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Spring 2017

Inside...

• Tackling Energy Costs
• Small Housing Authorities Going RAD
• PIH Notice 2016-21 – Of EPIC Proportions
• Sanctuary & Services for Domestic Violence Victims
• Current Employees Receiving UC Benefits...What?!?
• A New Secret Weapon for Owner-Occupied Rehab
• Is the Natural Gas Bubble About to Burst?
• Help for First-Time Homebuyers
• Bridging the Digital Divide
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I want to speak to all of you from a little bit of a different perspective or approach. Suffice it to say, the current state of affairs (including the much talked about budget reductions) for our industry has seized my mind with many thoughts and considerations. So, please excuse my deviation from the normal or standard expectations of the “President’s Message”.

A few years ago I had the pleasure of attending a continuing legal education workshop that featured a panel of distinguished legal scholars, including a couple of judges. As one of the judges addressed a particular constitutional matter, he pointed out that, in his opinion, there is a distinction between a “hard” decision and a “difficult” decision. He posited that a “hard” decision is one in which the outcome/conclusion pursuant to the law is clear, but nevertheless the consequence(s) of the decision may have some very tough, i.e., negative, outcomes that impact a person, people or business(es). On the other hand, a “difficult” decision is one in which there are quite compelling and often competing interests for the respective arguments or positions taken. Thus, the outcome/conclusion is not clear under the law, hence, “difficult”.

So what must the “decision-maker” do (often referred to as the “finder of fact”) when faced with a “difficult” decision? Now I am no judge (and do not pretend to be one), but I would submit at a minimum, she or he must weigh the credibility of the information presented, i.e., assess the veracity of the information, understand the history or precedence that has been established for the matter (in legal parlance we refer to it as “stare decisis”), give thought to the policy considerations, and ultimately (and here is the rub) draw upon his or her own personal beliefs and experiences (the human factor).

As much as we do not like to admit it, the “human factor” in decision-making, including factors driven by ideology, biases, predilections, subjectivity, etc., often play some role in the “difficult” decision-making. So how does this relate to housing and community development, Senghor? It’s quite simple. Over the next few years, we all know that we will be forced to make some really “difficult” decisions (some of us have been doing it for a few years now). I would ask all of us (and some you are quite exceptional at this) to really try to analyze the “difficult” decision from multiple perspectives; reach out to individuals and groups that you would not traditionally consider confidants, colleagues and/or collaborators; and, as the hardest “ask”, presume that both sides of the “difficult” decision are wrong (at least for a moment) and try earnestly to analyze why this would be the case. This, I believe keeps the “human factor” appropriately placed.

So, what’s the point? The point is to understand whether we are making the better decisions to “difficult” issues. Maybe we already are, but I would contend that the “human factor” needs to be self-assessed. Quite bluntly, this should apply at all levels where decision-makers are tasked with “difficult” decisions.

I leave you with the below diagram and ask you to consider why I have included it for your contemplation. Feel free to offer your thoughts to me about why I have included the diagram. I will address why in my subsequent message.

Sincerely,

Senghor A. Manns, PAHRA President
Affordable housing changes lives

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PAYING IT FORWARD

In this time of political upheaval, civil unrest and economic uncertainty with all types of negative news coming at us daily from multiple directions in our public, professional and personal lives, I ask you to pause for a moment, take a deep breath and think of the positive impact that you can – and do – make through your words and actions.

Let’s focus on “paying it forward”. Repaying random acts of kindness, good deeds, or blessings if you will, by passing something good along to another. The concept is older than you may think, dating back to an 1841 essay entitled Compensation written by Ralph Waldo Emerson in which he states, “In the order of nature, we cannot render benefits to those from whom we receive them…But the benefits we receive must be rendered again, line for line, deed for deed, cent for cent, to somebody.”

In the movie adaptation of Catherine Ryan Hyde’s 2000 novel Pay It Forward, the challenge of doing three good deeds for others in response to each good deed that you receive spreads generosity and good will, creating a social movement that has the potential to truly make the world a better place.

Belinda Albright is a prime example of “paying it forward”. Ms. Albright was the keynote speaker for EveryHome™, PAHRA’s fourth annual housing awareness event held at the state Capitol. Finding herself homeless and widowed at age 50, Belinda was one of the “hidden homeless”, living in her car, in the mountains, in hotel parking lots, or with friends and family. Through it all she persevered and eventually obtained employment with the Veterans Affairs office in Northumberland County, where she currently serves as Director. Assisting homeless veterans is her passion and Belinda has established a non-profit corporation with the goal of purchasing a farm to serve as a shelter for homeless veterans where various social services and counseling, as well as agricultural training in hydroponics will be provided. (Please read the related story on page 32 for more details.)

Ms. Albright is a member of the Governor’s Advisory Council, PA State Association of County Directors of Veterans Affairs, the Veterans Advisory Councils of Wilkes-Barre VA Medical Center and Lebanon VA Medical Center. She provides a living example for her two children and four grandchildren and states, “My life revolves around my church, my family and our veterans. And, of course, starting RallyPoint for the veterans homeless shelter and agricultural program.” Belinda firmly believes that her previous struggles were meant to bring her to this place where she can use her experiences to help others overcome their own obstacles.

What an inspiration! In closing, I challenge each of you to:

- choose positivity in your public, professional and personal life
- find a way each day to lighten a load or lend a hand
- set a goal to make today a bit brighter for someone in some small way

Let’s keep “paying it forward”.

OFFER YOUR SEAT
Pay It Forward

SHOW RESPECT
Help carry a load

MAKE A DIFFERENCE
DO A FAVOUR

PAY IT FORWARD
Thank a teacher

MAKE A DONATION TO CHARITY
Give a compliment

SAY ‘HELLO’
Respect difference

BE THE CHANGE
Be Patient

EAT LUNCH WITH SOMEONE NEW
Say ‘please’

ASSIST SOMEONE LESS FORTUNATE
OPEN A DOOR

LEND A HAND
DO GOOD

OPEN THE DOOR FOR SOMEONE
Let another go first

REALLY LISTEN TO SOMEONE
PICK UP LITTER

SHARE A SMILE
Encourage someone

PASS A KINDNESS ON
DON’T BULLY

SHARE YOUR UNIFORM WITH PRIDE
Gift an unexpected gift

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FEDERAL

Budget

Anyone who ever thought he or she could predict what would happen in Washington is no longer under that illusion. However, I do think I can say with some certainty that HUD will be underfunded. Our job is to prevent it from being mortally wounded.

At the time of this writing, the federal government operates under a Continuing Resolution (CR) expiring on April 28. At that point there could be a full budget for May through October, although it is highly unlikely. Congress could pass those budget bills, such as the T-HUD bill, which have been negotiated and agreed to by the House and Senate and a CR for the other agencies. Or it could pass another CR for the remainder of the fiscal year for all agencies. As of the date of this report, there is a lot of talk about a hybrid CR—"mini-bus" bill that would include negotiated budgets for some agencies. But I’m not making any predictions.

In addition, the budget process for FY 18 is getting underway. The spending caps imposed by the Budget Control Act, which were temporarily suspended first for FYs 14 and 15 and then for FYs 16 and 17, will be back in full force for FY 18, unless of course Congress decides it wants to increase spending for Defense with offsets from the non-defense discretionary side of the budget.

The President has proposed his “skinny budget.” A “skinny budget” outlines top-line numbers for each department, but not line-item details.” It is assumed that the proposed budget will indicate top-line numbers for each department but not line item details. The President has already said he wants a $54 billion increase in Defense spending. If that is all paid for with cuts to non-Defense discretionary (NDD) spending, and assuming that Homeland Security and Veterans programs will be maintained or increased, the impact on other NDD programs will be a 15% reduction in funding. For HUD that means either a loss of 825,000 voucher, public housing, and other rental assistance units, or if rental assistance is held harmless, the loss of everything else since non-rental assistance programs are only 15% of HUD’s budget.

Low-Income Housing Tax Credit (LIHTC)

The Low-Income Housing Tax Credit is also on the table as tax reform is discussed. So far indications are positive that the LIHTC will remain, but if corporate tax rates are reduced, the LIHTC needs to be adjusted in order to generate the same level of investment. House Ways and Means Committee staff is working on this.

On a brighter note, the Cantwell-Hatch bill to reform the LIHTC program and increase its allocation by 50% was introduced on March 6. The bill is S. 548, a bipartisan effort with 12 co-sponsors. Please encourage Pennsylvania’s senators to join them.

Rep. Tiberi will introduce a LIHTC bill in the House shortly. It will be similar to S. 548 but without the increase in allocation. The hope is for a conference Committee bill that includes some increase. Please ask your congressperson to sign on to Rep. Tiberi’s bill.

Infrastructure

A possible opportunity for an additional investment in affordable housing and community development exists through an infrastructure bill. Already Democrats have proposed a bill that would include housing as infrastructure. Recent meetings with Pennsylvania’s delegation indicates some support among Republicans as well.

Advocacy

For several decades, through Democratic and Republican administrations, HUD has been underfunded. One out of four eligible households receiving housing assistance is a constant statistic. We need to continue to tell our stories – our residents’ stories – and emphasize the importance of strong safe communities and affordable homes for our neighbors’ sakes and for the fiscal well-being of the federal budget.

