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- Dollars & Sense: The UC Solvency Fee
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MARK YOUR CALENDAR

UPCOMING EVENTS

PAHRA Capitol Conference
February 25-28, 2018
Harrisburg Hilton
Harrisburg, PA

CD&H Annual Practitioners Conference
March 26-27, 2018
Nittany Lion Inn
State College

Joint PAHRA - MARC NAHRO Spring Conference & Expo
June 24-27, 2018
Hershey Lodge
Hershey, PA

PAHRA Annual Conference
September 16-19, 2018
Nittany Lion Inn
State College, PA

Affiliated Organizations

NAHRO
Washington Conference
April 22-24, 2018
Arlington, VA

Summer Conference
July 27-29, 2018
San Francisco, CA

National Conference & Expo
October 25-27, 2018
Atlanta, GA

PHADA
Commissioners Conference
January 7-10, 2018
San Diego, CA

Annual Conference & Exhibition
May 6-9, 2018
New Orleans

Legislative Forum
September 9-11, 2018
Washington, DC

MESSAGE FROM THE PRESIDENT

Following is Part 3 in my series of messages from your President. In Part 1, I discussed the challenges of difficult decisions and the “human” factor that may play a role in the decision-making process. In Part 2, I made a point of emphasizing the importance of tackling difficult decisions by also understanding the myriad perspectives of the issue(s). For Part 3, what you see above is an image of a compass. I include this image as a visual reminder of a simple point upon which I intend to elaborate, to wit: “Our decisions not only impact the direction of our respective organizations, but they very well may have a lasting effect on the direction of those to whom we serve.”

Over the last few years, my housing authority has managed a summer youth program for teens between the ages of 13 and 16. To be sure, funding for the program has always been a source of discussion, and each year we make the case for the benefits of expanding the program and the need for additional funding from private and non-private sources. By all accounts, the program has been successful and, at the risk of sounding trite, has exceeded our wildest expectations. Through it all, what has been an ongoing revelation is the number of adults who routinely and very fondly compared their own experiences with a similar program that they were a part of during their youthful years growing up. More interesting has been the fact that every one of those adults who recounted their experiences were also career oriented individuals. Now naturally, I do not solely assign credit for the success of these adults to the summer youth program to which they attended years ago. However, I do assign great influence and credit to the adults that helped mentor, guide, encourage, persuade, counsel, etc., all of the teens that ultimately became productive adults.

I contend that part of our strength is in our ability to reason and understand. However, we also have significant strength in our ability to make decisions that help others; not in a paternalistic manner nor in a dogmatic way, but through providing opportunities that if those served choose to avail themselves, it will help propel or lift them to succeed and hopefully position them to achieve at the highest levels.

I consider this thinking-process “generation building” not just “community building”; and, if history tends to instruct us, then I submit that the investment decisions for programs that help young people in our communities is money well-spent.

Speaking of investment decisions, we look forward to seeing everyone at the 2018 PAHRA Capitol Conference in Harrisburg. The information and training providing at this conference will be tremendous for housing and redevelopment authority practitioners, and serves as a great opportunity to reach out to industry leaders and influencers. I want to thank PAHRA’s executive director, Kelly Hicks, and PAHRA’s legislative and professional development committees for the arduous work put into bringing this great opportunity to all of us.

I look forward to meeting and speaking with all of you.

Senghor A. Manns, President
At the Annual Membership Meeting held September 18, 2017, PAHRA members affirmed the unopposed election of six incumbent Board of Directors as follows:

- **Steve Bucklew**, Executive Director, McKeesport Housing Authority, re-elected to a third three-year term. Steve co-chairs the Finance Committee and serves on the Executive Board as Treasurer.

- **Steve Fischer**, Executive Director, Chester Housing Authority, re-elected to a second three-year term. Steve previously served as Legislative Co-Chair, and still remains an active member of the Legislative Committee.

- **John Jennings**, Executive Director, Wyoming County Housing and Redevelopment Authorities, re-elected to a third three-year term. John serves as Chair of the Civil Service Committee.

- **Dan Kanuch**, Executive Director, Johnstown Housing Authority, re-elected to a second three-year term. Dan co-chairs the Finance Committee, and was recently appointed to the office of Secretary on the Executive Board.

- **Joe Kohut**, Executive Director, Wayne County Housing Authority, re-elected to a third three-year term. Joe holds the office of First Vice-President on the Executive Board, and also serves on the Member Services Committee.

- **Bill Lisak**, Executive Director, Housing Authority of the City of Pittston, re-elected to a second three-year term. Bill serves as Chair of the Scholarship Committee, and is also a member of the Finance Committee.

**NOT FAREWELL, BUT RATHER FARE THEE WELL**

PAHRA extends our sincere gratitude to **Ms. Dusti Dennis** for her years of dedicated service. Ms. Dennis must step down from the PAHRA Board of Directors as she assumes the duties of Deputy Executive Director with the Housing Authority of the City of Erie. Elected to the PAHRA Board of Directors in 2012, Dusti was a member of the Executive Board, where she previously held the office of Secretary and was appointed to the office of Second Vice-President in 2016. Dusti also co-chaired the Professional Development Committee. We wish her all the best in her new position.

**CEVETTE APPOINTED SECOND VICE-PRESIDENT**

The vacated office of Second Vice-President was filled through the appointment of **Ms. Kelley Cevette**, a member of the Executive Board, who formerly served as Secretary. Ms. Cevette also acts as Co-Chair of the Professional Development Committee.

**WELCOME MR. YAWORSKY**

PAHRA is pleased to announce that **Mr. Brian Yaworsky** has joined the Board of Directors. Appointed to fill the seat vacated by Ms. Dennis, Mr. Yaworsky brings with him 38 years of public service which began at the Redevelopment Authority of the County of Beaver. Joining the Housing Authority of the County of Beaver in 1981, Mr. Yaworsky now serves as Executive Director of that agency, overseeing the administration of more than 3,000 housing units.

Brian is very actively involved in, and holds office on, numerous civic and community boards and advisory committees. A unique perspective that he brings to the PAHRA Board is that he was a resident of public housing from birth through age 13.

Mr. Yaworsky is a long-term member of the PAHRA Finance Committee and has now accepted appointment as Co-Chair of the Professional Development Committee.

Congratulations and much appreciation to each of the incumbents and new officers, and a hearty welcome to Mr. Yaworsky. PAHRA looks forward to moving our mission forward under your leadership.
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Tom Wolf, Governor | Brian Hudson, Executive Director & CEO
HOME(less) FOR THE HOLIDAYS

As temperatures plummet during a Pennsylvania winter, we may cringe at the very thought of braving those bone-chilling elements, however briefly. Bundled in our heavy winter coat, collar up against the cold, our outfit complete with boots, scarf, hat, and gloves, we dart quickly from house to car to workplace, church, or errands, ultimately returning to our warmly lit, cozy home, where family or pets welcome us, and we can snuggle contentedly under a thick blanket or doze by the fireplace to chase away the chill.

But what about the homeless? How do they stay warm? How do they survive? Let’s take a look at the advice Wikihow.com, the DIY branch of Wikipedia, offers for those who don’t have a place to call home for the holidays. Following is actual text from www.wikihow.com/Stay-Warm-on-Cold-Winter-Nights-if-You-Are-Homeless. Although much of this is common sense, I found it interesting, but also somewhat heartwrenching, to read.

“During the cold winter months, it can be very difficult to stay warm living on the street. Choosing your clothing and shelter carefully can help. If you don’t (or can’t) choose to go to a shelter at night, looking for an appropriate place to sleep can also be the difference between staying warm and freezing.

PART 1 - DRESS YOURSELF FOR THE COLD

Dress in layers. The best way to do this is work on collecting your layers year-round. Whenever you find a warm winter coat someone else has thrown away, hold on to it. It will come in handy during the winter, and can be used as a pillow or to lay on other times of the year. Think about using a plastic bag over you if you don’t have a waterproof layer -- if you get wet, you get cold.

Use insulation techniques. You can insulate yourself with multiple layers, but if you’re still cold, try newspaper. By crumpling it up and stuffing it between layers of clothing you can create insulating pockets of air that will help keep you warm. You could also try foam pieces or blankets between your clothing, both of which are much warmer than newspaper. Plastic bags also work well. If you have nothing else, dry leaves will even work. But don’t use fiberglass insulation. The tiny glass fibers will cut your skin and could cause infection.

Don’t forget your feet. Wear multiple socks on cold nights. Before it gets cold, work on finding boots that cover your whole foot, ankle, and part of your leg. Keeping your feet and lower legs protected from cold wind is essential to staying warm. If you are really cold, you might need to create layers of insulation on your feet, perhaps even including plastic bags. Make sure you go to bed with dry socks on.

PART 2 - COLLECTING SUPPLIES

Stockpile blankets and sleeping bags. Keep an eye out for blankets and sleeping bags during summer and fall that might have been discarded in trash cans, before you really need them. These will be essential when you are sleeping outside, but can also keep you warm in a car or in a more protected shelter. Wrap yourself with blankets and then get into the sleeping bag for maximum warmth.

Look for a tent if you know you are staying outside. Sometimes people throw tents away with only minor holes or rips -- look at campsites or other places where people have put up tents. Some people don’t want to sleep indoors even when it’s freezing.

Find a metallic survival blanket. These are often handed out at the end of a marathon or other long run and then are quickly discarded. Collect a few of these (they are very light and easy to fold up) for winter nights. Cover at least the torso area of your sleeping bag with the survival blankets.
Collect plastic bags. You will need to keep your clothing and bedding dry and protected from the elements. Plastic bags of all sizes will help you keep your possessions in good shape, no matter the weather. You can even use them as a liner to help keep your feet warmer (and prevent your boots from getting damp with sweat). Try to find a big one to use as a poncho so your outer layer doesn’t get wet in rain or snow.

Look for a mat that will protect you from the cold ground. Foam pieces are going to be the best. Air mattresses or pads will easily transmit the cold to your body.

PART 3 - GETTING YOUR BODY WARM

Eat right before bed. Try to get hot food right before you go to sleep. The meal can help you warm up and keep you warm enough to get into bed while your body still has heat. Keep in mind that fattier foods are going to be better for keeping you warm.

Go to bed when you’re warm. If it’s cold outside and you are cold going to bed, you’re not going to be able to warm yourself up. Do what it takes to get warm before you get under your blankets or into the sleeping bag. Run around, windmill your arms, do jumping jacks -- any of these could get your body warm enough.

Keep moving. On particularly cold nights, you might have to stay awake and in motion to stay warm. A body in motion creates heat and will help you keep warm. If this means moving around during the night and resting during the day, that may be a trade-off you will have to make. However, you must be cautious not to overheat and start sweating. When you sweat, you leave moisture trapped in your clothing and on your skin which can cool you down.

