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Inside…

- On The Cutting Edge – Literally
- PHADA Comments on UPCS-V Concerns
- Employers: Do You Have “Seasonal” Status?
- Reduced Drilling Activities – Increased Energy Prices
- PENNVEST & PHFA – Homeowner Septic Loan Program
- Refederalization of COCC Funds: Be Prepared – Protect Your Assets
- Community Lending Program + HUD Rental Subsidies: A Winning Combo
- PAHRC Report: Resources Shrinking As Housing Demand Grows More Critical
- Planes, Phones and Automobiles: Travel Policies & Personal Use of Equipment
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.

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

Opinions expressed by the authors of articles and within advertisements are not necessarily those of the officers, members and staff of PAHRA.

Original articles on subjects of interest to housing, redevelopment and community development professionals, and their industry affiliates, are always welcome.

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

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PAHRA
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They say that time flies, and certainly most of us have witnessed that first hand. Many of us find ourselves repeating the phrase more often as we grow older, myself among them. And doesn’t it seem as if the more that you are enjoying an experience, or a season, or an event, the more quickly the moments pass by? That is definitely the case as I think back over the past two years serving as your PAHRA President.

Our Annual Conference in September will mark the last conference over which I preside in this office. It has certainly been both challenging and rewarding. These past several years have continued the trend of being some of the most trying times ever experienced by the housing, redevelopment and community development industry. But still we strive to fulfill our missions to the best of our ability in the face of adversity, because we, our employees, our Boards, Commissioners, and our partners are driven to do so. That’s what unites us, and that’s why PAHRA has been a successful association for the past 60 years.

Consider this column as my personal invitation to join us at historic Omni Bedford Springs Resort as we celebrate the 60th anniversary of PAHRA. There will be special events throughout the conference highlighting the past, present and future of our organization. And our Professional Development Committee has assembled an agenda that is packed with relevant training presented by respected professionals in the industry that you won’t want to miss. Be sure to review the conference highlights listed with the registration materials included in this issue, and send in your registration soon. One of PAHRA’s strongest supporters, HARIE, is also celebrating a milestone anniversary – their 30th – and I’m sure that they will be recognizing that accomplishment as well. I’m also honored to serve on the HARIE Board of Directors.

Never forget that PAHRA is YOUR association. On behalf of the Board of Directors and our Secretariat, we welcome your suggestions and your feedback, whether it be positive praise or constructive criticism, because we want to provide our members with services that will benefit both you and your agency, as well as those we serve, the most vulnerable populations that turn to us when they are in need. Together we are a stronger voice, together we can achieve more, together we are PAHRA. Congratulations on 60 years! Join us on this journey towards 60 more. Remember…time flies!

Cheryl Johns, PAHRA President
EVOLUTION

From humble beginnings, PAHRA was established in November 1956, holding its first official meeting in October 1957 with a membership of 19 housing authorities and 12 redevelopment authorities. In 1962, the association was expanded to include affiliate members. PAHRA has since continued to grow with a current membership of 82 housing authorities, 28 redevelopment authorities, 15 community development organizations and non-profits, along with our 68 affiliate members.

ADVOCACY IN ACTION

By 1970, PAHRA had become a strong state-wide association and was honored by Governor Raymond Shafer through proclamation of “PAHRA Week”, with a commendation for its “outstanding record” and for being “the largest and most active group of its kind in the nation.” Fast forward to February 2016, when PAHRA marked our third annual “Housing Awareness Day” during our Capitol Conference through proclamation by the Pennsylvania Senate, sponsored by Senator Rob Teplitz. This event is designed to promote awareness of the continued need for subsidized, assisted, affordable and accessible housing and related services throughout the Commonwealth.

Sixty years have passed since our inception and PAHRA is still acknowledged by the National Association of Housing & Redevelopment Officials (NAHRO), as one of their most active state chapters. PAHRA members represent our organization on a number of Advisory Councils, Task Forces, Boards of Trustees and Committees for the H&CD industry’s major movers and shakers including: Pennsylvania Housing Finance Agency, U-Comp, PA Department of Community & Economic Development, NAHRO, PHADA and more. Our members participate in Hill Advocacy Day, held annually in conjunction with the NAHRO Washington Conference, where our Pennsylvania contingency is recognized as one of the most organized delegations meeting with our elected officials on Capitol Hill. This year, PAHRA joined NAHRO and PHADA to host a SHARP Listening Session, to encourage legislators to support the Small Housing Authority Reform Proposal, with more than 100 in attendance.

Together with our governmental consultant, the Housing Alliance of Pennsylvania, PAHRA’s Legislative Committee and our members have spearheaded efforts to support regulatory relief both on state and national levels, including funding of PHARE (State Housing Trust Fund) and the National Housing Trust Fund, permanent 9% Low-Income Housing Tax Credits, Moving-to-Work expansion, and most recently passage of HOTMA (Housing Opportunity Through Modernization Act). We continue to educate our legislators regarding important matters related to housing, redevelopment, community and economic development, such as tools needed to win the fight against blight, and requesting their support for issues such as the 4% tax credit, and adequate funding to administer much needed programs and services. This assists our elected officials in making more informed decisions.

EXPERIENCE • EDUCATE • EXCEL

This slogan, implemented last year, is meant to describe PAHRA’s mission in just three words. Through PAHRA, our members and affiliates have the opportunity to share their experience, their time and talents, their knowledge and skills with each other. Through our training conferences, we educate our members, their Commissioners, and their staff so that they and their agency can excel at the services that they provide, and can operate in the most efficient and effective way possible.

In 1958, “management training sessions”, as they were called, were rejected by PAHRA leadership as being “inadvisable” when the concept was first suggested. But the committee persevered and organized PAHRA’s first regional workshop training conferences in 1959. These regional meetings were well received and in 1967 our first state-wide conference was held in Bedford Springs, of all places, offering an opportunity for organizations to network and share ideas and information with their peers across the state. History repeats itself as we gather at Bedford Springs for our 60th anniversary.

TACKLING TOUGH ISSUES

To paraphrase a well-known saying - when the going gets tough, PAHRA gets going. For example, in the 1980’s, authorities and municipalities faced a crisis in obtaining adequate and affordable insurance coverage. PAHRA conducted a survey to determine the scope of the problem, then joined forces with other entities to come up with a solution. The result of this collaborative effort was establishment of the Housing and Redevelopment Insurance Exchange (HARIE), formed in 1986 by 21 member authorities. HARIE is a strong
supporter and proud Platinum Partner of PAHRA, and is celebrating their own 30th anniversary this year.

PAHRA is also one of the founding members of U-Comp, an unemployment compensation trust formed in 1985 through the combined efforts of the Pennsylvania Municipal League, Pennsylvania State Association of Township Commissioners and PAHRA. U-Comp offers its members a less costly alternative to traditional unemployment compensation premiums and has actually returned dividends to its members for each of the last 27 years.

Our association was also involved in creation of the Pennsylvania Affordable Housing Corporation (PAHC) in 2003, which was sponsored by and formed under the leadership of several housing authority directors to create and coordinate the first Pennsylvania Public Housing Capital Fund Bond Pool to assist PHAs in expediting critical capital improvements to their public housing stock. PAHC continues to offer affordable consulting services to assist with the development and preservation of affordable housing, community revitalization and economic development.

**SCHOLARSHIPS**

PAHRA’s scholarship program began in 1988 as a result of a national drug elimination initiative to encourage low-income individuals to pursue higher education. That very year our efforts were rewarded with receipt of a Specific Program Activity Award from HUD. Initially, our scholarship was $8,000 awarded to one graduating high school senior, to be divided over four years. PAHRA currently provides a total of $12,000 in scholarships each year in two categories, not only to high school seniors, but also to adults seeking post-secondary schooling or technical training. With the award of our 2016 scholarships, PAHRA has granted educational assistance to 92 deserving recipients.

**PUBLICATIONS**

The first issue of the PAHRA NEWS was distributed at the 1959 annual meeting. Printed in newspaper-size format, this was a yearly publication that eventually became a quarterly newsletter and was re-named the PAHRA Journal in 1979. Our triannual PAHRA Monitor made its debut in the mid-1980’s and has since evolved into its current format, offering a variety of informative articles, interesting insights and legislative updates for our members. We hope that you enjoy the Monitor and share it with your staff and others who might benefit from its content.

**CHEERS TO 60 YEARS**

As your PAHRA Secretariat, we proudly honor our past, are pleased to celebrate our present, and look forward to forging our future!