STATE

Prevailing wage

Two recent changes in the administration of Pennsylvania’s prevailing wage law have created a great deal of consternation among housing developers and program administrators, especially in the rural parts of the state. First, the PA Department of Community and Economic Development issued guidance stating that projects which were exempt from the federal Davis-Bacon wage rates (i.e., small projects) would be
subject to state prevailing wages even if there was no state money in the project as long as the work exceeded the $25,000 threshold. This impacted home repair programs as well as developments of fewer than 12 units with HOME funding or 8 units with CDBG funding.

Secondly, as developers and home repair program administrators applied for PA wage rate determinations they learned that the PA Department of Labor and Industry stopped issuing residential wage rates about two years ago. Following two meetings with L&I, PAHRA, and Housing Alliance, L&I determined that it would issue residential wage rates for single-family owner-occupied homes. This somewhat eased the burden on home repair programs, although costs still rose over non-wage rate jobs, but it left small developers scrambling to fill large budget gaps.

PAHRA members are working to find a solution that ensures fair wages while continuing to increase the supply of affordable homes, help low income homeowners remain in their homes, and upgrade blighted properties.

**Pennsylvania “VAWA”**

Last fall, Sen. Haywood (D-Philadelphia, Montgomery) introduced SB 1387 amending the PA Housing Authorities Law to provide protections to victims of domestic violence and sexual assault. However, once the new federal regulations for the Violence Against Women Act (VAWA) came out, SB 1387 needed to be redrafted. In January, PAHRA and Housing Alliance staff met with Senator Haywood’s staff and representatives of the PA Coalition Against Domestic Violence and the PA Coalition Against Rape to discuss changes to the bill. The bill is being rewritten and will be reintroduced.

**Neighborhood Assistance Program**

Rep. O’Neill (R-Bucks) and Sen. Fontana (D-Allegheny) have introduced HB 645 and SB 512, respectively, to increase the allocation of Neighborhood Assistance Program (NAP) tax credits from $18 million to $36 million. NAP has been funded at $18 million since its inception in 1967, except for two years during the recession when it was reduced. This model public-private partnership program can address many needs of low income people, including housing, blight remediation, education, crime prevention, and food insecurity.

**Blighted Property Legislation**

*Land Bank Exemption from the Realty Transfer Tax (RTT)*

Rep. Caltagirone (D-Berks) will reintroduce his bill (last session’s HB 1500) to encourage land banks to use property to address homelessness and also to exempt land bank transactions from the Realty Transfer Tax. An exemption from the state share of the RTT was already passed last July, but legislation is needed to cover the local RTT.

**Clear Title**

Rep. Culver’s (R-Northumberland) HB 352 and Sen. Argall’s (R-Schuylkill, Berks) SB 434 would provide 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 bills would apply where the owner of record has died or disappeared, and the resident has occupied the property for at least 10 years. The bills only apply to single family (i.e., single household) homes on a ½ acre or less.

**Tax Abatement Rep.**

Ward (R-Blair) has introduced HB 758 to provide for tax abatements for mixed-use 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 758 specifically covers mixed-use developments.
HOW CAN HOUSING AND REDEVELOPMENT AUTHORITIES TAKE CHARGE OF ENERGY COSTS WHEN EVERY DOLLAR COUNTS?

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Submitted by: Chrislynn Energy Services, Inc.

The lower natural gas prices we’ve enjoyed in Pennsylvania over the past few years may be just a warm memory, as the industry continues to evolve. Average strip prices for gas bottomed out in March 2016, and have moved from a low of $2.10/Dth to over $3.00/Dth this month. Marcellus Shale production leveled off, and rig counts dropped, in response to lower prices. We see the support for higher gas prices continuing, as takeaway pipeline projects are completed to move shale gas from Pennsylvania to other, higher value markets in the west and northeast. New gas-fired power plants are coming online, and the massive Shell cracker plant in Beaver County is under construction. We’re also seeing signs of an increase in local industrial demand, increasing exports to Mexico and sales of liquefied natural gas (LNG) overseas. Exporting energy, and finding new uses for natural gas, will create new jobs.

Balancing this upward pressure on energy prices are efforts by the Trump administration to ease regulatory constraints on the energy industry, and the impact of energy efficiency programs, and demand response programs in the PA electric markets. These off-setting measures should dampen the extreme price movements that we experienced before the deployment of fracking technology. To what extent these conservation measures, and changes in regulatory policy will offset increases in demand for natural gas is anyone’s guess.

Our recommendation to PAHRA Members is to safeguard your budgets. We recommend exploring long term BASIS contracts for the delivery of your natural gas. The delivered price of natural gas is composed of three parts:

- NYMEX, which is the current trading price of the gas commodity on the futures market (the Henry Hub)
- BASIS, which is the difference between the price of gas at the Henry Hub and the price delivered to various markets in the US, and
- DISTRIBUTION price, which covers the cost of pipelines, meters, repairs and billing for the local utility.

What we’re seeing now is a sharp rise in BASIS prices that increases the delivered gas to PA markets, regardless of any change in futures prices.

As the nation returns to a path where common sense is a good thing, we continue to stress that using less energy, and paying less for energy, is the right thing to do. Obsolete and poorly written regulations are going to be eliminated or changed. The idea of paying for expensive energy improvements, and NOT looking for lower energy prices is, has been and always will be, a bad policy.
PHADA Urges Congress to Ease Regulation to Avoid Losing More Public Housing

Submitted by Tim Kaiser, Executive Director, Public Housing Authorities Directors Association

To help stem the loss of thousands of public housing rental units each year, the Public Housing Authorities Directors Association (PHADA) is urging Congress and the incoming Trump Administration to temporarily ease regulations in years when the federal government falls short of its financial obligation to fund the difference between the rent low-income tenants pay and what it actually costs to operate and maintain this public resource. PHADA’s plan will provide a menu of options that housing authorities can select from to save money or raise revenue.

“This common sense plan is proposed in recognition that it takes actual dollars to operate and maintain this type of affordable housing, not just good intentions,” said PHADA Executive Director Timothy G. Kaiser. “The federal government hasn’t provided adequate funds for years, and once lost from the inventory, public housing units are lost forever.”

PHADA’s proposal is based on the concept of “proportionality.” In adopting this plan, Congress would authorize housing authorities to take certain steps to raise revenue and cut costs in proportion to the funding shortfall. These steps would stay in place on a temporary basis while the shortfall exists. Once funding rises to 90 percent of the federal government’s formula-determined level, these authorized measures would cease. Thus, these changes are limited in impact and in duration by the amount of appropriations.

“What is happening to public housing is nothing short of a crisis,” said PHADA Executive Director Tim Kaiser. “HUD has failed to request and Congress has not provided the funds needed for the upkeep of these properties. They have failed to live up to their longstanding contract with housing authorities and with low income residents.”

Public housing has suffered from chronic underfunding for many years. During 2016, operating and capital funds are $2.7 billion less than required, or about 70 percent of what is needed. Only twice during the past 12 years has the operating fund exceeded 90 percent of need. The capital fund has fared even worse, falling below 90 percent every year during this period.

Proportionality Plan

PHADA’s plan has a menu of options that each housing authority can choose from, depending on their local housing market. Each housing authority would select choices that allow it to be successful with the smallest effect on residents. Here is a brief description:

Raise the minimum rent—The $50 minimum rent in HUD regulations has not been increased in 20 years and is the equivalent of $75 today when the inflation rate is applied.

Increase the percent of income paid as rent—Public housing residents now pay 30 percent of adjusted income for rent. Non-assisted tenants, on average, pay more of their income as rent, closer to 35 percent. Voucher program renters are allowed to pay up to 40 percent of adjusted income, if they choose.

About 1.1 million public housing rental units receive funds through the Department of Housing and Urban Development (HUD) and are administered by local housing authorities. HUD estimates about 10,000 public housing units are lost each year to demolition and sale, and about 250,000 units have been lost from the original public housing inventory. This housing was

not replaced because housing authorities did not have the funds to redevelop or operate them.

PHADA Executive Director

Timothy G. Kaiser
“What is happening to public housing is nothing short of a crisis,” said PHADA Executive Director Tim Kaiser. “HUD has failed to request and Congress has not provided the funds needed for the upkeep of these properties. They have failed to live up to their longstanding contract with housing authorities and with low income residents.”

Timothy G. Kaiser
PHADA Executive Director

Designate rental units to serve income-eligible families at higher incomes—Housing authorities would set aside some units for families that are still income-eligible for the program—below 80 percent of area median income (AMI)—but fall within a designated income bracket such as 40 to 60 percent of AMI. Only vacant units could be used for this option, and no families would be evicted to implement this.

Eliminate or reduce deductions and exemptions—HUD regulations allow residents to deduct certain sums from their income or exempt certain sources of income from the rent calculation. As a result, rent collection is even lower than if it were based on 30 percent of gross rent. Congress is not really paying for these deductions and exemptions when federal funding is much lower than what is needed.

Authorize housing authorities to charge user fees—Housing authorities could charge fees for three items: new applications for housing, trash removal, and parking.

Waive specific regulations—When funding is insufficient, housing authorities cannot be expected to comply with all HUD regulations. Waivers would be allowed to the community service requirement for able-bodied public housing residents, the Section 3 requirement to employ low-income individuals, the annual income recertification of residents, and annual property physical inspections. Instead, income recertifications for all residents and physical inspections would be conducted every third year.

