylvania PHAs were approached by local taxing bodies seeking to assess taxes on their property, they could conceivably take the position that Section 23 of the Pennsylvania Housing Authorities Law (Pa. Pub. Act No. 265 (May 28, 1937)), as amended (the “PHA Law”) allows PHAs to lease or use their property for any purpose—including, for example, for innovative developments such as commercial spaces or market-rate rental housing—without the property being subject to taxation (other than school taxes). Section 23 provides that the property of a PHA “is declared to be public property used for essential public and governmental purposes and such property and [a PHA] shall be exempt from all taxes and special assessments, except school taxes, of the city, the county, the Commonwealth, or any political subdivision thereof”. Given this express statutory determination that PHA property is “public property used for essential public and governmental purposes”, any inquiry into the particular use of the PHA’s property to determine whether it is taxable was arguably inappropriate.

As you might imagine, this argument has not always been popular with local taxing bodies eager to maximize revenue. Rather, local taxing bodies historically could point to the seminal Pennsylvania Supreme Court case of SEPTA v. Board of Revision of Taxes, 833 A.2d 710 (Pa. 2003) as a basis for seeking to assess taxes on developments owned by PHAs that are not leased for the purpose of developing and operating traditional public and affordable housing. In SEPTA, the Court considered whether property owned by the Southeastern Pennsylvania Transportation Authority (“SEPTA”), a government entity, could be exempt from taxes even where the property had been leased to other non-profit, government and even commercial entities. The Court looked at (i) whether the agency’s action was within its authorized purposes and powers and, if so, (ii) whether the property was acquired or used for a purpose that is within the operation of the agency. The Court applied this test, now commonly known as the SEPTA test, and found that a portion of SEPTA’s property leased to non-profit and government entities could be exempt from taxation. The Court found, however, that the property leased to the commercial entities was not exempt from taxation, as it was outside the scope of what SEPTA was authorized by the state to perform for the public benefit.

So, why was the SEPTA test so important in the Reading Housing Authority case? And more importantly, why should Pennsylvania PHAs and private developer-landlords care? Prior to the Reading Housing Authority case Pennsylvania courts had not provided a clear statement on whether, in light of Section 23 of the PHA Law, the SEPTA test applied to PHAs or not. The Commonwealth Court in Reading Housing Authority provided exactly that.

Moreover, using the SEPTA test, the Commonwealth Court concluded that the market-rate rental units constituting 80% of the apartment complex at issue in Reading Housing Authority are part of the Reading Housing Authority’s core purpose because they are critical to the success of the affordable rental units constituting the other 20% of the apartment complex. Notably, in reaching its conclusion, the Commonwealth Court looked to Section 10.1 of the PHA Law, which authorizes PHAs to engage in the development and operation of projects with commercial, industrial, market-rate residential or retail components. The Commonwealth Court emphasized that the market-rate units were essential to obtaining the financing needed for the apartment complex to be constructed, as is frequently the case in mixed-income housing developments. As such, the Commonwealth Court held that the apartment complex was fully exempt from real estate taxation.
There are a few important takeaways from Reading Housing Authority:

- The SEPTA test will apply when determining whether PHA property is exempt from real estate taxation.

- Reading Housing Authority provides a strong basis for the position that so long as a project developed on a PHA’s property includes a mix of at least 20% affordable units, such a project should be considered exempt.

- At the very least, the Commonwealth Court’s acknowledgement that the PHA law empowers PHAs to undertake and operate developments with commercial, industrial, or retail components is reason for optimism that future decisions of the Commonwealth Court will permit PHA properties used for innovative purposes to be exempt from taxation.

The Reading Housing Authority case provides yet another arrow in a PHA’s quiver when looking to obtain tax exempt status in Pennsylvania or in negotiating a fair payment in lieu of taxes agreement with a local government.

For additional information about the Reading Housing Authority case, feel free to contact Alec Stone (e-mail: astone@cohenlaw.com; telephone: 412.297.4645) or Whitney Coble (e-mail: wcoble@cohenlaw.com; telephone: 412.297.4768) at Cohen & Grigsby, P.C.

Attorneys in Cohen & Grigsby’s Affordable Housing Group serve as counsel to over 40 public housing authorities across the United States, have served as counsel on national low-income housing tax credit development partnerships, and have formed ownership and subsidiary entities such as tax-exempt 501(c)(3) corporations, limited partnerships and limited liability partnerships. They are experts on syndication, an important method for deploying low-income tax credits. Moreover, they work closely with their colleagues in our tax, real estate, environmental and municipal finance groups to provide comprehensive answers to the complicated issues that may arise in affordable housing development.
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A Service Program of the Pennsylvania Municipal League
Social Media Employment Discharges

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

We’ve all seen people using the internet to voice their opinions about various topics. What if the scope of these opinions expands to include their employers? There is significant growth in the use of social media both at work and away from work. More people than ever are on Facebook, Twitter and YouTube voicing complaints about various issues; including complaints about their employers. Some of these posts may cause embarrassment for employers and even damage their reputation. Many such postings result in employee terminations.

But are these employees eligible for unemployment benefits?

The answer to this question is yes and no.

If the employee used social media at work for personal reasons, they can be disqualified from unemployment benefits. However, in order to be disqualified from benefits, the usage has to:

- Cause a significant loss of work time.
- Warrant a warning that is generally issued to the employee prior to discharge about the problem.

It will be important to provide proof that the employee spent their time on the internet. Two things that can back up your claim are employee time records to prove the employee was at work at the time of the internet usage and internet activity logs that track sites that the employee has viewed.

You will find more difficulty as an employer in protesting a discharge for off-the-job use of social media. There are several steps in this process:

1) Prove that the claimant is the person making the damaging statements. Since the internet can be such an anonymous place, many don’t use their real names when posting comments.

2) You as the employer must be able to prove that the claimant’s comments were disparaging to your business or harmful to your reputation. Witnesses’ testimony will be very helpful as it must attest to disruption in the workplace or a cause for customers not availing themselves of your business or services.

It will also be important to develop a social media policy and have all employees sign their acknowledgement of it. You may be able to prove that the claimant violated this policy.

Last, the employer should be prepared to establish whether the comments were intentional. Posting on a website is considered to be intentional however, the next question is whether the claimant intended to do harm by the posting. Proving this can be difficult if the comments are not overtly harmful but did result in harm. It may be more appropriate to give the employee a warning if the posting is not apparently detrimental, rather than discharging them immediately.