PART 4 - FINDING SHELTER

Look for a designated winter shelter. In regions where the weather gets extremely cold in the winter, most local governments set up shelters for winter in churches and other community buildings. These are only open on the coldest nights. Look for postings around town that will tell you which buildings are designated.

Check homeless shelters for room. Homeless shelters typically fill up quickly in the winter months, so if you want to sleep in one for the night, you will probably need to line up early. Many churches and other community organizations operate shelters to help people in need.

Find alternate shelter. If you are not able to or do not want to go to a shelter, find a good place to sleep. This can include overhangs that will protect you from rain or alleyways that are out of the wind. In extreme circumstances, you may have to find an area that is warm even if it is not permissible for you to be there; this can include hallways in apartment complexes, subways, public buildings or even unoccupied housing units. When you sleep at night, be sure it is somewhere warm. Hypothermia can set in while you are sleeping if you lack adequate warmth.

Thought-provoking, isn’t it? In northern states such as Pennsylvania, many homeless people do not survive the harsh winters or suffer from extreme cold-related injuries such as frostbite or hypothermia. Frequently, common conditions of the homeless, such as substance abuse or mental illness can contribute greatly to the dangers of being homeless in the cold. An addict may doze off wearing just a t-shirt and jeans, or a mentally ill person may not realize or understand the need to get inside or bundle up. Even low-income seniors or families who have housing but are too poor to pay for heat put themselves in danger in cold climates by using space heaters or ovens for warmth.

Desperate times call for desperate measures. In some cultures, the homeless sniff genchem glue, the sticky yellow stuff used to repair shoes or rubber products. It induces a constant shiver-like condition in the body that helps keep the muscles warm. An added bonus is that it also takes away hunger pangs.

There are countless sites dedicated to the subject of homelessness. Some offer survival tips, some simply try to help others acknowledge and understand the problem. Sadly, there are just not enough shelters or warming centers to accommodate our homeless populations. This places more people at risk, which is why we must continue to advocate for adequate funding to provide more affordable housing, coupled with social services, in an effort to ensure that everyone has access to a home for not just the holidays, but every day.

Take Care,
Kelly

www.pahra.org | 9
Appropriations and Tax Reform

Legislative activity in Washington DC continued to be defined by uncertainty and complexity throughout the fall with regard to the timing and outcome of FY 18 appropriations and comprehensive tax reform. In early September, Congress passed a three-month Continuing Resolution (CR) to keep the federal government operating through Dec. 8th. The CR funded HUD and other federal agencies at close to FY 17 enacted levels. It also provided Congress with time to finalize FY 18 spending for the remainder of the fiscal year (which began Oct. 1), while also advancing comprehensive tax reform legislation, and working on many other must-pass or controversial bills and issues.

In mid-September, the House of Representatives passed an omnibus spending package for FY 18 (H.R. 3354). The bill covers discretionary spending for all federal agencies and programs, including HUD. The Senate Appropriations Committee also completed work on most of its FY 18 spending bills, including HUD. However, the full Senate still needed to approve all of these bills and confer with them with the House-approved omnibus bill, in order to know what the final FY18 funding levels for HUD programs would be.

The Senate Appropriations-approved bill provides higher proposed funding levels for most HUD programs than the House bill. Highlights include:

- The Senate bill provides $45.5B for HUD overall, a $1.9B (4.3%) increase over FY 17 enacted. The House bill freezes overall HUD funding at FY 17 level of $43.7B.
- Public Housing:
  - Operations - Senate bill provides $4.5B, $100M more than House bill and $100M more than FY 17 enacted;
  - Capital - Senate bill provides $1.95B, $95M higher than House bill and level with FY 17 enacted.
- HOME & CDBG: Senate bill provides level funding for both programs at $950M and $3B, respectively; and $100M higher for each than House bill provides.
- Project-Based Section 8: Senate bill provides $11.5B, $400M higher than House bill and $700 more than FY 17 enacted; which would fund all renewals.
- Housing Choice Vouchers: $19.37B ($1B above FY 17 enacted, and $660M higher than House bill.
- Admin Fees - Senate bill includes $75M increase over FY17 and $175M more than the House bill provides.
- Remaining concerns:
  - Continued underfunding for public housing capital needs; and
  - The full FY18 funding need for all vouchers is estimated at $19.9 billion by Center on Budget and Policy Priorities ($500M higher than the Senate level, equating to a funding shortage for 60,000 voucher renewals.

Many national housing advocates believe that when Congress turns its attention back to FY 18 appropriations the Senate will consolidate its appropriations bills into an omnibus vehicle, similar to the House. Depending on timing of tax reform legislation, another one to three month CR is anticipated. Final appropriations levels for most programs are currently expected to be between the House-approved and Senate Appropriations-approved levels, but this also depends on whether a final spending agreement lifts existing Budget Control Act spending caps.

As part of PAHRA’s ongoing federal advocacy work, its Legislative Committee recently scheduled district visits with five PA Congressional delegation members: Reps. Barletta, Costello, Dent, Meehan and Rothfus. For a summary of each meeting, see separate article on page 45. Specific outcomes included successful requests to Reps. Costello and Dent to co-sponsor H.R. 1661, the Affordable Housing Credit Improvement Act of 2017. With 121 co-sponsors, including eight from PA, the bipartisan support for this bill and for its Senate companion, S. 548, helped to secure inclusion of the Low-Income Housing Tax Credit (LIHTC) in tax reform legislation now being considered.

FY 18 Budget Resolution and Comprehensive Tax Reform

The House and Senate each passed budget resolutions for FY 18 in October containing deep cuts to non-defense discretionary spending over the next 10 years. The resolutions are non-binding, and their actual impact remains to be seen. The primary intent of the resolutions is to enable tax reform to be done under reconciliation rules; thereby allowing the Senate to pass tax legislation with a simple majority instead of a two-thirds majority vote.

In mid-November, the Ways & Means Committee approved comprehensive tax legislation. As drafted, the Tax Cuts and Jobs Act (HR 1) retains the LIHTC program but repeals the tax exemption for private activity bonds (PABs) which are widely used with 4% credits. In conjunction with reduced corporate tax rates and other provisions, the elimination of a tax exemptions for PABs would significantly impact affordable rental
housing production. Industry analysts estimate that, if enacted as drafted, the bill could result in one million fewer affordable housing units being produced over the next 10 years.¹

The Senate also advanced a tax reform bill in late November. While neither bill protects the LIHTC from the impact of reduced corporate tax rates, the Senate bill is better because it retains the current 9% and 4% LIHTC programs as well as the tax-exemption for private activity bonds.

In collaboration with NAHRO and other national housing organizations, PAHRA will continue to monitor developments related to tax reform, and to advocate for protecting existing federal resources for critical housing needs in communities across PA and the U.S.

STATE

FY 17-18 State Budget and Legislative Activity Highlights

In late fall, PA legislators and the governor finalized the terms of a $32 billion revenue plan to fund Pennsylvania’s FY 17-18 budget and to cover a $2.2 billion deficit. The agreement ended a four-month budget impasse. Major funding provisions included borrowing against future revenues from state-controlled liquor sales or from the state tobacco settlement fund, and expanded gambling and casino licensing fees. It also included up to $300 million in cuts to existing programs. Affordable housing practitioners and advocates from across the state were successful in protecting Realty Transfer Tax revenue that is dedicated to PHARE (the State Housing Trust Fund). However, $2 million in funding previously appropriated for the Mixed-Use Tax Credit program was redirected.

Prevailing wage

As previously reported, two changes in the administration of Pennsylvania’s prevailing wage law have created challenges for affordable housing developers and program administrators, especially in rural parts of the state.

First, the Department of Community and Economic Development issued guidance in July 2016 stating that projects which are exempt from federal Davis-Bacon wage rates (i.e., small projects funded through HOME and CDBG grants) may still be subject to state prevailing wage law if the work exceeds $25,000. This guidance specifically impacts home repair programs and developments with fewer than 12 units (and receiving HOME funds), or less than 8 units (receiving CDBG funding).

Second, as developers and home repair program administrators applied for PA wage rate determinations, they learned that the Department of Labor and Industry (L&I) stopped issuing residential wage rates more than two years ago. Following two meetings with PAHRA members and Housing Alliance staff, 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, but costs still rose over non-wage rate jobs; it also left small developers scrambling to fill larger budget gaps.

In June 2017, Rep. Fred Keller (R-Snyder) introduced HB 1481, which would exempt residential rehab projects of seven units or less from the PA Prevailing Wage Act. Similarly, Sen. John Gordner (R-Columbia) plans to introduce legislation that would focus narrowly and exempt small projects funded through some federal grants. PAHRA and the Housing Alliance will continue to seek support for reasonable approaches such as these to accommodate affordable housing programs and the range of low- to moderate-income populations they serve.

Pennsylvania “VAWA”

In fall 2017, Sen. Art Haywood (D-Philadelphia, Montgomery) re-introduced a bill, SB 919 (SB 1387 in previous session) that amends the PA Housing Authorities Law to provide protections to victims of domestic violence and sexual assault. The bill replicates existing federal protections, such as those contained in the federal Violence Against Women Reauthorization Act of 2013, with which public housing authorities already comply. Additionally, SB 919 misses an important opportunity to expand VAWA coverage to other segments of the housing market not currently covered. Finally, SB 919 creates the false impression that issues of domestic and sexual violence are relegated to low income families that receive housing assistance from HUD. To address these concerns, PAHRA provided detailed written comments on SB 919 to the bill sponsors. We will continue to monitor this legislation.

PA Land Bank Hearing Held – Progress Report at Five-Year Mark

The House Urban Affairs Committee held a public hearing in mid-November to highlight the accomplishments and activities of PA Land Banks since the passage of the PA Land Bank Law (Act 153 of 2012). Witnesses also discussed SB 667 — the Land Bank Powers Expansion Act bill, which PAHRA supports. At present, there are 17 Land Banks created under the auspices of Act 153; with additional land banks in various stages of formation.

¹ Tax Reform Bill Would Eliminate Future Supply of Nearly 1 Million Affordable Rental Housing Units; Published by Michael Novogradac on Friday, November 3, 2017.
The Public Housing Authorities Directors Association (PHADA) has been supportive of housing tax credit legislation introduced in March of this year in both the Senate and the House, and has urged its members to advocate for more Congressional support of the bills. The stronger Senate version, S.548 was introduced by Sen. Maria Cantwell (D-WA), member of the Senate Committee on Finance, and Sen. Hatch (R-UT), Chair of the Committee, and seeks to expand and strengthen the Low Income Housing Tax Credit. Twenty senators are co-sponsoring this bill. Among other things, the legislation would:

- **Increase the tax credit cap by 50 percent**, which it is estimated would create or preserve approximately 1.3 million rental units over 10 years, an increase of 400,000 units over the current program.