For more details about PHADA’s proportionality proposal, request the brochure, “Saving America’s Public Housing,” from bstennig@phada.org.
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.

Honeywell

To learn more about Honeywell solutions, contact Rick Sawicki at 614-477-7612 or richard.sawicki@honeywell.com
Q & A: Tackling Energy Costs

By Rick Sawicki, Account Executive, Honeywell

We all know the world runs on energy – it’s the most fundamental part of our universe. We use energy to do our work, light our cities, power our vehicles. Energy is expensive, and it’s not in unlimited supply. How can we cut costs and conserve energy to ensure there’s enough around?

To answer this question, let’s take a look at a funding vehicle called an Energy Savings Performance Contract (ESPC).

What exactly is an ESPC?

An ESPC is a collaboration between a federal agency and an energy service company. The company is selected to conduct a comprehensive energy audit of a facility or campus, and identifies energy-saving improvements. The company then designs a project that meets the agency’s needs and arranges the necessary funding. All of this is under a guarantee that the upgrades will generate enough savings to pay for the project over the term of the contract, which is up to 20 years in the public housing sector.

In short, ESPCs enable agencies with already lean budgets to incorporate measures that meet energy goals and mandates, and trim utility bills and operating costs long term.

What are the benefits?

ESPCs save quite a bit of energy without an upfront capital investment. The work is paid for over the course of the contract term with guaranteed savings. They’re excellent tools for housing authorities too, because they address several factors that may prevent them from investing in energy efficiency, including budget availability, and financial and technical risk.

ESPCs also fuel job growth. According to the National Association of Energy Services Companies, a $10 million project has the potential to create or sustain approximately 95 high-paying jobs.

What exactly do energy service companies do?

As noted above, ESPCs are made possible by energy service companies like Honeywell for building upgrades using the annual energy and operational savings generated. The savings are guaranteed by the energy service company, and the contract eliminates the need for any upfront capital investment.

By developing and implementing plans to improve building infrastructure, energy service companies often address issues related to deferred maintenance and energy management. Typical efforts can consist of: upgrading mechanical and electrical systems; plumbing and utilities; weatherizing facilities; upgrading lighting; replacing inefficient HVAC systems; and installation of building controls.

For more information on energy efficiency solutions and technologies, please contact Rick Sawicki at 614-477-7612 or richard.sawicki@honeywell.com, or visit buildsolutions.honeywell.com.
HUD recently released PIH Notice 2016-21 that provides guidance on the new submission requirements for the Capital Fund 5-Year Action Plan and Annual Statements [Budgets] in HUD’s Energy Performance & Information Center (EPIC). Public Housing Authorities (PHAs) with 3/31/17 FYEs or after will be required to submit the 5-Year Action Plan and Budgets electronically in EPIC, which will replace the current paper submissions. Additionally, this Notice describes the consolidated Budget Line Items (BLIs) in EPIC.

Beginning with PHAs with FYEs of 3/31/17, PHAs will submit CFP 5-Year Action Plans and Budgets in EPIC, and the field offices will either approve them or withhold approval until clarification for questions are obtained or corrections are made. When the 5-Year Action Plan is approved in EPIC the PHA may revise grant amounts in the plan to reflect actual awards and may reschedule approved activities from one year to another without seeking field office approval. This process is called fungibility. There are two types of 5-Year Action Plans: a fixed plan and a rolling plan. The fixed plan covers a static, five-year period. At the conclusion of this period, a new plan is created covering the next five-year period. A rolling plan, however, covers a rolling, five-year period, where a new plan is created annually, removing the oldest year and adding on an additional year.

When PHAs enter information into EPIC for a rolling five-year period they should enter data beginning with a starting year that is one year later than the starting year under the prior plan. For example, a PHA with a March 31 FYE and a rolling plan would currently be operating under a plan covering 2017 through 2021. In advance of its March 31, 2017, FYE the PHA would create a new 5-Year Action Plan in EPIC with a starting year of 2018, providing information on work activities for 2018 through 2022.

5-Year Action Plan for 2015 through 2019. For this PHA’s 2018 submission in EPIC, two years will remain on the current plan (i.e., 2018 and 2019). Therefore, this PHA would create a 5-Year Action Plan in EPIC with a starting year of 2015 and enter work activities for 2018 and 2019.

PHAs with less than two years remaining on the fixed 5-Year Action Plan in place immediately prior to their initial 5-Year Action Plan submission in EPIC must cover a new five-year period in the plan submitted in EPIC and enter work activities for all five years. For example, suppose a PHA with a March 31 FYE is currently operating under a fixed 5-Year Action Plan for 2014 through 2018. For this PHA’s 2018 submission in EPIC, only one year will remain on the current plan. Therefore, this PHA would create a 5-Year Action Plan in EPIC with a starting year of 2018 and enter work activities for 2018 through 2022.

HUD recommends that when you enter funding amounts for future years, the PHA uses the most recent grant year of funding, but should make estimates for reduction of RHF/DDTG grants, RAD and borrowings for CFFP activities.

PHAs with fewer than 250 public housing dwelling units with fixed plans may choose to estimate that they will receive a larger grant amount in future years than in the current year, in order to include “standby” work activities in future years. For example, a PHA with a fixed plan and most recent grant amount of $100,000 may enter estimated amounts of $120,000 in years four and five of the 5-Year Action Plan in order to include standby items while keeping the expected revenue and expenses in balance. This option provides additional flexibility to these small PHAs. This exception is not available to PHAs with rolling plans, as the nature of a rolling plan ensures that there will always be four years of future work activities available to funge, or reassign, to the current year.

PHAs will add work activities to their 5-Year Action Plans in EPIC. A work activity could be a contract, a capital project undertaken using force account labor, an eligible activity or type of use of capital funds (e.g. administration), or a list of work to be done at a location. In creating a new work activity, the PHA must provide summary information on the work activity, identify the developments at which the work will be undertaken, and identify the work categories associated with the activity.
upon grant information pre-populated from eLOCCS. If a grant award is selected, the amount will be automatically displayed in the EPIC budget and cannot be edited. If the capital fund award for the selected year has not yet been received, the user may proceed in creating the budget using an estimated award amount. Once the grant award is received, the PHA will link the budget to the award in EPIC; HUD will not spread the budget in eLOCCS, and the PHA may not draw down funds, until the budget in EPIC is linked to the grant award.

HUD is also implementing a simplified BLI structure. HUD is consolidating the BLIs that PHAs use most frequently into one broad-scope BLI: BLI 1480-General Capital Activity. HUD expects this change to cut down significantly on the need for budget revisions and to better align with PHA business practices. The BLIs that remain distinct are generally 1) those that are used less frequently or are rarely changed, or 2) those with statutory or regulatory restrictions, such as BLI 1406-Operations and BLI 1410-Administration. The revised BLI structure will be applied across both EPIC and eLOCCS.

PHAs will be able to update budget amounts in EPIC and then eLOCCS will be updated to reflect the changes a day or two later, without field offices having to enter these budget revisions into eLOCCS. However, budget revisions must continue to comply with requirements that have been enforced in the past through “hard edit checks” in eLOCCS, including restrictions on changes to the debt obligation BLIs and limits on the funds allocated to BLI 1410-Administration and BLI 1408-Management Improvements; budget revisions that fail to comply will not be applied in eLOCCS.

This is the automation and reduced reporting burden that PHAs were looking for from HUD. The Notice also mentions that PHAs will have the capability to select capital needs identified within their Physical Needs Assessment and quickly add them to a 5-Year Action Plan.

<table>
<thead>
<tr>
<th>Line Item</th>
<th>Name</th>
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<tbody>
<tr>
<td>0100</td>
<td>Reserved Budget</td>
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<tr>
<td>0110</td>
<td>Initial Budget</td>
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<tr>
<td>1406</td>
<td>Operations</td>
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<tr>
<td>1408</td>
<td>Management Improvement</td>
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<td>1410</td>
<td>Administration</td>
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<td>1411</td>
<td>Audit Cost</td>
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<tr>
<td>1430</td>
<td>Fees &amp; Costs</td>
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<tr>
<td>1440</td>
<td>Site Acquisition</td>
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<tr>
<td>1450</td>
<td>Site Improvement</td>
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<tr>
<td>1460</td>
<td>Dwelling Structures</td>
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<tr>
<td>1465</td>
<td>Dwelling Equipment</td>
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<tr>
<td>1470</td>
<td>Non-Dwelling Structures</td>
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<tr>
<td>1475</td>
<td>Non-Dwelling Equipment</td>
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<td>1485</td>
<td>Demolition</td>
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<tr>
<td>1490</td>
<td>Replacement Reserve</td>
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<td>Moving to Work Demonstration</td>
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<td>1495</td>
<td>Relocation Costs</td>
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<td>Development Activity</td>
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<td>Indian Housing Grants</td>
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<td>Collater Exp / Debt Srvc</td>
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<td>Bond Debt Obligation</td>
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<td>9002</td>
<td>Loan Debt Obligation</td>
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<tr>
<td>9900</td>
<td>Post Audit Adjustment</td>
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</tbody>
</table>

Work items not included the 5-Year Action Plan that are considered an emergency may be added in EPIC via phone or email that the field office can expedite for review and approval. Once approved, the PHA may submit a budget in EPIC, which will facilitate any budget revisions in the electronic Line of Credit Control System (eLOCCS) that may be required for the funds to be drawn down.