---

**LOOKING BACK THROUGH THE YEARS BRINGS BOTH SMILES AND TEARS**
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  No stolen batteries or worry of non-functioning alarm.
- **Maintenance-Free:**
  Battery never needs replacing. No need for maintenance personnel to change batteries.
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  Ensures uninterrupted performance and reduces liability.
- **Product Lifelong Warranty:**
  Alarms are UL Listed, and last 10 years.
- **Save time and money by investing in Worry-Free 10-Year Alarms!**

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Powered by a sealed-in, 10-year lithium battery, Kidde’s Worry-Free line of smoke and CO alarms are UL Listed and provide nonstop power for a decade. No need to replace the battery or be awakened by a low battery chirp!

Room specific features like a super-bright LED in the hallway and reduced nuisance alarms in the kitchen, make it simple and easy to pick the right alarm for the right location. Plus, save $40 over the life of each alarm in battery costs.

Available in battery only or hardwired with 10-year battery backup.
BE PREPARED: HUD IS COMING FOR CENTRAL OFFICE COST CENTER FUNDS

Reports are surfacing throughout the industry that the U.S. Department of Housing and Urban Development ("HUD") is planning to implement the recent recommendation of HUD’s Office of Inspector General ("OIG") that fee revenues earned by public housing authorities’ ("PHA") Central Office Cost Centers ("COCC") be “refederalized". In other words, the only somewhat unrestricted funds available to a PHA will once again be restricted. The National Association of Housing and Redevelopment Officials, citing discussions with HUD staff members, recently speculated that December, 2017 is the date set for implementation of this recommendation.

THE OIG REPORT

In its June 30, 2014 audit report, the OIG questioned asset management fees and other COCC-earned fee revenues due to concerns over potential misspending by PHAs and the lack of restrictions in the use of such funds. Since COCC funds are considered non-Federal funds and no longer subject to HUD requirements, the OIG believes that there is a greater potential for fraud, waste, and abuse in the use of such funds.

The OIG audit report recommended that HUD (1) revise its asset management fee policy to refederalize the public housing Operating and Capital Fund programs’ fee revenue generated by PHAs’ COCCs, (2) eliminate the asset management fee and (3) establish and implement procedures for the assessment and monitoring of fees. Although the breadth of HUD’s implementation of these recommendations is not yet known, it is likely that certain fees collected by the COCC will no longer be treated as non-Federal, and will be subject to Federal oversight and program requirements going forward.

NOW WHAT?

For many PHAs, COCC funds may currently be commingled in accounts with other non-Federal funds such as developer fees earned from mixed-finance or low-income housing tax credit revitalization projects. To ensure that non-COCC, non-Federal funds collected by PHAs remain outside HUD’s purview following the refederalization of COCC fee revenues, PHAs should establish a separate “Outside Income” bank account to act as a repository solely for non-COCC, non-Federal funds.

These funds must be strictly policed by the PHA to ensure that only truly non-COCC, non-Federal funds earned from sources other than public housing or Section 8 projects are deposited in this “Outside Income” account. Commingling of Federal and non-Federal funds in the account should be avoided in all cases. Accordingly, PHAs should establish appropriate internal procedures and controls to ensure that this “Outside Income” bank account is pristine.

THE FUTURE

While it appears that HUD is now heading down the path toward refederalizing COCC funds, following the foregoing steps to segregate non-COCC, non-Federal funds will provide clarity to both HUD and the PHA for determining which of the PHA’s funds are at risk to be refederalized. Moreover, it will avoid HUD inadvertently refederalizing funds which were never Federal to begin with.

For additional information about the refederalization of COCC funds, please contact:

Alec Stone
(e-mail: astone@cohenlaw.com; telephone: 412.297.4645) or

Michael Syme
(e-mail: msyme@cohenlaw.com; telephone: 412.297.4965).
FEDERAL BUDGET

The process is well underway for the FY 17 federal budget. In May, the Senate passed its Transportation-Housing and Urban Development (T-HUD) bill, followed by the House Appropriations Committee passing its version. But the process is by no means complete and advocacy is still needed.

The Senate bill has higher numbers than the House bill except for Community Development Block Grants. A budget chart is provided. Highlights include:

<table>
<thead>
<tr>
<th>Current Year</th>
<th>Senate</th>
<th>House</th>
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<tbody>
<tr>
<td>Public Housing Operating</td>
<td>$4,500 M</td>
<td>$4,675 M</td>
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<tr>
<td>Public Housing Capital</td>
<td>$1,900 M</td>
<td>$1,925 M</td>
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<tr>
<td>HCV – Tenant-Based</td>
<td>$19,692 M</td>
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<td>HOME</td>
<td>$950 M</td>
<td>$950 M</td>
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<tr>
<td>CDBG</td>
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<td>$3,000 M</td>
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FEDERAL LEGISLATION

H.R. 3700 and S. 3083 – Housing Opportunity through Modernization Act (HOTMA)

As noted in the last edition of the Monitor, H.R. 3700 unanimously passed the House of Representatives. In June, similar legislation, S. 3083, was introduced in the Senate. PAHRA continues to engage Senator Toomey’s and Senator Casey’s offices to push for passage in the Senate. With the limited number of days remaining in the 2015-16 session, the best possibilities for passage may be either by unanimous consent on S. 3083 or inserting the language into the budget bill.

NATIONAL HOUSING TRUST FUND

It is official! Pennsylvania will receive $3.8 million from the National Housing Trust Fund (NHTF) this year. The money will be administered by the Pennsylvania Housing Finance Agency (PHFA) through the state housing trust fund known as PHARE. NHTF money is almost exclusively for rental housing for Very Low Income (VLI) and Extremely Low Income (ELI) households. Up to 10% of the funds may go to homeownership. In years such as 2016 when the national allocation is below $1 billion, all money will be for ELI housing.

While the money is administered by PHFA, the NHTF process also becomes part of the state’s Consolidated Plan which is written by the Department of Community and Economic Development. DCED published an amendment to its Annual Plan and PHFA published an Action Plan for the funds. PHFA will publish a Request for Proposals once it knows when the money will arrive.

STATE BUDGET

It’s déjà vu all over again in Harrisburg. The General Assembly passed a budget bill and sent it to the governor by the June 30 deadline. The only problem is, it is missing some revenue to make it balance. As of this writing, Governor Wolf is waiting to see if the legislature will send him the missing pieces before he decides whether to sign or veto the bill, or let it become law without his signature. Editor’s note: The Governor allowed the bill to become law without his signature on Monday, July 11.

For housing, Keystone Communities received a bump from $6.35 million in 2015-16 to $12.2 million in the bill just passed. The Homeless Assistance Program remains at $18.5 million and the Human Services Development Fund (not to be confused with the HSDF Block Grant) remains at $13.5 million.

STATE HOUSING TRUST FUND

In addition to anticipating NHTF money, PHFA is waiting to see whether the Realty Transfer Tax will send a few million to PHARE this year.

BLIGHTED PROPERTY LEGISLATION

HB 1437 (Goodman, D-Schuylkill) as amended by Rep. Santora (R-Delaware) rewrites the Municipal Code and Ordinance Compliance Act (MCOCA) to address the situation where a municipality refuses to issue an occupancy permit because of code violations, and the failure to obtain an occupancy permit thwarts the sale of the property. Noting that MCOCA was intended to ensure compliance after a new purchaser acquires the property, the bill creates a system that allows the transaction to take place and the buyer to work on the property. It distinguishes between substantial and other violations, and creates temporary use and occupancy permits or temporary use permits where occupancy is not safe. HB 1437 gives the new owner 12 months (or longer if agreed to by the municipality) for compliance, but it forbids municipalities from imposing a shorter time for compliance. The Senate may consider language to allow municipalities to enforce their property maintenance codes in less than 12 months. HB 1437 passed the House.
<table>
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<th>HUD PROGRAM</th>
<th>FY11 ENACTED</th>
<th>FY12 ENACTED</th>
<th>FY13 ENACTED, ENACTED, W/ SEQUESTER</th>
<th>FY14 ENACTED</th>
<th>FY15 ENACTED</th>
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HB 773 (Masser, R-Northumberland) provides a process for long-term residents to gain title to their properties after 10 years rather than the current 21, 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. HB 773 passed the House and was just voted favorably by the Senate Judiciary Committee. It now needs a vote by the full Senate and concurrence by the House in a technical amendment adopted in 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. Alternative funding sources are being considered.

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 is in the Senate Appropriations Committee.
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We enjoyed seeing many of you at the PAHRA Spring Conference & Expo in Hershey, where our Chrislynn Energy Services team presented a session on the future of energy prices that included a discussion regarding prices moving higher because of reduced production.