- **Establish a minimum 4 percent rate** to stabilize 4% LIHTC projects, which have been imperiled by uncertainty in the tax credit syndication market. The current legislation would permit state housing agencies to provide the same discretionary eligible basis boost to 4% projects as is presently available to 9% projects.

- **Allow for income averaging** in affordable housing developments that rely on the LIHTC. This bill would allow the current 60% of area median income (AMI) ceiling for LIHTC-assisted households to apply to the average income of all apartments in a property rather than to each apartment individually.

- **Prohibit selection criteria under a Qualified Action Plan** that is based on support or opposition from local or elected officials. This is intended to counter local opposition to affordable housing in high-opportunity areas.

In late summer, the Senate Committee on Finance held a hearing where much of the focus centered on the LIHTC. Testimony about the housing tax credit was largely positive. Ron Wyden (D-OR), the ranking member who is also a co-sponsor of the bill, referred to the lack of affordable housing as a “five-alarm fire across the country.” He focused on the struggle of millions of American families to simply pay the rent, much less afford to buy a home, and how that problem requires a solution that increases the supply of affordable housing.

The Government Accountability Office presented testimony that raised concerns with uniformity in how states and allocating agencies administer the program and with what it perceives to be limited oversight of the program by the IRS. It was suggested that Congress consider designating certain oversight responsibilities to HUD because it believes that HUD has processes in place to oversee allocating agencies. PHADA would have concerns that moving the highly successful and flexible tax credit program into the over-regulated HUD environment risks the overall viability of this program.

In response to these criticisms, Grant Whitaker, President of the National Council of State Housing Agencies pointed out that state agencies are deeply involved in monitoring properties and urged Congress, as it reforms the federal tax code, to strengthen housing infrastructure. “The use of the tax code to provide affordable housing...has been one of the singular successes of the current system,” he said.

PHADA urges members and supporters to contact their Congressional members in support of the legislation. For more information on LIHTC and the legislation, follow this link:

https://www.phada.org/pdf/LIHTC_Factsheet_FINAL.pdf
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For a public housing authority (PHA), it’s essential to ensure that each resident remains safe and secure. This is no small feat, however, because you can’t be everywhere and see everything. Fortunately, given the rise of building connectivity and smart technologies, it’s easier to more seamlessly and effectively manage operations across a portfolio of properties—and keep residents safe.

Chief among the integrated surveillance technologies leading the charge are technologies like the latest release of Honeywell’s Digital Video Manager, DVM R620. This update taps the Internet of Things, building connectivity and open standards to improve operator efficiency, drive deeper insights, and speed up response times when an incident arises. The result: security made smarter and easier, which is a win for all buildings, including those found within settings such as public housing.

Let’s examine how technology like the Honeywell DVM R620 can work within PHA settings and improve on more traditional efforts to maintain safety and security.

**Operating at Lightning Speed**

Before: A significant amount of time and energy are spent manually searching through hours of video surveillance footage from hundreds of cameras to find a specific incident, which is especially cumbersome in high alert situations.

After: Easy motion searching and slow-motion replay means personnel can find evidence faster and more accurately. Operators tap the newest feature—bookmarking—to easily annotate and navigate video footage, allowing for faster identification and retrieval and more collaboration.

**Open Solutions — Freedom of Choice**

Before: When it comes to surveillance technology implementations, PHAs have a limited range of integrated devices to choose from, or need to pursue custom integration—a costly investment.

After: Honeywell DVM R620 allows for interoperability on the surveillance industry’s premier standard for integration, ONVIF. This allows operators to pick from more than 7,000 compatible devices to suit their functional and budgetary requirements.

**Monitoring Multiple Locations at Once**

Before: PHA personnel rely on individual camera feeds or pre-configured views to monitor safety across an entire campus, including numerous buildings and floors within those buildings.

After: With DVM R620’s console, PHA personnel can strengthen security by easily accessing live and recorded video from up to 25 cameras simultaneously. The console also offers synchronized video playback and an intuitive, flexible interface, making it easier for security officers to spend more time where they are most effective—on foot, observing and interacting with the community.

For more information on Honeywell security solutions and technologies, contact Rick Sawicki at 614-477-7612 or richard.sawicki@honeywell.com, or visit buildsolutions.honeywell.com.
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
An employee realizes his health plan calls for a $3,500 deductible should he get sick or injured. He also realizes his wife is on the plan, and she likewise has a $3,500 deductible, and both deductibles have to be met before the insurance kicks in… $7,000 total. This means that he and his wife both need to be hospitalized before coverage ensues.

But, there is a happy ending (or at least as happy as you can get facing a serious injury or illness). It turns out his company offers a “gap plan,” a separate insurance policy for as little as $50 a month to cover his deductibles. Think of it as “insurance on insurance.”

Gap plans, which are used to cover out-of-pocket expenses like high deductibles, and are also known as “supplemental insurance” and “limited benefits,” are becoming increasingly popular among businesses. With monthly premiums on health insurance increasing at a staggering rate, more people are choosing cheaper, high-deductible options. In 2016, more than 90% of people buying insurance under the Affordable Care Act, chose plans with an average deductible of $3,000 or higher. As the name implies, medical gap insurance supplements a healthcare insurance plan by helping pay for medical costs that are accrued before a plan’s deductible level has been reached.

Gap insurance plans are structured in different ways, but typically cover deductibles, copayments and coinsurance expenses, prescription drug costs, and other healthcare-related expenses. Gap insurance may also cover non-medical expenses, such as cost for living expenses during a hospital stay, or while recovering at home from a long illness or accident.

These days, many business owners are facing those costs on their own, and as a result, are being forced to either raise their deductibles, or chip away at their employees’ paychecks to cover premiums. But now with gap plans, businesses can offer a health benefits package that keeps out-of-pocket expenses for employees down. So, for the “inconvenience” of an employee now having to carry two insurance cards instead of one, they can basically get their deductible paid for should an unforeseen illness or injury put them in the hospital.

The upside of these types of employer plans has been significant. A day doesn’t go by when an employee isn’t talking about how much their insurance costs are at work when they run into someone in a supermarket or chatting on Facebook. And even though the insurers are setting the rates (and the deductibles), it’s the employer that comes off as the bad guy (for a disgruntled employee there’s no such thing as “don’t shoot the messenger”). And the ramifications have been that many employees are always looking for the company with the most attractive health care packages.

Every business wants to retain their best workers, and for many, it’s putting into place alternatives for their employees to help mitigate the high cost of being sick, and the risk that one catastrophic injury or illness can wipe out an employee’s life savings. And sadly, some businesses, because of the high cost of health care, have found themselves in a “cutting off one’s nose to spite the face” scenario by throwing up their hands to these rising costs and no longer offering health insurance. If that’s the case, then you aren’t just nudging your best employees out the door, you’re pushing them off a cliff.

For most employers, a gap plan insurance policy makes incredible sense, and is a way to not have to forego offering a health plan to your employees. By offering this supplemental plan to your employees, you are showing them that you feel their pain at what deductibles have come to, and you care enough about them to help ease that pain by offering a solution.

Happily, this solution also benefits the employers in more ways than just retaining a valued worker. For instance, there may be some tax benefits both to the employer and the employee, depending on the particular situation. Whereas tax issues can...
be rather complex, it’s best to consult your insurance agent on whether certain benefits apply in your circumstances.

For some companies, gap insurance may be a financial lifesaver. The money that traditionally would have gone into premium payments can now be diverted into such attractive options like dental and vision plans, or wellness programs. And isn’t that what you’d rather have your employees talking about when running into each other at the local grocery store?

Brad Prentice, CHRS is Sr. Vice President and Manager of the Employee Benefits Department for Duncan Financial Group. He has over 25 years in the Employee Benefits industry in many capacities including: sales, management, underwriting and alternative funding programs. For more information, contact Brad at (412) 238-7332, or at hprentice@duncangrp.com.

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What’s Next for Natural Gas Prices?

Submitted by Chrislynn Energy Services, Inc.

Pennsylvania customers have enjoyed very low natural gas prices over the last few years, but that situation may be about to change. During the shale gas drilling boom earlier in this decade, a flood of natural gas production came on line in the Northeast. Shale gas now represents over 50% of total US dry gas production. That production was “trapped” in our market due to the lack of pipeline infrastructure to move this new supply to market. As a result, we saw a significant drop in utility gas costs (see chart for comparison).

There are a number of new developments in the natural gas industry that are beginning to influence the outlook for prices in the near future. First and foremost is the recent Federal Regulatory Energy Commission (FERC) approval and commissioning of new pipelines to move shale production from Pennsylvania, Ohio and West Virginia to higher value markets in the Midwest, Northeast and the Carolinas. When you take excess supply away from a regional market, prices in those markets will increase. We’re already seeing evidence of this in renewal pricing for our clients.

Another factor that’s quickly coming into play is Liquified Natural Gas (LNG) exports. Several new LNG export facilities have been constructed to ship shale production overseas. LNG exports are expected to grow by 66% in 2018. These are very large facilities that take huge volumes of gas off the market. Non-LNG exports to Mexico have also doubled in recent years. Exports will continue to take a larger piece of the US production pie.

There is also an ever increasing reliance on natural gas for power generation. We’ve all heard about the recent retirement and closure of coal-fired power plants in this region. Natural gas recently eclipsed coal as the primary fuel source for electric generation. Coal and nuclear generators are now asking for government subsidies to keep their plants operating. They just can’t compete with newer, high efficiency gas-fired units. On the bright side, continued deployment of renewables, like wind and solar, along with new energy conservation measures has curbed some of that growth in demand.

Finally, there appears to be growing evidence of a rebound in industrial demand, particularly in the petrochemical (fertilizer) industry. These facilities also consume a tremendous amount of natural gas as feedstock for processing. We’ve also heard about the Shell Ethane Cracker plant being built in Beaver County. Local shale production will be the primary source of gas for this facility.

All of these demand-side developments will have a significant impact on future gas prices. Shale production in the Northeast began to level off during 2017 in response to lower prices. This “tightening” of supply is evident as injections into storage have lagged the 5-Year Average over the last two summer injection seasons. Inventory for this winter is slightly below normal when a year ago we had a surplus of over 30%. Energy traders respond very quickly to small perceived changes in the supply/demand balance. Fortunately, we didn’t have much of a summer this year.