The approved 5-Year Action Plan becomes the basis for budget reporting within EPIC. The budget (formerly referred to as the annual statement) can only be created once a 5-Year Action Plan has been approved, and it will be linked to the approved plan.

In creating a budget in EPIC, the PHA will enter the grant year, select the 5-Year Action Plan year to which the budget corresponds, and select the award or the estimated award amount. At the time of creation of a new budget, the PHA may or may not have received the capital fund grant or other source of funding for the year specified. If the capital fund grant for the selected year has been received, the PHA user will select the award based upon grant information pre-populated from eLOCCS. If a grant award is selected, the amount will be automatically displayed in the EPIC budget and cannot be edited. If the capital fund award for the selected year has not yet been received, the user may proceed in creating the budget using an estimated award amount. Once the grant award is received, the PHA will link the budget to the award in EPIC; HUD will not spread the budget in eLOCCS, and the PHA may not draw down funds, until the budget in EPIC is linked to the grant award.

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Eligible homebuyers apply for FFD grants through FHLBank member financial institutions that are enrolled in the FFD program and offer it as part of their residential lending programs. To learn more about FFD eligibility or find a participating FFD financial institution, visit www.firstfrontdoor.com.

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Contract # 201604-02
By Leo A. Murray for HARIE

On January 11, 1964, then U.S. Surgeon General Luther L. Terry, MD, touched off a firestorm when he released a report showing a casual relationship between smoking and cancer.

Terry’s report to Congress led to the Surgeon General’s warnings on packs of cigarettes and, in 1970, a ban on television and radio advertising of cigarettes.

In the 53 years since Terry’s report, smoking bans have grown exponentially and in November the U.S. Department of Housing and Urban Development (HUD) announced a nationwide smoking ban for public housing commencing July 1, 2018.

In the works since 2009, the nationwide ban will impact 940,000 units, including more than 500,000 units inhabited by elderly residents and 760,000 children living in public housing, according to HUD.

HARIE Board President and Northumberland County Housing Authority Executive Director Ed Christiano sees the HUD smoking ban as a win-win situation as far as the insurance industry is concerned. Besides the obvious benefits to the overall health of residents and employees, there would be a reduction in maintenance costs to clean units where smokers once resided. Once implemented, the ban would reduce the chances of accidental fires due to careless smoking, said Christiano.

Christiano admits that implementing the ban won’t be easy, but he said HUD has taken steps to provide agencies with the tools they will need, including the drafting of new leases in which language will be added identifying the smoking ban and enforcement procedures.

For example, a tenant’s first violation of the smoking ban would result in a verbal warning and the furnishing of smoking cessation materials, while a second violation would tack on a referral to the resident services coordinator. The ban language indicates that a third violation would result in a notice to vacate with an opportunity to “remedy.” Meanwhile, a fourth violation in a single year would result in a notice to vacate without a chance for “remedy.”

According to the HUD official website, “Although smokers will face new requirements, other residents will generally benefit from an improved quality of life that minimizes the dangers of indoor smoking and second-hand smoke exposure.”

There is no “right” to smoke in a rental home, and smokers are not a protected sub-class under anti-discrimination laws, according to HUD. The federal housing agency states, “This rule does not prohibit smoking by residents; rather, it requires that if residents smoke they do it at least 25 feet away from the buildings.”

HUD has encouraged PHAs to take advantage of helpful information and resources on its “Healthy Homes” website for guidance and training materials to insure a successful transition to non-smoking public housing.

According to published documents, HUD officials feel the July 1, 2018 deadline to bring all public housing agencies into compliance is “very workable.”
Submitted by Debbie Gross, U•COMP Member Service Representative

In attempting to determine why an employee who is currently working for you, is receiving unemployment benefits that are being charged against your authority, a few definitions must be reviewed. This applies to types of claims. There are two types of unemployment claims:

1) Separating Employer Claim – Where you, the employer are the claimant’s last employer.

2) Base Period Claims – Where the employee leaves your employ, goes to another employer and separates from them, then applies for and receives unemployment benefits. With such a claim, there is not much information furnished by Labor and Industry if you show up in the claimant’s work history. A percentage of this type of claim may be charged against your authority.

When a claimant applies for unemployment, Labor and Industry determines the employer’s liability on the claim in the following manner:

Labor and Industry looks back over the claimant’s work history in terms of quarters. They review the last six quarters of the person’s work history; the most recent quarter is not counted toward any benefits, the next older quarter is also not counted. The four quarters prior to those are looked at very carefully. If the claimant worked for your authority during any of those four quarters, you could have a liability on that claim. Your liability will be stated in terms of the percentage of the claim. If the employee worked for your authority for all four of those quarters, your authority will most likely owe 100% of the claim.

If you are a base period employer (or if your authority showed up in those four quarters described above, you are considered a base period employer), you will not be provided with as much claim information from Labor and Industry as the separating employer.

Taking the above information into consideration, there are times when an employee can work for you and receive unemployment benefits at the same time. Below are some examples of when this could occur:

1) When you have an employee who works part time with variable hours; any reduction in hours could render them eligible for benefits. If they earn one amount during this week but less next week, they can apply for and receive benefits. This appears to be most common with employees who are hired on an as needed basis. The employee is required to report their hours and wages to Labor and Industry weekly. Labor and Industry calculates a weekly benefit amount (also known as the WBA) for the employee based on the claimant’s wages. The amount the claimant is eligible to receive is determined by their wages for that week minus the WBA.

For example, if your employee works 30 hours one week and they gross $400 for that week, the next week they may work 15 hours earning $150. If their weekly benefit amount was established as $200, the employee would not receive anything for the week in which they earned $400 because that amount is over the WBA. They would, however, receive a benefit for the week in which they earned $150 because that amount is less than the WBA. They would receive a benefit of $50 for that week.

2) Another scenario that can award a claimant benefits is when they hold more than one job and they lose one of those jobs. Once a claimant applies for unemployment benefits, they may be eligible for benefits that your authority may be partially or wholly responsible for because this represents a reduction in hours. A reduction in hours, as seen in the example above, may render a claimant eligible for benefits.

3) A third scenario that can arise, although it appears to be rare, is one where your employee applies for a job outside of your authority as an attempt to better themselves. If this job is one that replaces a second job they currently hold and they have left that second job in anticipation of starting the new second job, they can apply for benefits and be eligible for them. This can occur if something has rendered the new job offer null and void that is out of the claimant’s control. They can receive benefits that may be paid in part or wholly against your authority.
Part time employee status can be defined as one of three types:

- **On Call** – The employee works for you but does not have regularly scheduled hours.
- **Works All Available Hours** – The employee works less than full time but their hours vary from one week to the next.
- **Regular Part Time** – The employee works less than full time but has the same schedule each week.

Understanding the above situations can assist with work and hiring practices moving forward in our workplaces.

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

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**Sunday, June 4, 2017**

- 4:00 p.m. – 6:00 p.m. Early Bird Registration
- 4:00 p.m. – 6:00 p.m. PAHRA Committee Meetings
- 6:00 p.m. – 8:00 p.m. Board of Directors Meeting
- 8:00 p.m. – 10:00 p.m. Kick-Off Pizza Party in Exhibit Hall

**Monday, June 5, 2017**

- 7:30 a.m. – 8:30 a.m. Breakfast Buffet in Exhibit Hall
- 7:30 a.m. – 12:00 p.m. Registration
- 8:00 a.m. – 3:00 p.m. Exhibits Open
- 8:00 a.m. – 8:10 a.m. Conference Welcome
- 8:10 a.m. – 9:20 a.m. Exhibitors’ “Drop The Mic” Moment
- 9:30 a.m. – 10:40 a.m. Select from Four Tracks of Concurrent Educational Sessions
- 10:40 a.m. – 11:10 a.m. Networking Break in Exhibit Hall
- 11:15 a.m. – 12:25 p.m. Select from Four Tracks of Concurrent Educational Sessions
- 12:30 p.m. – 1:45 p.m. Luncheon Buffet in Exhibit Hall
- 1:50 p.m. – 3:00 p.m. Select from Four Tracks of Concurrent Educational Sessions
- 3:00 p.m. – 3:30 p.m. Networking Break in Exhibit Hall
- 8:00 p.m. – 12:00 a.m. “Be A Cornstar” Cornhole Tournament - PAHRA Scholarship Fundraiser