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

Debbie Gross
U•COMP Member Service Representative
Phone: 1-800-922-8063 x254
Email: dgross@pamunicipalleague.org
The “common rule,” 24 CFR §85.36, has been removed from the Code of Federal Regulations. If the “disappearance” of the familiar procurement regulation is taking you by surprise, it is likely because during the December holiday season and rush of year-end activity, you may not have taken note of the Federal Register as published on December 19, 2014. A joint interim final rule was published on that date implementing the final guidance Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, 2 CFR Chapter I, Chapter II, Part 200 (Uniform Guidance). This interim final rule became effective on December 26, 2014.

The Uniform Guidance impacts non-Federal entities like public housing agencies (PHAs), which are considered to be local government for purposes of the Uniform Guidance, and includes procurement standards in 2 CFR §§200.317-200.326.

As you might suspect given the removal of 24 CFR §85.36, PHAs need to update their procurement policies and procedures. The U.S. Department of Housing and Urban Development intends to issue guidance on this transition. It is important to note that Federal awards will be governed by the regulations in effect and codified in:

A. unless B(i) below applies, 24 CFR part 85 (2013 edition) or as provided by the terms of the Federal award if the Federal awards were made prior to December 26, 2014.
   -and-
B. 2 CFR part 200 if:
   (i) the terms of a Federal award made prior to December 26, 2014 state that the award will be subject to regulations as may be amended;
   -or-
   (ii) the Federal awards were made on or after December 26, 2014 (e.g., FY 2015 Capital Fund Program Formula Grants).

When updating your PHA’s procurement policies and procedures to address the Uniform Guidance, PHAs should note what differs from the familiar 24 CFR §85.36, including the following:

**Tangible Personal Benefit and Conflict of Interest - 2 CFR §200.318(c)(1):** The language with respect to conflict of interest has been expanded from just “financial or other interest in” to also include “or a tangible personal benefit from” a firm considered for a contract. Thus, a PHA’s written standards of conduct must exclude an employee, officer, or agent from participating in the selection, award, or administration of a contract supported by a Federal award when the employee, officer, or agent, any member of his or her immediate family, his or her partner, or an organization which employs or is about to employ any of the parties indicated herein, has a financial or other interest in or a tangible personal benefit from a firm considered for a contract.

**Organizational Conflicts of Interest - 2 CFR §200.318(c)(2):** While the former 24 CFR §85.36(c)(v) noted that organizational conflicts of interest presented a situation considered to be restrictive of competition (rather than full and open competition), the former “common rule” did not require written standards of conduct covering organizational conflicts of interest. “Organizational conflicts of interest means that because of relationships with a parent company, affiliate, or subsidiary organization, the non-Federal entity is unable or appears to be unable to be impartial in conducting a procurement action involving a related organization.” 2 CFR §200.318(c)(2). This will require any PHA with an affiliate or instrumentality to adopt written standards of conduct covering organizational conflicts of interest.

Recall that in the context of mixed-finance development, HUD has the following definitions:

An **affiliate** is an entity, other than an instrumentality, formed by a PHA and in which a PHA has a financial or ownership interest or participates in its governance. The PHA has some measure of control over the assets, operations, or management of the affiliate, but such control does not rise to the level of control to qualify the entity as an instrumentality.
An **instrumentality** is an entity related to the PHA whose assets, operations, and management are legally and effectively controlled by the PHA, and through which PHA functions or policies are implemented, and which utilizes public housing funds or public housing assets for the purpose of carrying out public housing development functions of the PHA. An instrumentality assumes the role of the PHA, and is the PHA under the Public Housing Requirements, for purposes of implementing public housing development activities and programs, and must abide by the Public Housing Requirements. Instrumentalities must be authorized to act for and to assume such responsibilities.


**Micro-purchase** - 2 CFR 200.67; 2 CFR §200.320(a): There is a new subset of a non-Federal entity’s small purchase procedures, micro-purchase, in the CFR; it was previously included in HUD Handbook No. 7460.8 REV 2. The micro-purchase threshold is currently $3,000 except as otherwise discussed in the Federal Acquisition Regulation at 48 CFR Subpart 2.1 (Definitions).

**Procurement by Small Purchase Procedures; Simplified Acquisition Threshold** - 2 CFR 200.88; 2 CFR §200.320(b): The small purchase procurement method is for securing services, supplies, or other property that do not cost more than $150,000 (as periodically adjusted for inflation). The simplified acquisition threshold was fixed at $100,000 under 24 CFR §85.36(d)(1).

**Contract Provisions for Non-Federal Entity Contracts Under Federal Awards** - 2 CFR §200.326; Appendix II to Part 200: The contract provisions that must be included in a contract made by a PHA under the Federal award differ between 24 CFR §85.36(i) and 2 CFR Part 200. While the provisions of the former 24 CFR §85.36(i)(1-3, 5-6, 12) are fairly similar (but note such things as citation changes or revised dollar amounts) to Appendix II, A-E and G, and the provisions of the former 24 CFR §85.36(i)(8) are relatable to Appendix II, F, there are deviations. Reporting, copyrights and rights in data, access, record retention and mandatory standards and policies relating to energy efficiency of the former 24 CFR §85.36(i)(7, 9-11, 13) are no longer included under this heading. Appendix II to Part 200 adds H-J, Debarment and Suspension, Byrd Anti-Lobbying Amendment and a cross reference to 2 CFR §200.322 (regarding procurement of recovered materials).

Thus, PHAs need to bring their procurement policies and procedures into alignment with the Uniform Guidance. The applicability of the familiar 24 CFR §85.36 is limited.

Michelle R. Yarbrough Korb is special counsel in the Real Estate Practice Group of Pepper Hamilton LLP. Ms. Yarbrough Korb’s practice is focused in the affordable housing industry with an emphasis on development. She regularly advises public and private clients from concept to closing on multimillion dollar development projects, including the formation and use of new entities, working with state and federal governmental agencies, addressing compliance issues, and leveraging private and public financing and partnerships.

