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• 50 Shades of Green
• Successful Affordable Housing Program Celebrates 25 Years
• Real Estate Broker Licensing Requirements in Modern Housing Administration
• PHADA Paper: HA’s Can’t Adequately Serve Residents When Their Existence Is Imperiled
• PHFA Improves Addenda for LIHTC and Accessible Unit Leases
• Project-Based Voucher Selection issues
The Housing and Redevelopment Insurance Exchange was born out of necessity and serves the purpose of providing low-cost insurance to housing and redevelopment agencies and other public entities in Pennsylvania such as municipalities and school districts. We partner exclusively with our clients to select the right lines of insurance to help them guard against damages and liabilities.

Our membership benefits extend beyond superior insurance policies. Ask us how you can take advantage of all the benefits HARIE has to offer.

For more information, please contact HARIE today at 570.344.1152
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## BOARD OF DIRECTORS

### EXECUTIVE BOARD

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheryl Johns</td>
<td>President</td>
<td>Executive Director, Altoona Housing Authority</td>
</tr>
<tr>
<td>Senghor Manns, J.D.</td>
<td>First Vice-President</td>
<td>CEO/President, Harrisburg Housing Authority</td>
</tr>
<tr>
<td>Joseph Kohut</td>
<td>Second Vice-President</td>
<td>Executive Director, Wayne County Housing Authority</td>
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<tr>
<td>Lorene Osborne</td>
<td>Secretary</td>
<td>Executive Director, Clarion County Housing Authority</td>
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<tr>
<td>Stephen Bucklew</td>
<td>Treasurer</td>
<td>Executive Director, McKeesport Housing Authority</td>
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<tr>
<td>Dusti Dennis</td>
<td>Executive Board Member</td>
<td>Executive Director, McKean County Redevelopment &amp; Housing Authority</td>
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### BOARD MEMBERS

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<tr>
<td>Kelley Cevette</td>
<td>Executive Director</td>
<td>Executive Director, Tioga/Bradford County Housing &amp; Redevelopment Authorities</td>
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<tr>
<td>Daniel Farrell</td>
<td>Executive Director</td>
<td>Executive Director, Allentown Housing Authority</td>
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<tr>
<td>Steven Fischer</td>
<td>Executive Director</td>
<td>Executive Director, Chester Housing Authority</td>
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<tr>
<td>Andrew French</td>
<td>Executive Director</td>
<td>Executive Director, Redevelopment Authority of the County of Fayette</td>
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<tr>
<td>John Jennings</td>
<td>Executive Director</td>
<td>Executive Director, Wyoming County Housing &amp; Redevelopment Authorities</td>
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<td>Daniel J. Kanuch</td>
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<td>Executive Director, Johnstown Housing Authority</td>
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<tr>
<td>William Lisak</td>
<td>Executive Director</td>
<td>Executive Director, Housing Authority of the City of Pittston</td>
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<tr>
<td>Kenneth Pick</td>
<td>Executive Director</td>
<td>Executive Director, Berks County Redevelopment Authority</td>
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<tr>
<td>Mark Yauger</td>
<td>Executive Director</td>
<td>Executive Director, Fayette County Housing Authority</td>
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<tr>
<td>Frank Aggazio</td>
<td>Immediate Past President</td>
<td>Executive Director, Allegheny County Housing Authority</td>
</tr>
<tr>
<td>Alex P. Kline, CFP</td>
<td>Ex Officio Affiliate Member</td>
<td>Senior Vice-President, Duncan Financial Group</td>
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With a soggy summer rapidly coming to a close, I look forward to seeing you at PAHRA’s Annual Conference – Best Practices Showcase and Awards to be held September 15th – 18th in historic Valley Forge.

Indelible images of suffering were endured by the Continental Army during the American Revolution, led by George Washington at Valley Forge in the winter of 1777-1778. These months of food shortage and hardship were followed by months of relative abundance that led to wonderful changes in the morale of the Continental Army.

Today, we face several challenges ourselves with funding shortfalls, addressing the homelessness problem that is growing across the country rapidly, while continuing to support the mission of providing safe and affordable housing within our financial budgets. Programs funding redevelopment, community and economic development projects have also taken severe blows. As our first President of the United States, George Washington, is quoted as saying, “The harder the conflict, the greater the triumph”.

Our Professional Development Committee has been working diligently to put together yet another excellent agenda for the upcoming Annual Conference. In addition, PAHRA member agencies will be showcasing their Best Practices, along with the Annual Awards Banquet to be held on Thursday, September 17th recognizing those agencies with PAHRA’s highest achievement awards for housing, redevelopment and community development.

On June 26, 2015, HUD published a Federal Register Notice for solicitation of comments on the Administrative Fee Formula. I encourage you to submit your comments in advocating for a fair assessment tool on the calculation of administrative fees necessary for authorities to operate and manage our Section 8 Housing Choice Voucher Programs.

As always, PAHRA is up to the challenge in meeting your needs. As an Association, we want to be able to provide you with an excellent conference experience complete with professional development training sessions and important networking opportunities that will benefit your agency and your staff.

I look forward to seeing you at Valley Forge.

Cheryl Johns, PAHRA President
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.

To learn more about Honeywell Sustainable Housing Solutions for public housing, call our dedicated team at 216-459-6105.

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CONSIDER THE ANTS.

Summer seems to bring out the best in people. We tend to become more friendly, smile more often and more sincerely, and generally have a more positive outlook on life. We are also busier. Not only do we play harder, which is my personal interpretation of a vacation, but we seem to work harder as well. Our schedules quickly fill with family, social and professional commitments. Despite the fact that the sun rises earlier and sets later, the phrase, “There just aren’t enough hours in the day,” is muttered much more often. Speaking of being busy, let’s consider the ants, something else that the warm weather brings to Pennsylvania.

Ants are much more than pests in the pantry or unwanted guests at a picnic. They are one of nature’s very hardest workers. Ants are amazing creatures, with a complex, cooperative society. Like we humans, they can be considered a very successful species. And what a work ethic! Ants work together to overcome all sorts of obstacles. They accomplish amazing things based on very simple, yet highly effective, methods. Consider this: Relative to their size, ants can lift and carry objects 50 times their body weight. Similar strength in a human would enable us to lift a car over our heads. Most ants are small enough to be trapped by a single drop of rain. Imagine the devastation of a downpour. Yet by working together, ants can form a sort of bridge and work their way out of danger to safety. If you’ve ever studied an ant colony, it is really quite interesting to watch how they provide for the needs of their community. They build the necessary infrastructure, then communicate, cultivate and carry out their duties with incredible precision in a highly organized manner to support, protect and ensure the survival of their colony. Clarence Day stated that, “Ants are good citizens, they place group interests first.”

We in the housing, redevelopment and community development industry also share the mindset of placing group interests first. We focus on how we can improve our communities and the lives of others by providing for their needs, whether that be supplying safe, secure, affordable housing; creating walkable communities and sustainable neighborhoods with sufficient services and adequate infrastructure; removing blight or repurposing vacant structures into vibrant downtown districts. By working together, through industry groups such as PAHRA, NAHRO, PHADA, NLIHC and others, we, like the ants, can accomplish amazing things and overcome obstacles. We can literally build bridges or move mountains. We can house the homeless or make an impact that will last a lifetime. We urge you to become more engaged in PAHRA today. Attend a conference such as the Annual Conference at the Radisson Valley Forge where you can share your best practices, policies or procedures. Participate on the panel of a training session. Network with your peers. Volunteer to serve on a committee that interests you. Join us this summer in our outreach efforts to educate elected officials and help them make informed decisions. For we are much more successful and stronger together... just like the ants.
**FEDERAL BUDGET**

Constrained by the spending limits and sequestration cuts of the Budget Control Act (BCA) of 2011, the US House of Representatives and the Senate Appropriations Committee have each passed Transportation-Housing and Urban Development (THUD) bills for FY 16 with some significant cuts and little, if any, good news.

A chart including the House and Senate bills is attached. A few lime items of interest (in millions):

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<td>HOME</td>
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<tr>
<td>Homeless Assistance</td>
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A note about HOME. The House bill actually shows HOME funded at $900 million, but achieves that level only by directing all of the funds anticipated for the National Housing Trust Fund (NHTF) into HOME. The NHTF, established in 2008, is scheduled to receive its first funds from Fannie Mae and Freddie Mac at the end of this year. Those funds will go almost exclusively to increasing rental opportunities for extremely low income households. Unfortunately, there are some in Congress, including the Chair of the House Financial Services Committee, who would like to dismantle the NHTF. The House THUD bill not only directs the 2016 NHTF money into HOME but prohibits any new money from going into the NHTF from any source.

Thankfully, the Senate did not touch the NHTF. On the other hand, the Committee used HOME money to fund other programs, leaving HOME with $66 million. No, there’s no zero missing. $66 million. Committee Chair Collins (R-Maine) spoke to the need to end sequestration, but is bound by the BCA for now.

Many in Congress do not like the BCA and its across-the-board cuts. There is talk of another compromise like that which suspended sequestration for 2013 and 2014. Washington insiders say if another such deal is reached it won’t be until December. (Yes, more continuing resolutions for the start of the 2016 fiscal year.) A few non-budgetary issues could force a decision earlier in the fall.

**Low Income Housing Tax Credit**

HR 1142 and S 1193 were introduced to permanently fix the credit rates at 9% and 4%. While the bills have not moved, the subject matter may be incorporated into the tax extenders bills that are being worked on now.