The session was well attended and many participants asked about solar energy, which was a topic we addressed in a previous article (see “Putting Solar Where The Sun Don’t Shine”, PAHRA Monitor Winter 2015-16 Edition). We plan to revisit that subject again soon, but for now let’s talk about fossil fuel prices.

The low oil and gas prices of 2015 caused many drillers to shut down wells and reduce further activities. Many of you live in areas that were very active when the Marcellus and Utica shale boom started. Now, many of those areas have gone from boom to bust.

Our earlier prognosis has now become a reality. Oil prices have rebounded from $20 to $50 a barrel. Natural gas prices have moved from $1.80 to over $3.00.

These prices are still bargains compared to energy costs a few years ago. To me this means that they will go higher and that companies should start to protect themselves from a price spike by hedging their gas and electricity and taking on longer term agreements.

The chart provided here shows how gas prices have reacted as production was reduced and usage increased. The increased use of gas to make electricity and the proposed “cracker” plant in Beaver County will also increase pressure on energy prices going forward.

And we’re not talking Saltines here, a “cracker” plant takes the natural gas pumped from the Marcellus Shale region and breaks it down into different gases, primarily ethane. The process separates or “cracks” the natural gas. Products obtained from this “cracking” process can be used in the manufacturing of many products from food packaging to diapers, plastic bottles and other household items. The plant that Shell has committed to in Monaca, PA will certainly rev up our region’s economic engine.

As always, the Chrislynn Energy Services team is available and willing to talk to you about your energy needs whenever you have any questions or concerns. We are pleased to serve the PAHRA membership and hope to see you at the 60th anniversary in Bedford Springs.

Tony DeFilippo, President
Chrislynn Energy Services, Inc
412 519-7915 (c)
www.chrislynnenergy.com
tony@chrislynnenergy.com
PHADA SUBMITTED COMMENTS to the Department of Housing and Urban Development’s (HUD) “Notice of Demonstration to Test a Proposed New Method of Assessing the Physical Conditions of Voucher-Assisted Housing.” The Association’s submission included approximately 20 pages of questions and concerns for the Department related to both the demonstration and the new proposed inspection standard for the Housing Choice Voucher program (HCV), UPCS-V. Listed below are a selection of highlights from the July 2016 comment letter submitted to the Department. **PHADA will continue to urge HUD to move ahead cautiously with the demonstration, and will keep members apprised of its development as it progresses.**

- **PHADA Comments on UPCS-V Demonstration**
  - Potential Outcomes Raise Concerns, Many Unanswered Questions Remain

- **While PHADA has and continues to support improvements to Housing Quality Standards (HQS) related to the current science of health and safety standards, the demonstration and potential nationwide implementation of a wholly new physical inspection standard in the HCV program – in the current environment of decreased federal funding and increased administrative and regulatory burdens – is imprudent. It could also have serious and far-reaching consequences to the voucher program as a whole.**

- **It is imperative that HUD actively engage all key stakeholders, including, but not limited to: owners, voucher-assisted participants, industry groups, advocacy groups, contract inspectors and other HAs that have opted not to participate in the demonstration. It is also crucial that other HUD departments like the Office of Policy Development and Research, the Office of Public Housing and Voucher Programs, as well as the Office of Policy, Programs and Legislative Initiatives contribute throughout the entire process in order to adequately and accurately evaluate and anticipate barriers to implementation and detrimental negative impacts to the program itself and key stakeholders.**

- **HUD’s timeline to launch the demonstration appears rushed.** Comments to the Federal Register Notice are due no later than July 5, 60 days following the issuance of the notice. HUD states that the launch of the demonstration to test UPCS-V is “anticipated to begin 60 days following the date of publication of this notice.” Clearly, the Department intends to move forward with the launch of the Demonstration immediately following the close of the comment period. In PHADA’s opinion, that does not give HUD adequate time to thoroughly review all comments submitted to the notice and to implement changes to the demonstration based on comments, concerns and suggestions received.

- **Inspectable items within the proposed standard are significantly expanded.** Specifically, the current HQS Inspection Checklist, form HUD-52580-A, includes approximately seven pages of inspectable items. HUD’s decision trees, which will shape the structure of the proposed electronic inspection software for UPCS-V, specifies 38 pages of potential inspectable pass/fail items (see figure on page 2 for an example). Given that the majority of Fair Market Rents are at the bottom 40th percentile of the rental housing market available and affordable for program participation, further expanding inspectable items under UPCS-V will increase the likelihood that a larger number of the available, affordable rental units in the current market will become unavailable to HCV participants, thereby decreasing housing choice and voucher success rates.

- **The Department’s eligibility requirements for participation result in an inherent flaw in the design of the demonstration.** In order to be eligible to participate in the demonstration, HUD requires the HA to conduct at least 10 inspections per week. Taking into account a reasonable presumption of reinspections approxi-
UPCS-V Standard Excessive and Impractical

HQS (current standard)

Bathroom Item

Fixed Wash Basin or Lavatory in Unit

Is there a working, permanently installed wash basin with hot and cold running water in the unit?

Yes? | No?
--- | ---
Pass | Fail

UPCS-V (proposed standard)

Bathroom Item

Bathroom Sink

There is a leak

Can control the flow or containment of the water supply

Unable to control the flow or containment of the water supply

The figure above conveys just one example of how burdensome the proposed standard could be compared to HQS, as well as how there are significantly expanded opportunities for a unit to fail an inspection when compared to HQS. The HQS graphic depicts the complete HQS standard as it exists today related to the item “fixed wash basin or lavatory in unit.” Adjacent to the HQS graphic is just one example of how UPCS-V addresses the inspectable item “bathroom sink.” The UPCS-V graphic depicts an inspector’s judgment that “there is a leak.” Other examples in the HUD provided decision trees related to bathroom sink deficiencies include such decisions as: problem with drainage, missing or loose sink, cracks or discoloration in the basin, missing or not functioning hardware, etc.

Ultimately 35 percent of the time, it could now be assumed that agencies with approximately 338 vouchers under lease would qualify for the demonstration, if PHADA understands HUD’s methodology correctly. As a result, approximately 55 percent of agencies are not eligible to participate in the UPCS-V demonstration. Essentially, this means that HUD will be drawing their “representative sample” of participating agencies from only 45 percent of the current HA universe. A huge portion of small agencies may not be able to participate, nor be able to provide valuable and necessary feedback to the demonstration at all. This will have a detrimental effect on the eventual implementation of UPCS-V nationwide.

- HUD’s proposed Unit Condition Index will likely be associated with increased quality control and oversight from the Department. It is unclear exactly how the new inspection standard will improve the quality management programs of HAs “...that experience challenges in managing their HCV inspection programs. HUD-REAC will analyze inspection data to determine if individual PHAs need additional support. In such instances, HUD will provide technical assistance to help PHAs address quality management challenges they may be facing.” PHADA anticipates that the Department will utilize the Unit Condition Index data to determine which HAs need “additional support.” How this will be determined is extremely vague, if not absent, in the Federal Register Notice. It is uncertain how data found in the Unit Condition Index could determine how HAs do not control the quality of their jurisdiction’s housing stock or the units that participants chose to rent. Nor does the condition of a particular unit relate to how well an inspection program is managed.

If you have any questions or would like additional information, please contact Policy Analyst, Crystal Wojciechowski, at: 202-546-5445, or via email: cwojciechowski@phada.org. To read the full 20-page comment letter, visit: www.phada.org/pdf/UPCSV-FR-Notice_Comments-to-Demo-Due-July5_FINAL.pdf
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Any individual working at a Public Housing Authority (PHA) is aware that there are limitations and rules on allowable uses of awarded funds. Certain requirements may be obvious, such as the fact that the funds must be used for meeting the purpose of the grant/award and funding the operation of PHAs. However, the exact detailed rules and where they come from can be a bit more complicated.

Prior to 2013, the guidance on how Federal awards (such as Operating Subsidy, Housing Choice Voucher Grants, or Capital Fund Grants) was determined by a series of circulars created by the Office of Management and Budget (OMB). OMB Circulars A-21, A-87, and A-122 were the primary guidance for cost principles listing what were allowable expenses for Federal awards. In 2012, the OMB felt the need to reform the stipulations in these circulars due to the fact that there was conflicting guidance between them. At the same time, there was a need to update the circulars' provided guidance on grant compliance and audit thresholds, which include OMB Circulars A-50, A-89, A-102, A-110, and A-133.