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1. *Non-Federal entity is defined at 2 CFR §200.69.*
2. *Local government is defined at 2 CFR §200.64.*
3. *Federal award is defined at 2 CFR §200.38.*
Representatives of PAHRA’s Legislative Committee along with the Housing Alliance of PA, our legislative and governmental affairs consultant, met with members of the Pennsylvania congressional delegation in Washington, D.C. in December.

Meetings were held with staffers of Senator Toomey, Congressman Dent and Congressman Kelly to discuss the HUD budget and the need for regulatory reform. Specific issues included:

- The need for adequate funding, as well as fungibility of public housing operating and capital funds
- Restrictions on use of Housing Choice Voucher reserves
- Three-year certifications for residents on fixed incomes
- Failure to distribute CDBG funds to recipients in a timely fashion
- Permanently fixing Low Income Housing Tax Credit rates

Senator Toomey is in favor of expanding Moving To Work (MTW). It was suggested that the issues of fungibility and three-year certifications be viewed separately from MTW in order to provide benefits to all housing authorities, rather than just the few MTW agencies.

Congressman Dent’s office appears to be very familiar with our concerns. He is exploring fungibility issues and noted that we have already achieved relief from the Green Physical Needs Assessment. Although the Congressman may be interested in a small reform bill, he suggested anything large be discussed with a member of the Financial Services Committee.

Congressman Kelly’s staff indicated his interest in blight and CDBG funding and reported that the Congressman views issues from a macro perspective and understands the interconnectedness of it all. The group discussed the relationship between housing and health, particularly how homelessness and the shortage of affordable housing increases Medicare and Medicaid expenditures, as well as health care costs overall.

More legislative visits will be planned, in addition to the PAHRA-NAHRO Hill Advocacy Day. Meanwhile, members are encouraged to establish a relationship with your elected officials to familiarize them with the programs and policies that regulate our industry, which will enable them to make informed decisions.
The assisted housing industry is changing. Honeywell has the experience and expertise that housing authorities, re-development agencies and multi-family owners need to sustain success.

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

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Actual face time (not the Apple app) is the most effective and productive way to convey our message and actively engage our Pennsylvania lawmakers in discussions pertaining to housing, community and economic development issues, for which they are called upon to adopt policy.

Along with the wearin’ of the green, March 17, 2015 offered a warm, yet windy day to walk the streets of Capitol Hill and trek through the halls of Congress as the Pennsylvania contingency participated in NAHRO’s annual “Hill Advocacy Day”.

Our schedule for the day may have rivaled that of an elected official as nearly 30 PAHRA representatives met personally with members of Congress or key staff representing the offices of:

- Senator Pat Toomey
- Senator Robert Casey
- Congressman Robert Brady – 1st District
- Congressman Mike Kelly – 3rd District
- Congressman Scott Perry – 4th District
- Congressman Bill Shuster – 9th District
- Congressman Tom Marino – 10th District
- Congressman Keith Rothfus – 12th District
- Congressman Charles Dent – 15th District

Topics ranged from the ripple effect of insufficient funding on the economic engines of our communities to HUD’s priority to end homelessness, which is impossible with the inadequate resources currently provided. Also, the cause and effect of divestiture in education leading to future societal failures and the interconnected impact of budget cuts in housing, community and economic development programs that forces taxpayers to pay more to cover healthcare, incarceration and education costs of others.

PAHRA hosted a luncheon where we were joined by Senator Casey and Legislative Assistant Jack Groarke, who listened intently and took time to discuss the issues in order to fully understand our positions. The Senator vehemently opposes sequestration, which he describes as a “job killer” and “deficit increaser” causing reduced GDP and other residual economic damage. Although there exists a vocal minority who support sequestration, it is his hope to abolish it permanently.

Having shared our story in many forms through many voices during the day, our Irish eyes were smilin’ at the successful completion of our St. Patrick’s Day mission.
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Visit www.pahra.org for updated information on training sessions, speakers, events and other conference news.

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<tr>
<td>4:00 p.m. – 6:00 p.m.</td>
<td>Early Registration</td>
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<td>4:00 p.m. – 6:00 p.m.</td>
<td>PAHRA Committee Meetings</td>
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<td>6:00 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 Pizza Party in Exhibit Hall</td>
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<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
<td>Breakfast Buffet in Exhibit Hall</td>
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<td>7:30 a.m. – 11:30 a.m.</td>
<td>Registration</td>
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<td>8:00 a.m. – 3:00 p.m.</td>
<td>Exhibit Opens</td>
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<td>8:00 a.m. – 8:30 a.m.</td>
<td>Welcome &amp; Gathering Session</td>
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<td>8:35 a.m. – 11:05 a.m.</td>
<td>Select from our Four Tracks of Concurrent Educational Sessions</td>
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<tr>
<td>11:05 a.m. – 11:35 a.m.</td>
<td>Networking Break in Exhibit Hall</td>
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<td>11:35 a.m. – 12:45 p.m.</td>
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<td>12:45 p.m. – 1:45 p.m.</td>
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<td>1:50 p.m. – 3:00 p.m.</td>
<td>Select from Four Tracks of Concurrent Educational Sessions</td>
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<td>3:00 p.m. – 3:30 p.m.</td>
<td>Networking Break in Exhibit Hall</td>
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<tr>
<td>8:00 p.m. – 12:00 a.m.</td>
<td>PAHRA Scholarship Fundraiser – Elite Casino Events Presents Monte Carlo Night</td>
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**Monday Concurrent Educational Sessions**

- **Survival Tips for Small PHA’s** – An Interactive Presentation with Former HUD Assistant Secretary Joe Schiff Sharing 50+ Specific Ideas that Enable PHA’s to Survive and Thrive
- **What’s On Your Mind? Just Ask Joe** – Joe Schiff Responds to Our Most FAQ’s
- **Inspections In-Depth** – American Property Consultants Presents Up-to-Date Guidance Relating to the Alphabet Soup of Inspections: UPCS – REAC – HQS
- **Penn State Extension Economic & Community Development Team Presents:**
  - Community Engagement – What Is It and How Can We Do It Better
  - Land Use Planning & Decision Making – Using Online Resources
- **Service with a Smile** – A Unique and Humorous Workshop Designed to Engage Your Employees and Promote Excellent Customer Service from Maintenance to Management
- **Operation Our Town** – Take Back Your Neighborhoods from Drugs and Crime
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<td>Networking Break in Exhibit Hall / Prize Drawings / Exhibits Close</td>
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<td>11:50 a.m. – 1:00 p.m.</td>
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<td>1:00 p.m.</td>
<td>Lunch On Your Own – Afternoon Networking Time</td>
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<td>7:00 p.m. – 9:00 p.m.</td>
<td>PAHRA Country BBQ – 28th Annual PAHRA Scholarship Awards</td>
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<td>9:00 p.m. – 12:00 a.m.</td>
<td>Evening Hospitality and Networking Event</td>
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**Tuesday Educational Sessions**