**PENNSYLVANIA BUDGET**

As promised, the General Assembly sent Governor Wolf an “on-time budget” on June 30, knowing full well that he would veto it. The budget was approved along party lines, with the exception of two Republican Representatives (DiGirolamo and McGinnis) who voted “no”. The next day, Gov. Wolf did, in fact, veto the budget in its entirety, necessitating the legislature to return in July to pick up the negotiations.

The General Assembly’s budget took a no-tax-increase approach, which necessitated holding the line on spending, including the small housing and community development programs in the General Fund budget.

- Keystone Communities, which funds Main Street, Elm Street, KOZ, Accessible Housing, and a small amount of redevelopment, saw a slight increase from $6.15 million to $6.35 million. However, $450,000 of the funding is dedicated to a specific downtown sidewalk repair project, leaving $5.9 million for everything else.
- The Homeless Assistance Program is level funded at $18.5 million.
- The Human Services Development Fund, which some counties use in part for services to people experiencing homelessness, is also level funded at $13.5 million.
- Neighborhood Assistance Program Tax Credit does not show up in the General Fund budget because the program falls on the revenue side rather than the expenditure side of the ledger. But without a change in the enabling legislation the program should again be funded at $18 million.

Governor Wolf’s proposed budget includes an increase of $15 million for Keystone Communities at DCED (to $21.15 million) and a new $15 million for Mixed Use Developments at PHFA, in addition to $.5 million increases for both the Homeless Assistance Program and the Human Services Development Fund.
State Housing Trust Fund/PHARE

SB 566 (Vogel, R-Beaver) and HB 792 (Killion, R-Delaware) create a new revenue stream for PHARE. Both will direct the lesser of $25 million or 40% of new revenue from the state share of the Realty Transfer Tax to PHARE each year. The funds will be available to all 67 counties.

Each bill has now passed its own chamber unanimously. HB 792 passed the House on June 2 by a vote of 195-0. It is now in the Senate Urban Affairs and Housing Committee. On June 30, the Senate passed SB 566 49-0. It will go to the House Urban Affairs Committee. Rumor has it that each bill is on its chamber’s “trade list”, and so House and Senate leadership will negotiate and decide which bill moves forward. Indications are good that this could happen when the legislature returns to work on the budget.

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.

Landlord Tenant Law

HB 447, which would allow the executor or administrator of a deceased tenant to terminate a lease, passed the House 198-1 and is now awaiting a vote by the full Senate. 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.

Blight Remediation

The PA House and Senate are both working hard to create new tools for addressing blighted properties.
SB 330 (Ward, R-Westmoreland) replaces the Municipal Housing Code Avoidance Act with a new section in the Municipalities Code (Title 53) that makes the law 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 change will reduce the number of convictions required to two and three, respectively. As of this writing, SB 330 is on the Governor’s desk. He has until July 10 to act on it.

HB 773 (Masser, R-Northumberland) provides a process for long-term residents to gain title to their properties after 10 years, making it easier for them to maintain their homes. The bill would apply where the owner of record has died or disappeared, and the resident has occupied the property for at least 10 years. The bill only applies to single family (i.e., single household) homes on a ½ acre or less. Under current law the resident would have to wait 21 years. HB 773 passed the House 181-14 on June 30 and now goes to the Senate.

SB 486 (Argall, R-Schuylkill) would allow counties to impose a $15 fee on the recording of deeds and mortgages for a county administered demolition fund. The bill passed the Senate unanimously and was scheduled for a vote by the House Urban Affairs committee, but was held back because of strong opposition by the PA Association of Realtors and the PA Builders Association. Both object to increasing recording fees.

HB 613 (Ward, R-Blair) 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 passed the House 191-0 and is in the Senate Appropriations Committee.

There are eight 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.
Five Tips for Energy Efficiency – Savings Beyond the Lights

You have the latest, high-efficiency lights in your offices and high-rise buildings. You have occupancy sensors and operating schedules. You’ve recruited residents, asking them to follow best practices such as turning off lights and unplugging fully charged electronics. What’s next?

When it comes to improving the efficiency of your buildings and properties, knowing where to start and how to maintain a successful, long-term program can prove challenging given the array of systems and processes that impact energy use. Robust energy management is about striking a balance between departmental and housing needs, and operational effectiveness. This entails taking a holistic view of how energy is both consumed and purchased. The resulting gains can be significant. Here are five things to keep in mind as you look for savings beyond the lights:

VIEW BUILDINGS AS AN INTERCONNECTED ECOSYSTEM THAT SHOULD RUN IN SYNC
Ballasts and bulbs, thermostats, etc. are just the tip of the spear. Your buildings and properties include a collection of equipment that should be working in concert. By viewing facilities as a living ecosystem, you’ll be better equipped to gather, analyze and act on data, and uncover connections between building performance, comfort, safety and energy costs to make more informed adjustments.

UNDERSTAND YOUR UTILITY PROVIDER’S PRICING STRUCTURES AND AVAILABLE INCENTIVES
Utility pricing, tariff mechanisms and incentives for participating in programs that help solve transmission and distribution issues all present opportunities to trim your spending. Understanding how you pay for energy gives you the ability to develop and implement strategies for things like peak pricing, points in time that can make or break an energy management program. Even if you’re using an outside consultant, stay informed and engaged.

ESTABLISH YOUR BASE AND PEAK LOAD BENCHMARKS
To better respond to external factors like utility pricing, establish a baseline of energy use and performance at all times of the day. Improving efficiency is about determining how to manage the base load of your properties, and making adjustments when grid-wide energy use and costs peak. It’s not one or the other – it’s both. With this insight, you can ensure your building stock is using the minimum amount of power necessary at specific times, helping to squeeze out as much energy savings as possible.

DON’T IGNORE THE OBVIOUS WHEN LOOKING FOR IMPROVEMENTS
In your busy day-to-day life of managing properties, it’s easy to fall into a mode of responding to the most urgent needs and overlooking seemingly minor tweaks. However, what initially looks insignificant can potentially be a gold mine for energy savings. Take HVAC system alarms, for example, which are so routine they’re often ignored. These alarms, however, not only highlight a concern that needs near-term attention, but analyzed in aggregate they can show patterns that indicate much larger issues and opportunities.

ASSUME ENERGY EFFICIENCY OPPORTUNITIES ARE ALWAYS AVAILABLE
While it’s true that a newer building may not have as many savings opportunities as an older facility — or one that’s not properly maintained — all buildings will display some level of degradation, and steps can be taken to mitigate or slow that process. It’s important to adopt the mindset that there are energy-efficiency opportunities in all buildings. A new facility, for example, may not be properly commissioned from the outset. A thorough review of building systems could uncover what was initially missed and provide vital efficiency opportunities.

When you’re in charge of a large portfolio of facilities, improving energy efficiency is likely a theme in your daily operations. Use these pieces of advice as a starting framework to give your energy savings efforts the necessary, holistic attention they deserve.

However, also keep in mind that improving efficiency is more than just following a series of steps. It takes establishing a culture that believes there’s always a better way to do things — and a culture that is committed to uncovering the insights necessary to make those improvements.

For more information, please contact Rick Sawicki at 330-655-0753 or richard.sawicki@honeywell.com, or visit buildsolutions.honeywell.com.
HOW CAN HOUSING AND REDEVELOPMENT AUTHORITIES TAKE CHARGE OF ENERGY COSTS WHEN EVERY DOLLAR COUNTS?

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THE POWER OF SAVINGS
50 Shades of Green
Going Green Doesn’t Have to Sting

During the PAHRA Spring Conference & Expo at Seven Springs, I told Kelly that I wanted to write something about “green” practices and tossed out the title to this article. We both laughed and I thought what the heck…let’s put something together.

The roots of this story begin on the Greek island of Santorini. The island is built on the remains of an ancient volcano, and is a very steep, rocky place with the most wonderful sunsets I’ve been blessed to witness. Being isolated, supplies of energy and fresh water are limited on the island. The Greeks, along with other European nations, have become very good at conserving energy and water. Unlike the typical whole house HVAC systems that we have in the United States, most of their homes and apartments use individual room units and lots of doors. You are encouraged to turn off the HVAC unit and the lights as you leave each room. The sanitary systems have been low-flow for decades and you only heat water when you need it. While traveling, you can expect to experience similar conservation methods in Rome, Paris and London. In fact, the British media have warned residents of potential brownouts due to a heat wave and lack of sufficient power. Public transportation is encouraged. Most of the cars are smaller and they are fuel sippers. You don’t see many gas guzzling SUV’s roaming the streets.

When you think about it, the USA is very energy rich. As a result, we waste more than need be. So how can each of us be a little greener? Listed below are a few ideas – my recommended 50 shades of green. You can find many more suggestions on the Internet. Most are common sense, which you may not find on the Internet...but anyway...this is my short list.