The result of this need for reform was the issuance of the OMB’s Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, commonly referred to as the “Super Circular” because it supersedes the eight OMB circulars listed in the previous paragraph with one comprehensive set of guidance. The Super Circular took effect on December 26, 2013 and required implementation for PHAs after twelve months of issuance. This specifically means that any PHA Fiscal Year that began after December 26, 2014 had to comply, and for PHAs that first applicable fiscal year was January 1, 2015 through December 31, 2015. These December 2015 year-ends are receiving their first audit.

Although a majority of the rules for allowable costs remain the same and are just being condensed into one circular, the issuance of this Super Circular is bringing existing (and sometimes obscure) rules to light and increasing scrutiny. The areas that are primarily being targeted for review include the guidance regarding personal use of PHA automobiles, personal use of PHA-issued cell phones and laptops, and following the PHA travel policies.

**AUTOMOBILES**

With regards to personal use of automobiles, the Super Circular makes a specific point to state that the “Portion of automobile costs furnished by the entity that relates to personal use by employees (including transportation to and from work) is unallowable as a fringe benefit or indirect cost.” This statement requires that any automobile purchased by the PHA with Federal money be kept at the PHA and not be available for a PHA employee to use for commuting to and from the PHA office, or to be used for personal use outside of work. This stipulation may create an issue for certain PHA individuals who are considered to be “on call” (or available 24/7) to deal with PHA-related emergencies. These individuals are guided to follow the requirement of keeping the PHA-purchased automobile at the PHA office and in the event that a personal vehicle is used, billing the PHA for a mileage reimbursement. It is also allowable for a PHA to increase an individual’s annual compensation of salary or a performance-related bonus rather than providing for an automobile as a fringe benefit.

**LAPTOPS AND CELL PHONES**

The guidance in the Super Circular as it relates to personal use of PHA-purchased cell phones and laptops also states that these items are to be used only for use in practices related to the PHA employee’s work and not to be used for any personal reasons. While it is not feasible to have each PHA track every activity performed by an employee on a PHA-issued cell phone or laptop, the PHA is able to require each employee to sign an agreement stating that the cell phone or laptop is only being issued for professional and not personal use. The PHA will also have to assume some responsibility for monitoring the use of these items such as checking cell phone bills for excessive use of data (or personal calls) and making sure that laptops are only being issued to those individuals who have the need for a laptop to complete their job functions at the office (or remote work at their homes).

**EMPLOYEE TRAVEL**

When addressing travel, the Super Circular relies heavily on requiring the PHA employee to adhere to whatever the PHA’s specific travel policies are and assumes that these policies will be created with a goal to mitigate excessive costs. Policies are allowed to be created on an actual cost basis, a per diem basis, or some sort of combination method as long as it is done consistently. For example, a policy can require food purchased to be reimbursed at actual costs or based on a per diem amount, but it cannot vary depending...
on which methodology would provide the employee with the highest reimbursement.

The employee travel reasons must also be logical and related to the objective of the Federal award and have written documentation to show approval of said travel. In the event that an employee wishes to bring a family member or dependent on a trip where the PHA is covering travel expenses, the PHA is only permitted to cover travel expenses for the employee and not those for any other individuals. In the absence of a set standard policy for travel by the PHA, the Super Circular suggests following the per diem travel rates listed by the U.S. General Services Administration Department that can be found online at www.gsa.gov. These rates will be listed by geographical location as different rates will be related to different locations based on average costs.

One of the biggest areas of contention with the rules of the Super Circular is that these rules apply to Federal awards which would (currently) exclude the COCC and would exclude any nonfederal funds generated by the PHA. While this would technically indicate that it is allowable for purchases outside of the scope of the Super Circular with nonfederal funds, there have been requests to HUD to clarify this but nothing has been officially released yet.

HUD and PHAs must also consider the burden of properly allocating costs to the programs that will be using the costs regardless of the source of funds. The Super Circular contains some of the most significant guidance regarding allowable costs and audit thresholds that has ever been issued by the OMB. The items detailed in this article are just a brief sampling of the many various items covered in this extensive document which should be considered in planning out costs and determining what uses are allowable for federal expenditures at your PHA.

For further information, contact:

NICK AURIEMMA, Director, BDO PHA Finance, (215) 940-7808, nauriemma@bdo.com

BDO PHA Finance, a division of BDO USA, LLP, provides accounting and management consulting services to Public Housing Authorities (PHAs) nationwide. We are proud to be making a difference for the housing authorities that serve communities throughout the United States.
The third-annual Public and Affordable Housing Corporation (PAHRC) Report was released in July. The PAHRC Report is a comprehensive source for research and statistics on assisted housing. Following a different theme each year, it provides data on the supply of housing assistance, persons receiving assistance, and the impacts of assistance on residents and communities. This year’s theme is ‘Housing is a Foundation’ so the PAHRC Report examines the unique position of affordable housing to serve as a springboard to lift families out of poverty.

The PAHRC Report finds that assisted housing provides a niche resource for children, seniors, and disabled individuals. Families selecting into rental assistance programs often face barriers to success, which are greater than those of their low-income unassisted peers. For example, the Report demonstrates that assisted adults have lower rates of high school and college completion than unassisted low-income renters. It also finds that assisted seniors face higher rates of chronic illness and that assisted children display higher rates of learning disabilities and other barriers to school success, like ADD. These challenges are difficult to overcome without stable housing and other supportive services.

The PAHRC Report also illustrates how assisted housing providers are partnering with local service providers and community organizations to help residents address the barriers they may face to overcoming poverty. It empirically demonstrates that housing assistance can improve stability and financial security, while investments in health and education for assisted families help lift them out of poverty. For example, the Report finds that families living in assisted housing properties have significantly lower rates of housing uncertainty and are able to make greater investments in their children’s education than their low-income unassisted peers.

Along with these successes, the PAHRC Report illustrates how resources for housing subsidies are shrinking or not keeping up with current demand just as the need for affordable housing is expected to grow even more critical. Despite these challenges and the continually shifting political and regulatory environment, the Report provides examples of how housing providers and their partners adapt and find new ways to meet the needs of their residents and preserve affordable housing options in their communities. To learn more about the role assisted housing plays in meeting the needs of low-income families, read the 2016 PAHRC Report: Housing is a Foundation at www.pahrc.org.

Keely State is Manager of Research and Industry Intelligence at PAHRC. HAI Group’s Research Solution. Keely holds a PhD in Sociology from the University of Notre Dame. Her work includes publications on affordable housing, public administration, and civic engagement.

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Questions?
Call Dan Segaline at 800-873-0242, ext. 651 or e-mail htvnsupport@housingcenter.com
PENNVEST and PHFA Offer Improved Homeowner Septic Loan Program

The Pennsylvania Infrastructure Investment Authority (PENNVEST) and the Pennsylvania Housing Finance Agency (PHFA) have improved the Homeowner Septic Loan Program, formerly known as the On-lot Septic Loan. These changes are intended to make the program more useful for homeowners facing the high costs associated with on-lot septic system repairs or replacement, or making first-time public sewer connections. The fact that first-time sewer connections are now eligible for this loan represents an expansion of the program’s eligible uses – the first expansion of the program since it began in 1994.

Other enhancements include:
- Newly expanded eligibility criteria, including the removal of income limits
- Loan amounts available up to $25,000 for all homes (including manufactured homes, which previously were capped at $17,500)
- A fixed interest rate for the life of the loan, which may be as long as 20 years
- No prepayment penalties if the loan is paid off early, and
- Borrowed funds are available during construction to pay charges as they occur

The benefits that come from replacing a failed or failing on-lot septic system include ensuring the health and safety of family and friends at their home, increasing the value and marketability of the improved property, and eliminating worries about municipal citations.

For more information or to start the PENNVEST application process, contact a participating lender or PHFA at 1-855-U-Are-Home (827-3466); press “0” to be connected with the Customer Solutions Center. Information is also available on the PHFA website under the “Homeowners” header.

Homeowners who properly maintain their on-lot septic systems help promote a healthier environment and clean water in their communities.
Paseo Verde housing development in Philadelphia was funded in part with Low-Income Housing Tax Credits from PHFA.
By Leo A. Murray for HARIE

Carl DeChellis, one of PAHRA’s and HARIE’s most familiar faces, closed out a 44-year career recently when he retired as Executive Director of the Housing Authority of Beaver County and stepped down as President of HARIE (Housing and Redevelopment Insurance Exchange).

Mr. DeChellis leaned back in his office chair during a recent interview and said proudly that loyalty to his job and a commitment to others, especially the less fortunate of our communities, were benchmarks that guided his career with the housing authority which began in 1972.

“What is life without a home,” he asked, as he reflected upon his accomplishments both as Executive Director and as the Deputy Director under his mentor James Tress, whose name is carried on the building that now houses the authority’s offices.