**Demystifying Fair Housing** – with Michael Jansen, J.D., Director, Office of FHEO, HUD Pittsburgh Field Office

**Creating a Cooperative Climate** – Pennsylvania Human Relations Commission Offers Lessons on Handling Reasonable Accommodation Requests and Modification Requests Appropriately

**Have Issues? Let’s Talk About It** – Join Our “No-Holds Barred” Maintenance Roundtable

**OSHA** Hazard Communications Standards and PA Worker Right-to-Know Act Compliance

**Redevelopment Focus** – Facilitated by The Gulotta Group with Informative Sessions Including:
- Report From the Trenches – Reality of Land Banks Across PA and Beyond
- Step-by-Step Guide to Developing a Blight Strategy
- Land Banking Roundtable – Successful Strategies and Lessons Learned

**HCV Port-Ins** – Procedural Due Process Requirements for Applicants and Participants

**Certificates of Compliance** – False Claims Act Cases Targeting CDBG and HUD Certifications

**The Art of Negotiating Fees With Cable Providers** – Generate Revenue With Landlord Agreements

**A Prescription For Financial Health and Wellness** – Retirement Planning 101

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(See next page for conference registration form.)
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<td>PAHRA COUNTRY BBQ ONLY</td>
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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>
</tr>
</thead>
<tbody>
<tr>
<td>Friday, May 1, 2015</td>
<td>Sunday, June 7, 5 p.m. - 10 p.m.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Exhibit opens:</th>
<th>Exhibit closes:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, June 8, 8 a.m.</td>
<td>Tuesday, June 9, 12:00 p.m.</td>
</tr>
<tr>
<td></td>
<td>Exhibitor’s Prize Drawings held 11:00 a.m. - 11:45 a.m.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Booth costs:</th>
<th>Member</th>
<th>Non-member</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, 8’ x 10’</td>
<td>$500</td>
<td>$650</td>
</tr>
<tr>
<td>Double, 8’ x 20’</td>
<td>$950</td>
<td>$1,200</td>
</tr>
</tbody>
</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.
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.
Taking the LIHTC Year 15 Preservation Challenge

By Laura Northup, Director of Development, Mullin & Lonergan Associates, Inc.

Refinancing a Low-Income Housing Tax Credit (LIHTC) development in Year 15 while appearing to make sense, may also cause confusion. In order to demystify the process, it is important to understand what constitutes a preservation deal. Any current low-income, affordable and/or tax credit property may be considered eligible as a preservation development. For the purposes of this article, the focus is on existing LIHTC developments.

During the first 15 years of a tax credit property, the Internal Revenue Service mandates development owners report annually on LIHTC compliance requirements. After 15 years, the compliance period ends and the investor is not subject to tax credit recapture. Properties are also restricted to an affordability period. Since 1990, LIHTC projects must remain affordable for a minimum of 30 years; the initial 15-year compliance period and an additional 15-year extended use period. Prior to 1990, the affordability period ended at the same time as the compliance period. A LIHTC project may be recapitalized with an infusion of new tax credits at the end of the IRS 15-year compliance period to address major capital needs and/or preserve a project at risk of converting to market-rate thereby losing invaluable affordable housing units in gentrifying neighborhoods.

The first step is to disentangle from the existing limited partnership. In general, the limited partner investor wants to exit the partnership by Year 15 as the tax credit benefits no longer exist and to avoid reporting and other administrative burdens. There are many reasons for the general partner (GP) to retain ownership of the property including fulfilling the organization’s mission statement and as a financial stream from continued property management. Most projects have terms within the limited partnership agreement for the right of first refusal to purchase the building for a nominal fee.
(assumed debt plus $1 and transfer taxes) at the expiration of the tax credits. Even under these terms, it may be difficult for a non-profit GP to have the funds readily available not only for the purchase but also maintain and modernize the development leading the GP to pursue tax credits, whether as a 4% or 9% deal. Funds from the refinancing may be used to buyout the limited partner investor.

The investor is out of the project and preparation for a submission to Pennsylvania Housing Finance Agency (PHFA) begins, now what? Pre-development costs for a preservation application are higher than a new construction/rehab development. In addition to a market study and Phase I, a preservation deal must provide an appraisal, a Capital Needs Assessment and an Energy Audit; as the documents are time-sensitive, it is best to order them as soon as possible. Under new PHFA guidelines, there are also challenges related to bringing the rehab to meet HERS and Enterprise Green Criteria standards.

The owner must evaluate the impact of carrying out substantial rehabilitation on occupied housing to reduce relocation/displacement costs, as well as, accomplishing the work within the tax credit delivery timeline. Residents that are over-income or under-age in the case of an age-restricted development will be permanently displaced. There is an exception, if a resident was income-eligible at the time of lease-up, and the original Tenant Income Certification is available for confirmation, the resident may remain after rehab is complete. Owners should be educated on the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA). Preservation applications are highly competitive. According to Holly Glauser, PHFA Director of Development, the agency received seventeen preservation deals in the February 2015 LIHTC round. PHFA recognizes there are differences between recapitalization, repositioning and preservation. The agency weighs financial stability, long-term needs and property management track records. The PHFA Qualified Allocation Plan states, “The Agency will reserve Tax Credits to, at a minimum, three (3) preservation properties in each Pool. To be considered eligible for this preference, existing affordable properties should demonstrate that Tax Credits are necessary to extend the long term affordability and habitability of the development or that there is a likelihood of conversion to market rate housing” and “demonstrate the greatest need of preservation.” For consideration of ranking points, “Developments seeking consideration for the Preservation Preference must demonstrate the need for Tax Credits to extend the affordability period of the existing property to ensure the continued availability of long-term subsidy or to address immediate health and safety concerns of the development. Points will be awarded based upon the following factors: ability to convert to market, loss of long-term subsidy, need for immediate health and safety improvements, good faith compliance with original extended use commitments, financial impact of proposed improvements (including energy efficiency upgrades) and economic impact on the existing community.” It is highly recommended to start discussions with PHFA at an early stage to schedule a site visit and receive pre-approval of the per unit operating costs.