1. Change your light bulbs to CFL’s or LED’s
2. Turn off and unplug unused electronics at night or when you go on vacation
3. Raise your indoor temperature in the summer — use less air conditioning
4. Lower your indoor temperature in the winter — use less heat
5. Lower your hot water temperature — if you need to add cold water to use the hot, then it’s too hot — I told you many of these are common sense
6. Don’t rinse the dishes before you put them in the dishwasher
7. Use a clothes line
8. Rethink bottled water — plastics take up a lot of landfill space
9. Don’t pre-heat the oven unless the recipe calls for it
10. Shower with a friend
11. Take shorter showers (unless you are showering with a friend)
12. Wash in warm or cold water — not hot
13. Go vegetarian once a week
14. Adjust your thermostat often
15. Use blinds to block sun on hot days
16. Open blinds to allow sun on cold days
17. Buy local — saves fuel and helps your local economy
18. Bring your own mug to the coffee shop
19. Quit using plastic coffee stirrers
20. Use your cruise control
21. Carpool
22. Telecommute if allowed
23. Maintain your vehicle, keep the tires inflated, the oil changed, etc.
24. Use a car wash — they recycle water
25. Water your lawn early in the AM
26. Keep the fireplace damper closed when not in use
27. Recycle glass
28. Recycle newspaper
29. Recycle aluminum
30. Recycle used cell phones
31. Recycle phone books — better yet, just look up numbers online
32. Cut down on junk mail
33. Choose matches over lighters
34. Just quit smoking
35. Give something away, instead of trashing it
36. Bring your own bags to the grocery store
37. Download your software — no more compact discs
38. Get rid of your answering machine — most telecommunication services provide voice mail
39. Pay bills online and stop receiving paper statements from banks, utilities, and other creditors
40. Use E-tickets when you fly
41. Download your boarding pass to your smart phone
42. Use rechargeable batteries
43. Get a solar pool heater
44. Use cloth diapers — I’m not so sure about this
45. Vacuum your refrigerator coils
46. Change furnace filters frequently
47. Check your home for air leaks
48. Fix dripping fixtures
49. Purchase a low-flow commode
50. Save rain water and use it for your plants

Hope you are enjoying the summer. Adopting green habits now makes even more sense as we head towards fall and winter.

Tony DeFilippo —
President, Chrislynn Energy Services
Tony@ChrislynnEnergy.com
Congress Should Enact Major Changes in the PH & HCV Programs

HAs Can’t Adequately Serve Residents When Their Existence Is Imperiled

Submitted by Timothy Kaiser, Executive Director, Public Housing Authorities Directors Association. This PHADA paper was presented at a U.S. House of Representatives Housing Subcommittee Roundtable chaired by Rep. Blaine Luetkemeyer (R-MO).

THE BUDGET CONTEXT

- The Public Housing program has been grossly underfunded. Deep prorations in the Operating Fund have forced HAs to reduce staff, cut services and maintenance, and resulted in an overall decline in quality of life for many low-income families. It should be noted that more than one-third of PH residents are elderly and/or disabled. The federal government should not abandon this vulnerable population.

- The PH Capital Fund is now at a twenty year low, and the backlog of unmet modernization needs is more than $26 billion, according to a recent HUD study. While helpful for a select group of properties, the Rental Assistance Demonization (RAD) is not “the” solution for most public housing properties because current RAD rents are far too low to fund operations and needed capital improvements, and to pay back debt service. As noted below, HAs need other tools besides RAD that Congress should consider.

- The Housing Choice Voucher (HCV) administrative fee is supposed to help cover the cost of operating the program. Despite a brand new HUD study affirming the need for more resources, the admin fee has been deeply prorated below 80 percent the last two years. In FY 2013, it was 69 percent. This has forced hundreds of HAs to give up their programs and is partly responsible for the nationwide decline in utilization (now in the low 90 percent range). In fact, PHADA estimates that about 140,000 funded and authorized vouchers are going now unused, in part, because HAs do not have adequate resources needed to run the program. HUD itself acknowledged this problem in a recent budget submission to Congress:

“...The Department is extremely concerned that the significant administrative fee proration[s]...have depleted many PHAs’ resources. Cutting administrative fees to the degree that PHAs are unable to sustain the leasing and utilization supported by the renewal funding ultimately defeats the purpose for which that renewal funding is appropriated [emphasis added]. Failing to provide adequate administrative fees will impede and disrupt PHA operations…”

Annual Capital Fund Appropriations

(in $billions)

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</table>
**HCV Administrative Fee Funding Levels**

*Just one example of the cuts endured by HAs*

![HCV Administrative Fee Funding Levels Graph](image)

**ANOTHER BUDGET DEAL WILL STILL LIKELY LEAVE HAs WITH DE FACTO SEQUESTRATION**

While preferable to sequestration, the soon-expiring “Murray-Ryan” budget deal has imposed large cuts on housing programs and the millions of residents they serve. There has been some talk about another similar budget agreement this year. Even if Congress agrees to another Ryan-Murray type deal (very uncertain at this juncture), programs will continue to be drastically under-funded. For example, even under President Obama’s “best case scenario” FY ’16 budget request, Capital Funds are essentially flat-lined, and the operating account would be funded at only 86% percent of need. This is DE FACTO SEQUESTRATION.

Pointing to an ever-escalating amount of U.S. Debt, the nonpartisan Congressional Budget Office (CBO) further reported in March 2015 that there will not likely be room for adequate domestic program funding until Congress enacts major budget changes, including entitlement and tax reforms. Moreover, commenting on the dire situation of the New York City HA, Secretary Castro stated on May 29 that, “In terms of the resources, I’d be lying if I said you can be sure about federal resources or a certain level of federal resources far into the future…”

Given this dire budget context, it is imperative that Congress enact major changes to ensure the preservation of low-income housing programs.

**A “MENU” OF PROPOSED SOLUTIONS**

If the Obama Administration and Congress are unable to provide adequate funding for housing programs, then they should at least provide HAs more flexibility to enable them to sustain operations and their housing stock. Moreover, some of the recommendations below, such as a moratorium on burdensome regulations, and enactment of SHARP and MTW expansion, would help “One HUD” realign its limited resources to better perform its risk-assessments, monitoring and oversight functions and to focus more on program outcomes and performance. Some potential measures HUD and Congress should initiate include the following:

- **Expand the original Moving to Work (MTW) program to many more agencies.** HUD’s proposal to increase MTW by only 15 HAs over the next three years is far too meager given the scenario referenced above. MTW has resulted in numerous policy innovations that, in addition to the measures already enacted into law or instituted through regulation, should be implemented for other HAs to replicate.
Congress Should Enact Major Changes in the PH & HCV Programs

(continued from page 15)

- **Support small agency streamlining and the bipartisan SHARP legislation**, sponsored by Senator Jon Tester (D-MT). Some of the common sense recommendations in the SHARP bill come right from a report that HUD commissioned just a few years back.

- **Permit a small amount of voucher HAP/NRA to be used for administrative purposes** when the funding proration is below 90%. This would help HAs lease up more units and provide valuable housing assistance to more low-income families. As noted above, a brand new HUD study documents the admin fee shortfall. “PHAs can only help low-income families with Housing Choice Vouchers if they can pay the costs of administering the program,” HUD said in a statement accompanying the new study. PHADA strongly concurs.

- **Institute a moratorium on all new burdensome regulations and reporting requirements**. Instead of giving HAs more flexibility, HUD has been heaping regulatory burdens on HAs that will create millions of hours more of work for them. This detracts HAs from their main mission – the provision of housing to low-income families.

- **Institute a reasonable minimum rent increase with hardship exceptions**. Despite inflation, the minimum rent has not been increased from $50 since 1998. Secretary Castro’s own home city of San Antonio (an MTW HA) has increased minimums for some properties, as has another MTW HA, Mayor Rahm Emanuel’s Chicago HA. For that matter, then-Secretary Shaun Donovan proposed a similar plan in President Obama’s budget just a few years ago. Why not provide this tool to thousands of other housing agencies?

- **Reinstate the “frozen rental income” provision for 3 years to incentivize HAs to increase tenant rental income**. A previous initiative generated hundreds of millions of dollars, which are so badly needed now.

- **Change PHAS and SEMAP compliance**. Suspend non-statutory measures in HUD’s “report cards” – PHAS & SEMAP – and make the scores advisory only. It’s unfair to “grade” HAs when the federal government is not providing adequate funding.

- **Allow HAs to keep “flat renters” to continue their path to self sufficiency and to remain in residency during that time**.

- **Freeze the rolling utility base to let HAs recoup savings from energy conservation measures**.

- **Enact tax reform that would set up a new trust fund or infrastructure bank to help cover public housing capital and revitalization needs**, Rep. Keith Ellison’s bill could serve as a model.

- **Simplify rent setting by using gross rather than adjusted income**.

- **Allow HAs to recertify family income once every three years for elderly and disabled households when 90 percent or more of their income is fixed**.

- **Limit Section 3 requirements to those applied under Office of Housing**.

- **Eliminate the PHA Plan**.

- **Allow blanket regulatory suspensions and waivers under 24 CFR Part 5**.

- **Allow expedited implementation of lower payment standards in the voucher program**.

- **Provide flexibility to agencies to raise revenue**. Facing billions of dollars in shortfalls, the New York City HA has proposed increases in certain fees to help ensure the preservation of its invaluable program. Other HAs should have the same tools to better ensure survivability.
## Recent History of Public Housing Funding 2004-2016 ($ billions)
*(shaded areas indicate deep underfunding / prorations in excess of 5%)*

<table>
<thead>
<tr>
<th>Year</th>
<th>Public Housing Operating Fund</th>
<th>Public Housing Capital Fund</th>
<th>HCVouchers (renewals)</th>
<th>HCVouchers Admin. Fee</th>
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<tr>
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<td>98.1% proration</td>
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** -- HUD took PH operating reserves  
*** -- Sequestration effect

/Public Housing Authorities Directors Association/
511 Capitol Court
NE, Washington, DC 20002-4937
phone: 202-546-5445 fax: 202-546-2280
www.phada.org
Public housing authorities ("PHAs") are in the business of property management. Among other things, PHA staff members negotiate tenant leases and manage the numerous day-to-day operational issues that arise in modern housing developments. Given that PHAs are created for the express purpose of providing and managing affordable housing opportunities, it is easy to understand why PHAs might assume they are entitled to engage in these activities simply by virtue of the public purposes they serve. In Pennsylvania, as in many states, it isn’t quite that easy. In some instances a Pennsylvania real estate broker’s license is required in order to manage rental property – even for PHAs.