Looking ahead, we believe that the days of really cheap natural gas have come and gone. If we’ve learned anything watching the market over the years, it’s that the gas market runs in cycles of boom and bust. NYMEX futures prices have held near $3.00 this summer despite the lack of cooling demand. The most significant impact on utility gas prices in our region has been new pipeline construction. Moving local production to other higher value (price) markets has changed many of the pricing variables that go into determining the utilities Cost of Gas. PAHRA members should take advantage of this “lull in the market” to procure long-term gas supply at historically low prices.

Peoples Gas Price to Compare History ($/Mcf)
The Housing Opportunity Through Modernization Act of 2016 (HOTMA) made sweeping changes to the U.S. Department of Housing and Urban Development’s (HUD) Section 8 project-based voucher (PBV) program, relaxing some of the more stringent (and absurd) requirements relating to the award of PBVs by public housing authorities (PHA). After approximately a year of piecemeal guidance from HUD on the implementation of HOTMA, HUD issued comprehensive implementation guidance in Notice PIH 2017-21 (HA) on October 30, 2017 (HOTMA Notice).

The HOTMA Notice has understandably been greeted as a welcome reprieve from a costly and time consuming PBV regulatory framework by entrepreneurial PHAs interested in utilizing PBV subsidy to bolster their development efforts. While HOTMA and the HOTMA Notice are both a step in the right direction in that regard, the HOTMA Notice also contains some important limitations of which PHAs should be mindful in the administration of their PBV program and their development plans.

The following is a discussion of a few major changes implemented by the HOTMA Notice.

I. Definition of PHA-Owned Units

Before a PHA can attach PBV assistance to a unit that is “PHA-owned,” the PHA must utilize a HUD-approved independent entity to, among other things, inspect the unit to ensure it meets the required housing quality standards and to conduct an independent analysis of the rent proposed for the PBV unit to ensure that it is “reasonable” (as defined in the existing PBV regulations). The policy behind this requirement is clear enough: if PHAs own a unit receiving PBV subsidy to bolster their development efforts.

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The HOTMA Notice does not eliminate the foregoing independent entity requirements, but acknowledges that the previous definition of “PHA-owned” was too broad, encompassing instances where a PHA technically has an ownership interest in a unit but, practically speaking, can exert little control over the operation of that unit. The HOTMA Notice narrows the definition of PHA-owned by exempting the following units from the list of units that HUD considers to be PHA-owned:

1. The PHA holds a fee interest as ground lessor of the property on which the building is situated, but no ownership interest in the building or unit itself;
2. The PHA holds only a security interest under a mortgage or deed of trust on the unit; or
3. The PHA has only a non-controlling interest in an entity that owns the unit or in the managing member or general partner of an entity that owns the unit.

The foregoing exemptions relieve PHAs of the burden of hiring an independent entity where a PHA owns the ground underneath a development and/or loans money to a development, but does not have a controlling interest in the entity that owns and operates the units—a fairly common structure for developments financed using low-income housing tax credits.

Note that if ownership of a unit subsequently changes such that the unit becomes PHA-owned, the HOTMA Notice requires the PHA to notify its local HUD Field Office within 30 days of the change in ownership and to identify an independent entity to undertake certain functions with respect to the PHA-owned unit for HUD review and approval.

II. Competitive Procurement Requirements

PHAs generally have to undertake a competitive procurement process before awarding PBV assistance to a particular development, even a development that the PHA owns and is developing either on its own or with the assistance of a third-party development partner. This procurement requirement gives rise to a common question: how can a...
PHA reasonably be expected to evaluate and select itself to receive PBV assistance?

The HOTMA Notice provides a limited response by exempting PHAs from the typical PBV program competitive procurement requirements in the following scenario:

1. The PHA is engaged in an initiative to improve, develop or replace a public housing property;

2. The public housing property is either currently in the public housing inventory or has been removed from the public housing inventory through any available legal removal tool within five (5) years from the date on which the PHA enters into the Agreement to Enter Into a Housing Assistance Contract or the Housing Assistance Payments Contract (HAP Contract), as applicable, pursuant to the non-competitive selection;

3. If the PHA is planning new construction or rehabilitation for the property, a minimum $25,000 in hard costs per unit is required and if the PHA is planning to attach PBV assistance to existing units, at the property, then the foregoing threshold is not required but the existing housing must “substantially comply with HUD’s housing quality standards” as defined in the PHA’s PBV Administrative Plan; and

4. The PHA explains in its PBV Administrative Plan the work that it plans to do on the property and how many units of PBV it plans to add.

The foregoing exemption is limited to recent public housing developments that PHAs maintain an ownership interest in and wish to revitalize using PBVs. Importantly, the exemption from competitive procurement requirements would not apply to properties owned by PHAs that were not public housing property within the last five (5) years. For example, if a PHA acquired a piece of property that the PHA was planning to revitalize using non-federal funds, the PHA could not rely on the foregoing exemption to non-competitively award PBVs to that property.

That said, the HOTMA Notice preserves the existing exemption from the PBV competitive procurement requirements for properties that were previously awarded government assistance in a competitive selection within three (3) years of the date such properties are selected for PBVs, provided such competitive selection did not involve any consideration that the property would receive PBVs.

III. Exceptions to the Program Cap and Project Cap

The HOTMA Notice implements a number of new exceptions from the general rule that no more than 20 percent of a PHA’s annual budgetary voucher authority can be used for PBVs (Program Cap) and that no more than 25 percent of the units at a particular project can receive PBV assistance (Project Cap). While a comprehensive discussion of the exceptions to the Program Cap and the Project Cap in the HOTMA Notice is beyond the scope of this article, the following are two major changes to the Program Cap and the Project Cap implemented by the HOTMA Notice:

1. PHAs can now provide PBV assistance to up to 25 units at a property, even if it would exceed the Project Cap. As a result, properties with 25 or fewer units can receive PBV assistance for all units as a matter of course.

2. Units that received some form of federal rent restrictions or another type of long-term housing subsidy provided by HUD (including public housing subsidy, but excluding PBV assistance or tenant-based voucher assistance) within the five (5) years prior to (i) the date that the Request for Proposals under which the units were selected to receive PBV assistance was issued, if the units were competitively selected; or (ii) the date that the units were selected by the PHA under an applicable exception to the competitive procurement requirements are not subject to either the Program Cap or the Project Cap. If the units will be considered existing or rehabilitated units, they must be placed under a HAP Contract that first became effective on or after April 18, 2017.

The foregoing is a mere sliver of the policy changes implemented by the HOTMA Notice. PHAs interested in learning more about the HOTMA Notice and how the HOTMA Notice may impact their particular administration of PBVs or their particular development initiatives can contact Michael Syme (email: msyme@foxrothschild.com; phone: 412-391-2450) or Alec Stone (email: ajstone@foxrothschild.com; phone: 412-391-2523).

Michael H. Syme is a partner in the Real Estate Department of Fox Rothschild LLP and focuses his practice on affordable housing and mixed-finance development.

Alec J. Stone is an associate in the Real Estate Department and centers his practice on low-income housing and complex development financing.

Fox Rothschild LLP (www.foxrothschild.com) is a full-service law firm of more than 800 lawyers in 22 offices coast to coast.
Your organization purchases insurance policies for Directors & Officers Liability, Public Officials Liability and/or Cyber Liability. These fall into the category of “Professional Liability” policies and with few exceptions, are available only on a claims-made basis. Maybe you are asking yourself, “What is claims-made insurance and how do I go about getting coverage when a claim is made against the organization?” The policy provides no benefit unless coverage is properly activated or switched to the “on” position. By no means does this article express or imply coverage of any claim. But never fear -- no secret decoder ring is required.

The following is certainly not a text book definition of claims-made insurance. But it seems to resonate with folks. Claims-made insurance provides a window of time for a policyholder to report to the insurance company claims arising from wrongful acts which are first made against the insured while the policy is in effect. Picture your current claims-made policy as an open window. Picture the past claims-made policies as a series of closed windows. While in effect, the window is open for you to report claims in accordance with claim reporting provisions in the policy. When it expires or if you didn’t report in accordance with the claim reporting provisions, the window is closed.

A claim is generally considered “made” when the insured becomes aware of a “claim” resulting from a “wrongful act” as defined by the policy. Claim is typically considered “reported” when the insured reports it to the insurance company. Clear your mind of anything you might think “claim” and “wrongful act” mean. Where insurance is concerned, only the policy definition matters. With few exceptions, many policies require a claim be reported as soon as practical and by no means after the policy expires.

Now you’re thinking why in the world would the insurance industry use this type of arrangement? After all, a property or auto policy only covers claims which occur during the policy period. This is because damages are typically immediate, tangible, and can easily be pinpointed to an occurrence such as a fire or accident on a date certain. Issues affecting decisions or actions of “professionals” are not so tangible, immediate or date certain. With claims against “professionals” it is typical for lag time between an alleged wrongful act(s), the resulting alleged injury, and the claim asserted against the policyholder. The wrongful act(s) leading to the claim often are alleged to have been committed in the past and not necessarily during the current policy year. An example might be alleged unlawful discrimination practices (employment or otherwise) taking place over a period of time, possibly transcending past and present insurance policies. Establishing any single action along the time line as the cause of an alleged injury may not be easy. The subsequent lag time between the alleged bad conduct and resulting alleged injury make it difficult for insurance companies to arrive at when a claim will ultimately be made and reported. At some point in time a smart insurance person decided there had to be a better way to insure a “professional”. This better mousetrap is known as claims-made insurance and it is intended to provide the insurance industry with greater actuarial certainty there would be no further claim activity after a policy expires. Decoded, this means an insurance carrier wants to know with high degree of confidence there will be no more claims on an expired policy. The solution was the development of claims-made insurance.

To enjoy protections provided by the policy purchased, it is important to be fully aware that insurance is nothing more than a contract between the issuing company and the insured organization. Generally speaking, an insurance policy is a “contract of adhesion”. Simply put this means one party drafts the contract and the other party accepts it with little negotiation as to language, contents, etc. Within the contract both parties have obligations. Examples of duties include but are not limited to the insurance company having a duty to defend the insured organization and to pay on its behalf damages related to claims for which the particular insurance policy applies. In turn the insured organization has a duty to pay the
premium and report claims pursuant to policy provisions. With the term “adhesion” in mind, know your duties in the contract and stick to them. Doing otherwise can void potential benefits contained in the policy.

If you’ve read this far, the reward is knowing that cracking the code of coverage activation with claims-made insurance requires knowledge of the types of “wrongful acts” for which the insurance applies, familiarity with the definition of “claim”, and reporting claims first made against you during the policy period in accordance with the claim reporting provisions in the policy.

Shawn Llewellyn is Vice-President of the P&G Brokers Division of Professional Governmental Underwriters, Inc. The organization is a leader in providing professional liability insurance products to housing authorities, redevelopment authorities, housing development corporations, and the like on a countrywide basis.