And while Mr. DeChellis is certainly proud of those “accomplishments”, he is very quick to point out that providing safe, affordable housing to those in need in Beaver County was the result of the collective work of a very capable staff and an authority Board of Directors who understand all elements of public housing and community needs.

The title “Executive Director” is a catch-all title, Mr. DeChellis said with a smile. The one-time PAHRA president said an Executive Director wears many hats, from that of a social worker to that of a financial wizard who is relied upon to continuously do more with less.

Governments are the core of Maher Duessel’s practice, and we have comprehensive experience serving housing authorities and HUD funded entities.

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Maher Duessel is proud to be a Friend of PAHRA Partner.

Contact Brian McCall, Partner, at bmccall@mdcpas.com.

Pursuing the Profession While Promoting the Public Good®
Even in the stark reality of constant housing funding cuts, DeChellis’ authority has been able to add new units for affordable living, create needed housing for the homeless and even has taken over the management responsibilities for properties not owned by the housing authority.

In all, the Housing Authority of Beaver operates and/or manages over 3,000 units consisting of public housing family units, Section 8 Housing Choice Vouchers, senior living apartments and a variety of other safe and affordable housing.

The Housing Authority of Beaver County is a charter member of HARIE, which was created 30 years ago when standard insurance companies were exponentially increasing premiums for housing authorities or making deductibles cost prohibitive. Mr. DeChellis said.

“Carl’s retirement as President of the HARIE Board of Directors is a well-earned one,” said Attorney Charles J. Volpe, C.E.O. and President of Excalibur Insurance Management Services, the insurance company’s Attorney-in-Fact.

“Throughout his tenure on the board,” Mr. Volpe continued, “Carl never once lost sight of HARIE’s mission to provide quality, affordable insurance to housing authorities and other public entities in the Commonwealth of Pennsylvania.”

“For nearly two decades, Mr. DeChellis played a pivotal role in HARIE’s growth as the company grew to expand its insurance and lines of coverage to a variety of public entities, including municipalities and school districts,” added Attorney Volpe.

“We at Excalibur wish only the best to Carl as he closes out a 44-year career of admirable public service with the Housing Authority of Beaver County,” said Attorney Volpe. The Excalibur C.E.O. said that while Mr. DeChellis has “officially” retired, HARIE can continue to count on him for the insurance expertise he acquired through those years of dedicated service to the Housing Authority of Beaver County, 19 of which were dedicated to carrying on HARIE’s mission.

As Executive Director of the Housing Authority, Mr. DeChellis had the stress of managing a $20 million annual budget in addition to all of his other duties. Asked matter-of-factly what he was going to do on his first day of retirement, Mr. DeChellis quickly answered, “Play some golf.” But as screenwriter Gene Perret once said, “Retirement means no pressure, no stress and no heartaches...unless you play golf.” HARIE and PAHRA extend our heartfelt congratulations and best wishes to Mr. DeChellis. May his drives be long and his putts be few.

Most memorable for the retiring Executive Director is the constant contact from former tenants of public housing who remember their days in assisted living and who have long since moved on. “They want to do something—anything—for people who still count on public housing,” he said. “That speaks volumes about our former tenants,” Mr. DeChellis added.

HARIE and PAHRA extend our heartfelt congratulations and best wishes to Mr. DeChellis. May his drives be long and his putts be few.
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For more information, please call Debbie Gross at 1-800-922-8063 or email dgross@pamunicipalleague.org.

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A Service Program of the Pennsylvania Municipal League
SEASONAL EMPLOYER?
Do You Have "Seasonal" Status?

Submitted by Debbie Gross / U•COMP Member Service Representative

We have all used the term “Seasonal Employees” as it applies to our authorities and unemployment claims. Sometimes we use it to refer to a specific project that we must staff up for in order to see that project to completion. But in the eyes of the Pennsylvania Department of Labor and Industry, the workers that we refer to as “seasonal” may not be considered as such and the employer’s status may be equally as important.

When the initial questionnaire arrives in your office from Labor and Industry inquiring on the circumstances around the separation of an employee that you have laid off, you may want to think twice about entering the reason for separation as “seasonal employee” after reading this article. The Labor and Industry definition of a seasonal employee and the manner by which an employer defines it can be, and usually are, very different. The purpose of this article is to provide a high level definition of the seasonal worker.

The Commonwealth of Pennsylvania has a seasonal provision in its state labor law and is one of just 18 states that has this provision. The other states are: Arizona, Arkansas, Colorado, Delaware, Indiana, Maine, Massachusetts, Michigan, Minnesota, Mississippi, North Carolina, New Mexico, Ohio, South Dakota, Tennessee, West Virginia, and Wisconsin.

The purpose of the provision is to regulate and protect seasonal workers. A general definition of seasonal employment is work that can only be completed during certain times of the year. In the states that have the seasonal provision in their labor law, an employer must apply for and be granted seasonal status from their Labor and Industry department.

We often think of retail employment as being seasonal, especially around the holidays due to the uptick in business, however Labor and Industry views it differently. They do not see this as seasonal employment. Labor and Industry views seasonal work as being more contingent on the weather. For example, a person can shop anytime throughout the year, however a farmer cannot plant tomatoes in Massachusetts in December.

If an employer is granted seasonal status, they can have “potential liability” on certain unemployment claims. This means that the employer could be liable for a claim during their “season” depending on why the employee separated from their employ.

If the employee becomes unemployed either before or after the established seasonal period, the seasonal employer is not responsible for the claim charges because the separation occurred outside the seasonal period. An example of this might be a ski resort located in one of the seasonal provision states. If the resort’s season is December first through April first and an employee is severed during that period, the claim will be reviewed and considered based upon the reason for separation as any other non-seasonal claim would be. However, if the claimant completed their employment with the resort and went to work somewhere else, separating from them on June 15th, the resort would have no liability on that claim when Labor and Industry reviewed the employee’s work history because the separation occurred outside their season.

As an employer, you will want to verify if you have seasonal status for certain employees by contacting Labor and Industry. If you have questions about becoming a seasonal employer, please contact the PA Labor and Industry Employer Contact Center at 866-403-6163 or you can email them at: uc-news@state.pa.us.

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

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

Debbie Gross
U•COMP Member Service Representative
Phone: 1-800-922-8063 x254
Email: dgross@pamunicipalleague.org
## On the Cutting Edge — Literally
### Costly Sidewalk Repair and Trip Hazard Removal Made Affordable

*Submitted by Steve Compo, Sales Manager, Always Safe Sidewalks*

Always Safe Sidewalks specializes in removing trip hazards from sidewalks and access ramps. As defined by the Federal Register of the United States Department of Justice, a trip hazard is any change in level greater than ¼ of an inch (6 mm) on any surface. These trip hazards are typically caused by heaving, ground settling and underlying roots from trees.

Trip hazards are most commonly found on sidewalks at joints or cracks, and each of them represents a liability to municipalities, government agencies, property owners and corporations.

### TRIP HAZARD REMOVAL PROGRAMS

Housing Authorities throughout Pennsylvania and New Jersey, after initiating an ongoing sidewalk management program with Always Safe Sidewalks, have reduced their liability and greatly improved property scores on their Real Estate Assessment Center (REAC) inspections.

Newark Housing Authority (NHA) continues to engage Always Safe Sidewalks to assess their properties prior to pending REAC inspections. Entering into a multi-year, not-to-exceed contract, with Always Safe Sidewalks in 2015 has allowed NHA to quickly assess the condition of their walkways, then make appropriate repairs (generally ¾” and greater) with a very quick turnaround.

Many of the trip hazard repairs can be completed in as little as 30 minutes, compared to days or weeks when complete replacement is utilized.

Traditional concrete grinders are unable to reach every edge of a trip hazard. The limitation is based on the equipment used and the obstruction caused by obstacles such as hand railings, building walls, and utility poles.

The Always Safe Sidewalks technology can reach the edges of every sidewalk and remove trip hazards from virtually any angle and at any location. Their patented equipment has evolved over the years to provide this flush cutting technique, as well as utilizing a dust abatement system complete with high efficiency particulate arresting (HEPA) filtration.

### DOING BUSINESS WITH ALWAYS SAFE SIDEWALKS

Once an initial sidewalk assessment is complete, Sales Manager, Steve Compo, will discuss options on how best to utilize Always Safe Sidewalks trip hazard repairs services. Mr. Compo noted the surveys are FREE!