Thankfully, there are exemptions to Pennsylvania’s licensing requirements that often allow PHA staff to avoid obtaining broker licenses. However, in modern transactions where PHAs frequently engage in mixed-finance, low-income housing tax credit and other creative public/private partnerships, it is no longer safe to assume that broker licensing requirements simply do not apply. Penalties for non-compliance are stiff – a violator can receive a criminal penalty of up to $500 or imprisonment for up to three months (or both) for a first offense, and for second or subsequent offenses fines of up to $5,000 and imprisonment for up to two years (or both) are authorized. Additionally, Pennsylvania’s State Real Estate Commission can levy a civil penalty of up to $1,000 against those who violate the licensing requirements. So getting it wrong clearly can be costly, but when exactly are PHA staff required to be licensed?

Pennsylvania’s Real Estate Licensing and Registration Act, 63 P.S. §§ 455.101 et seq. (the “Act”), provides that “[i]t shall be unlawful for any person, directly or indirectly, to [act] in the capacity of a broker . . . [or] rental listing referral agent . . . within this Commonwealth without first being licensed or registered as provided in this [A]ct, unless he is exempted from obtaining a license or registration certificate under the provisions of section 304.” 63 P.S. § 455.301. Under the Act a “broker” is defined as any individual or entity who, among other things, negotiates real estate leases or manages real estate “for another and for a fee, commission or other valuable consideration”. 63 P.S. § 455.201.

Additionally, the Act defines a “rental listing referral agent” as “[a]ny person who owns or manages a business which collects rental information for the purpose of referring prospective tenants to rental units or locations of such units [excluding] . . . any employee or official of any public housing authority created pursuant to State or Federal law.” The express carveout for PHAs in the latter definition is quite comforting, but the absence of such a reference in the very broad definition of “broker” should be cause for alarm.

That is where the exemptions from the Act under Section 455.304 come in. Section 455.304 provides that a broker license is not required for, among other things:

“(1) An owner of real estate with respect to property owned or leased by such owner. In the case of a partnership or corporation, this exclusion shall not extend to more than five of its partners or officers, respectively, nor to other partnership or corporation personnel or employees.”

or

“(10) Any person employed by an owner of real estate for the purpose of managing or maintaining multifamily residential property: [p]rovided, however, [t]hat such person is not authorized or empowered by such owner to enter into leases on behalf of the owner, to negotiate terms or conditions of occupancy with current or prospective tenants or to hold money belonging to tenants other than on behalf of the owner. So long as the owner retains the authority to make all such decisions, the employees may show apartments and provide information on rental amounts, building rules and regulations and leasing determinations.”

So what does this all mean for the typical PHA? The owner’s exemption under Section 455.304(1) of the Act clearly allows a PHA to manage housing units in developments that are owned by that PHA without a broker’s license. For many PHAs, that is the extent of their housing portfolio anyway and so those PHAs rightly may not worry about broker licensing issues. For other PHAs – particularly those engaged in mixed finance, low-income housing tax credit or similar transactions – the ownership structures in such deals often create situations in which the PHA is managing...
a development that is owned by a legally-distinct limited partnership, limited liability company or other ownership entity. While a PHA could try to stay within the parameters of the multifamily housing exemption afforded under Section 455.304(10) of the Act, that exemption relies on much of the management function being retained by the property owner and for that reason it is often unworkable in practice. In that instance, PHA staff would be required to obtain the requisite broker’s license on behalf of the PHA to ensure compliance with the Act. Lastly, if a PHA outsources property management functions covered under the Act to a third party, the PHA should require evidence of the third party’s licensure in order to protect the PHA from potential legal, audit and public relations issues associated with using unlicensed service providers.

States are often looking for novel ways in which to raise funds and to appear more vigilant in their enforcement efforts, and the Commonwealth of Pennsylvania is no different. As PHAs and the housing industry evolve toward more modern and complex housing partnerships and transactions – and as state coffers remain low – you can expect more attention to be given by regulatory authorities to real estate broker licensing issues and associated fines. It is safe to assume that the unlicensed and unwary will find it difficult to broker themselves out of situations in which violations of the Act are alleged.

Brandon T. Greenland  
Cohen & Grigsby, P.C.  
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412-297-4620

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The EADS Group, Inc. (EADS), celebrating 60 years in business in 2015, serves numerous Pennsylvania housing authorities and non-profit housing agencies. The firm has served these agencies by providing studies, design, and engineering services for the past 25 years. EADS has completed over $20M worth of design and related services providing us with the ability to meet the special needs and requirements of public housing.

EADS excels in new and innovative ways to improve our plans and designs for multi-housing units. The knowledge and expertise EADS provides has produced a positive affect for the residents of public housing facilities by increasing the appeal and appearance of their homes. The result is an increase in pride of ownership for the residents.

One recent example of a design project by EADS is depicted below by showing before and after photos.

The modernization design included the replacement of the existing apartment unit front stoops with new larger porches with shingled roofs for each of the 100 units.

The porch improvements provided new colored concrete slabs. In order to make the buildings aesthetically pleasing and low maintenance the porch posts were vinyl covered, as well as adding new vinyl covered porch railings. The double porches were enhanced with a separation vinyl railing. Related siding was altered for enhancement of the facade.

In addition to design services, we also perform Section 504 Assessments, Physical Needs Assessment, Site Planning, Surveying, Mapping, Phase I Environmental Assessments and Permitting. Our staff has a thorough knowledge of federal, state and local building codes.

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With 6 offices in Pennsylvania and over 200 employees, EADS is able to provide the expertise you need for your next building project. For more information about our services, contact Tim Hoffman, AIA at thoffman@eadsarchitects.com or at 800-788-0982.
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A PHFA multifamily development project.

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Beginning in the summer of 2014, the Pennsylvania Housing Finance Agency asked all Low-Income Housing Tax Credit (LIHTC) project owners to provide a copy of the standard lease form used for their LIHTC properties. The goal of this project was to gain a better idea of what was contained in the LIHTC leases and to address any notable issues with program compliance. While the project began with a relatively narrow scope, PHFA quickly realized it could use this opportunity to address a number of important areas of concern and further continue program compliance.

### THE LIHTC LEASE ADDENDUM

In response to its request, PHFA received more than 1,000 LIHTC leases. Although a majority of LIHTC leases reviewed by the agency were not problematic or not in violation of Section 42 of the Internal Revenue Code, PHFA discovered a wide disparity in the way the LIHTC program was referenced in leases throughout the Commonwealth. In addition, the agency discovered that there were numerous other areas that were not clearly addressed in many of the leases, such as application of the federal Violence Against Women Act, specific provisions of the Fair Housing Act and state-specific landlord-tenant laws.

The agency created a one-page lease addendum, addressing these concerns in a straightforward way – readability and ease of use were PHFA’s main concerns during this undertaking. By including uniform references to these various legal requirements, the agency now has a way to enforce them across the board for all LIHTC properties in a manageable and more effective way.

PHFA instructed owners and management agents in its LIHTC program portfolio to immediately begin using this addendum by affixing it to all new leases and to start using it on existing leases at the time of a tenant’s next annual recertification/alternate certification. Of course, PHFA will work with owners and management agents to ensure the addendum is consistent with federal and other program funding requirements. PHFA tax credit compliance monitoring staff will be checking all files for future compliance.

### ACCESSIBLE UNIT LEASE ADDENDUM

While completing the LIHTC lease addendum project, the agency also realized a need for greater guidance regarding accessible units being funded in the LIHTC program. Several PHFA staff members worked together with outside advocates to create guidance in the form of an accessible unit policy, as well as a simple, one-page lease addendum to address the various complexities relating to rent up and occupancy of units designed for people needing accessible features.

The new accessible unit lease addendum outlines expectations for those instances when a tenant without a disability can move into an accessible unit. It also covers expectations for all parties when someone with a disability later needs that unit. When this happens, the lease addendum directs the landlord to use reasonable efforts to place both tenants in appropriate units.

Both the LIHTC lease addendum and the accessible unit policy can be found at www.phfa.org. These addenda are meant to evolve as PHFA learns and continues to receive feedback on the best and simplest ways to enforce the many requirements of its programs.
Over the past five years, I have had the privilege of serving on FHLBank Pittsburgh’s Affordable Housing Advisory Council. This is a group of dedicated housing practitioners who are committed to creating and allocating resources for affordable housing. Through the Council, I’ve had the opportunity to learn about AHP; work closely with Bank management, staff and Board of Directors, and help to shape the scoring criteria for AHP’s competitive funding rounds. I’ve come to understand, first, that AHP is flexible and can be used in a number of ways. Next, its scoring criteria are published so that everybody knows exactly how the applications will be reviewed. Also, although it is offered through competitive funding rounds (and there is always plenty of competition), the Bank offers technical assistance to help applicants as they complete the applications. I’d like to think that even without my experience on the Council, Harrisburg Housing Authority would have found its way to AHP, but honestly, I don’t know. For the most part, housing authorities have not dipped their toes into this end of the funding pool, and we may not have either, if not for Jackson Tower.