**Monday Concurrent Educational Sessions Include:**

- **A “Drop The Mic” Moment** – New this year! Exhibitors are provided the opportunity to take the microphone and introduce themselves, their products or services.
- **Zoning Clinic** – A full-day seminar exploring the PA Planning and Municipalities Code including Planning Fundamentals; Planning Commissioners and Local Government; Subdivisions and Land Development Reviews; Zoning Hearings; Defining Conditional Use, Special Exceptions, Variances and Non-Conformities.
- **Developing a Maintenance Plan for Your Housing Portfolio** – A full-day training regarding preventive, routine and scheduled maintenance; inspecting, planning and budgeting; safe work practices, proper equipment and inventory control.
- **Landlord / Resident Relations** – A multi-session workshop on dealing effectively with difficult residents, warning signs of illegal activity, lease enforcement issues, and eviction processes.
- **VAWA (Violence Against Women Act)** – HUD’s Final Rule requires an Emergency Transfer Plan in place by June, 2017. Are you prepared for this and other VAWA requirements?
- **Issues of Substance Use and Medication Misuse in Older Adults** – Now a major health concern. Compare the complexities of recognizing and treating these disorders in our seniors.
- **Dementia: LIVE!** – A high-impact sensory experience providing personal awareness of the struggles affecting those dealing with dementia in their daily lives.
- **SOAR (Social Security Outreach, Access and Recovery)** – Assisting SSI/SSDI applicants in obtaining much-needed benefits with a 2016 approval rate of 67% in approximately 100 days, compared to typical approval rates of 10-15% with appeal periods of over one year.
**Tuesday, June 6, 2017**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
<td>Breakfast Buffet in Exhibit Hall</td>
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<tr>
<td>7:30 a.m. – 11:30 a.m.</td>
<td>Registration</td>
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<tr>
<td>8:00 a.m. – 11:30 a.m.</td>
<td>Exhibits Open</td>
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<tr>
<td>8:30 a.m. – 11:00 a.m.</td>
<td>Select from Four Tracks of Concurrent Educational Sessions</td>
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<tr>
<td>11:00 a.m. – 11:30 a.m.</td>
<td>Networking Break in Exhibit Hall / Prize Drawings / Exhibits Close</td>
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<tr>
<td>11:35 a.m. – 12:45 p.m.</td>
<td>Select from Four Tracks of Concurrent Educational Sessions</td>
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<tr>
<td>12:45 p.m. – 1:45 p.m.</td>
<td>Lunch On Your Own and Afternoon Networking</td>
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<tr>
<td>1:50 p.m. – 4:15 p.m.</td>
<td>HUD Listening Sessions Continue</td>
</tr>
<tr>
<td>7:00 p.m. – 9:00 p.m.</td>
<td>PAHRA Country BBQ – 30th Annual PAHRA Scholarship Awards</td>
</tr>
<tr>
<td>9:00 p.m. – 12:00 a.m.</td>
<td>Evening Hospitality and Networking Event</td>
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</table>

**Tuesday Concurrent Educational Sessions Include:**

- **HUD Listening Sessions** – HUD hosts Listening Sessions in an effort to revitalize core business functions for the Public Housing and Housing Choice Voucher Programs. This full-day forum with HUD headquarters will address PHAS, SEMAP, SEPHAS, PIC-Next Generation, and UPCS-V. Come listen, learn and let your voice be heard!

- **Applicability of the PA Prevailing Wage Act** – Discuss this hot topic with legal counsel; contractor representatives; PA Building and Construction Trades Council (invited); and PA Department of Labor and Industry (invited)

- **“The Times They Are A-Changin’”** – Attend our ever-popular Maintenance / Management roundtable to talk frankly with colleagues on how to keep up with the times through in-house training and promotions; educating managers and mechanics on REAC inspections; technology upgrades to improve efficiency, and more.

- **“Good Night, Sleep Tight, Don’t Let the Bed Bugs Bite”** – takes on a whole new meaning: learn bed bug history, biology and behavior; how infestations happen; identifying bed bug presence; how to treat and prevent resurgence.

- **Electrical Risk Management and Property Loss Control** – Protect your assets and keep your residents safe.

- **Meet the PA Governor’s Action Team** – Discover regional business engagement processes and discuss incentives offered to companies considering relocation to or expansion in PA.

- **We’ve Got The POWER (Partnerships for Opportunities and Workforce and Economic Revitalization)** – Learn about initiatives for regions affected by the changing economics in PA, especially job losses due to coal mining, power plants and related industries.

- **Show Me The Money!** – There are still robust financial sources out there. Join us to learn where to find funding for your project.

- **But We Let Him Go A Year Ago** – A review of an employer’s unemployment responsibilities; separation versus base period claims; Labor and Industry documentation; and how to protect yourself from recurring claims.

- **Much More Than a Housing Locator** – An online demonstration of time-saving tools including rent reasonableness comparisons; access to housing listings for voucher holders; and a free way to manage your vacancies through PAHousingSearch.com

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**Wednesday, June 7, 2017**

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<th>Time</th>
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<tr>
<td>8:30 a.m. – 10:00 a.m.</td>
<td><strong>Closing Breakfast</strong></td>
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<td><strong>Speaker:</strong> Michele R. Beener, President, Aspire Grant &amp; Development, LLC</td>
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</tbody>
</table>

H&CD professionals often experience the roller coaster ride of assembling public & private partners; funding and financial resources to bring a project to fruition. Ms. Beener will share successful grant writing methods and management, as well as the art of the deals that helped make possible the current trifecta of Seven Springs, Hidden Valley and Laurel Mountain family of resorts.

(See next page for conference registration form.)
Name: ____________________________
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  ○ Member - $170  ○ Non-member - $200  ○ Specify date: ________________
PAHRA COUNTRY BBQ ONLY:  
  ○ $75 if the only event you are attending.

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

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for each two full registrations, the third full registration is half-price!

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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:
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If your housing agency is small and you have yet to consider a Rental Assistance Demonstration (RAD) conversion, it may be time to start. To gain some insight into the process, HAI Group’s Jeff Weslow caught up with Rick Whitworth of the Lavonia Housing Authority. Located in Georgia, the housing authority operates 180 units in three cities with a staff of only four.

**HAI Group:** Why did you get involved with RAD?

**Rick Whitworth:** Given historic underfunding from Public and Indian Housing (PIH) on the capital fund and operating fund sides, we wanted to take advantage of a 20-year contract on rents plus an annual inflation factor. Plus, some of the PIH regulations were beginning to get very time consuming. Multifamily regulations seemed less onerous and allowed us to operate more entrepreneurially.

**HAI Group:** How did you plan and set up the conversion? Overall how many times did the plan change?

**Rick Whitworth:** The plan itself didn’t really change. The sources and uses document changed a few times because our funds on hand weren’t as much as I would have liked. We had recently finished a comprehensive interior remodeling project that took about $880,000 of our funds on hand. That’s a lot of money for a small housing authority. Therefore, our money was tight but our apartments were in terrific condition. Thus, the upfront capital needs reflected in our capital needs assessment were minimal.

**HAI Group:** Did you have any doubts about RAD?

**Rick Whitworth:** Absolutely none. If I had to do it all over again, I would. I really never had any doubts throughout the process. We looked at every milestone and every circumstance that we were presented with and moved forward cautiously, but never pessimistically. Of course, each individual agency will have a different set of circumstances that will determine whether RAD is right for them.

**HAI Group:** What advice would you have for someone undergoing a conversion?

**Rick Whitworth:** I would advise public housing authorities (PHAs) to be as proactive as possible. Have your counsel update their declarations of trust (DOTs) and make sure they are accurate. It’s a good opportunity to look at property lines and make sure they are clearly marked. Many DOTs, deeds, property descriptions, etc. were done decades ago and may have changed, which means they need to be cleared up prior to closing. Neighboring property owners change and may have encroached, for example. Just prior to closing, you may see problems you didn’t even know you had! These will all have to be cleared up before closing.

**HAI Group:** What was the most frustrating part of the process?

**Rick Whitworth:** About a month before the closing was pretty frustrating. Everything you’ve done over the last 11 months is beginning to come together. As more and different departments are getting involved to prepare for the closing, more issues have to be resolved prior to closing, i.e.: deeds, DOTs, legal issues, non-dwelling buildings, etc. Frustrating—yes. Is this normal frustration just before any major real estate closing—absolutely. I will stop short of saying it was all smooth sailing but the entire process was a very good learning experience and the Department of Housing and Urban Development (HUD) folks were very helpful.

This is an excerpt from a longer article. To read the full version, please visit www.housingcenter.com/RAD-Article.

Jeffrey D. Weslow is the assistant director for HAI Group Customer Centric Strategies. Jeff has over 30 years of insurance and risk management experience in both the public and affordable housing industry as well as in the corporate world. Prior to joining HAI Group, Jeff worked for Fireman’s Fund Insurance Companies and Gallagher Bassett.

Jeff has his master’s degree in management, holds an associate’s degree in risk management, and is a certified customer service experience professional. He currently serves HAI Group clients from within the corporate marketing and member services department. Contact Jeff at jweslow@housingcenter.com.
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A NEW SECRET WEAPON FOR OWNER-OCCUPIED REHAB:
Redevelopment Authority Found New Funding Source at FHLBank Pittsburgh

By: John J. Bendel, Director of Community Investment, FHLBank Pittsburgh

Redevelopment Authorities (RDAs) interested in learning about FHLBank Pittsburgh’s Affordable Housing Program (AHP) may discover a new secret weapon against reductions in federal funding for owner-occupied rehabilitation projects. The Redevelopment Authority of the County of Washington (RACW) is one of several RDAs that have successfully used AHP grants to finance home repairs for income-qualified residents.

A long-timer in home rehabilitation, the RACW implemented its program forty years ago. Today, after completing 2,400 units under the program, RACW has a waiting list with many homeowners seeking assistance with home repairs such as weatherizing and accessibility, the most common repair requests. Applicants are selected on a first-come, first-served basis as funding permits.

Cynthia (Cindy) S. Linville, Home Improvement Director at the RACW, explained that ongoing reductions in federal funding, combined with their desire to assist lower-income residents with home repairs, made it necessary to seek additional funding sources. “The AHP program seemed to be a good fit for our objectives,” she said.