Always Safe Sidewalks was recently awarded a nationally bid cooperative purchasing contract through Keystone Purchasing Network (KPN). Agencies already on board through KPN include:

- Housing Authority of the City of Pittsburgh
- Lancaster City Housing Authority

A similar state-wide contract awarded through the Educational Services Commission of New Jersey (ESCNJ) has attracted members including:

- Housing Authority of the Borough of Cliffside Park
- Housing Authority of North Bergen
- City of Burlington Housing Authority
- Housing Authority of the City of Camden
- Newark Housing Authority
- Bayonne Housing Authority
- Hoboken Housing Authority
- South Amboy Housing Authority
- New Brunswick Housing & Redevelopment Authority
- Housing Authority of the City of Elizabeth
- Phillipsburg Housing Authority.

Mr. Compo stated, “Utilizing any cooperative purchasing program alleviates the burden of putting out to bid for concrete repairs each time the Housing Authority has a REAC inspection.”

Whether you have a concrete budget or not, Always Safe Sidewalks works with each client to customize a program that fits within their budget and satisfies their need. Give Steve Compo a call at (267) 372-0193 to discuss how he can help reduce your liability caused by heaved sidewalks.
Always Safe Sidewalks is the national leader in Sidewalk Maintenance. Specializing in Trip Hazard REPAIR.

As a Friend of PAHRA Partner, we'll provide an Economical Solution to improve your REAC score. Our Solution will be performed in an Efficient and Effective manner.

Why REPAIR and NOT Replace:
- Fraction of the cost of Concrete Replacement
- Average 30 minutes per REPAIR
- Work 12-months out of the year
- Comply with Americans with Disabilities Act (ADA) standard

WE CAN REPAIR IT, or You Can Replace It . . .

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## 2016 PAHRA ANNUAL CONFERENCE & 60TH ANNIVERSARY CELEBRATION

### Conference Schedule (as of July 15, 2016)

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

<table>
<thead>
<tr>
<th>Sunday, September 18, 2016</th>
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</thead>
<tbody>
<tr>
<td>4:00 p.m. – 6:00 p.m. Early Registration — Old Front Desk — Lobby</td>
</tr>
<tr>
<td>4:00 p.m. – 6:00 p.m. PAHRA Committee Meetings</td>
</tr>
<tr>
<td>6:00 p.m. – 8:00 p.m. Board of Directors Meeting</td>
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<tr>
<td>8:00 p.m. – 11:00 p.m. Meet, Mix and Mingle – Frontier Tavern Sponsored by Chrislynn Energy Services</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Monday, September 19, 2016</th>
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<tbody>
<tr>
<td>7:30 a.m. – 8:30 a.m. Breakfast Buffet — Colonnade Ballroom</td>
</tr>
<tr>
<td>7:30 a.m. – 12:00 p.m. Registration — Constitution Hall</td>
</tr>
<tr>
<td>8:15 a.m. – 8:45 p.m. Welcome &amp; Gathering Session – PAHRA “Through the Years” Presentation</td>
</tr>
<tr>
<td>8:45 a.m. – 9:45 a.m. PAHRA Annual Business Meeting</td>
</tr>
<tr>
<td>9:45 a.m. – 10:00 a.m. Mid-Morning Refreshments Sponsored by Infradapt, LLC</td>
</tr>
<tr>
<td>10:00 a.m. – 12:30 pm. Concurrent Educational Sessions</td>
</tr>
<tr>
<td>12:30 p.m. – 1:45 p.m. Lunch On Your Own</td>
</tr>
<tr>
<td>1:50 p.m. – 3:00 p.m. Concurrent Educational Sessions</td>
</tr>
<tr>
<td>3:00 p.m. – 3:30 p.m. Afternoon Pick-Me-Up Sponsored by Kidde US</td>
</tr>
<tr>
<td>8:00 p.m. – 11:00 p.m. Craft Beer, Wine Tasting, Food Sampling Event Sponsored by Cohen &amp; Grigsby, PC, Coordinated by American HealthCare Group</td>
</tr>
</tbody>
</table>

### Monday Concurrent Educational Sessions Include:

- **Office of Capital Improvements, U.S. Department of Housing & Urban Development** presents a tailor-made, two-day Capital Fund training including CFP updates, procedures, reporting and an opportunity to interact directly with HUD Headquarters staff

- **RAD – Stumbling Blocks & Solutions**: An experienced panel will walk through the issues, offer guidance, provide updates and recommendations for those converting to or contemplating RAD

- **Public/Private Partnerships – Affiliates & Instrumentalities**: How to properly establish or effectively partner with non-profits or other entities to accomplish your development, redevelopment or community revitalization goals

- **Protect Your Money From Refederalization of the COCC (Central Office Cost Center)**: Are your program generated resources at risk? Will your reserves be eligible for recapture? Our panel will discuss methods to protect your assets

- **Hoarding – Issues & Intervention**: Multi-session seminar to help understand hoarding behaviors and their underlying causes; addressing health and safety risks, emphasizing a cross-system collaborative approach for assessment and treatment of this disease

- **Pennsylvania’s Prescription Opioid & Heroin Epidemic**: Learn how this growing epidemic affects families and communities throughout the Commonwealth. Discuss available resources to help combat addiction
## Tuesday, September 20, 2016

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
<td>Breakfast Buffet — Colonnade Ballroom</td>
</tr>
<tr>
<td>7:30 a.m. – 12:00 p.m.</td>
<td>Registration — Constitution Hall</td>
</tr>
<tr>
<td>8:30 a.m. – 9:40 a.m.</td>
<td>Concurrent Educational Sessions</td>
</tr>
<tr>
<td>9:40 a.m. – 10:00 a.m.</td>
<td>Mid-Morning Refreshments Sponsored by Pepper Hamilton, LLP</td>
</tr>
<tr>
<td>10:00 a.m. – 12:30 p.m.</td>
<td>Concurrent Educational Sessions</td>
</tr>
<tr>
<td>12:30 p.m. – 1:45 p.m.</td>
<td>Lunch On Your Own</td>
</tr>
<tr>
<td>1:50 p.m. – 3:00 p.m.</td>
<td>Concurrent Educational Sessions</td>
</tr>
<tr>
<td>3:00 p.m. – 3:20 p.m.</td>
<td>Afternoon Pick-Me-Up Sponsored by Always Safe Sidewalks</td>
</tr>
<tr>
<td>7:00 p.m. – 9:00 p.m.</td>
<td>PAHRA 60th Anniversary Celebration - Lawn Party Sponsored by HARIE</td>
</tr>
<tr>
<td>9:00 p.m. – 12:00 a.m.</td>
<td>The Lava Game – Premiere Pittsburgh Premiere Cover Band</td>
</tr>
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### Tuesday Concurrent Educational Sessions Include:

- **Office of Capital Improvements, U.S. Department of Housing & Urban Development**: HUD Headquarters team continues their two-day comprehensive Capital Fund Program training course
- **Partnering to Complete Your Assessment of Fair Housing**: Local governments, housing and redevelopment authorities can join forces to undertake this daunting task and develop a cohesive community plan to strengthen neighborhoods and comply with AFFH requirements
- **Assessment of Fair Housing “Listening Session”**: Senior HUD staff will meet with Qualified Small PHAs for a detailed review and to invite feedback regarding the draft questionnaire for use in submitting an assessment of fair housing
- **PREP – Train the Trainer Module**: Multi-session workshop providing a complete curriculum including all of the tools needed to implement a comprehensive renter education training module at your own agency for applicants, new lessees, or lease violators
- **Financial Health & Wellness Clinic**: How well are you prepared for your future? It’s never too soon to start your retirement planning. Tips and tools to help accomplish your financial goals
- **Bedford Springs: Redevelopment & Restoration Tour**: Delve into the history of this national historic landmark’s varied uses from Native American healing mineral springs, a summer White House, service as a World War II Japanese internment camp, and the revitalization efforts that produced the iconic resort that it is today
- **Cheers to 60 Years!**: A reception to honor our past, celebrate our present and forge our future. Recognition of past PAHRA Presidents, current PAHRA Officers, Board of Directors and of course, YOU, the members who make our success possible

## Wednesday, September 21, 2016

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 a.m. – 10:00 a.m.</td>
<td>Closing Breakfast &amp; Plenary Session Sponsored by Pennsylvania Housing Finance Agency</td>
</tr>
</tbody>
</table>

**Keynote Speaker**: Jon Delano, KDKA-TV Money & Politics Editor (Invited)

(See next page for conference registration form.)
2016 PAHRA ANNUAL CONFERENCE & 60TH ANNIVERSARY CELEBRATION
(please use black ink and print clearly)

Name: ____________________________________________

Title: ____________________________________________

Organization: _____________________________________

Address: _________________________________________

City: ____________________________ State: __________ Zip: ________

Telephone: ______________________ Fax: ______________

Email: ____________________________

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

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

PAHRA 60TH ANNIVERSARY CELEBRATION ONLY:  ○ $70 if the only event you are 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:
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Call 1-800-THE OMNI or reserve online at
Identify yourself as a member of the Pennsylvania Association of Housing & Redevelopment Agencies group.