We need to protect aging affordable housing stock from the risks of deterioration and lack of investments. The refinancing process may be arduous and discouraging at times but the end results are improved existing housing, increased value of established assets and the use of scarce funding sources to the best advantage.

Note, the information provided is just the “tip of the iceberg” to provide a snapshot of some of the complexities and issues that may arise as owners navigate the preservation course of action. For more details, or to answer deal specific questions, contact Mullin & Lonergan Associates, Inc. at 717-731-1161, visit our website at www.mandl.net or follow us on LinkedIn.

Mullin & Lonergan Associates, Inc. (M&L) has been actively engaged in the Low Income Housing Tax Credit Program since its inception in 1986. M&L has worked with numerous for-profit and not-for-profit clients to assist in the creation of over 4,500 units of affordable, tax credit housing units across Pennsylvania totaling more than $785,000,000.
FY 2016 Public Housing and Section 8 Program Funding Needs

The National Association of Housing and Redevelopment Officials (NAHRO) and the Public Housing Authorities Directors Association (PHADA) are pleased to release the following joint funding recommendations for Public and Indian Housing programs administered by the U.S. Department of Housing and Urban Development. These programs provide resources essential to ensuring that vulnerable seniors, families, veterans, and people with disabilities across the country have access to decent, safe, and sanitary affordable housing to help stabilize and improve the quality of their lives.

Public Housing Operating Fund: $5.370 billion for the Operating Fund for FY 2016, equal to 100 percent of HUD’s estimate of PHAs’ operating subsidy need as established by HUD under the Public Housing Operating Fund formula.

Public Housing Capital Fund: $5.000 billion for the Capital Fund, to be distributed by formula, for FY 2016. This amount would allow PHAs to address their newly accruing needs, estimated at $3.4 billion annually, as well as make progress towards making other critical repairs and pursuing much-needed programs of modernization. These dollars represent an investment in public housing, but also an investment in local economies—every dollar that PHAs spend on capital and maintenance results in an additional $2.12 of indirect & induced economic activity nationwide for a total economic impact of $3.12.

Public Housing receives the lowest funding per unit of any of HUD’s rental assistance programs, despite serving the same low-income populations. Public housing is also unique because it is permanently affordable, with no threat of opt-outs. But as the public housing stock ages and its physical needs increase, chronic underfunding is threatening the future viability of this important component of our national infrastructure. In fact, the Administration’s FY 2016 budget notes that its Capital Fund request is sufficient to meet only “53 percent of the recommended annually accrued need.” Without sufficient funding, the public housing portfolio will continue to shrink.

<table>
<thead>
<tr>
<th></th>
<th>President's FY 2016 Budget Request (in millions)</th>
<th>NAHRO/PHADA FY 2016 Funding Recommendations (in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing Operating Fund</td>
<td>$4,600</td>
<td>$5,370¹</td>
</tr>
<tr>
<td>Public Housing Capital Fund</td>
<td>$1,925</td>
<td>$5,000</td>
</tr>
<tr>
<td>Resident Opportunities and Supportive Services (ROSS)</td>
<td>$0</td>
<td>$36</td>
</tr>
<tr>
<td>Jobs Plus</td>
<td>[$100]</td>
<td>$15</td>
</tr>
<tr>
<td>Base Housing Choice Voucher HAP Renewal</td>
<td>$18,007</td>
<td>$18,364¹</td>
</tr>
<tr>
<td>Tenant Protection Voucher HAP Funds</td>
<td>[$150]</td>
<td>Fully Fund</td>
</tr>
<tr>
<td>Housing Choice Voucher Restoration HAP Funds</td>
<td>$277</td>
<td>$277</td>
</tr>
<tr>
<td>Section 8 Ongoing Administrative Fees</td>
<td>$2,010</td>
<td>$2,233</td>
</tr>
<tr>
<td>Fees for HCV Restoration Vouchers</td>
<td>$0</td>
<td>$34</td>
</tr>
<tr>
<td>Special &amp; Ongoing Fees for TPV,CNI, HUD-VASH</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Section 8 Project-Based Rental Assistance</td>
<td>Fully Fund</td>
<td>Fully Fund</td>
</tr>
<tr>
<td>Rental Assistance Demonstration (RAD) Renewals</td>
<td>Fully Fund</td>
<td>Fully Fund</td>
</tr>
<tr>
<td>Consolidated Family Self-Sufficiency Program</td>
<td>$85</td>
<td>$85</td>
</tr>
<tr>
<td>Choice Neighborhoods Initiative</td>
<td>$250</td>
<td>$120</td>
</tr>
</tbody>
</table>

¹ – Set-aside amount within main account’s overall funding level
We recommend $20 million in emergency capital needs funding to address needs resulting from non-Presidentially declared disasters and emergencies, including safety and security needs related to crime and drug-related activity, a currently eligible use of funds that the Administration has proposed eliminating.

NAHRO and PHADA object to the Administration’s proposal to eliminate funding for the Resident Opportunities and Supportive Services (ROSS) program and recommend $36 million for the ROSS program for FY 2016, a level sufficient to renew all existing service coordinators. Through this important program, PHAs continue to link public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.

Housing Choice Voucher (HCV) Housing Assistance Payments

- Housing Assistance Payment Renewals: $18.364 billion for Housing Assistance Payments (HAP) for FY 2016 in order to ensure the renewal of assistance for all voucher-assisted low-income households served in 2015. We also note our support for the Administration’s FY 2016 proposal to combine direct appropriations with offsets of PHAs’ “excess” HAP Reserves exceeding one month of FY 2016 annual HAP eligibility, if needed to prevent termination of assistance or to avoid or reduce a downward proration for HAP renewals. However, no offset is assumed in this recommendation.

- Tenant Protection Vouchers: NAHRO and PHADA support sufficient funding to provide all eligible households with a tenant protection voucher for FY 2016, including: tenant-protection, CNI, HUD-VASH and FUP vouchers, etc.

- HCV Restoration HAP: NAHRO and PHADA support HUD’s request of $277 million to fund approximately 37,000 Housing Choice Vouchers intended to restore some of the vouchers lost due to sequestration.

