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

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Immediate Past President
Since my last President’s message to you, these past weeks have certainly been challenging, which may be the understatement of the century. We have been left wondering when life will return to normal, or rather what that new normal may be. Will there be a silver lining to this dark cloud?

While sifting through the mountains of COVID-19 media messages, one from Greenpeace, International stood out, stating that “the consequences are – and will be – defined by our choices. Let’s make those choices based on compassion, cooperation, courage, and community.” And I will add what may be the most important: connection.

Throughout these turbulent times, the connections that we have had and have developed will help define the future of us as individuals, both personally and professionally. We at PAHRA hope that we have contributed in some small way to help you navigate unchartered waters, decrease your stress, increase your confidence, make tough decisions, take unprecedented action, and emerge stronger in many ways. At the time of this writing, PAHRA still plans to host our 2020 Spring Conference & Expo, aptly named CONNECT. Let’s connect in June and build upon those foundations forged through the exchange of information, consultation, conferencing, and our peer-to-peer network.

In closing, I’d like to share another insight from Jennifer Morgan and Annabella Rosemberg of Greenpeace, who stated, “When the pandemic passes our collective character and future potential will be defined by the choices we made to protect the most vulnerable. The future is being written today, let’s write it together with all of our hearts and our humanity.”

Stay well, stay sane, and we hope to see you in June!
FROM THE DIRECTOR’S CHAIR

PAHRA CARES & SHARES

PAHRA sponsored several service projects in conjunction with our Capitol Conference, including a donation drive and a day of volunteering at Downtown Daily Bread (DDB). Our group was inspired by our visit. We later welcomed DDB Director Anne Guenin as keynote speaker at our Capitol Reception. Below we share some of her story:

Downtown Daily Bread believes that no one should go hungry or without shelter in the Harrisburg community. For more than 35 years, DDB has provided basic human services to the hundreds of homeless and hungry individuals who live in Harrisburg at any one time. Under our roof, clients can access clean bathrooms, warm showers, storage lockers, clothing, mail delivery, sleeping cots, a warm breakfast, a nutritious lunch, computers, library books, telephones, and e-charging stations. They can connect with other community resources and experienced staff for medical, housing and educational counseling, laundry tokens, transportation and food vouchers. They also find compassion and hope.

DDB’s location in the heart of the city across from the State Capitol building is key to its ongoing mission. Some visitors are newly homeless, and others are chronically homeless, spending most days with us over periods of up to ten years. Since 2015, utilization of services has expanded fourfold. In our peak months of June, August, and December, daily visits to the shelter jump from 60 to more than 90 men and women. During weekends we are the only welcoming indoor space for homeless people in the city. Our Night Shelter is consistently at its capacity of 40 men every night.

DDB gives homeless people an option to the city’s streets, sidewalks, green spaces, libraries, retail establishments, bus and train stations. Its success is simply its existence and ability to feed, shelter, and provide a welcoming space to all in need. It is a respite and a refuge, providing a total of 69,750 points of service annually, including meals served, day shelter registrations, stays in the night shelter, and other services accessed such as showers, lockers, clothing, haircuts, mail delivery, etc.

The poor and hungry of Harrisburg come to Downtown Daily Bread to find help for many needs. Those needs can be overwhelming. There is mental illness…addiction…diabetes. There is hunger…poverty…frustration. There is sadness. DDB is blessed with a dedicated staff. On some days their work is so difficult. The woman who comes in with a colostomy bag. The man who has lice. The woman who has just been released from prison. The man who has lost his photo ID. The young woman who is so high she is bouncing off the walls. DDB offers hope and help. Other examples…

Kevin was just released from the hospital following a same-day surgery. He has no place to call home, so the transport van drops him off at our Day Shelter. His belongings include a thin wallet, hospital gown, and pants. He is exhausted. DDB Staff welcome him, listen to his situation, and help him to a cot. While Kevin sleeps, our team finds him clothes, calls his caseworker, and puts together emergency shelter options for him. It is January, so he stays here in our Night Shelter.

After lunch in the Soup Kitchen, Derek stops in the Day Shelter, sits downs at the Welcome Desk, and says that yesterday’s conversation about rehab really clicked. He tells DDB Staff, “this doesn’t have to be the way my life ends.” After a phone call to a caseworker, Derek is transported to a rehab program, funded by his insurance. It’s his third time to go through this program, but we are hopeful for him. No matter the outcome, DDB will be here to celebrate, or to help him once again get to this next step.
Every day at 8:00 AM, Charles and his many bags wait outside for our doors to open. He has come to DDB for years – eating lunch in the Soup Kitchen, taking showers, and picking up his mail on weekdays. Best of all, he talks with DDB Staff and has gradually built a trusting relationship. When our team asks him about replacing his broken glasses, Charles agrees. After some research, our team learns that a new pair is covered by his medical benefits and arranges an appointment. Soon Charles can see clearly again.

Rachel and John are always together, socializing with others in our Day Shelter. The lack of night shelters for couples means they sleep outdoors, even in the winter. DDB staff attempt to help the couple with their most basic needs, but now Rachel is pregnant with their first child. It was her birthday last month, and John treated her to a plate of fries and wings. Thankfully, she receives prenatal care. Yet without proof of a home and ongoing baby essentials, it is unclear whether she will be able to provide for her newborn when it arrives this summer.