PAHRA Group Rate includes delicious hot breakfast daily:
$185 per night single occupancy; $106.00 per night double occupancy (plus taxes and fees)
Reserve before August 19, 2016 to receive 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
PO Box J
New Florence, PA 15944

THANK YOU!
The **Pennsylvania Association of Housing and Redevelopment Agencies** (PAHRA) is a professional Association of nearly 200 members, consisting of housing and redevelopment authorities, community development agencies and non-profit housing organizations, as well as affiliated businesses and industry partners which provide related materials, goods and services.

PAHRA members operate over **62,000** units of public housing, administer nearly **84,000** housing choice vouchers, and own or manage an additional **9,400** units of affordable housing in Pennsylvania. PAHRA members also administer over **$100 million** in housing and community development funds annually. PAHRA members will purchase more than **$800 million** in products and services to:

- Develop, renovate and maintain housing
- Remove blight and revitalize local neighborhoods
- Improve infrastructure and redevelop industrial properties

The purposes of the Association include:

- A focused forum for professional development and the exchange of ideas and experiences designed to enhance agency efficiencies and effectiveness
- Increasing public awareness and understanding of the methods and objectives of member agencies and the programs that they operate
- Active discussion and guidance relating to relevant issues affecting housing, redevelopment and community development
- Legislative analysis and advocacy on national, state and local levels to achieve regulatory and budgetary relief

PAHRA is committed to assuring the best and most prudent use of public funds in the provision of decent, safe, sanitary, accessible, and affordable housing; smart local redevelopment and community development activities; and development of mixed use and mixed income properties that help to stabilize and revitalize our communities.

PAHRA seeks to bring about positive change not only within our industry, but also within our communities, as well as the lives of seniors, the working poor, the physically or mentally challenged, veterans, victims of abuse, or families with children at risk of becoming homeless. That is our mission.
by John Bendel, Director, Community Investment, FHLBank Pittsburgh

Today, as government programs and subsidized funding have become scarce, developers of affordable housing – including housing authorities – are seeking new funding sources. This article is an example of how a regional bank was able to work with a local housing provider to leverage conventional, non-subsidized financing with HUD rental subsidies for the refinance and rehabilitation of two critical housing resources for low-income seniors.

Like most banks, Fulton Bank, headquartered in Lancaster, PA, wants to make loans that benefit the communities they serve. As a good corporate citizen, they are eager to help make their local communities better places to live and work. But like all banks, they must adhere to underwriting standards and other parameters that ensure prudent lending: safe and sound loans that will be paid back.

DOING WELL WHILE DOING GOOD

In 2012, Fulton was approached by a local non-profit developer, Community Homes of Lebanon County, about two properties for senior housing: Poplar Terrace in Lebanon, PA and Tulpehocken Terrace in Myerstown, PA.

Rebecca (Becky) Witherite, Vice President, Commercial Lending at Fulton Bank, is the lender. “Of course we wanted to make these loans,” she said. “First, helping low-income seniors reflects Fulton’s commitment to the communities we serve. Second, Community Homes is a long-time valued customer; we know they have strong financial statements, an experienced management team and board of directors, and sound business practices.”

Becky also stated that the particulars of this project – good loan-to-value and strong cash flow – made the deal not only desirable from a community standpoint, but also prudent and effective for Fulton.

CLP PROVIDES FLEXIBILITY

In structuring the loan, Fulton took advantage our Community Lending Program (CLP) in order to make the loan advantageous both for Fulton and Community Homes.

CLP is a $1 billion revolving pool of funds that members of the Federal Home Loan Bank of Pittsburgh can use for financing of many types of community projects. CLP is available only to FHLBank Pittsburgh members, which includes nearly every financial institution in Pennsylvania. In addition to being plentiful, the program offers these benefits:

- Attractive rates – CLP is offered at our cost of funds, which makes it attractive compared to regular market-rate loans.
- Attractive terms – CLP offers fixed-rate funding with terms up to 30 years.
- Flexibility – CLP can be used for a wide variety of community projects: affordable housing, infrastructure, libraries, government buildings, small businesses and more.
- Business relationships – Many of our members report deepened business and community relationships due to CLP’s flexible terms and uses.

The flexibility offered by CLP allowed Fulton Bank, as a member of FHLBank Pittsburgh, to grant two commercial mortgages with 20-year rates and terms, funded by the CLP program. “Normally we’d offer a 5-year fixed rate, which would then reset to variable rate,” Becky said, noting that the variable rate wouldn’t work for her customer. “The 20-year fixed rate as a direct bank loan was extremely attractive to Community Homes because it prevented them from having to do an expensive bond issue,” she added. “Simply stated, CLP allowed us to write a long-term loan that was cost-beneficial for our customer.”

OUTSIDE THE BOX

The combination of HUD rental subsidies and CLP funding created an opportunity that was advantageous for both Fulton and Community Homes. Becky explained that the loan has been successful, but not simple to do. The deal required property needs assessments, appraisals, HUD approvals, etc. Fulton’s CLP commitment letter was for 90 days and had expired by the time all of the steps and approvals were completed. Therefore, she had to re-apply for the CLP commitment. Becky noted that the re-application was easy and quick, but added, “Patience is required to do an ‘out-of-the-box’ loan such as this one.”

While acknowledging the time and attention needed to complete the loan, Becky said the results made it worthwhile. She noted that Fulton required all the deposit accounts that HUD requires (such as reserve for replacement and residual receipts) which continued the developer’s ongoing deposit
relationship with the bank. “The rental subsidies ensured a sound cash flow, the properties have enjoyed strong occupancy, and low-income seniors are being served,” she said.

Fulton Bank’s experience with Community Homes illustrates a creative way to combine resources. HUD’s rental subsidies and our CLP program offered a way for a conventional bank to make a prudent loan that served the needs of the developer and, ultimately, the needs of the community. We are pleased that our product, CLP, was useful in this example and believe it could provide value to housing authorities as well. If you have a project idea or would like more information about CLP, contact Kate Swanson at 412/288-7350.

Need a loan for your community project?

Contact an FHLBank Pittsburgh member institution and ask about low-cost lending for affordable housing, small businesses and economic development through the Community Lending Program. Find a member near you at www.fhlb-pgh.com > About Us > Our Members.

John Bendel is the Director of Community Investment at FHLBank Pittsburgh. He directs the Bank’s housing, economic and community development programs including the Affordable Housing Program, Banking On Business, First Front Door, Blueprint Communities and the Community Lending Program. Active in the community, John was elected in 2012 as a Commissioner in Mt. Lebanon, Pa. He is a Board member of the Commonwealth Cornerstone Group and the Allegheny League of Municipalities, Chairman of Rural LISC’s Pennsylvania Steering Committee, and is a member of the Pennsylvania Housing Advisory Committee.
The following companies and organizations exhibited at the 2016 PAHRA Spring Conference & Expo. 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.
Always Safe Sidewalks
American HealthCare Group
American Property Consultants, Inc.
American Tenant Screen, Inc.
BathFitter
BDO PHA Finance
Bitting Recreation
CSC ServiceWorks
Duncan Financial Group
The EADS Group
FireDEX of Pittsburgh
HAI Group
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Kidde US
Landquist & Son, Inc. – MAGIGLIDE
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Maher Duessel, CPAs
MDC/Trumbull Industries
Goldie Roberts, CPA
Roland Stock, LLC
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USDA Rural Development
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CONTACT:
Perry O’Malley, President

U.S. Steel Tower, 600 Grant Street, Suite 660, Pittsburgh, PA 15219
PAHC@PAHC-CORP.COM  724.766.7734  WWW.PAHC-CORP.COM

WE SPEAK YOUR LANGUAGE
Each year PAHRA awards scholarships to deserving residents of low-income housing or a redevelopment area, who are pursuing their dreams through higher education. Scholarship recipients are invited to share their story and their goals at PAHRA’s Spring Conference & Expo. 2016 PAHRA scholarships were awarded to:

**PAUL G. PECHARKO ADULT SCHOLARSHIP CATEGORY**

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

Tanya Cratsley – sponsored by Wyoming County Housing & Redevelopment Authorities

Tanya is pursuing her dream of becoming a Registered Nurse, with plans to obtain her BSN. She began her studies in September 2014 at Luzerne County Community College, where she is Vice-President of Fellowship with Phi Theta Kappa. Tanya balances a busy schedule as a full-time student, while working full time at the local hospital, in addition to her family responsibilities. Regarding her definition of success and the contributions she can make through her education, Tanya states, “If I can prove to my children you can do anything you set out to do, then I have succeeded as a mother; and if I can be an inspiration to just one person to see it’s never too late to go for that dream, then I have made the biggest contribution I could ever make.”