**JACKSON TOWER: MAKING A DIFFERENCE**

Jackson Tower is an exciting project in which a 13-story building is being renovated into a 159-unit senior citizen facility that accents the skyline of Harrisburg’s northern end. After sitting empty for over a decade, Jackson Tower will open early in 2016 as one of the finest apartment projects in the region, looking much like a high-end luxury community. In addition to the one-bedroom energy-efficient apartments, it will include added amenities such as air conditioning (something that most of us take for granted), laundry room facilities, a fitness center, a nursing and health care wing, a library-media room and a game room.
As housing and redevelopment authorities will easily understand, every possible source of financing was required to fund this $22 million project, and no stone was left unturned. Due to an amendment of law, we were able to leverage an energy performance contract, allowing us to refinance $13 million. The rest came from a patchwork of sources: HUD capital funds, Operating Finance Funding Program, Community Development Block Grants and a $500,000 AHP grant, which we were able to get in partnership with Fulton Financial. The AHP grant, while relatively small in the scope of a $22 million project, was significant to the project as a crucial source of gap funding.

I am excited about Jackson Tower, not only for the partnerships formed, the financing arranged, and the redevelopment of affordable downtown housing, but especially for the seniors whose quality of life will be improved. This is important work.

The Jackson Tower project focused on recapitalization to rehab existing public housing, but AHP is flexible, and there are other ways to use it as well: creating new rental housing and homeownership opportunities. I’m hopeful that our experience can pave the way for other housing and redevelopment authorities to use AHP as a much-needed source of funding.

**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.
2015 PAHRA ANNUAL CONFERENCE  
Best Practices Showcase & Awards  

Conference Schedule (as of July 15, 2015)

Visit www.pahra.org for updated information on training sessions, speakers, events and other conference news.

<table>
<thead>
<tr>
<th>Tuesday, September 15, 2015</th>
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<tr>
<td>4:00 p.m. – 6:00 p.m.</td>
<td>PAHRA Committee Meetings</td>
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<tr>
<td>4:00 p.m. – 6:00 p.m.</td>
<td>Early Registration</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 Hospitality Event Sponsored by Cohen &amp; Grigsby, PC</td>
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<td>Welcome &amp; Gathering Session</td>
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<td><strong>Keynote Speaker:</strong> Jane C.W. Vincent, <strong>Regional Administrator, HUD Region III</strong></td>
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<td>8:45 a.m. – 9:45 a.m.</td>
<td>PAHRA Annual Business Meeting</td>
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<td>Mid-Morning Refreshments Sponsored by U-Comp</td>
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<td>10:00 a.m. – 12:30 p.m.</td>
<td>Select from Five Tracks of Concurrent Educational Sessions</td>
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<td>12:30 p.m. – 1:45 p.m.</td>
<td>Lunch On Your Own</td>
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<td>Afternoon Refreshments Sponsored by Kidde</td>
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<td>LIHTC Compliance Training Continues</td>
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<td>8:00 p.m. – 12:00 a.m.</td>
<td>Evening Hospitality &amp; Networking Event Sponsored by Chrislynn Energy Services</td>
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**Wednesday Concurrent Educational Sessions**

**Totally RAD!** Three consecutive sessions of Rental Assistance Demonstration updates offering conversion guidance, how to avoid procurement obstacles and sage advice presented by experienced professionals and those in the know

**Moving-to-Work Demonstration:** Philadelphia Housing Authority and Housing Authority of the City of Pittsburgh will share their real life MTW experiences

**Pennsylvania Housing Finance Agency** shares:
- A Progress Report on Housing Trust Fund movement at both the state and federal levels
- Homeownership Top Ten – Exploration and explanation of a variety of programs and available resources
- Accessible Unit Outreach policies - How to successfully fill designated units

**Redevelopment/Community Development Focus** with Penn State Extension presenting:
- Community Economic Development Strategies including CARE – Creation, Attraction, Retention & Expansion
- Community Engagement Tools
- Healthy Communities = Active Transportation

**Veterans Preference in Pennsylvania** Answer lingering questions relating to:
- Analysis of enacting legislation
- Interpreting definitions
- Implementation, including updating policies and waiting list management

**LIHTC Compliance Training and Housing Credit Certified Professional (HCCP) Exam** will be offered by M&L Compliance Management, LLC for property and asset managers, developers, and others working in the affordable housing arena (Two-day training with optional exam. Limited to 25 participants. Additional fee required.)
### Thursday, September 17, 2015

<table>
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</tr>
<tr>
<td>10:00 a.m. – 12:30 p.m.</td>
<td>Select from Five 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 a.m. – 3:00 p.m.</td>
<td>Select from Five Tracks of Concurrent Educational Sessions</td>
</tr>
<tr>
<td>3:00 p.m. – 3:20 p.m.</td>
<td>Afternoon Refreshments Sponsored by Horizon Information Systems</td>
</tr>
<tr>
<td>3:20 p.m. – 4:30 p.m.</td>
<td>Housing Compliance Certified Professional (HCCP) Exam Continues</td>
</tr>
<tr>
<td>6:00 p.m. – 7:00 p.m.</td>
<td>Best Practices Showcase &amp; Presidential Reception Sponsored by HARIE</td>
</tr>
<tr>
<td>7:00 p.m. – 9:00 p.m.</td>
<td>Annual Banquet and Awards Ceremony Sponsored by HARIE</td>
</tr>
<tr>
<td>9:00 p.m. – 12:00 a.m.</td>
<td>Evening Hospitality &amp; Networking Event Sponsored by FHLBank - Pittsburgh</td>
</tr>
</tbody>
</table>

**Thursday Concurrent Educational Sessions**

**Pennsylvania Land Bank HUB** workshop including:
- Land Bank Roundtable Discussion
- Repurposing Blighted Properties – Solutions for Leftover Lots
- Developing an Integrated Blighted Property Data Base and GIS Program
- Tax Sale 101: What You Need to Know to Purchase Properties at a Tax Sale and How to Evaluate Tax Sale Opportunities

**Children and Youth Services**
- On-Site Programs for Residents
- Relationship Building with CYS and Law Enforcement
- The VAWA Connection

**Dealing with Mental Health Consumers**
- Recognizing Signs and Symptoms: Does your front-line staff understand how to interact effectively
- De-Escalation: Preventing dangerous situations and handling them when they do arise
- Crisis Prevention and Intervention: Available resources to assist both your agency and the consumer

**Capital Fund Program – From an Operational Standpoint:** Understanding the importance of CFP in overall agency operations – Engaging all stakeholders, including managers, maintenance and residents, in long term planning – Planning proactively rather than reactively

**Capital Fund Program – Under the Microscope:** Construction Administration - Compliance – Reporting requirements – How to sustain a program review

**Lifespan of an Injury Claim – From Cradle to Grave (let’s hope not):** Reviewing major occupational safety program elements – First aid and immediate medical treatment – Accident investigation – Claim reporting requirements – Claim disposition (return to work, modified duty or settlement)

**More Money in Your (Agency’s) Pocket:** Procurement is a tedious process. Explore the possible procurement of goods and services through piggyback purchasing or by taking advantage of utility deregulation

**W-9 Processes and Procedures:** Mismatched information can lead to audit findings and financial penalties

**Mobile and Wireless Infrastructure:** Gain from your wireless investment with more efficient data processes – Generate revenue by offering affordable internet to your residents

**Tired of Our Industry’s Issues Being Invisible?** Even the most seasoned veteran can benefit from this interactive workshop designed to enhance the skill set needed to craft your message and deliver it effectively to advocate, educate, promote your programs and sell your success

### Friday, September 18, 2015

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
</table>
| 8:30 a.m. – 10:00 a.m. | Conference Closing Breakfast Sponsored by Pennsylvania Housing Finance Agency  
  **Keynote Speaker:** Sheila Crowley, President and CEO, National Low Income Housing Coalition  
  Sequestration – Second Time Around |

(See next page for conference registration form.)
# 2015 PAHRA Annual 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
  (including LIHTC Compliance Training attendees)

**DAILY SESSIONS:**
- Member - $150
- Non-member - $180
- Specify date attending: _________

**PAHRA Annual Banquet & Awards Ceremony Only:**
- $70 if the only event attending

**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!

Please contact the hotel directly for room reservations:
Radisson Valley Forge
1160 First Avenue
King of Prussia, PA 19406
610-354-8118

**PAHRA Group Rate includes a delicious hot breakfast buffet each day of your stay:**
- $147 per night single; $165 per night double

Reserve before **Sunday August 16, 2015** to receive the PAHRA Group Room Rate.

**Attendees are encouraged to email registration forms to kelly@pahra.org with payment to follow.**
Please copy and complete a separate form for each attendee. Please make check payable to PAHRA and mail with a copy of your completed registration form to:
PAHRA
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New Florence, PA 15944

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M&L Compliance
LIHTC Compliance Training

Day One – Wednesday, September 16, 2015

10:00 AM - 10:30 AM General Introduction

10:30 AM - 12:30 PM Minimum Set-a-Side
Special Set-a-Side
Income Eligibility
Determination of Minimum Income
Determination of Rents

12:30 PM - 1:30 PM Lunch

1:30 PM - 5:00 PM New Applicants
Applications
* Red Flags for Audits
Waiting List
Calculations of Income
Cash Value
* Red Flags for Verifications
Verifications
Banks
Certificate of Deposit
Checking – Savings
Insurance (Whole Life & Term Life)
Real Estate
Less than Fair Market Value

Day Two – Thursday, September 17, 2015

8:30 AM – 12:30 PM Continued Compliance
Tenant Income Certification
Transfers
Year End Reporting
PHFA Requirements
Completing TIC’s
Attendees will work on Actual Case Studies
Question and Answers

1:30 PM – 4:00 PM HCCP Exam

Please bring your calculator
LOW INCOME HOUSING TAX CREDIT (LIHTC) COMPLIANCE TRAINING

Registration Form
September 16 – 17, 2015

M & L Compliance Management, LLC
3909 Hartzdale Drive, Suite 901
Camp Hill, PA 17011
Phone 717-731-1161
Fax 717-731-9471

Thank you for your interest in attending MLCM’s LIHTC Compliance Training. An optional HCCP exam is scheduled for the afternoon of Day 2. There will be a break for lunch (on your own) around 12:30 p.m. Light refreshments will be provided during morning and afternoon breaks. Checks should be made payable to PAHRA.