AHP supports projects that provide affordable housing to individuals and families with incomes at or below 80 percent of area median income. Project sponsors work with an FHLBank Pittsburgh member institution to submit applications for the annual competitive funding round. Applications are reviewed by FHLBank for feasibility and scoring against criteria that are publicized annually in the AHP Implementation Plan. The Bank’s Board of Directors approves award recipients. Within 12 months of being notified of funding approval, awardees must begin to draw down and use their AHP subsidy or secure other significant project funding. FHLBank disburses the grants to the member financial institution, who, in turn, passes the grants along to the sponsoring organization.

The RACW worked with FHLBank member Washington Financial Bank (WFB) to prepare the AHP application. Christina (Chris) Oravetz, Community Reinvestment Act Officer at WFB, explained that WFB and RACW have worked together for decades, so she appreciated the opportunity to partner on the AHP applications. “The biggest factor in our decision is always impact,” she explained. “Obviously, we need to make sure the projects make good business sense, but the true reward is in helping Washington County residents secure stable housing.”

Partnering with RACW provided an opportunity to help lower-income households in their county. “Given that this community has supported us for the past 118 years, it is our responsibility to assist whenever we can,” Oravetz said. “AHP is a great vehicle, not only for housing stability, but also for the intangible sense of pride in those communities.”

Lineville mentioned that their first application in 2013 was not successful. However, she noted, “we were encouraged by a representative of FHLBank to submit an application the following year, which we did.” She explained that FHLBank staff, as well as her partners at WFB, were helpful and responsive in answering her questions, and their 2014 application was successful.

RACW was awarded $270,000 in AHP grant funding in 2014 and then $220,000 in both 2015 and 2016. Although the AHP grants are a relatively small part of their $1.2 million annual housing rehabilitation budget, they have helped fill the gap left by reduced federal funding. For Cindy Linville, the impact goes far beyond dollars. “Providing home renovation assistance creates a better living standard for the occupants, maintains housing stock and prevents those units from becoming rental units, which assists with maintaining neighborhoods and the county tax base,” she explained. “In addition, the contractors who perform the work purchase supplies and insurance and provide employment opportunities to local workers. Most of all, witnessing the joy and appreciation of a completed job confirms the impact of success.”
At FHLBank, we are pleased that our product, AHP, has provided an answer for RACW as a funding source, along with Community Development Block Grant, HOME and Local Share funds. Lineville added, “The fact that AHP is being used successfully to fund home rehabilitation jobs may motivate other RDAs to apply for AHP funds.”

The FHLBank community investment team is ready to assist RDAs interested in AHP by helping them understand the application process and how AHP requirements can be incorporated into their rehabilitation workflow. In addition, recent changes to the AHP scoring criteria have provided priority for projects involving owner-occupied rehabilitation.

If you would like to learn more about AHP, visit www.fhlb-pgh.com. The next AHP funding round opens on June 6 and closes on August 10. If you have questions or would like to request technical assistance, please call Megan Krider at 412-288-4577.

John Bendel is the Director of Community Investment at FHLBank Pittsburgh. He directs the Bank’s housing, economic and community development products 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. and re-elected in 2016. He is a Board member of the Commonwealth Cornerstone Group and the PA Housing Alliance, and is a member of the Pennsylvania Housing Advisory Committee.

Help for first-time homebuyers

FHLBank’s First Front Door program provides down payment and closing cost assistance to qualified first-time homebuyers. For more information, visit www.firstfrontdoor.com.

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Representatives of the Pennsylvania Association of Housing & Redevelopment Agencies (PAHRA) recently gathered in a show of solidarity at the State Capitol to promote awareness of the positive impacts of the provision of safe, secure, accessible, affordable housing for Pennsylvania’s senior citizens, disabled persons, veterans, the working poor and low-income families with children; as well to publicize the continued demand for additional affordable housing and related services within our Commonwealth communities.

This marked PAHRA’s 4th such annual event held to support and recognize the importance of housing and community development in overcoming obstacles in the lives and communities of Pennsylvanians beyond brick and mortar such as:

- supportive services for seniors
- ending veteran homelessness
- stabilizing families
- encouraging education and economic self-sufficiency
- connecting communities

PAHRA President Senghor Manns pointed out that although the typical perception of homelessness brings to mind those in shelters or on the streets, a large majority of the homeless exist out of sight:

- couch surfing or sleeping on the floors of friends and family
- squatting in empty or abandoned buildings
- sleeping “rough” in tents, campgrounds, or hunting camps
- parents and children crowded in cheap hotel rooms staying week to week because they don’t have enough money for a security deposit and one month’s rent upfront

Featured speaker, Belinda Albright, Director, Office of Veterans Affairs, Northumberland County shared her story in a soft, sincere voice, describing her journey into homelessness, which began when her husband, the sole breadwinner of the family, became ill and was forced to leave his job. The couple moved into their station wagon; however, Mr. Albright suffered a heart attack and passed away following heart surgery.

Alone and widowed at age 50, Belinda retreated to the privacy of the mountains, where she lived until running out of food. Emerging from the mountains, she took to staying in hotel parking lots until her presence was detected and she was asked to leave. Filled with shame, Ms. Albright had been hiding her homelessness, but eventually sought the help of friends. This did not last long since she felt as if she was imposing. Finally, she found refuge with her father, who had not been aware of her situation as she had kept it secret from him out of embarrassment. With a roof over her head, she worked menial jobs until learning of the vacancy in the Office of Veterans Affairs and “By the grace of God, I was hired”, she declared.

Ms. Albright has been Director of the Northumberland County VA office since 2010, and is very active in her professional community. She has two children and four grandchildren. She is a member of Parish Council at St. Pius X Catholic Church, drives bus to pick up Susquehanna University students for Mass on Sunday evenings, and lectores at Mass when the university is not in session.

Currently, Ms. Albright is focused on raising funds to establish RallyPoint, with the goal of purchasing a local farm, which will be used as a shelter for homeless veterans, including a growing number of female veterans and their children. Social services, including drug and alcohol counseling, will be available, as well as agricultural training in hydroponic farming.

Similar to Ms. Albright’s situation, it is estimated that 62% of homelessness is hidden. According to www.ReThinkHousing.org, a startling 76% of Americans live paycheck to paycheck, just one injury or illness away from the risk of losing everything. Statistics indicate that 44% of our nation’s homeless are actually employed. PAHRA will continue to advocate for adequate funding for affordable housing and related services, to help insure that every citizen of the Commonwealth of Pennsylvania has a place to call home.
For over 50 years, M&L has been working in Pennsylvania communities to prepare and implement large scale community and economic development plans, revitalization/redevelopment plans, blight plans, strategic plans, and comprehensive plans. We have the financial and technical expertise to assist you with these important projects.

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M&L also has experience with numerous state and federal financing tools and programs to help implement your plans, including:

- Section 108 Loan Guarantees
- Tax Incremental Financing (TIF)
- PA RACP
- PA Main Street and Elm Street Program
- CDBG and HOME Programs
- PHFA PHARE Program
- PHFA LIHTC Program
- HUD BEDI
- HUD NRSA designation
- Other related PA DCED Programs

We would be happy to answer your questions about any of the services we offer.

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Governor Tom Wolf recently announced that Commonwealth Cornerstone Group (CCG) has completed a $5 million New Markets Tax Credit (NMTC) financing transaction that will help fund much needed improvements to the building housing the Women’s Center and Shelter of Greater Pittsburgh. All three floors of the 38,000-square-foot building will be updated, allowing the shelter to expand and enhance its programs for abused women and their children.

“The Women’s Center and Shelter of Greater Pittsburgh performs vitally important work with care and compassion,” said Governor Wolf. “The much-needed improvements to their building will help the organization assist more people in more ways, and will position it to serve women and children in need for many years.”

In 1994, the Women’s Center and Shelter purchased and renovated a former automobile showroom to serve as its administrative office, non-resident counseling space, and residential facility for domestic abuse victims, also providing care for children of the residents. The 36-bed facility is no longer large enough to support the current demand for its programs. Last year, for instance, the center was forced to turn away 262 women and 234 children due to its limited space.

This building rehab initiative by the Women’s Center and Shelter is aimed at providing additional capacity so the organization can meet current and future demand for its services. The project will expand the shelter to 48 beds, enhance living spaces, create administrative and therapy areas, enlarge children’s areas, provide security and safety systems, update parking and storm water systems, and incorporate a LEED-certified, energy efficient design.

“The Women’s Center and Shelter runs primarily off donations. So these tax credits provided by Commonwealth Cornerstone Group will help the group preserve its financial reserves by addressing funding gaps in its construction plan,” said Brian A. Hudson Sr., CCG chairman and executive director of the Pennsylvania Housing Finance Agency (PHFA). “We’re glad we can help the shelter continue its important work in Pittsburgh’s North Oakland neighborhood and throughout the region.”

CCG was created in 2004 by PHFA to serve as a nonprofit community development entity.

This project is expected to support 25 full-time construction jobs at an average wage of $42.50 an hour. Once construction is completed, it’s expected the shelter will hire 3 new permanent employees at a wage of $16.82/hour to support its operations. It will retain 47 current full-time jobs. Economic estimates predict this project will create 23 indirect and induced jobs providing $1,129,000 in added wages for the region.

In addition to the $5 million in New Markets Tax Credits being provided by Commonwealth Cornerstone Group, an additional $7 million in tax credits is being provided by Pittsburgh Urban Initiatives.