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

Anna Mae Pastorok – sponsored by Clarion County Housing Authority

Ms. Pastorok has been studying toward her degree in Early Childhood Education / Special Education at Clarion University since the fall semester of 2014, and she cannot wait to begin touching the lives of students. Soon to be 20 years old, Anna Mae has been working since 2010 in a leadership role with KIDS, a Christian-based support group for children ages 5-12, focused on emotional needs in dealing with divorce, loss, step-siblings, absentee parents, etc. Teaching by example, two years ago Anna Mae became legal guardian for her then 14-year-old brother, bringing him to live with her in Pennsylvania, mentoring and providing him with a healthier, more stable living environment. At the time of this writing, Anna Mae was traveling in Wales with the Clarion University Singers.

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

Maria Berrios – sponsored by Bethlehem Housing Authority

Maria has been enrolled at Northampton Community College since August 2015, where she is studying to obtain her Associates Degree in Culinary Arts, with plans to transfer for further training to specialize in Baking & Pastry. She volunteers at the local library, teaches both Sunday and Vacation Bible School, and helps with the annual Children’s Festival for her church. Described as having a “positive, motivated, determined attitude”, Maria wants to incorporate her Hispanic roots in her cooking to “create a piece of home here in this foreign country that we now call our home.”

**L. DEWITT BOOSEL STUDENT SCHOLARSHIP CATEGORY:**

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

Taylor Strong – sponsored by Johnstown Housing Authority

Taylor is a highly motivated, very ambitious young woman, with an already abundant list of accomplishments. Ranked 2nd in her class throughout high school while taking the most rigorous course schedule offered, she is a true leader and the epitome of scholar-athlete: serving as Class President, receiving numerous academic awards and lettering in three sports. Taylor competed in and won a 50-mile ultramarathon last fall, and has recently run a 100-mile ultramarathon. Described by her teachers as “an exceptional student-athlete with remarkable character” whose “positive attitude radiates to everyone around her”, Taylor has now set her sights on obtaining her degree and certification as a Registered Dietitian and Nutritionist through her studies at Indiana University of Pennsylvania.
2nd Place $2,000 award
Isaac Payne – sponsored by McKean County Redevelopment & Housing Authorities
Isaac is a Distinguished Honor Student and a member of the National Honor Society with plans to enter the University of Pittsburgh at Bradford in September. He was active in Drama Club, Chess Club, Fantasy and Comic Clubs, also volunteering at the local library and as a teen leader for the Kane 4-H Robotics Club. Writing is his passion and he aspires to become a published author. Isaac believes that “learning should be the goal of all people, for with knowledge comes the ability to make the world a better place.”

3rd Place $1,000 award
Isaiah Ortiz – sponsored by Bethlehem Housing Authority
Graduating with honors from Freedom High School in the Bethlehem School District, Isaiah is also very sports-oriented, having played baseball, football and basketball with the changing seasons. Isaiah aspires to be a positive role model for the children of his community, a goal that he appears to have accomplished by maintaining a 3.75 GPA while donating over 700 hours of community service. Described as “the type of student that every teacher hopes for”, Isaiah plans to begin his studies at Northampton Community College majoring in biology with the dream of becoming a surgical physician’s assistant.

PAHRA wishes each of our recipients continued success and we hope that the scholarships provided will assist these individuals in achieving their goals, as they continue to pursue their dreams.
PAHRA First-Vice-President Senghor Manns welcomed participants to Hershey Lodge, site of our Spring Conference & Expo, sponsored by the Housing and Redevelopment Insurance Exchange (HARIE), co-sponsored by Honeywell. Conference co-hosts were Leo Agresti, Dauphin County Housing Authority and Betsy Bowman, Lebanon County Redevelopment Authority. The Chocolate Ballroom was lined with exhibit booths manned by our industry partners eager to share their products and services. Experienced speakers provided an excellent agenda of interesting and informative training for conference attendees. Highlights of the educational sessions included:

- Hearing Officers – Dealing with a Difficult Duty presented by Cohen & Grigsby
- Criminal Records & Their Effect on Housing Decisions presented by HUD Philadelphia Regional Office
- Commonwealth Community Development presented by Mullin & Lonergan Associates
- Reaping the Rewards of a Workplace Safety Committee presented by Cocciardi & Associates
- PHFA Section 811 Project-Based Rental Assistance Program presented by PHFA
- Healthcare Benefits & Workplace Wellness Programs presented by American HealthCare Group
- What New Developers Should Expect presented by Pepper Hamilton
- The OMB Supercircular presented by Goldie Roberts, CPA and BDO PHA Finance
- The Energy Price Elevator presented by Chrislynn Energy Services
- HQS to UPCS-V presented by American Property Consultants

Also offered were a number of multi-session trainings including:

- Our popular “No-Holds Barred” Maintenance Roundtable facilitated by Fayette County Housing Authority
- A comprehensive Blight Fight Workshop coordinated by The Gulotta Group
- HCV Eligibility, Income & Rent Calculation seminar and certification provided by NAHRO
- Active Shooter & Risk Assessment Training presented by Proactive Securities

Plenty of important networking opportunities were offered:

- Extended breakfast, luncheon buffet and refreshment breaks to interact with exhibitors
- Vendor Appreciation Reception
- Country barbeque, where two of our scholarship recipients were able to join us to share their stories (see related article on page 38)

Nearly 100 spectators cheered on the 22 teams that competed in our Inaugural Cornhole Tournament sponsored by Horizon Information Systems, making this event a successful fundraiser for our scholarship program.

Pennsylvania Housing Finance Agency (PHFA) sponsored the closing breakfast with keynote speaker Bryce Maretzki, who provided updates on the State and National Housing Trust Funds, including anticipated timelines and application tips.

Regret missing this excellent event? Then please make plans to join us at the Annual Conference and 60th Anniversary Celebration at Omni Bedford Springs Resort 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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Join us at the Annual Conference as PAHRA celebrates 60 YEARS!
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What Home Means to Me

Each year PAHRA member agencies participate in the “What Home Means to Me” poster contest organized as part of the Housing America Campaign sponsored by the National Association of Housing & Redevelopment Organizations (NAHRO). The contest provides children the opportunity to share their views on having a safe, secure home to live in, though submission of a poster and an essay. Each participant receives a Shining Star Certificate, and PAHRA’s selected winners are awarded a VISA gift card. Their entries are forwarded to NAHRO for further consideration in the nationwide competition. All of our 2016 winners were submitted through the Meadville Housing Authority.

Music Brown-Holliday

Music is home schooled and will begin 4th grade this fall. Her favorite subject is science and she gets a lot of help with her schoolwork from her family. Music resides with her mother, father, older brother and sister, grandmother, new baby sister, Riley, plus a dog and a cat. Quite a full house! Music enjoys playing outside with her friends, swimming, riding bikes, and of course drawing pictures. When asked what she would like to be when she grows up, Music said, “A teacher or professional singer, or both.”

Evan Chamberlain

Evan attends First District Elementary School in Meadville, PA, where he will be entering 7th grade. Evan lives with his mom and dad, two brothers and one sister. Math is his favorite subject and he loves football, a passion that he shares with his father and brothers. Evan’s hobbies include video games, art of any kind and playing football. Evan’s sister, Cassandra, is very artistic and he has learned a lot from her over the years. Evan dreams of becoming “a professional football player, professional video gamer or a famous artist.”

Cassandra Retelny

Cassandra attends Meadville Area Senior High School and will be a junior this fall. She is the sister of Evan Chamberlain (see above), and lives with their family of six. Cassandra loves her family, but does admit that growing up with four males in the home can influence her decisions. Like Evan, one of Cassandra’s favorite subjects is math, along with art. She practices numerous art forms such as drawing, watercolors, mosaics, clay and many more. Cassandra “loves” to sing and has performed for the past 7 years in the Housing Authority’s Summer Arts Explosion at the Academy Theatre. And she does admit that she’ll occasionally play football with her brothers in her spare time. When Cassandra graduates, she hopes to attend Edinboro University, majoring in their Arts Program, as well as become a professional singer.