☐ I wish to attend the course and Take the HCCP Exam.
☐ I wish to attend the course, but NOT take the HCCP Exam.
☐ I wish to Take the HCCP Exam ONLY.
☐ I wish to register as a GUEST for the PAHRA Conference (additional $100).

Name

Company

Street Address

City       State  Zip

Phone      Fax

Email Address

Registration Forms can be sent one of two ways:
1. E-mail to kelly@pahra.org*
2. Mail: Kelly Hicks, Executive Director
   PAHRA, PO Box J, New Florence, PA 15944

*Please note that e-mail registrations are considered tentative until payment is received.

Cancellation Policy:
No refunds will be given for cancellations received within two weeks of the date of the course or for registrants who fail to attend. A $50.00 administrative fee will be charged for all cancellations.

MLCM reserves the right to cancel the Workshop for lack of registrations. If this should occur, a full refund will be made. However, MLCM is not responsible for any related costs. MLCM will inform registrants of this decision at least ten days before the course begins.
### PBV Selection Issues: Previous Competition and PHA-Owned Units

Submitted by: Michelle R. Yarbrough Korb

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.

The procedure for selecting project-based voucher (PBV) proposals has long been a thorny issue. This article reviews two of the most troublesome elements: (1) selection based on previous competition and (2) selection of public housing agency (PHA)-owned units under the most recent Department of Housing and Urban Development (HUD) guidance.

To put these issues in context, here are two scenarios that you may have encountered at your agency:

**Scenario #1:** A local developer calls you. She tells you about a fantastic project that she has in the works in your jurisdiction. She intends that this development will serve a population that your agency has identified as in great need of affordable housing. She tells you that she intends to apply for an allocation of 9% low-income housing tax credits (LIHTCs) in the Pennsylvania Housing Finance Agency’s (PHFA’s) next funding round. She asks for a letter from you for her application stating that you will provide an allocation of PBVs to the development. What is your response? What does your administrative plan say with respect to the procedures for submission and selection of PBV proposals? Has this developer’s project already been competitively selected for housing assisted under a federal, commonwealth or local government housing assistance, community development or supportive services program? If so, (a) when and (b) did that proposal involve any consideration that the project would receive PBV assistance?

**Scenario #2:** Your agency administers the voucher program. Your agency directly owns a building that does not contain public housing units and does not receive PBV assistance. A member of your staff suggests that this building would benefit from PBV assistance. Is this a good idea? How do you select PHA-owned units? What are the complications and what oversight is required with PHA-owned units? Who may be a party to the contract for PBV assistance?

### Selection Based on Previous Competition

**Two Options for PHA Selection of PBV Proposals**

The PHA administrative plan must describe the procedures for owner submission and PHA selection of PBV proposals. The PHA must select PBV proposals by either of the following two methods. One option is to issue a request for PBV proposals; this is the competitive procurement option that a PHA uses in other contexts. The second option — and the one that receives particular attention in the context of 9% LIHTCs — is selection based on previous competition.

**Earlier Competitively Selected Housing Assistance Proposal Did Not Involve Any Consideration that the Project Would Receive PBV Assistance**

The regulation providing for selection based on previous competition states:

> [t]he PHA may select, without competition, a proposal for housing assisted under a federal, State, or local government housing assistance, community development, or supportive services program that required competitive selection of proposals (e.g., HOME, and units for which competitively awarded [LIHTCs] have been provided), where the proposal has been selected in accordance with such program's competitive selection requirements within 3 years of the PBV proposal selection date, and the earlier competitively selected housing assistance proposal did not involve any consideration that the project would receive PBV assistance.¹

Selection of a PBV proposal without competition is an attractive option for PHAs wishing to support things like 9% LIHTC developments. However, that approach is problematic at the LIHTC application stage. As one commenter to HUD’s proposed rule² phrased it, it puts “PHAs and owners in an untenable position since they cannot compete for vouchers without tax credits and cannot compete for tax credits without PBV assistance.”³
Commenters requested that the requirement that “the earlier competitively selected housing assistance proposal did not involve any consideration that the project would receive PBV assistance” be dropped from the regulation or, alternatively, limited to instances “in which points were awarded for the inclusion of such vouchers.” HUD, however, did not choose to do so, and in the final rule responded as follows:

Deleting the restriction would allow for the inclusion in a competitive selection process that a project will receive PBV assistance prior to an actual PBV selection. HUD believes that accepting the commenters’ suggestion would lead to the distortion of both the competitive nature of the PBV program and the legitimacy of the rationale allowing for the selection of units that have undergone other recent legitimate competitive selections. Eliminating the requirement, as suggested, would give an advantage to prospective PBV project owners in the competitive selection upon which a PHA is relying to select units under the PBV program which would result in a HUD program requirement that could possibly taint the outcome of another Federal, State or local housing program.

Thus, PHAs that desire to select PBV proposals for proposed developments prior to the submission of a competitive LIHTC application should have in their PHA administrative plan the procedures for owner submission and PHA selection of PBV proposals in accordance with 24 C.F.R. § 983.51(b)(1) by issuing a request for PBV proposals. Such competitive procurement should be scheduled to take place sufficiently in advance of PHFA’s deadline for submission of applications for an allocation of LIHTCs.

Selection of PHA-Owned Units

The selection of dwelling units owned by the PHA that administers the voucher program (PHA-owned units) has also been a trouble spot. “PHA-owned” means that the PHA, its officers, its employees or its agents hold a direct or indirect interest in (a) the building in which the units are located, including an interest as titleholder, lessee, stockholder, member, general partner or limited partner, or (b) an entity that holds any such direct or indirect interest.

Selecting a Proposal for PHA-Owned Units

A PBV proposal for PHA-owned units may be selected in accordance with the procedures in the PHA administrative plan after the HUD field office or a HUD-approved independent entity reviews the selection process and determines that the PHA-owned units were appropriately selected based on the selection procedures specified in the PHA administrative plan. Notice PIH-2015-05(HA) (the Notice) cautions that “[t]he PHA’s selection procedures must apply to all PBV proposals and must be designed in a manner that does not effectively eliminate the submission of proposals for non-PHA-owned units nor gives undue preferential treatment (e.g., additional points) to PHA-owned units.”

Independent Entity Requirements

Following selection review, an independent entity’s services will be required for such things as establishing contract rents, determining the term of the housing assistance payment contract and any renewal, and inspecting PHA-owned units. The PHA may compensate the independent entity from the PHA’s ongoing administrative fee income (including amounts credited to the administrative fee reserve), but it may not use other program receipts.

The Notice expands on the nature of the independent entity as follows:

The entity and PHA must possess an autonomous relationship. Therefore, the parties must not be connected legally, financially (except with regard to compensation for services performed for PHA-owned units), or in any other manner that could cause either party to be improperly influenced by the other. The independent entity must perform its responsibilities in an unbiased manner, and the PHA must not take any action that could prevent the independent entity from making unbiased determinations related to its responsibilities. The PHA must submit to the HUD field office documentation that demonstrates or supports the independent nature of the parties’ relationship.
PBV Selection Issues: Previous Competition and PHA-Owned Units

(continued from page 33)

The PHA must submit to its local HUD Office of Public Housing for approval each independent entity it plans to use and must identify the function the entity will perform under the following conditions:

• If the entity will review the selection of the PHA’s proposal for PBV assistance, the PHA must provide its notice when it notifies HUD of its intent to project-base.

• If the independent entity will perform functions other than selection, the PHA must provide its notice for approval prior to entering into the Agreement to Enter into a Housing Assistance Payments (AHAP) contract for new construction and rehabilitation or prior to selection for existing housing.

Parties to a Contract for PHA-Owned Units

The Notice also discusses the parties to a contract for PBV assistance at PHA-owned units. In particular, it states that

the contract administrator and the owner cannot be the same legal entity and that the PHA must establish a separate legal entity to serve as the owner. The Notice does not impose any restrictions on such an entity, provided that it is legally acceptable under Pennsylvania law, and it specifically notes that it may be a nonprofit affiliate or instrumentality of the PHA.

Thus, when considering the submission of a PBV proposal for PHA-owned units, PHAs need to be prepared for the complications that will arise if PBVs are attached to PHA-owned units. These complications may include additional time required before entering into the AHAP contract for new construction and rehabilitation or prior to selection for existing housing, as well as the costs involved with the required services of an independent entity and the establishment and use of a separate legal entity owner.

With this information in hand, you should be prepared for the next phone call or staff suggestion that arises regarding PBV assistance, and you will be ready to address the issues they present.
The 2015 PAHRA Spring Conference & Expo was held at Seven Springs Mountain Resort in early June. Sponsored by the Housing and Redevelopment Insurance Exchange (HARIE), co-sponsored by Honeywell, the event drew nearly 300 attendees, including 75 vendor representatives manning 40 booths exhibiting their products and services.