HCV Administrative Fees: $2.233 billion for ongoing administrative fees for FY 2016. Based on the Administration’s estimates, this figure would be sufficient to fund all PHAs at 100 percent of their eligibility based on the fee rates in effect immediately prior to the enactment of the Quality Housing and Work Responsibility Act of 1998 (QHWRA). We also recommend $20 million in special administrative fee funding to support PHAs’ administration of tenant protection vouchers and special purpose vouchers, including, but not limited to: HUD-Veterans Assisted Supportive Housing (VASH), Mainstream, and Family Unification Program vouchers. In addition, NAHRO and PHADA estimate a need for $34 million to cover the costs of administration of 37,000 restoration HCV vouchers. While the Administration requested sufficient HAP to fund these vouchers, the accompanying administrative fees were not included in HUD’s budget.

Choice Neighborhoods Initiative (CNI): $120 million for the CNI for FY 2016. As has been the practice in previous years, NAHRO and PHADA recommend that two-thirds of the funds be reserved for applications in which a public housing authority is the lead applicant or a co-applicant. Large capital grants through programs like Choice Neighborhoods are among the most effective tools to help PHAs address the needs of severely distressed public housing developments by attracting private capital and transforming communities into thriving, mixed-income neighborhoods with reduced crime and increased opportunities for residents.

Family Self-Sufficiency (FSS) Program: $85 million for the FSS Program for FY 2016, with $75 million reserved for PHAs. This funding level is needed to maintain funding for all existing program coordinators in the consolidated Public Housing and Section 8 FSS program. The additional funding would support expansion of the program to include Section 8 Project-Based Rental Assistance properties.

1 This estimate does not assume the adoption of the Administration’s proposed change to the medical/disability expense deduction threshold for elderly and disabled households up from 3 percent to 10 percent of their gross income before such expenses can be counted as a deduction. HUD estimates this change would reduce eligibility by $23 million for the Public Housing program and $30 million for the Housing Choice Voucher Program.


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With offices in Pittsburgh, Harrisburg, and Butler, we have the largest staff dedicated solely to governmental, non-profit, and Single Audit issues in Pennsylvania.
By Katie Yates, CPA

It is no secret that public housing authorities (PHAs) have experienced a decrease in federal subsidies over the past several years. PHAs have had to tighten their budgets and struggle with difficult decisions to make necessary repairs to units or demolish them altogether, as there is just not enough funding available. According to the Department of Housing and Urban Development (HUD), there are currently 1.2 million units in the Public Housing program that have capital needs of nearly $26 billion. As a result, the public housing inventory is losing an average of 10,000 units of affordable housing each year through demolitions and dispositions. In addition, the 38,000 units that receive assistance under HUD’s legacy programs (Rent Supplement, Rental Assistance Payment, and Section 8 Moderate Rehabilitation) are ineligible to renew their contracts on terms that favor modernization and long-term preservation.

What can PHAs do? In order to preserve affordable housing for low-income families and respond to the issues PHAs are dealing with, HUD has established Rental Assistance Demonstration (RAD).

How will this be accomplished? RAD allows PHAs to leverage public and private debt and equity to finance the cost of rehabilitation of their projects, including:

- Debt financing at a fixed rate and for a fixed term through public or private lenders;
- FHA insured mortgage loan financing, including risk-sharing programs offered through state agencies, Fannie Mae, or Freddie Mac;
- Low Income Housing Tax Credits;
- Operating reserves, RHF funds, and/or unobligated capital funds;
- Different forms of grant funding.

Who can participate? Under RAD’s original authorizing statute, the total number of first component Public Housing and Section 8 Moderate Rehabilitation conversions was limited to 60,000 units. The original statute also established the expiration date for HUD’s second component conversion on December 31, 2014. The fiscal year 2015 appropriations bill enacted by Congress on December 11, 2014 made significant modifications to RAD, including:

- Increasing the number of Public Housing and Section 8 Moderate Rehabilitation projects that are eligible to convert under the first component from 60,000 units to 185,000 units;
- Extending the application deadline for first component conversions to September 30, 2018;
- Eliminating the sunset date for HUD legacy programs under the second component.

Where does RAD stand? As summarized in the chart below, as of December 31, 2014, 176,202 units have been reserved under the first component.

<table>
<thead>
<tr>
<th>RAD State Through 12/31/14</th>
<th>1st Component</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waitlist:</td>
<td>Units</td>
</tr>
<tr>
<td>Active Whitelisted Applications</td>
<td>80,474</td>
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<tr>
<td>Multiple/Portfolio Requests</td>
<td>53,292</td>
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<tr>
<td>Total</td>
<td>136,566</td>
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<tr>
<td>Closed Conversions</td>
<td>15,111</td>
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<tr>
<td>As of 12/31</td>
<td>Units</td>
</tr>
<tr>
<td>Active Conversions</td>
<td>11,279</td>
</tr>
<tr>
<td>Closed Conversions</td>
<td>8,715</td>
</tr>
<tr>
<td>Eligible Authority Remaining</td>
<td>176,202</td>
</tr>
</tbody>
</table>

HUD is in the final stages of issuing CHAP awards (Commitments to enter into Housing Assistance Payment contracts) for PHAs who previously received contingent approval letters. RAD provides an option for PHAs to access alternative funding to make the much needed capital improvements to properties while ensuring access to affordable housing for low-income families. Due to the funding restraints placed on PHAs, it may be beneficial to consider applying for this program, as RAD may be the solution to meet your PHAs financial needs.

Bridging the Gap: Strategies to Achieve Sustainable Success

The 2015 PAHRA Capitol Conference was held in Harrisburg February 22-25, where nearly 200 PAHRA members, partners, speakers and guests gathered together with one common goal – “BRIDGING THE GAP” through “strategies to achieve sustainable success”, which was our Capitol Conference theme.

PAHRA President Cheryl Johns welcomed conference attendees, along with conference host Senghor Manns and Harrisburg Mayor Eric Papenfuse. Saul Ramirez, CEO of the National Association of Housing & Redevelopment Officials (NAHRO) and Tim Kaiser, Executive Director of the Public Housing Authorities Directors Association (PHADA) tag teamed as they outlined the latest budgetary and regulatory news from D.C. along with their forecast for 2015 in regards to housing, redevelopment and community development issues. Mr. Ramirez and Mr. Kaiser subsequently reviewed the FY 2016 budget proposal more in-depth and discussed where PAHRA’s advocacy efforts may best be focused to maximize positive results for our industry.