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ShawnLlewellyn@pgbins.com
Access the Newly Re-Designed National Housing Preservation Database

Whether you have just started working in the housing industry or are a seasoned veteran, there are some tools available to help you on your housing development journey, including the National Housing Preservation Database (NHPD). Created in partnership by the Public and Affordable Housing Research Corporation (PAHRC) and the National Low Income Housing Coalition, the NHPD offers the only de-duplicated source for comprehensive data on the publicly supported housing inventory.

The NHPD is available to non-profit organizations at no cost. Right now, more than 5,000 organizations are relying on the NHPD to research affordable housing, locate affordable housing lost from the inventory, develop strategies to preserve affordable housing, advocate for preservation of at-risk properties, identify affordable housing options for low-income families, and to identify which regulations apply to a property by studying its subsidies.

HAI Group has been supporting the NHPD since it was created in 2011, and this year, the database was completely redesigned, and new property and neighborhood data added. New features are now available to help you:

- Map out publicly supported properties of interest using the mapping tool
- Report on the number of publicly supported rental units by state using preservation profiles
- Determine the number of properties at risk of losing one or more subsidies using new filter and download capabilities in the research tool

To learn more about the NHPD, or to register yourself as a new user, simply visit www.preservationdatabase.org.
Considering MTW?
Find out what you need to know.

Testing Performance Measures for the MTW Program
HAI Group commissioned Abt Associates to conduct a two-part study of the MTW program, with guidance from the Public and Affordable Housing Research Corporation (PAHRC), in collaboration with the Council of Large Public Housing Authorities (CLPHA), the Public Housing Director’s Association (PHADA), the National Association of Housing and Redevelopment Officials (NAHRO), and the MTW Steering Committee.

The MTW Guide
HAI Group has collaborated with the Center for Urban and Regional Studies at the University of North Carolina-Chapel Hill to produce The MTW Guide. The Guide can serve as a roadmap for agencies seeking to apply to the MTW program, current MTW agencies looking to learn from their peers, or non-applicants hoping to implement applicable MTW best practices at their agencies.

The MTW Guide: Formulating Strategies for Successful Participation - Training Series
This seven-part training series produced by HTVN, HAI Group’s e-Learning Solution, explores the pros and cons of MTW participation, identifies critical resources and stakeholders, and generates baseline data.

To access these resources and much more, visit www.housingcenter.com/MTW
By Bob Swetz and Dave Gallucci, Project Managers

As you know from so many other applications you use every day, “going mobile” is the wave of the future. HUD is trying to break on to the mobile scene with its new Mobile Inspections App, for the improved Section 8 protocol, UPCS-V. This is a pilot program that is much different from other HUD software introductions in the past.

We were fortunate to get a special visit at the Horizon Information Systems 2017 User Group Conference in Hershey from Jody Moses, Assessment Manager and Bilal Assaab, IT/Research Manager, both from the Oversight and Evaluation Division (OED) of REAC. According to Jody, her team is interested in building this App and the UPCS-V Protocol from the ground up with input from actual users. The OED is still looking for interested Housing Authorities to be a part of its pilot program, especially from PHAs with under 50 HCV units and/or those located in Region 1 (CT, VT, MA, ME, NH, RI) or 2 (NY, NJ.) The App is free to all participating authorities, so what’s the catch? Well, during the pilot program you may have to do double entry.

Horizon Information Systems will be working closely with the OED to build a bridge between the HUD App and Horizon Inspections so the double entry won’t be needed forever. Plus, there are some pretty neat features included with this App that just might outweigh the temporary need for double entry.

Horizon Software users were treated to a live demo of the App at our User Group Conference this fall. Bilal walked us through an inspection from start to finish using his tablet and a big screen projector. Among the powerful features in this App is the new defect dictionary that is evolving with each new release. This new dictionary intends to remove

FOLLOWING ARE SOME GOALS AND FEATURES OF THE NEW PROTOCOL

HUD’s New UPCS-V Protocol

Goals of New HUD UPCS-V Standards

- Reduced Subjectivity
- Streamline PHA Processes
- Minimize Data Entry Errors
- Increased Transparency
- More Predictable Outcomes
- Better Defined Criteria and Decision Guides
- Consistency Across PHAs & Inspectors
- Additional Detail on Deficiencies
- Matches Current Safety Standards
- Facilitate Peer Comparisons

Requirements of New HUD UPCS-V Standards

- Use of a deficiency driven protocol as opposed to static checklists
- New protocol includes a decision tree process for inspectors to follow
- New data transmission tool and submission process
- Identify 24 hour life threatening and emergency items for immediate mitigation
The questions become more detailed as each item is answered and the process continues until a pass or fail conclusion is determined by the App. At the end of this process, the inspector can take and attach a picture of the deficiency using the mobile device. As you can see, the inspector is able to complete this entire process and reach a conclusion without typing a single word or making any subjective observations.

If you are interested in joining the pilot program, contact the HUD REAC Oversight and Evaluation Division at OED@HUD.gov.
Conference Schedule (as of December 1, 2017)

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

<table>
<thead>
<tr>
<th>Sunday, February 25, 2018</th>
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<tbody>
<tr>
<td>4:00 p.m. – 6:00 p.m.</td>
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<td>4:00 p.m. – 6:00 p.m.</td>
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<td>6:00 p.m. – 8:00 p.m.</td>
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<td>8:00 p.m. – 11:00 p.m.</td>
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<tr>
<th>Monday, February 26, 2018</th>
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<tr>
<td>7:30 a.m. – 8:15 a.m.</td>
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<tr>
<td>8:00 a.m. – 12:00 p.m.</td>
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<tr>
<td>8:15 a.m. – 8:30 a.m.</td>
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</table>
| 8:30 a.m. – 9:30 a.m.     | Opening Plenary Session: What’s Happening in Washington?  
Adriane Todman, Chief Executive Officer, NAHRO (confirmed)  
Tim Kaiser, Executive Director, PHADA (confirmed) |
| 9:30 a.m. – 9:45 a.m.     | Mid-Morning Refreshment Break |
| 9:50 a.m. – 12:20 p.m.    | Concurrent Educational Sessions |
| 12:30 p.m. – 1:45 p.m.    | Conference Luncheon – John Fetterman, Mayor of Braddock, PA (confirmed) |
| 1:50 p.m. – 3:00 p.m.     | Concurrent Educational Sessions |
| 3:00 p.m. – 3:20 p.m.     | Afternoon Pick-Me-Up Break  |
| 8:00 p.m. – 12:00 a.m.    | Evening Networking Event – Party at the Pub - Mulligan’s |

**Monday Concurrent Educational Sessions Include:**

**What’s Happening in Washington?** – Leaders of our national housing advocacy groups share their legislative agendas and discuss how recent Federal regulatory and funding actions impact you and those you serve

**“Don’t Become a Dinosaur”** – Our annual legal workshop will address: (multi-session)
- LIHTC 101 – including how tax reform will affect this important housing production program
- RAD Alternatives to Conventional Public Housing
- Diving Deep to Fund Financing Gaps
- CLE’s Available

**HUD Bootcamp** – A live, interactive e-learning experience on HUD policies and regulations including: (multi-session)
- Criminal Activity, Screening, Tenancy, Fair Housing
- Annual Recertification Processes
- HUD Policy Check-Up – Tenant Selection, House Rules, VAWA and EIV
- EIV Income Discrepancies, Verification of Disputed EIV Data, Resolving Discrepancies

**Town Hall Meeting with Joseph J. DeFelice, HUD Regional Administrator, Region III** – Born and raised in Northeast Philly, former Philadelphia GOP Chair, with a lifelong passion for strengthening communities, sharing his vision for the future of H&CD programs in the Mid-Atlantic Region

**PA Department of Community & Economic Development** – Reviewing new rules regarding CHDO certification and HOME Program funding guidelines

**Justice Bridge Housing Program** – A successful re-entry program for non-violent offenders at high risk of reincarceration provides rental subsidies and supportive services through cross-system collaboration

**Navigating NEOGOV** – Guidance on the State Civil Service Commission’s transition to a new online employment system along with other programmatic and procedural updates

**Redevelopment Roundtable** – Facilitated by PAHRA Board members Ken Pick, Berks County Redevelopment Authority, and Martha Robbins, Redevelopment Authority of the County of Monroe, who invite you to submit suggested topics for discussion
**Tuesday, February 27, 2018**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:30 a.m. – 8:15 a.m.</td>
<td>“Continental Plus” Breakfast</td>
</tr>
<tr>
<td>8:00 a.m. – 12:00 p.m.</td>
<td>Registration</td>
</tr>
<tr>
<td>8:00 a.m. – 9:40 a.m.</td>
<td>Morning Plenary Session: State Legislative and Budgetary Updates</td>
</tr>
<tr>
<td>8:40 a.m. – 10:00 a.m.</td>
<td>Mid-Morning Refreshment Break</td>
</tr>
<tr>
<td>10:00 a.m. – 12:30 p.m.</td>
<td>Concurrent Educational Sessions</td>
</tr>
<tr>
<td>1:00 p.m. – 2:15 p.m.</td>
<td>Capitol “Lunch and Learn” Tour <em>(space is limited, pre-registration recommended)</em></td>
</tr>
<tr>
<td>2:30 p.m. – 3:00 p.m.</td>
<td>EveryHome – 5th Annual Housing Awareness Event at Capitol Rotunda</td>
</tr>
<tr>
<td>6:00 p.m. – 8:00 p.m.</td>
<td>Capitol Conference Reception</td>
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</table>

**Tuesday Concurrent Educational Sessions Include:**

**State Legislative and Budgetary Updates**
Discuss current events and issues affecting the H&CD industry in Pennsylvania with representatives of:
- PA Department of Community and Economic Development
- PA Department of Human Services
- Pennsylvania Housing Finance Agency
- Housing Alliance of Pennsylvania

**Getting Ahead: The Sequel – HUD Resident Services and Self-Sufficiency Opportunities** – Ms. Kymian Ray returns to continue the conversation regarding available HUD programs and funding opportunities to enrich the lives of residents and promote self-sufficiency

**The Trifecta: Housing, Healthcare, and Food Security** – The PA Department of Human Services strives to improve the overall quality of life by addressing three primary human needs and providing access to high-quality services throughout PA communities *(multi-session)*

**Financial Focus:**
- RAD Accounting and Reporting
- The Devil is in the Details – Project-Based Vouchers vs. Project-Based Rental Assistance *(multi-session)*

**Eliminating Educational Disparity in Poverty Areas** – Featuring the Harrisburg Promise

**Educate and Advocate** – How to Talk to Your Congressman

**Pennsylvania Capitol “Lunch and Learn” Tour** *(space is limited, pre-registration recommended)*
- PAHRA provides lunch at the Capitol, followed by a guided tour of one of the most beautiful and ornate capitol buildings in the United States
- Learn interesting and informative building history, artwork origins, construction details. View how daily business is conducted. Tour includes Rotunda, Senate, Supreme Court and House

**Make Your Mark:**
- EveryHome – Attend our 5th Annual Housing Awareness Event in the Capitol Rotunda
- Schedule meetings with your elected officials. Be sure to invite them to our Capitol Conference Reception

**Wednesday, February 28, 2018**

<table>
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<tr>
<th>Time</th>
<th>Event</th>
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| 8:30 a.m. – 10:00 a.m. | Closing Breakfast & Plenary Session  
*Generously Sponsored by Pennsylvania Housing Finance Agency*  
**Keynote Presentation:** Committed to Closing the Digital Divide |

The “Internet Essentials Program” is now available to ALL households receiving HUD assistance in areas served by Comcast. Addressing three major barriers: 1) internet access; 2) affordable computer hardware and software; 3) digital literacy through computer training.