PAHRA President Cheryl Johns, joined by conference co-hosts Andrew French and Mark Yauger, of Fayette County Redevelopment Authority and Fayette County Housing Authority respectively, welcomed participants to our meeting on the mountain.

Highlights of an agenda packed with educational sessions included:

- Former HUD Assistant Secretary Joseph Schiff sharing PHA survival tips
- New Dimensions in Learning leading an interactive workshop on Courageous and Compassionate Customer Service
- American Property Consultants presenting analysis of REAC, UPCS and HQS inspections
- Penn State Extension exploring community and economic development issues in depth
- Reasonable accommodation processes and procedures reviewed by Michael Jansen, Director, HUD Pittsburgh Field Office of Fair Housing and Equal Opportunity
- Pennsylvania Human Relations Commission discussed creating a cooperative climate between complainants and property owners or managers
- Pennsylvania Land Bank HUB hosted a workshop on land banking and blight strategies
- A lively “no-holds barred” maintenance roundtable

Also presenting interesting and informative training on timely topics were:

- Cocciardi & Associates
- Cohen Law Group
- Duncan Financial Group
- Pepper Hamilton, LLP

Plenty of important networking opportunities were offered:

- Extended breakfast, luncheon buffet and refreshment breaks to interact with exhibitors
- Vendor Appreciation Reception
- Scholarship basket auction and Boot Scootin’ Boogie Casino Nite fundraisers
- Country barbeque, where two of our scholarship recipients were able to join us to share their stories (see related article on page 43)

Pennsylvania Housing Finance Agency (PHFA) sponsored the closing breakfast with keynote speaker Erin Hart of American HealthCare Group discussing Strengthening Supportive Services Through Resident Assessments and Farm-to-Table Programs.

Regret missing this excellent event? Then plan to join us at the Annual Conference – Best Practices Showcase and Awards to be held at Radisson Valley Forge in September. Registration materials and hotel information are provided within this edition of the Monitor. We hope to see you there!
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A Service Program of the Pennsylvania Municipal League
Disaster Unemployment Assistance

Submitted by:
Debra S. Gross / U•COMP Member Service Representative

Disaster Unemployment Assistance or DUA is a program that provides funds to state Labor and Industry departments. The DUA program is a partnership of the US Department of Labor and FEMA. The function of this program is to provide unemployment benefits/assistance to individuals who have experienced a loss of employment due to a major disaster. In order to start the DUA program in a particular geographic area, the President must declare that county or counties a federal disaster area.

Individuals are eligible for DUA if:

- They worked, were schedule to work or lived in the areas affected by the major disaster.
- They no longer have a job or a place to work.
- They can’t reach the place of work.
- They cannot work due to a disaster related injury.
- They cannot work due to damage sustained to the place of work.
- They become the major supporter of a household due to the death of the head of the household as a result of the disaster.

The benefits are only payable during the Disaster Assistance Period and claims cannot exceed 26 weeks. Each state has unemployment laws that will determine the weekly benefit amount for each individual and these benefits are 100% federally funded. The employers’ unemployment accounts will not be charged for DUA benefit payments.

In Pennsylvania, if an individual has lost their job or business as a direct result of a major disaster declared by the President of the United States, they may be eligible for DUA. If they are eligible for regular benefits, they must exhaust those benefits before applying for DUA. When they apply for DUA, the Department of Labor and Industry will send them information about the program and DUA forms to complete and return.

Below are some recent examples of DUA situations in other states:

- Texas DUA – Presidential disaster zones were declared in three Texas counties with the period beginning on May 4, 2015. It was the result of flooding from severe storms that began on this date and continued for an extended period. Individuals were eligible for DUA if they exhausted their regular unemployment benefits or if they did not qualify for benefits under the regular Texas unemployment program. If a Texas resident becomes unemployed because of a disaster and qualifies under regular unemployment, the benefits will be paid under the regular unemployment program first.

- West Virginia DUA – Severe storms, flooding and landslides caused three Presidential disaster declarations in West Virginia during April 2015. There was no provision for DUA in this state. The residents had federal funding made available to them for general recovery however, West Virginia law does not provide for DUA as it does in the State of Pennsylvania and the West Virginia employers’ accounts are charged for disaster-related unemployment claims.

The above two examples are in striking contrast to one another and they demonstrate how disaster unemployment laws may differ by state.

Educational benefits such as these are available to U•COMP members. Now is the time to contact U•COMP to join for 2016!

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
Please Support Our Industry Partners

The following companies and organizations exhibited at the 2015 PAHRA Spring Conference & Expo and we hope that you took the time to get acquainted. When you are in the market for related products and services, please consider purchasing from or contracting with those who support PAHRA.

| Affordable Housing Accountants, Ltd. | IREM Western PA Chapter #7 |
| AFLAC | Johnson Controls, Inc. |
| Always Safe Sidewalks | Kidde US |
| American HealthCare Group | MDC Trumbull Industries |
| American Property Consultants, Inc. | MaherDuessel, CPAs |
| Bath Fitter | MAXIM Construction |
| Bitting Recreation, Inc. | PAHMA (Professional Affordable Housing Mgmt. Association) |
| Brown Stove Works, Inc. | Pennsylvania Land Bank HUB |
| Central Wholesalers | PAHousingSearch.com |
| CIMA Software Corp. | PestHeat |
| Cohen Law Group | R.C. Killegrew Company |
| Coinmach Corp. | SealMaster Pavement Products |
| Duncan Financial Group | Sleigher Engineering, Inc. |
| The EADS Group | Sports & Recreation Associates |
| FireDEX of Pittsburgh | Tenmast Software |
| HAI Group | Tri Star Auto Group |
| HARIE / Excalibur Insurance Management | UniqueSource Products & Services |
| HD Supply Facilities Maintenance | U-Comp & Group Business Programs |
| Honeywell | YARDI Systems |
| Horizon Information Systems, Inc. | |
With offices in Pittsburgh, Harrisburg, and Butler, we have the largest staff dedicated solely to governmental, non-profit, and Single Audit issues in Pennsylvania.

Maher Duessel is proud to be a member of PAHRA.
The PA Department of Community & Economic Development (DCED) and PAHRA hosted nearly 200 people at the annual CD&H Practitioners Annual Conference in State College, providing in-depth information and training on federally funded HUD programs. Highlights of the conference included:

- Ed Geiger, Director of the Center for Community Financing, presented an update on the 2015 budgets for state and federal programs, along with insights on the status of HOME and Community Development Block Grant programs in terms of the 2016 budget.
- Joseph T. Berdis, CDBG Administrator for Erie County, was presented with the 14th Annual C. Riley Stoy Award.
- Michael Szupper of HUD discussed the Uniform Relocation and Acquisition (URA) requirements that all grantees must adhere to when acquiring, demolishing and/or purchasing easements for public facility/infrastructure project.
- DCED’s Compliance staff reviewed the required plans all grantees must have when administering their federal programs including:
  - Citizen Participation Plan
  - Fair Housing Plan
  - Section 504 Plan
  - MBE/WBE Plan

Emphasis was placed on documentation for the plans as grants are administered and how the plans will be executed once the counties begin to administer on behalf of smaller entitlements.

- Grantees were provided a draft housing rehabilitation guidebook incorporating the new HOME rehabilitation requirements enacted by DCED with the 2012 HOME grants. HOME program staff of DCED reviewed changes in the guidelines and fielded questions from grantees.
- Guidance on other regulatory and compliance issues that DCED is addressing through its oversight and monitoring of grantees such as:
  - Fiscal Management including invoicing and reporting
  - 2015 training and reporting schedules for grantees
  - Survey methodology including the use of the American Community Survey.

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Are Online Applications the Wave of the Future?

Are your applicants looking for an easier way to submit their information to the Authority for consideration? How about saving your staff a little time in the process? Horizon Information Systems has developed a slick, new online application process that will do both and more. The Online Application process should make life easier for both staff users, as well as potential applicants. Applicants can now apply for housing from anywhere with an internet connection. A streamlined and user-friendly interface allows applicants to get their information entered in a convenient way that saves staff the time previously spent on data entry.

Software users (the true experts) identified 3 key areas that make an Online Application system successful:
• eliminating duplication • having a user-friendly interface and • suitability.

The Horizon Online Application Process addresses the duplication issue simply by using the applicant’s Social Security Number (securely). Once this information is entered, the system verifies that SSN against your current list of applicants. If an application currently exists for that SSN, the user will be shown all of the lists that the SSN is currently on, as well as their position on each list, and when the list was last updated. If no application already exists for this SSN, the applicant can proceed through the user-friendly process of entering their information and choosing which lists they are interested in. This process not only provides an easier way for the applicants to get their information entered, but also gives them the ability to check the status of their current applications themselves to see where they are on the waiting lists. No more phone calls from eager applicants asking for their position. They have access to the information themselves 24 hours a day 7 days a week.

In addressing the user interface, the goal was simple: Develop a user-friendly and efficient process. The end result is a simple, easy to follow screen by screen application process. Your applicants are guided through the Online Application Process with helpful tips and are shown required fields in order to make certain that the information entered is complete and accurate. Applicants have the ability to print a “hard copy” of all the information they have entered providing an easy way for them to review and validate that they have not missed any important information or made any mistakes. Applicants can easily go back and correct any issues by using our “back” and “next” navigation buttons.