Concurrent educational sessions included a redevelopment focus on politics and policy, transit-oriented development, and reinventing redevelopment business models to generate revenue and financing opportunities. Attendees warmed up with hot topics on housing including VAWA, community service requirements and ethics. Multi-faceted workshops geared towards Family Self-Sufficiency and Resident Service Coordinators, and a line up of interesting presentations relating to a number of highly relevant legal topics rounded out day one.

As day two convened, a panel of representatives from PHFA, DCED and Housing Alliance of PA provided state legislative and budgetary updates. The redevelopment focus continued with a Main Street Madness workshop covering the essential elements of transforming downtown districts with a concentration on small, rural communities. Financial professionals discussed reporting requirements of QAD versus REAC, along with maximizing HCV utilization and minimizing differences between VMS and FDS reporting. This intense day of financial training concluded with an in-depth analysis of “Asset Management: Where Are We Now?”

Additional professional development presentations included compliance with the PA Carbon Monoxide Standards Act, and taking advantage of state-use programs to save money for your agency while benefitting Pennsylvanian’s with disabilities. The Harrisburg Tri-County Community Action Program presented an interactive poverty simulation, an enlightening experience to bring a better perspective on what life is like with a shortage of money and an abundance of stress. The simulation provided a perfect segue into a detailed presentation on the “Culture of Poverty” by Dr. Donald Sheffield.

Other conference highlights included the 2nd Annual Housing Awareness Day media event in the Capitol Rotunda (see related story on next page), and a number of appearances from elected officials:

- Lieutenant Governor Michael J. Stack III, keynote speaker for the Delegates Luncheon
- State Senator John Yudichak, Democratic Caucus Administrator, special guest speaker at the Capitol Conference Reception
- State Representative Joseph F. Markosek, House Appropriations Committee Democratic Chairman, keynote speaker for the closing breakfast

Conference attendees took advantage of this time at the Capitol to meet with their local legislators, and an excellent turnout of over 30 legislators joined us at the Capitol Conference Reception, offering an opportunity for PAHRA members to bring attention to our issues and concerns as we move forward under Governor Tom Wolf’s “Fresh Start” agenda for Pennsylvania.
A media event was held in the rotunda of the state capitol building on February 24, 2015 to celebrate Housing Awareness Day as designated by Pennsylvania Senate Resolution No. 30.

Representatives of PAHRA, the Housing Alliance of Pennsylvania and elected officials gathered in a show of solidarity to promote the positive impacts of the provision of safe, secure, accessible and affordable housing for Pennsylvania’s senior citizens, disabled persons, veterans, the working poor and low-income families, as well as the continued demand for additional affordable housing and related services within the Commonwealth.

PAHRA President Cheryl Johns noted that collaboration and creative thinking are key in connecting housing, redevelopment and community development resources in order to grow our economy and insure that all Pennsylvanian’s have a safe environment and secure place to live and raise their families. Housing Alliance of Pennsylvania Executive Director, Liz Hersh, stated that housing and redevelopment authorities are critical in meeting the pressing housing and community development needs in the Commonwealth. In addition to housing hundreds of thousands of vulnerable people, our agencies deploy over $100 million dollars in housing and community development funds annually; pump $800 million into the local economy through the purchase of products and services; and deal with 300,000 blighted and vacant properties that undermine the prosperity of our communities. Yet there still exists a shortage of 270,000 affordable, available homes according to the Federal Reserve Bank of Philadelphia.

Senator Rob Teplitz stated that housing is essential to the stability and growth of individuals and families in need. The Senator thanked those present for their hard work and dedication to others and expressed his hope that we can continue to work together to ensure that every Pennsylvanian has a place to call home. Reading from the Senate proclamation, Senator Teplitz noted that Pennsylvania provides in excess of 200,000 subsidized, assisted or affordable rental dwelling units within its boundaries, funded through various Federal and State programs. But there is a continued and growing demand for more subsidized, assisted and affordable housing, which also serves to improve the socio-economic climate within Pennsylvania by benefitting not only residents of the housing, but also their neighbors, local business, employers and their communities as a whole.

Ben Laudermilch, Executive Director of the Cumberland County Housing and Redevelopment Authorities, introduced Cyntia Rayborn as an excellent example of those served by assisted and affordable housing. When Cyntia first applied for housing assistance, she was in a “desperate place”, yet was hesitant to reach out for help due to her pride, but she realized that no one makes it in this life without the help of others. Having a stable home for herself and her children enabled Cyntia to return to school and earn her degree, an accomplishment that previously seemed impossible. Ms. Rayborn is now an eloquently spoken, gainfully employed mother of two young children, who expressed her appreciation for much-needed housing assistance, which she has gratefully used as a stepping stone toward achieving self-sufficiency.
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>Battery Operated (DC)</th>
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<tbody>
<tr>
<td>NEW! 21010071 (6 pk - boxed)</td>
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<tr>
<td>10-Year Sealed Battery Smoke/CO Alarm</td>
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<tr>
<td>NEW! 21010073 (6 pk - boxed)</td>
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<tr>
<td>10-Year Sealed Battery CO Alarm</td>
</tr>
<tr>
<td>21008872 (3 pk-clamshell)</td>
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<tr>
<td>Basic CO Alarm</td>
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<tr>
<td>21008908 (6 pk- bulk)</td>
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<tr>
<td>Combo Smoke/CO Alarm</td>
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<tr>
<td>21006974 (6 pk - boxed)</td>
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<tr>
<td>900-0102 Combo Smoke/CO Alarm w/ Ionization Sensor</td>
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<tr>
<th>AC w/ Battery Backup (AC/DC)</th>
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<tbody>
<tr>
<td>21006973 (6 pk- bulk)</td>
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<tr>
<td>Plug-in CO Alarm w/ Digital Display</td>
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<tr>
<td>21006462 (6 pk- bulk)</td>
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<tr>
<td>Plug-in CO Alarm w/ Tamper Resist</td>
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<tr>
<td>21006377 (6 pk- boxed)</td>
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<tr>
<td>Combo Smoke/CO Alarm Hardwired w/ Ionization Sensor</td>
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<tr>
<td>21007624 (6 pk- boxed)</td>
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<tr>
<td>Combo Smoke/CO Alarm Hardwired w/ Photoelectric Sensor</td>
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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.
Data Theft and Cyber Crime:
Protection Through Privacy Liability & Network Risk Insurance

By: Shawn Llewellyn, Vice-President, P&G Brokers, a Division of Professional Government Underwriters, Inc.