*(See next page for conference registration form.)*
Name: ________________________________________________
Title: ________________________________________________
Organization: __________________________________________
Address: ______________________________________________
City: __________________________ State: __________ Zip: ____________
Telephone: ______________________________ Fax: ______________
Email: _________________________________________________

FULL PACKAGE:  
- Member - $300  
- Non-member - $340  
- Guest Package - $100  

DAILY SESSIONS:  
- Member - $170  
- Non-member - $200  
Specify date: __________________________

- CAPITOL “LUNCH AND LEARN” TOUR (No additional charge, however, space is limited. Pre-registration is recommended.)

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

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

Please contact the hotel directly for room reservations:
Hilton Harrisburg
One North Second Street, Harrisburg, PA
1-717-233-6000 or 1-800-HILTONS
PAHRA online reservation link:
Group Code: PARA18

PAHRA Group Room Rate includes a delicious Continental Plus breakfast (with breakfast sandwich)
Monday-Tuesday and PAHRA’s private hot Breakfast Buffet Wednesday.
$169.50 per night single
$ 93 per night double
Reserve before January 26, 2018 to receive the PAHRA Group Room Rate.

Attendees are encouraged to email registration forms to kelly@pahra.org with payment to follow.
Please make check payable to PAHRA and mail with a copy of your completed registration form to:
PAHRA, PO Box J, New Florence, PA 15944

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HARIE’s New Grant Program Designed to Improve Safety & Prevent Loss

By Leo A. Murray for HARIE

Lancaster-- The inaugural HARIE Safety Improvements Grant Program was the highlight here in September during the PAHRA Annual Conference.

The purpose of the grants program is to assist agencies and municipalities insured by the Housing and Development Insurance Exchange with funding to improve safety measures and operations under their control to prevent property or safety loss.

With a maximum amount of $15,000 available for individual HARIE-insured entities, HARIE made available $50,000 in grant money, awarded on a competitive basis, to all clients who made application for the funding.

An evaluation committee comprised of two HARIE board members, two Excalibur (HARIE’s attorney-in-fact) employees, and one outside individual reviewed the applications and made the awards based upon need.

Recipients of the inaugural grants are as follows:

- Harrisburg Housing Authority - $10,400
- Westmoreland County Housing Authority - $10,400
- Fayette County Housing Authority - $10,350
- City of Carbondale - $8,530
- Housing Authority of Indiana County - $6,850
- Reading Housing Authority - $3,470

In accordance with the grant guidelines, no HARIE Board members or Excalibur employees were permitted to submit grant requests.

During the grant presentations, HARIE Board member Cheryl Johns announced that the board was delighted with the number of requests received and that HARIE was “going to try to make this an annual event”.

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

- Financial Statement Audits
- Single Audits
- Grant Audits
- GASB Implementation
- REAC Filing Assistance
- Employee Benefit Plan Audits
- Internal Control Examinations
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Maher Duessel is proud to be a Friend of PAHRA Partner.

Contact Brian McCall, Partner, at bmccall@mdcpas.com.
2017 Michael Stefan Memorial Scholarship Awards

By Leo A. Murray for HARIE

Recipients of the 2017 Michael Stefan Memorial Scholarship awards have been announced. The $2,000 scholarships, sponsored by HARIE and created in memory of Michael Stefan, an early organizer of HARIE in Western Pennsylvania, are awarded annually to students residing in public housing who are pursuing higher education and have distinguished themselves academically in their junior and senior high school years.

2017 scholarship recipients are:

Eastern PA: Right, Benjamin Dubs, shown with Regina Mitchell, Executive Director of the York Housing Authority presenting the award.

Western PA: Below, Amber Atwell, pictured with Daniel Kanuch, Executive Director, and Angela Reed, Board Member, Johnstown Housing Authority.

The members of the HARIE Board of Directors extend congratulations to Ms. Atwell and Mr. Dubs, and wish them continued success in both their educational and professional careers.
And the Award Goes to…

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

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

2017 BELLAMY AWARDS

The Bellamy Award is PAHRA’s highest level recognition of achievement. The 2017 Bellamy Award for a Housing Related Project or Program was presented to the Housing Authority of Northumberland County, Ed Christiano, Executive Director, for the Phoenix Court Garden Apartments.

Like the proverbial phoenix rising from the ashes, this affordable senior housing development, complete with supportive services, was constructed on a site where fire destroyed a number of blighted properties, and is another successful example of Northumberland County’s proactive strategy to eliminate blighted properties in their communities.

Bennett Community Farm, a unique and innovative project operated through the Chester City Housing Authority, Steve Fischer, Executive Director, earned the Bellamy Award for Redevelopment or Community Development Program.

This small, urban, organic farm is located on vacant land within a public housing development. The farm incorporates education on eating healthy as well as agricultural training. It also provides a revenue stream earned from the sale of their organic produce and pesticide-free flowers to local retailers.
public perception of the Housing Authority’s programs and services, and create a more positive image by highlighting activities and services and how they impact the community and its residents in a good way.

Philadelphia Housing Authority – Two excellent entries were submitted by this agency.

- **Norris After-School Program** is a resident-owned business that provides year-round services to students – and their parents – who are “at-risk”, living in North Central Philly where the poverty rate is double and the unemployment rate is triple the city’s average.

- **Queen Lane Apartments** involved the demolition of an aging and obsolete high-rise and construction of energy efficient townhomes while maintaining the integrity and incorporating – in fact, honoring – a former Potter’s Field into the design of the development.

Allegheny County Housing Authority, Frank Aggazio, Executive Director, received the Best Practices Award for Redevelopment or Community Development Program for their successful Section 3 Job Training program at Orchard Park development, where 36 Section 3 workers were employed through a job recruitment fair. Section 3 employees were provided with on-site, cross-training in various construction trades. Many of those Section 3 workers have subsequently obtained full-time employment.

**2017 CERTIFICATES OF MERIT**

All participating agencies were presented with a Certificate of Merit for their accomplishments. In alphabetical order, they are:

- **Allegheny County Housing Authority – 412 Food Rescue** - Submitted on behalf of a highly organized network that collects fresh, healthy, viable food which is about to go to waste from distributors, then provides that food to the most vulnerable populations in the 412 area code, including Allegheny County Housing Authority developments.

- **Mercer County Housing Authority – Social Media Outreach Program** - The agency implemented a two-pronged approach using social media to counteract negative

- **Redevelopment Authority of the City of Pittston – Neighborhood Housing Initiative** - A partnership of the City and the Redevelopment Authority created Pennsylvania’s first multi-municipal Land Bank leading to a multi-faceted program consisting of revitalization, rehabilitation, blight remediation and construction to improve communities.

- **Union County Housing and Redevelopment Authorities - Justice Bridge Housing Program** – A successful program providing non-violent offenders who are at high-risk of re-incarceration with monthly rental subsidies and supportive services through a cross-collaboration system between housing, criminal justice and human service providers.
Every year at this time, reimbursable employers receive an annual notice entitled the following:

**Election For Relief From Charges and Notice of Solvency Fee**

You will know if your authority is of reimbursable status because you pay your unemployment claims in a dollar for dollar manner to Labor and Industry. If you pay into Labor and Industry each quarter for your claims based upon a percentage, the Solvency Fee is included in what you pay each quarter. Then your authority is of contributory status.

This article applies to reimbursable authorities who pay dollar for dollar for every unemployment claim that is incurred.

The manner in which reimbursable authorities have been notified this year is somewhat different than in the past. There are two ways an authority can be notified about the Solvency Fee:

1) Electronically
2) Through the U.S. Mail

The authorities that were notified electronically may have received an email saying the following:

You will log into the same system that you log into in order to pay your quarterly employee withholding, the UCMS system. The Solvency Fee Form is in the Correspondence section of the UCMS system. If you have a payroll company, please contact them to discuss whether they received this email on your authority’s behalf.

Additionally, Labor and Industry mailed approximately 3,347 hard copy Solvency Fee bills to other reimbursable employers. If you received your notice by email, you will not receive a hard copy backup. The electronic version is all you will receive.

The purpose of the non-refundable Solvency Fee is to give you the option of protesting a type of claim that you normally would not be able to protest with Labor and Industry. The type of claim this refers to is called a Base Period claim. A Base Period claim is one where an employee leaves your employ, goes somewhere else to work and separates from them also. They can apply for unemployment benefits and if the employee’s work at your authority shows up in the last four of six quarters of their work history, you may owe a percentage of that claim. Without paying the Solvency Fee, you cannot protest a claim such as this.

Below is an example of this situation:

If you have an employee who you terminated due to gross misconduct, they went to another authority to work and they were let go due to a lack of work, they can apply for unemployment benefits. The claimant can also be eligible to receive these benefits. If their employment at your authority shows up in their work history (the last four of six quarters) you may have some financial responsibility for that claim, and you cannot protest it unless you have paid the Solvency Fee.

Please keep in mind that paying the Solvency Fee only allows you to protest certain types of Base Period claims. It does not guarantee outcomes. The types of claims that are protestable are listed with the Solvency Fee bill. The above is an example. These bills, both electronic and hard copy, were sent out on November 6, 2017 with a payment due date of December 7, 2017, and applies to the 2018 calendar year.

Payment of this fee is voluntary. You do not have to pay it and there is no penalty for not paying it. If you owe money for either claims or withholding, these quarters will have to be paid before your Solvency payment will be applied to the Solvency Fee. Your Solvency bill will indicate whether you owe money for either claims or withholding. The Solvency Fee for 2018 is .0024 of your gross payroll.

Many employers have asked how to determine if they should pay the fee. You will want to review the employee separations for the last few years to see if any of them correspond with the covered reasons provided on the bill. If you have a large amount of Base Period claims, you may want to consider paying it.