Horizon also focused on the suitability for applicants based on the information they have provided against the possible housing options that your Authority has available. In order to match applicants to the appropriate housing waiting list, we created a process that compares the household composition with eligibility requirements for each specific waiting list. For example, a non-elderly family of three should not be allowed to apply for a one-bedroom elderly property. When the applicant enters their household composition and the number of bedrooms they are requesting, we use this information (along with family status; elderly, disabled, non-elderly) to constrain the available lists for which they are eligible. The applicants cannot apply for a list when they don’t meet the requirements. This saves staff from having to review the eligibility for each applicant and further streamlines the application process.

The end result? More accurate, legible, and suitable applicant information for your staff to review, rather than produce. It’s time to use the technology available to all of us to make life a little simpler.
A Not-So-Ordinary Claim

By Leo A. Murray, HARIE

As the branch manager for HARIE’s attorney-in-fact, Excalibur Insurance Management Service’s Bob Galuska has seen all types of property damage claims. And while fire and storm damage claims usually head the list of property claims he’s handled over the past 23 years, even he was dismayed in early June when a claim came in from the Bethlehem Housing Authority (BHA).

On the morning of June 15, a claim for water damage at one of the authority’s high rise complexes was reported to Excalibur by BHA Executive Director Gene Gonzalez. It was no “ordinary” claim. “I’ve never seen anything like it,” said Mr. Galuska.

On the evening of June 14, a tenant on the eighth floor of the building, for unknown reasons, shoved rags into the kitchen sink’s drain and turned the water on, causing the sink to overflow. The water apparently ran all night. By the time it was discovered, the running water had caused considerable damage to the floors below.

Within hours of the reported damage, HARIE’s go-to damage assessment team, Fire Damage Control, and Mr. Galuska were on-site performing a top to bottom review of the water damage.

On that same day, Walter Yankowski of Fire Damage Control, set about doing what was necessary to prevent more damage and within a day work had begun to make the necessary repairs to the damaged units.

A few days later, BHA’s Mr. Gonzalez stood on the eighth floor near the unit where the sink’s drain had been blocked with rags, shook his head and said, “How do you even think about preventing something like this?”

Nevertheless, a claim is a claim. Mr. Gonzalez, who was BHA’s Maintenance Director prior to becoming the Executive Director, praised HARIE and Excalibur for the speed with which the claim was addressed. “We’ve been with HARIE for as long as I can remember,” said Mr. Gonzalez. “HARIE has always done right by us.”

Fire Damage Control and Mr. Yankowski have been performing repair work for HARIE for over 20 years. The company has been available 24/7 during that time, often times receiving calls directly from HARIE’s clients. “They like our work,” said Mr. Yankowski.

For Yankowski and Fire Damage control, the BHA claim was unique, too. He stood near one of the specialized fans the company used to begin the drying out phase of repairing the damage and admitted that a claim like this one most likely could not have been prevented.

Mr. Galuska praised Fire Damage Control, too. “Claims happen,” he said. “But our goal is to get out in front of every claim to prevent further damage.” He said Fire Damage Control’s quick response service has gone far in accomplishing that. “The quality of our work,” said Mr. Yankowski, “has resulted in us receiving contracts for other work from authorities outside of insurance claims.”

For HARIE, having a 24/7 claims service has been a normal way of doing business for three decades. HARIE specializes in public entity insurance coverage for housing and redevelopment authorities, municipalities and school districts in Pennsylvania. Underwriting can be contacted at 570-961-5105.
2015 PAHRA Scholarship Awards
Pursuing the Path to 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 PAHRA’S 28th annual scholarship awards are:

PAUL G. Pecharko
ADULT SCHOLARSHIP CATEGORY

1st Place $2,000 Award - Ms. Jennifer Rodriguez sponsored by Bethlehem Housing Authority. Ms. Rodriguez has been enrolled in Kutztown University since the fall semester of 2014, where she is studying to achieve her degree in Business Management. Having survived Hodgkin’s Lymphoma at age 8, and caring for her mother as she lost her own battle with cancer when Jennifer was just 16, Jennifer has never let life’s trials bring her down.

Jennifer is described by others as kind, compassionate and strong – both in mind and spirit – smart and independent. Her desire is to “beat the odds, break the cycle of poverty and serve as an inspiration to young people” to show them that “success can be accomplished no matter where they grew up, their social status, or difficulties or adversities they may have faced.” PAHRA members had the opportunity to meet Jennifer at the Spring Conference & Expo held in Seven Springs, where she exhibited the strength and determination that should ensure her success.

2nd Place $1,000 Award – Ms. Karen Condi sponsored by the Housing Authority of Lackawanna County. Ms. Condi is a Certified Nursing Assistant and Emergency Medical Technician. Both of which will provide a solid foundation in the healthcare field as Karen prepares continue her education in nursing at Luzerne County Community College, subsequently transferring to earn her Bachelor Degree at Marywood University or York College.

Ms. Condi states that success is “not necessarily measured by finances”. Mission trips to poverty stricken and underdeveloped countries, where she observed substandard healthcare helped to solidify Karen’s desire to enter the nursing field, which she describes as “a career that provides rewards every time you utilize the skills taught”. She hopes to join humanitarian efforts, utilizing her skills in assisting medical disaster units to provide relief to victims of devastating earthquakes, floods, tornadoes and hurricanes.

L. DeWitt Boosel
STUDENT SCHOLARSHIP CATEGORY

1st Place $2,000 Award – Ms. Krista Hoskins sponsored by Wyoming County Housing and Redevelopment Authorities. Ms. Hoskins plans to pursue a degree in Special Education to enable her to provide educational, emotional and physical support to students with disabilities in order to teach them the skills necessary to achieve their highest potential. She will begin her studies this fall at Northampton Community College.

Krista has been preparing herself by volunteering with Special Olympics and assisting with a life skills music class at Tunkhannock Area School District, as well as participating in School-to-Career internships with the Tiger House and the Tunkhannock middle school special education program. Mentors state that Krista has a “natural passion for working with students with special needs”, which will certainly help her to attain the admirable goal that she has established.

2nd Place $1,000 Award – Ms. Brittany Longmire sponsored by Fayette County Housing Authority. Brittany is a recent graduate of Albert Gallatin High School, where she was very active in extracurricular activities including: National Honor Society, Varsity Cheerleading, Dance Team, Debate Team, Anti-Bullying Club, Art Club, Geology Club and Drama Club. Brittany also participated in California University’s Upward Bound Program, designed to prepare low-income or first generational college students to succeed in post-secondary education, and she is a recipient of the Martin Luther King Community Service Award.

This fall, Ms. Longmire will begin her studies majoring in Forensic Psychology. She is described as an engaged and conscientious student, very focused on her future. Her ultimate goal is to obtain her PhD and become a criminal profiler. PAHRA members were able to extend our personal congratulations and well wishes to Brittany as she joined us at the recent Spring Conference & Expo.

It is our hope that the scholarships provided by PAHRA will assist these women in achieving their goals as they pursue their respective paths to success.
Home Matters Day Unveils New Report Providing a Snapshot of State Housing Trust Fund Impact

The report, Real People, Real Results was released at Home Matters Day on May 6th at the State Capitol. The report presented by the Housing Alliance of Pennsylvania provides a detailed snapshot of how Pennsylvania’s State Housing Trust Fund - PHARE- is working.

In addition to unveiling of the report, 60 participants conducted 35 meetings with legislators or their key staff, answered questions to raise awareness and urged the expansion of PHARE based on the record of success outlined in the report.

At the Home Matters Day press conference, PAHRA President Cheryl Johns spoke about the importance of public housing and additional resources to ensure that every Pennsylvanian has a home within their reach.

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**Carbon Monoxide State Laws**

To learn about your state’s smoke and CO legislation visit KiddeHomeSafety.com

*Source: Industry Data
As part of their Housing America Campaign, each year the National Association of Housing and Redevelopment Organizations (NAHRO) sponsors a calendar contest highlighting what having a safe and secure home to live in means to children across the country. PAHRA member agencies participate in the “What Home Means to Me” poster contest annually. Each child submitting an entry receives a Shining Star Certificate, and our winners receive a VISA gift card. PAHRA then submits our chosen entries to NAHRO for further consideration. Those selected for the national calendar receive up to $500, with additional prizes awarded to the Grand Prize Winner.

Sierra LaFavor was selected as our winner in the middle school age category. Her entry was submitted by Altoona Housing Authority. Sierra is 11 years old and will be entering 7th grade at the Altoona Area Junior High School this fall. She lives in the Fairview Hills community with her mom, stepdad and little brother, Jaden. Her favorite thing to do is play basketball and Sierra loves anything related to sports.

When Sierra described what home means to her, she wrote “People always try to get out of the house, but to be honest, I’d rather stay there.” Sierra says, “I would never trade the world for my home”, where “there is always love and laughter.”

Meadville Housing Authority submitted the entry of 10-year-old Haylee Scott, who was selected as our winner in the elementary school age category. Haylee lives with her mother, father, 3 brothers and her beloved tabby cat named Zelda. Haylee’s essay states, “Home means happiness” and parents will appreciate her comment that she and her brothers “have chores and that’s important to help Mommy and Daddy.”

Haylee will enter 5th grade at Neason Hill Elementary School this fall. Her favorite subjects are science and gym, and she loves to dance, sing and play football.

Haylee says, “I have my dad’s personality, my mom’s smile, and because of Zelda, my cat, I want to be a veterinarian when I grow up.”
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