About the Women’s Center and Shelter of Greater Pittsburgh
Founded in 1974, the Women’s Center and Shelter of Greater Pittsburgh (WCS) was one of the first six shelters in the United States for battered women. Since that time, the WCS has created and implemented programming aimed at preventing domestic violence and providing sanctuary and services to domestic violence victims. Today, the WCS provides not only shelter services, but also a domestic abuse hotline, non-resident counseling to women and children, off-site counseling to men seeking help for abusive behavior, legal advocacy, medical advocacy, and meals for residents. Last year, the WCS served 6,229 individuals through its various programs.
About Commonwealth Cornerstone Group
The goal of CCG, through its administration of New Markets Tax Credits, is to fund projects in key areas of communities that have historic or cultural value and offer opportunities to spark economic revitalization. CCG utilizes NMTCs to provide loans and equity investments for business expansion, mixed-use development, and community facilities across Pennsylvania. Examples of past developments that have benefited from CCG’s investment of tax credits include Bakery Square in Pittsburgh, the Coal Street Community Facility in Wilkes-Barre, and Schmucker Hall in Gettysburg. Learn more at: www.commonwealthcornerstone.org/.

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

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Skies were cloudy and the forecast was gloomy at our nation’s Capitol on March 28th. Not only was the weather dark and dreary, but also the outlook for housing and community development (H&CD) programs in FY 17 appropriations and the proposed FY 18 budget. It does not appear possible that those grey clouds may have a silver lining as the latest documents from the Office of Management and Budget call for slashing Community Development Block Grant (CDBG) funding, and reducing or eliminating other HUD programs such as the HOME Investment Partnerships Program (HOME,) and many others.

HUD-funded programs have deep and lasting impacts on our seniors, veterans, the working poor, the physically and mentally challenged, victims of abuse and families with children at risk of homelessness. They provide rental subsidies, stabilize home environments, revitalize communities, help homeowners afford needed repairs, provide supportive services and fund infrastructure projects such as road or bridge repairs. Although Congress has resisted the proposed FY 17 cuts thus far, and appears even less enthusiastic about the proposed FY 18 budget, forty PAHRA members travelled to Capitol Hill on a mission to educate, advocate and participate in the annual Hill Day in conjunction with the NAHRO Washington Conference.

Following is the text of PAHRA’s Open Letter to Pennsylvania’s Congressional Delegation, which was included in our Hill Day informational packet. If you would like a copy of this letter and the accompanying Hill Day literature for your own state or local legislator, please contact kelly@pahra.org.
Open Letter to Pennsylvania’s Congressional Delegation

RE: Support Full Funding for HUD in FY 2017 and FY 2018

On behalf of the Pennsylvania Association of Housing and Redevelopment Agencies (PAHRA), we urge you to support investments in Pennsylvania’s families and communities by ensuring adequate funding for the Department of Housing and Urban Development (HUD) for the remainder of FY 2017 and for FY 2018.

PAHRA represents nearly 200 member organizations including 128 community development, housing, non-profit and redevelopment agencies in the Commonwealth of Pennsylvania. Collectively PAHRA members provide quality, affordable homes to almost 155,000 seniors, people with disabilities, and families in public housing, tenant-based Housing Choice Vouchers (HCV) vouchers for privately owned rental housing, and other assisted housing. Our members also administer Community Development Block Grant (CDBG) and HOME funding in our communities to develop new affordable homes, help low income homeowners repair their homes, and bring economic opportunities to our communities. Whether working with local landlords, contractors, suppliers, or other businesses, HUD programs are an integral part of our local economies.

Moreover, an increasing amount of evidence is proving the connection between having a good home and having good health. In addition to the enormous benefits HUD programs have in creating and preserving affordable homes, these same programs are essential if we as a nation are to start reducing healthcare costs. Ending homelessness and remediating substandard housing reduces illness related to infectious diseases, mold and other allergens, falls, burns, and stress. Ensuring clean, safe, and affordable homes means residents can better manage – and afford – medication and recuperate from illnesses and infections. To reduce healthcare costs, people must be well-housed.

Unfortunately, current funding levels have made it impossible to assist all the qualified Pennsylvanians who need an affordable place to live. According to the Federal Reserve Bank of Philadelphia, Pennsylvania has a shortage of 272,000 rental homes that are both affordable and available to households with incomes of about $20,000 a year or less. Tens of thousands of Pennsylvanians are on waiting lists – often for years – for public housing or Housing Choice Vouchers. Given increases in rents and operating costs, a strong increase in the FY 2017 and FY 2018 appropriations for HUD programs is required to provide needed rental assistance for currently assisted families and to keep federal efforts to end homelessness on track.
We urge you to fund the Public Housing Operating Fund at a minimum of $4.675 billion in order to ensure that we can continue to provide quality homes for at least the same number of households currently housed. Even that funding level is not 100% of the cost of operating public housing, and it makes it difficult for us to respond quickly to health-related hazards such as lead and mold. Public Housing Authorities (PHAs) require sufficient funding in order to do proper maintenance rather than waiting until problems become emergencies.

The Public Housing Capital Fund provides funding to PHAs to make necessary capital repairs that protect the health and safety of public housing residents. An estimated $3 billion annually is necessary to address not only leaky roofs, crumbling exterior bricks, and old piping, but environmental hazards such as lead and mold. There is a backlog of over $20 billion worth of capital needs due to shortfalls in funding over the years. We urge you to fund the Public Housing Capital Fund at $1.925 billion or more. Providing PHAs with resources to address lead and mold will improve the quality of life and health for thousands of low-income children and elderly persons.

The Housing Choice Voucher (HCV) program provides funding for families to find rental homes in the private market. In order to assure that no family loses the assistance it is currently receiving, $18.86 billion is required for contract renewals in FY 2017 and the figure must be adjusted for inflation for FY 2018. Overall appropriations for tenant based rental assistance should be set at $20.432 billion. Even this level of funding, which ensures all current vouchers are funded, would not make a dent in our long waiting lists.

In addition to HCV funding is the need to support the day to day management of the program. We urge you to fund HCV Administrative Fees at no less than $1.769 billion. That still will not provide PHAs with all the funding needed to administer the program.

The Community Development Block Grant (CDBG) program is so versatile that the reduction in CDBG funding has impacted a wide variety of Pennsylvanians: fewer senior citizens receive Meals on Wheels or home repair assistance; fewer veterans can find job training or housing; more small business requests for assistance are turned down resulting in fewer jobs created. In Pennsylvania, every city and county receives CDBG funding and its loss would be devastating. We are asking you to support $3.06 billion for CDBG.

The HOME program is the only federal block grant program designed exclusively to produce affordable homes for low-income families. Since 1992, HOME has created more than 1.2 million homes and helped provide direct rental assistance to over 270,000 low-income families. Like CDBG, HOME gives local cities and counties control over how to best meet their affordable housing needs. Please support HOME at $950 million in FY 2017.

Congress has recently taken a number of positive steps that will allow us to better serve our residents. We thank you for your support of:

1. Improved funding levels in the FY 2016 Omnibus budget.
2. Passage of the Tenant Income Verification Relief Act of 2015, allowing for income certifications every three years instead of annually when 90 percent or more of the tenant’s income is fixed.
3. Expansion of the Moving to Work (MTW) program.
4. Making the 9% Low Income Housing Tax Credit permanent.
5. Passing the Housing Opportunities through Modernization Act.
While these changes will help us to improve the delivery of services to our community, they do not take the place of much needed program funding. In addition, other steps can and must be taken to provide relief from the burdensome regulations imposed by HUD. We respectfully request your support of the following:

1. Increased funding for HUD programs to the highest possible level for FY 17 and FY 18.
2. Support the Small Housing Authority Reform Proposal (SHARP). SHARP will provide greater flexibility and reduce administrative burdens for housing authorities that serve 550 households or less.
3. Ensure that any infrastructure bill includes funding for housing and community development.
4. Protect the Low Income Housing Tax Credit as part of tax reform, adjust the credit as needed to reflect changes in the corporate tax rate, and support the expansion of the program through the Cantwell-Hatch and Tiberi bills.

Please be a champion for Pennsylvania’s families and communities. Urge your leadership and the appropriators to provide the sufficient funding for HUD to help move Pennsylvania forward. Thank you.
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The Philadelphia Housing Authority (PHA) recently announced a partnership with T-Mobile to provide 4,500 public housing families and students with a free tablet and access to T-Mobile’s high-speed 4G LTE network. The first 300 devices were handed out to all families of the West Park Apartments at a PHA Community Day event, where information to help residents access other available services and organizations was made available.

As part of this program to ensure that more public housing families have internet access, another 333 residents enrolled in PHA’s Family Self Sufficiency (FSS) program at other locations will also receive tablets and internet. The FSS program assists residents on the road to employment and in being less dependent. PHA plans to expand this resource to more families from across the agency’s housing portfolio throughout this year.

PHA and T-Mobile are participating in HUD’s ConnectHome initiative to close the digital divide in America and to extend affordable broadband access to families living in HUD-assisted housing. Through ConnectHome, internet service providers, non-profits and the private sector are offering broadband access, technical training, digital literacy programs, and devices for residents in assisted housing units. ConnectHome creates a platform to help ensure that students have access to high-speed internet for studying and doing their homework at home, as well as in school.