The Employer Contact Center at Labor and Industry can assist you with this question. Their number is 866-403-6163.

U•COMP can also assist you once you are a member. To learn more about membership, please contact:

Debbie Gross, U•COMP Member Service Representative
Phone: 1-800-922-8063 extension *254
Email: dgross@pml.org
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A Service Program of the Pennsylvania Municipal League
PAHRA Disaster Relief Efforts

PAHRA has taken a multi-pronged approach in providing disaster relief for victims of the recent hurricanes. Please read on to learn more about our efforts and what you can do to assist.

- PAHRA has made a **$10,000** donation towards relief efforts through the American Red Cross, the preeminent organization providing shelter, food, emergency support, care and comfort for those affected by such natural disasters. The PAHRA Board of Directors notes that they appreciate the fact that the Red Cross is there not just immediately following these disasters, but that their efforts continue through the challenging times that follow long after the storms have passed.

- PAHRA President Senghor Manns has delegated Harrisburg Housing Authority Vice-President Fred Banuelos to create a Disaster Relief Task Force. The Task Force is charged with exploring ways in which PAHRA members can work together to help disaster victims obtain temporary or permanent housing.

- Because areas of Pennsylvania have strong existing Puerto Rican communities, it is anticipated that there may be an influx of victims – especially from Maria – seeking shelter with or near family and friends here. President Manns states, “In order to assist these families expeditiously and legally, housing authorities will be better prepared and impactful if they collaborate and cooperate with each other.” If you are interested in participating with the Task Force, please contact Mr. Banuelos at fredb@harrisburghousing.org.

- PAHRA has dedicated an area of our website to highlighting disaster relief efforts. Simply log on to www.pahra.org, click on the Resources category, then select the Disaster Relief tab. Here we will be posting news on our efforts to streamline and organize processes to assist disaster victims in their relocation efforts, along with the latest guidance from HUD, and more. This area will continue to be updated often as information becomes available.

- PAHRA is partnering with Affordable Housing Online, operated by ApartmentSmart.com, to establish a Disaster Housing Assistance search portal, where victims can easily identify areas in which affordable housing, including public housing and Housing Choice Vouchers, are currently available. This will enable the victims or their social workers to expedite the process of locating shelter, helping to eliminate the long and laborious task of contacting numerous housing providers only to find that nothing is available. Time is of the essence when trying to locate housing for displaced victims.

- Our member PHAs are encouraged to complete a brief survey. The survey does not take much time since it involves a collection of information that is readily available. The survey is designed to accumulate data that is entered into an easily accessible platform, which will provide a database of available housing or housing assistance for the disaster victims. 1.2 million low-income renters use Affordable Housing Online each month to help them locate housing. Working with Affordable Housing Online, PAHRA is at the forefront of this type of relief effort. We are hopeful that once established, other PHAs nationwide will join in this effort that can greatly assist relocating victims of not just hurricanes, but also flooding, wildfires, and other natural disasters.
Building Bridges in Pittsburgh

Adrianne Todman, CEO

The 2017 NAHRO National Conference and Exhibition was held in Pittsburgh, PA – and we are thrilled to have spent time in such a vibrant city and met so many of you. Thank you to both the Allegheny County Housing Authority and the Housing Authority of the City of Pittsburgh for being such gracious hosts, providing so many helpful volunteers, and taking the time to provide us with a tour of some of your best housing and community development (HCD) successes.

Pittsburgh’s elected officials were also very welcoming. I appreciated hearing Allegheny County Executive Rich Fitzgerald talk about the city’s history and the process of its reinvigoration. He perfectly summed up our conference’s theme with his remark that “bridges mean more than getting across the river. They are about connecting to the future, to opportunities, and to people.” Mayor William Peduto also had inspiring words for the nearly 1,000 HCD professionals in attendance: “We need for you to have vision. We need your leadership. We need for you to let your light shine and lead us into the future.”

I was also glad to have the opportunity to celebrate both individual and organizational examples of excellence in our industry. Rick Gentry was awarded NAHRO’s highest honor, the M. Justin Herman Award, which is given annually to a NAHRO member who has made outstanding contributions to the quality of life through service in the HCD field. He leads the San Diego Housing Commission (SDHC), which, along with its non-profit affiliate, owns and manages more than 3,000 housing units and provides federal rental assistance to more than 15,000 low-income families who live in the city of San Diego. SDHC is one of only 39 Moving to Work agencies nationwide; Rick also serves on the National MTW Steering Committee.

Shola Olatoye, Chair and CEO of the New York City Housing Authority (NYCHA), was named the 2017 recipient of the Elizabeth B. Wells Memorial Award, which provides a living acknowledgment of the outstanding contributions Elizabeth B. Wells made to the housing field as a member of the Board of Commissioners of the King County (Wash.) Housing Authority and as NAHRO’s first Vice-President of the Commissioners Committee. Among many other accomplishments, Shola commissioned the creation and implementation of NextGeneration NYCHA, a 10-year strategic plan to preserve and protect public housing for current NYCHA residents and the next generation of New Yorkers.

Elizabeth “Liz” Glenn of Essex (Md.) received the 2017 John D. Lange International Award, which was established in the name of former NAHRO Executive Director John D. Lange, who actively participated throughout his professional career in international exchange. Glenn was a member of the U.S. State Department’s official delegations to Habitat II in 1996 and to Habitat III in 2016. She was appointed by the United Nations as a Policy Expert on Urban Services and Technology as part of the preparation of the New Urban Agenda, which was approved by 193 nation states at Habitat III.

C. Sean Gilbert, Senior Vice President for Housing for the Knoxville Community Development Corporation, received the Emerging Leaders Award, which recognizes an individual who has been involved in NAHRO at the national, regional and/or chapter levels for at least five years and has distinguished himself or herself as an emerging leader. In 2007, Sean participated in NAHRO’s Southeastern Regional Council’s (SERC) first “40 under 40” leadership class. Since then, he has held several different positions, including Community Revitalization and Development (CR&D) Committee Chair, CR&D Vice President, SERC Treasurer, and SERC Secretary.

We also celebrated the 21 organizations who won our Awards of Excellence for innovative and life-improving projects, ranging from affordable housing developments to providing health services for residents to grocery delivery programs to childhood reading initiatives and more. But, perhaps most importantly, we all got to see the work of my favorite award winners of the year – the children who won our annual “What Home Means to Me” poster calendar contest!

All in all, we had a fantastic time in Pittsburgh, and I hope to be back in your area in the near future.
Making HCV Payments for Units with Non-Life-Threatening Conditions: Correctly Utilizing this Administrative Flexibility

By: Leigh A. Poltrock, Esq.
Pepper Hamilton LLP

The calculus used to be simple: A failed initial inspection meant that a unit was not suitable for occupancy by an HCV participant absent repairs. The “new math” is less straightforward. Since the passage of the Housing Opportunity Through Modernization Act of 2016 (HOTMA), as implemented by a January 18, 2017 Notice in the Federal Register, HUD allows a PHA to approve a unit and to commence HAP payments, even if that unit fails the HQS inspection, provided that the deficiencies are not life-threatening. Absent clarity about what HUD deemed “non-life-threatening” conditions, most PHAs took no action at all. On October 27, 2017, HUD released Notice PIH 2017-20 (HA) (the Notice), which laid out detailed instructions regarding the implementation of the earlier HQS guidance, including defining exactly what constitutes life-threatening and non-life-threatening conditions.

A WELL-INTENTIONED CHANGE?

The shortage of affordable housing across our country is well-documented. Even for the poor who do manage to find housing, absent government assistance, the costs can be unsustainable. The majority of poor renting families spend one-half of their income on rent, and a full 25 percent devote more than 70 percent of their income to paying rent and utilities. (American Housing Survey, 2013, Table S-08-R0.) Nationally, many housing agencies report utilization rates of between 75 percent and 85 percent, meaning that 15 percent to 25 percent of families lucky enough to receive a housing voucher find that they cannot locate a unit where they are able to use the subsidy. (Center on Budget and Policy Priorities, August 9, 2017, HCV Utilization Data Tables.) The idea behind the new flexibility to approve assisted tenancy and commence HAP payments on a unit that fails to fully meet HQS is premised on the belief that the “ability to approve a unit and execute a HAP contract with the landlord more quickly could improve families’ ability to use their vouchers to lease housing.”

IMPLEMENTING THE “NON-LIFE-THREATENING” PROVISIONS

The decision of whether to implement the Notice provisions relating to non-life-threatening deficiencies is vested solely with individual PHAs. Despite being optional, those PHAs that do elect to implement the provisions are required to (i) amend their HCV administrative plan to adopt HUD’s definition of non-life-threatening as well as life-threatening deficiencies and to explain how the provisions will be applied; (ii) inform owners and participants of the new policy and procedures; and (iii) notify HUD in writing so that HUD can ensure that the PHAs SEMAP scores are not negatively affected.

WHAT ARE LIFE-THREATENING AND NON-LIFE THREATENING CONDITIONS

A non-life-threatening condition is one that fails to meet the housing quality standards under 24 CFR 982.401 and that is not life-threatening. The Notice clarifies that HUD’s definition of life-threatening conditions includes specific conditions under 10 distinct categories:

1. Gas leak or fumes
2. Electrical hazards that could result in shock or fire
3. Inoperable or missing smoke detector
4. Interior air quality issues (inoperable or missing carbon monoxide detector, where required)
5. Gas/oil fired water heater or heating, ventilation, or cooling system with missing, damaged, improper, or misaligned chimney or venting
6. Lack of alternative means of exit in case of fire or blocked egress
7. Other interior hazards (missing or damaged fire extinguisher, where required)
8. Deteriorated paint surfaces in a unit built before 1978 and to be occupied by a family with a child under six years old
9. Any other condition later identified by HUD as life-threatening in a notice published in the Federal Register
10. Any other condition identified by the administering PHA as life-threatening in the PHA’s administrative plan prior to April 18, 2017 (the effective date of the January 18, 2017 implementation notice).

The Notice sets forth specific life-threatening conditions for each of the 10 life-threatening categories.

Significantly, a PHA may not add its own conditions to HUD’s definition of life-threatening conditions unless it already did so prior to April 18, 2017. According to the Notice, HUD’s stated reason for this prohibition is that HUD is seeking “to avoid inconsistent definitions of
“life-threatening] conditions.” This limitation is troubling to many PHAs, as there are conditions not accounted for in the HUD list of life-threatening categories or specific conditions that may nonetheless prove life-threatening to the occupants. For example, both the presence of mold or mildew and existence of broken or damaged locks have the potential to lead to harm befalling the unit occupants, yet neither is accounted for in HUD’s list of specific life-threatening conditions. Even though mold/mildew could fall within the “interior air quality” category and broken or damaged locks could reasonably fall within the “other interior hazards” category, neither is so categorized.