Data theft could have been the theme for an episode on the 1960s Batman television series. The Dynamic Duo fighting cyber crime to save the citizens of Gotham City sounds like an interesting idea for the old show. But as we all know, data theft is now a reality and it's a serious issue. Today’s criminal steals more than jewels and cars. Cyber crime is on the rise.

If your organization stores personally identifiable information, you should consider insurance as a means to transfer the cost of risk associated with the potential chaos that may ensue after a data breach. While housing authorities likely aren’t storing the amount of data as a national general merchandiser would, your organization still faces possible economic damage if cyber villains invade your computer system or if paper documents fall into the wrong hands.

Because economic loss associated with a data breach is generally not covered by D&O, property or general liability policies, the insurance industry has developed specific insurance policies to fill the void. Basic Privacy Liability & Network Risk Insurance, often referred to as “cyber insurance”, generally provides indemnity for:

1. costs to notify affected persons;
2. costs related to data forensics services to determine how an attack happened and how to avoid it in the future;
3. costs of providing credit monitoring services for affected persons; and
4. costs of possible claims for monetary damages brought by adversely impacted persons.

One of the insurers we deal with provides ten reasons why folks should consider the purchase of “cyber insurance”. That list is whittled down to six for purposes of this article.

3. Data is one of your most important assets yet it is not covered by standard property insurance policies;
4. Systems are critical to operating your day to day business, but their downtime is not covered by standard business interruption insurance;
5. Cyber crime is the fastest growing crime in the world, but most attacks are not covered by standard property or crime insurance policies;
6. Portable devices increase the risk of a loss or theft.

Quotations for basic “cyber insurance” are easy to secure. Several insurance companies have applications as brief as five questions. Contact Shawn Llewellyn with P&G Brokers/PGUI for more information.

Phone: 800-586-6502 ext. 9211
E mail: shawnllewellyn@pgbins.com
Safety Is No Accident

Submitted by:
Housing and Redevelopment Insurance Exchange

Mike Bartoletti,
Safety Coordinator,
Excalibur Insurance Management Services

Although the job descriptions of virtually all employees vary by the nature of their work, they all have one important thing in common: safety.

Alertness, observation of surroundings, using the proper safeguards with power tools, or even something as simple as wiping up a small liquid spill on the floor can prevent an on-the-job injury. With the exception of 2012, job-related injuries nationally have significantly declined over the past 11 years, primarily because employers from all sectors have implemented the use of safety committees, according to the most recent available data. The insurance departments of 34 states—including Pennsylvania—allow for premium discounts on workers compensation insurance as an incentive for employers to put into place a safety committee.

In Pennsylvania, the incentive is a five percent discount on workers compensation premiums, provided the criteria for establishing a safety committee gets approval from the Department of Labor and Industry, according to Mike Bartoletti, Safety Coordinator for Excalibur Insurance Management Services, attorney-in-fact for the Housing and Redevelopment Insurance Exchange (HARIE). While a five percent discount for assembling a safety committee and following the mandated guidelines may not seem like all that much, all of HARIE’s workers compensation policy holders—housing and redevelopment authorities and other public entities—depend largely on public funds for their survival.

With federal and state dollars always on the chopping block in Harrisburg and Washington, housing and redevelopment authority executive directors and those who oversee municipal and school district budgets find themselves trying to do more with less.

For example, an annual workers compensation insurance premium of $250,000 would generate a net savings of $12,500 in monies which could be applied elsewhere for an insured with a certified safety committee.

According to the Pennsylvania Department of Labor and Industry, employers within the Commonwealth have saved a total of $382 million since the implementation of safety committees.

Bartoletti said there is more at stake than just a premium discount. He said safety committees have been proven to “keep employees safe, injury free and on the job earning their full wages.”

According to Bartoletti, approval for a safety committee is obtained through the Department of Labor and Industry after meeting the following criteria:

- Committees must have a minimum of two employer and two employee representatives, meet monthly and be in operation for at least six full months.
- All committee members must be trained by qualified trainers in safety committee operation, hazard inspection and accident investigation.
- Committee meeting agendas, attendance lists and meeting minutes must be kept.

Once approved, safety committee discounts can be ongoing through the policy renewal process as long as the committee continues to meet all certification requirements upon which the initial certification was based. When a renewal is approved by Labor and Industry, a notification will be issued and it must be provided to the insurance carrier so the discount can be calculated.

Safety concerns are an ongoing process, according to Bartoletti. Safety inspections are conducted at regular intervals by Bartoletti and HARIE’s safety consultants, Cocciardi & Associates.

A safety seminar is on the schedule for Tuesday, June 9th at the upcoming PAHRA Spring Conference & Expo at Seven Springs Mountain Resort.
Help your community create needed housing with Affordable Housing Program grants.

The 2015 funding round will open in June. For more information and how to apply, visit www.fhlb-pgh.com.

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This photo of construction in progress on the Capitol Dome, captured during a recent visit to our nation’s Capitol, submitted by Steve Fischer, Executive Director, Chester Housing Authority, may also symbolize the crumbling state of funding within the housing, redevelopment and community development industry.

It appears that some complicated work may be going on behind the scenes, but successful restoration will be a long and arduous process. Much work is needed to restore it to its former state. The phase currently underway as shown in the photo is to “fill in the cracks” as reported by The Washington Times.

According to Architect of the Capitol (www.AOC.gov):

- The repairs are a “critical step for stopping the current level of deterioration”
- As conditions “continue to deteriorate, public safety is threatened”
- Work items previously identified “have further deteriorated, resulting in repairs that are more costly and complex”.

Such statements may lead one to wonder if they are in reference to the Capitol Dome or the Capital Fund Program. Blurred lines indeed.
All is secure.

Excalibur
Insurance Management Services

Attorney In Fact for HARIE

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570.969.4074

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Underwriting:
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Scranton, Pennsylvania 18510
570.961.5105
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