“This partnership is so critical because it removes one of the many barriers that PHA residents encounter. In this digital age, access to the internet both at school and at home is essential,” said PHA President & CEO Kelvin A. Jeremiah. “These residents will now be able to connect with resources and opportunities right in their home without another financial hardship. I would like to thank HUD for this initiative and T-Mobile for making this a reality for some of the city’s most vulnerable residents.”

“The ‘Un-Carrier’ is all about breaking down barriers and unleashing the power and promise of the mobile internet for everyone,” said Mike Sievert, Chief Operating Officer at T-Mobile. “So we’re incredibly proud to be working with great partners like ConnectHome and the Philadelphia Housing Authority to get devices and mobile access into the hands of thousands of families and students—and all on the nation’s fastest 4G LTE network.”

In 2016, when ConnectHome was announced PHA committed $250,000. PHA has a history of making investments in technology for residents, having received grant funding and partnered with the City of Philadelphia, Drexel University, Wilco Telecommunications Company, and other organizations to expand broadband access to PHA families.

The kick-off event was held at West Park Apartments because it is a part of the Promise Zone, a federal program that aims to reduce poverty and bring greater opportunity to people living and working in West Philadelphia. The initiative helps organizations work together to connect residents to high quality education, well-paying jobs, affordable housing, health services, and safe, economically healthy places to live.

Prior to the partnership with T-Mobile, PHA and its partners installed WiFi broadband internet access at four developments, offered internet service at low or no cost to residents, and provided laptops and computer training to residents. The housing authority also operates 15 computer labs at its housing developments.
More than 200 PAHRA members, partners, speakers and guests gathered in Harrisburg for our 2017 Capitol Conference. Highlights of the event included: overviews of legislative, budgetary and regulatory issues on both the national and state levels from representatives of NAHRO, PHADA, PHFA, PA Department of Community & Economic Development, PA Department of Human Services, and Housing Alliance of PA; a certification course for Mandated Reporters; HUD training on PIC-EIV and PIC Next Generation. The conference featured our annual legal workshop with relevant sessions such as Employment Law, among others, with CLE’s provided. Educational sessions also included topics such as: HOTMA, PHAS, SEMAP, HCV, and VASH; the blight fight tool of conservatorship; State Civil Service policies and procedures; Assessment of Fair Housing (AFH) submissions; and the Pennsylvania Prevailing Wage Rate Act. Pennsylvania’s Five-Year Affordable Housing Strategy was presented followed by a town hall meeting to discuss potential partnerships moving forward. An inspirational message was delivered by Jen Croneberger of JLynne Consulting Group (selfie photo shown). PAHRA’s fourth annual...
housing and community development awareness event was held in the Capitol Rotunda, followed by a tour of recently renovated Jackson Tower. A number of Congressional officials attended the evening reception where Senator John Gordner served as keynote speaker. The conference closed with Jason Snyder, Special Assistant to the Secretary, PA Department of Human Services, speaking sincerely from both a personal and professional perspective regarding Pennsylvania’s opioid and heroin epidemic. Regret missing this event? Then be sure to register for the PAHRA 2017 Spring Conference & Expo coming to Seven Springs Mountain Resort, June 4-7, 2017.

PAHRA Visits Bourbon Street for Mardi Gras to Support Scholarships

As Fat Tuesday heralded the beginning of Mardi Gras celebrations and our Capitol Conference was winding down, a number of conference attendees visited Bourbon Street Saloon on North Second Street in Harrisburg to compete for a good cause. The establishment was offering cash prizes totaling $500 for those who collected the most beads throughout the evening. PAHRA members agreed to donate any winnings to the PAHRA Scholarship Fund. Our association awards $12,000 in scholarships annually to residents of public housing, Section 8 or redevelopment areas. Scholarships are provided in two categories: high school seniors, and adults continuing their education. With this mission in mind, our PAHRA folks shared their goal with other Bourbon Street patrons, who gladly turned over their beads to aid our cause, resulting in a fun-filled victory for the PAHRA team.

TRIVIAL TIDBIT:
Did you know that the traditional purple, green and gold Mardi Gras beads hold special meaning?
• Purple symbolizes justice
• Green represents faith
• Gold signifies power.
You’re invited…

...to exhibit at PAHRA’s 2017 Spring Conference & Expo to be held June 4-7, 2017 at Seven Springs Mountain Resort.

Our Spring Expo offers a compact, one and one-half day format which offers plenty of time dedicated for conference attendees to view the exhibits and for you to greet both old and new customers in a relaxed, casual setting.

Booths are arranged around the exhibit hall where all major conference events are held. On Sunday, June 4th, a welcoming Pizza Party will be held in the exhibit hall to provide time for everyone to get acquainted. On Monday, June 5th, we host “Lunch with the Exhibitors”, which includes time for in-booth product demonstrations. Extended refreshment breaks are held in the exhibit hall. Exhibitors are also invited to the networking and hospitality events held each evening, providing even more opportunities for personal interaction with conference attendees. And perhaps, you will decide to stay after the Expo closes to enjoy additional networking during a round of golf or PAHRA’s country barbeque.

To get even more recognition for your company, you may want to sponsor or co-sponsor a conference event such as evening networking or a refreshment break. Go to the Marketing tab at www.pahra.org and follow the link to view PAHRA’s 2017 Advertising & Sponsorship Opportunities, then contact us about remaining availability.

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**EXHIBIT & AD DETAILS**

Each exhibitor receives a FREE, full-page ad in the conference program. Ad copy is due Monday, May 1, 2017. Ad specs: 4.75” wide x 7.625” high, vertical orientation. Preferred format is a high quality PDF file.

<table>
<thead>
<tr>
<th>Booth reservations due:</th>
<th>Booth setup:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, May 1, 2017</td>
<td>Sunday, June 4, 5 p.m. - 10 p.m.</td>
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<table>
<thead>
<tr>
<th>Exhibit opens:</th>
<th>Exhibit closes:</th>
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<tbody>
<tr>
<td>Monday, June 5, 8 a.m.</td>
<td>Tuesday, June 6, 12:00 p.m.</td>
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<tr>
<td></td>
<td>Exhibitor’s Prize Drawings held 11:00 a.m. - 11:45 a.m.</td>
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<thead>
<tr>
<th>Booth costs:</th>
<th>Member</th>
<th>Non-member</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, 8’ x 10’</td>
<td>$500</td>
<td>$650</td>
</tr>
<tr>
<td>Double, 8’ x 20’</td>
<td>$950</td>
<td>$1,200</td>
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</tbody>
</table>

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Hotel reservations may be made directly with Seven Springs Mountain Resort by calling 800-452-2223 or 814-352-7777. Be sure to ask for the PAHRA group room rate which includes a delicious breakfast buffet daily and is available through May 8.
Exhibitor Registration Form

Company ____________________________________________________________

Address ____________________________________________________________

Description of products/services ________________________________________

______________________________________________________________

Contact name _______________________________________________________ E-mail ________________________________________________________

Phone ____________________________ Fax ______________________________

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

Individuals representing firm (booth reservation fee includes one representative):

Name_____________________________ Title ______________________________

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

Name_____________________________ Title ______________________________

Name_____________________________ Title ______________________________

Membership

□ I would like to become a PAHRA affiliate member. Enclosed is $300 for 2017 annual dues. Affiliate dues include subscription to the PAHRA Monitor (our association’s news journal published three times per year); discounts on conference attendance, advertising and display booths; an Affiliate listing on the PAHRA website including your company’s contact information, description of your products and services AND a direct link to your email or website from www.pahra.org; an Affiliate listing in the PAHRA Member Directory, along with a complimentary copy of the directory providing current contact information for all PAHRA members and affiliates; and electronic member listings providing email contacts at your fingertips.

PAHRA Partnerships

□ Please send me more information on the benefits of becoming a PAHRA Partner or Friend of PAHRA. You can also visit www.pahra.org, click the Marketing tab, and follow the link to 2017 Advertising and Sponsorship Opportunities or contact us by e-mail or telephone to discuss the benefits of a PAHRA partnership in detail.

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

For questions, contact Kelly Hicks at 724-676-4446 or toll free at 855-70-PAHRA or e-mail kelly@pahra.org.
Housing agencies, nonprofits, developers, lenders, owners, syndicators, investors and others rely on our experience with federal housing programs and related matters. Our team of more than 20 affordable housing lawyers are veterans of HUD, housing authorities, Fannie Mae, the IRS, state and local agencies, and Congressional committees.

**Pepper Hamilton LLP**

Attorneys at Law

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

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

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**Providing specialty insurance coverages**

We’re committed to serving PAHRA Members.

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**P&G Brokers**

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9020 Stony Point Parkway, Suite 455
P. O. Box 35471 • Richmond VA 23235
www.pgbins.com

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affordablehousing@pepperlaw.com

Contact Shawn Llewellyn for details.
ATTORNEY IN FACT FOR HARIE

CLAIMS:
213 Smith Street
Dunmore, PA 18512
570-969-4074

WESTERN BRANCH:
Gulf Tower
30th Floor
707 Grant Street
Pittsburgh, PA
412-697-1380

ADMINISTRATION/
UNDERWRITING:
423 Jefferson Avenue
Scranton, PA 18510
570-961-5105

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Pennsylvania Association of Housing
& Redevelopment Agencies