PHAs must document that a unit passes all components of the HQS inspection that relate to any life-threatening conditions before approving the assisted tenancy and executing the HAP contract. Any life-threatening conditions must be noted on the HUD inspection form (HUD-52580 or HUD-52580-A). Absent such notations on the inspection form, the PHA is certifying that the unit was free of life-threatening deficiencies at the time of initial inspection.

**WHAT TO TELL THE OWNER AND TENANTS**

If life-threatening conditions exist, the owner is to be notified in writing that the deficiencies must be corrected before the tenancy can be approved. If the unit only has non-life-threatening deficiencies, the family must be offered the choice to either accept the unit or to decline the unit and continue their housing search. If they accept the unit, the family must be told, in writing, that if the owner fails to correct the non-life-threatening deficiencies within the PHA’s mandated timeframe, the PHA will terminate the HAP contract, thus terminating the lease and compelling the family to move to another unit to continue to receive voucher assistance. At the same time, the owner must be informed in writing that the non-life-threatening conditions must be remediated within 30 calendar days, or HAP will be withheld and the PHA will thereafter follow its normal policy regarding owner noncompliance with HQS.

**SHOULD PHAS IMPLEMENT THE PROVISIONS?**

Any PHA with an HCV utilization issue should at least review the details of the Notice with counsel and consider implementing these new provisions. Precluding a family from quickly securing housing due to non-life-threatening conditions in the unit could have the unintended consequence of placing or keeping that family in harm’s way while they search for another unit. Given that they may have only a 75 percent chance of finding another unit and successfully utilizing the voucher, the family may be best served by accepting a unit with non-life-threatening conditions and trusting that the landlord will make the needed repairs and corrections to keep the HAP payments flowing.
You’re invited…

to exhibit at the Joint 2018 Spring Conference & Expo to be held June 24-27, 2017 at Hershey Lodge, Hershey, PA.

The Joint PAHRA-MARC NAHRO 2018 Spring Expo will offer 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.

Major conference meals, breaks and events are held within the Exhibit Hall. On Sunday, June 24, a welcoming PIZZA PARTY will be held in the Exhibit Hall to provide time for everyone to get acquainted. Monday morning, the conference opens with the Exhibitors’ “DROP THE MIC” moment, when you are invited to take the stage, introduce yourself, your company, your products and services. Monday’s “LUNCH WITH THE EXHIBITORS” includes time for in-booth product demonstrations. Extended refreshment breaks are held in the Exhibit Hall. Exhibitors are invited to attend evening networking and hospitality events, providing even more opportunities for personal interaction with conference attendees. Or perhaps you will decide to stay after the Expo closes to enjoy additional networking during a round of golf or our delicious country barbeque on Tuesday evening.

To get even more recognition for your company, you may want to sponsor or co-sponsor a conference event such as an evening hospitality or refreshment break. Click the Marketing tab at www.pahra.org and follow the link to view PAHRA’s 2018 Membership, Partnership, Sponsorship & Marketing Opportunities, then contact us about remaining availability.

EXHIBIT & AD DETAILS

Each exhibitor receives a FREE, full-page ad in the conference program. Ad copy is due Monday, May 14, 2018. Ad specs: 4.75” wide x 7.625” high, vertical orientation. Preferred format is a high quality PDF file.

<table>
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<th>Booth reservations due:</th>
<th>Booth setup:</th>
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<tr>
<td>Monday, May 14, 2018</td>
<td>Sunday, June 24, 5 p.m. - 10 p.m. or Monday, June 25, 7 a.m.</td>
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<tr>
<th>Exhibit opens:</th>
<th>Exhibit closes:</th>
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<tr>
<td>Monday, June 25, 8 a.m.</td>
<td>Tuesday, June 26, 12:00 p.m.</td>
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| Exhibitor’s Prize Drawings | held 11:00 a.m. - 11:45 a.m. |

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<th>Booth costs:</th>
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<th>Non-member</th>
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<td>Single, 8’ x 10’</td>
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<td>$650</td>
</tr>
<tr>
<td>Double, 8’ x 20’</td>
<td>$950</td>
<td>$1,200</td>
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</tbody>
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Hotel reservations may be made directly with Hershey Lodge by calling 1-800-HERSHEY or 717-533-3311. Be sure to ask for the PAHRA group room rate, which includes hot breakfast buffet each morning and is available until May 23, 2018.
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 2018 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 upon request 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 2018 Membership, Partnership, and Sponsorship and Marketing 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.
PAHRA is pleased to announce that we are collaborating with Infradapt, LLC, a long term PAHRA partner, in developing and hosting a platform to be used as a hub for direct communication and informational exchange between PAHRA members.

Offered exclusively to PAHRA members, who will subscribe using an email address and password, either their regular email or one established specifically for PAHRA Peer-to-Peer, you will be able to communicate freely with other PAHRA members or established groups (i.e. public housing, Section 8, by region, etc.)

Currently, PAHRA communicates to members through one-way eblasts using our listserv. PAHRA Peer-to-Peer will allow our members to communicate directly through two-way messaging. If you have a question, or want to quickly inform a network of others regarding situations such as problems with HUD systems or PIC, post a staff vacancy, or share breaking news, one quick email to the list notifies everyone on the chain and the conversation begins.

A simple description:
- Current communications are similar to a television broadcast, where information is transmitted one-way;
- PAHRA Peer-to-Peer will compare to a telephone conference call, which allows for two-way communication between multiple people

PAHRA Peer-to-Peer has the potential to become a valuable problem-solving, productivity-boosting, team-building tool to facilitate the exchange of ideas and information among our membership. Watch for more information coming soon on the PAHRA Peer-to-Peer implementation.

2017 Annual Conference Snapshots
NATIONAL ALLIANCE TO END HOMELESSNESS – JULY 19TH | WASHINGTON D.C.

The Housing Alliance of Pennsylvania in coordination with the Federal Home Loan Bank hosted a legislative reception that included a panel of speakers including Dale Gravett, Executive Director of the Chester County Housing Authority (pictured left). This reception was co-sponsored by Senators Casey and Toomey, with a focus on Rural & Suburban Homelessness. These speakers discussed the significance of federal dollars in creating and maintaining affordable housing options in Pennsylvania. Following this reception, over 40 attendees left to meet with their nine PA representatives.

CONGRESSMAN ROTHFUS DISTRICT MEETING – AUGUST 23RD | ROSS TOWNSHIP, PA

Members of PAHRA: Frank Aggazio from Allegheny County Housing Authority, Brian Yaworsky, Beaver County Housing Authority, and Kathy Walter, Beaver County Housing Authority met with Congressman Rothfus (PA – 12th) about co-sponsoring HR 1661, the federal budget, and housing operating subsidies. HR 1661 is the Affordable Housing Credit Improvement Act.

CONGRESSMAN MEEHAN DISTRICT MEETING – AUGUST 30TH | GRANITE RIDGE DEVELOPMENT KENNETT SQUARE, PA

Members of PAHRA met with Congressman Meehan (PA-7th) at Granite Ridge Development to thank Congressman Meehan for his support on HR 1661. Throughout the tour, Congressman Meehan expressed his interest in creating more affordable housing through a partnership between Chester County, Chester County Housing Authority, and Mission First Housing Group. This development provides housing to veterans and their families. Congressman Costello met to discuss the Department of Housing and Urban Development budget as well as Congressman Costello’s support for H.R. 1661. Congressman Costello officially became a co-sponsor on October 12, 2017.

CONGRESSMAN BARLETTA DISTRICT MEETING – SEPTEMBER 21ST | STEELTON, PA

Members of PAHRA: Leo Agresti and Leah Eppinger, Dauphin County Housing Authority, met with Congressman Lou Barletta’s Deputy Chief of Staff, Leah Sailhammer, (PA-11th) at the Dauphin County Housing Authority to discuss the Department of Housing and Urban Development budget as well as to thank Congressman Barletta for his support for H.R. 1661. Congressman Barletta became a co-sponsor of HR 1661 on June 8, 2017. The discussion focused, in part, on the competing demands for limited public housing capital dollars, and the need for additional capital and operating funds to maintain aging systems while serving current residents.
Steve Compo, General Manager, Always Safe Sidewalks

In northern climates such as Pennsylvania, winter weather and other conditions can wreak havoc on concrete. Always Safe Sidewalks specializes in removing trip hazards from walkways and access ramps. As defined by the Federal Register of the United States Department of Justice, a Trip Hazard is any change in level greater than ¼ of an inch (6 mm) on any surface.

These trip hazards are typically caused by heaving, ground settling and underlying roots from trees. Trip hazards are most commonly found on sidewalks at joints or cracks, and each of them represents a liability to municipalities, government agencies, property owners and corporations.

TRIP HAZARD REMOVAL PROGRAMS

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

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

Many of the Trip Hazard repairs can be completed in as little as 30 minutes, compared to days or weeks when complete replacement is utilized. Traditional concrete grinders are unable to reach every edge of a trip hazard. The limitation is based on the equipment used and the obstruction caused by obstacles such as hand railings, building walls, and utility poles.

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

DOING BUSINESS WITH ALWAYS SAFE SIDEWALKS

Once an initial sidewalk assessment is complete, a company representative will discuss options on how best to utilize Always Safe Sidewalks Trip Hazard repair services. Always Safe Sidewalks was recently awarded a nationally bid cooperative purchasing contract through Keystone Purchasing Network (KPN), and also holds a state-wide contract in New Jersey through the Educational Services Commission of New Jersey (ESCNJ).

Current KPN Housing Authority members include:
- Harrisburg Housing Authority
- Housing Authority of the City of Pittsburgh
- Lancaster City Housing Authority

Twelve Housing Authorities participate through the ESCNJ contract:
- Housing Authority of the Borough of Cliffside Park
- Housing Authority of North Bergen
- City of Burlington Housing Authority
- Housing Authority of the City of Camden
- Newark Housing Authority
- Bayonne Housing Authority
- Hoboken Housing Authority
- Jersey City Housing Authority
- South Amboy Housing Authority
- New Brunswick Housing & Redevelopment Authority
- Housing Authority of the City of Elizabeth
- Phillipsburg Housing Authority

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

Whether you have a concrete budget or not, Always Safe Sidewalks works with each client to customize a program that fits within their budget and satisfies their need. Give Steve a call at (267) 372-0193 to discuss how Always Safe Sidewalks can help reduce your sidewalk danger and liability.
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

CLAIMS SERVICE,
NOT LIP SERVICE

A PROUD FRIEND OF

Pennsylvania Association of Housing
& Redevelopment Agencies