DDB also has many clients who choose not to be housed, even if housing is available for them. Mental illness is probably the number one reason why our clients struggle with housing, but there are other reasons. Even though some clients have the ability to pay rent, they would rather spend their income on drugs, alcohol, or food. We have clients who receive significant social security disability benefits who spend most of their time in our shelter. Another reason why clients might not want housing is because they do not want the responsibility of obligations. They fiercely value their independence. Having to pay rent and utilities is perceived as an unnecessary imposition on their freedom. Finally, in addressing the difficulty of housing many of our clients have lost their housing because they cannot adapt. They do not want to be alone, and they end up bringing their former street life inside.

Success at Downtown Daily Bread is measured in small increments. Some days it is just taking a shower and getting clean clothes. Other days it is an agreement to finally enter rehab. And then there are those days filled with smiles and keys to a new home. We document those days with photos to remind us that we are making a difference. And when one is given the opportunity to make a difference, it can be transforming. I can speak to that personally, as I have been transformed by Downtown Daily Bread, and I am so thankful. I look at life now just a little bit differently. I see daily struggles that I could not have imagined. I better understand poverty and people, advantage and lack of opportunity. I see racism and discrimination more clearly. My heart aches every day for the men and women who come to us. But I also see laughter, and hope, and courage. I invite all of you to come and see, so you too can know and feel it. For more information please visit www.downtowndailybread.org.

Thank you Anne, and everyone at Downtown Daily Bread, for all that you do to make a difference. On behalf of our PAHRA volunteers, I think it’s fair to say that you’ve certainly made a difference in our lives and we can’t wait to see you again next year!

Until then, take care,
FEDERAL FY 2021 APPROPRIATIONS SEASON KICKS OFF

From the NAHRO Advocacy Action Center (http://www.nahro.org/nahro-advocacy):
Last summer, Congress and the White House approved a spending deal that only provides a small increase in FY 2021 for domestic spending across all federal programs. The increase is unlikely to even cover the year-to-year cost increases of federal programs.

Additionally, the President recently unveiled an FY 2021 HUD budget proposal that makes significant cuts and fully eliminates critical housing and community development programs.

NAHRO is encouraging PAHRA members to advocate for the following spending priorities with their Members of Congress:

► Fully Fund Affordable Housing and Community Development Programs
Congress should provide full funding of affordable housing and community development programs that -- by meeting the needs of local communities -- strengthen the country’s resolve.

► Preserve and Develop the Nation’s Housing Stock
NAHRO’s members work hard to use existing federal housing programs and policies to create and maintain housing opportunities for families, youth, seniors, and persons with disabilities. This work is critical given high demand and low construction rates. NAHRO believes that “housing is infrastructure” and housing providers should all have access to programs and funding that preserve and improve subsidized housing.

► Support Local, Community-Based Solutions
NAHRO members understand best the complex and unique circumstances facing their communities – rural, urban, and suburban. It is crucial that all federal programs allow local housing providers to nimbly respond to evolving local circumstances.

► Champion Resilient Families and Communities
NAHRO supports programs that help its members foster stable communities, recover quickly from disasters, and operate mobility and place-based initiatives that help families succeed. NAHRO supports critical federal, state, and local resident supportive service programs that help families meet their basic needs.

Keep the Government Open for Efficient and Effective Program Operations
Congress and the Administration must maintain their federal commitment to housing assistance and community development by prioritizing the appropriations process to ensure that the federal government remains open, deploys resources on-time, and maximizes use of federal resources through sensible program design which do not unduly burden local housing providers, particularly smaller agencies with limited staff and access to financial resources.

AFFORDABLE TAX CREDIT IMPROVEMENT ACT
The Affordable Tax Credit Improvement Act continues to gather co-sponsors. This bipartisan legislation is sponsored by Senators Maria Cantwell (D-Wash.), Todd Young (R-Ind.), Ron Wyden (D-Oregon), and Johnny Isakson (R-Ga.), and Representatives Suzan DelBene (D-Wash.), Kenny Marchant (R-Texas), Don Beyer (D-Va.) and Jackie Walorski (R-Ind.).

Update from the ACTION Campaign: On February 18, Representative Jim Hagedorn (R-MN-1) cosponsored the Affordable Housing Credit Improvement Act (AHCIA), marking a new milestone of the full Minnesota congressional delegation supporting the bill. Both senators and all eight representatives in Minnesota have now cosponsored the bicameral legislation. In Minnesota alone, the Housing Credit has helped develop or preserve 59,210 affordable homes since the program’s inception in 1986. One of the hallmark provisions of the AHCIA would provide a 50% increase in allocation authority, which would generate nearly 6,000 additional affordable homes in Minnesota over the next ten years alone.

Help grow this bipartisan group by asking your lawmakers to join this important legislation today! Go to https://www.nahro.org/nahro-advocacy to contact your legislator.

STATE LEGISLATION
State Housing Tax Credit - SB 30 - Senator Killion (R-9) - Establishes a State Housing Tax Credit modeled from the federal Low-Income Housing Tax Credit program. This legislation allows corporate or private investors to receive state tax credits on their investment in affordable rental housing. The dollars raised through tax credit investments make it possible to create and preserve low income rental housing.

PAHRA supports this legislation, which passed the full Senate unanimously on January 28, 2020, and heads to the House for consideration.
HOUSING RELATED LEGISLATION
SAFE Housing Trust Fund (SB 913) - The legislation would put $15 million toward creating a housing trust fund for survivors of domestic violence, human trafficking and sexual assault. In Philadelphia alone, about 10,000 people are turned away from emergency housing each year. This money would go to organizations throughout the state to make sure victims have a place to go.

o PAHRA is tracking this legislation, which was introduced in the Senate on October 25, 2019.

Accelerated Eviction (HB 71) - Amends the Landlord Tenant Act of 1951 and reduces (from 21 to 12) the number of days that a landlord must wait to request- and have executed an order of possession for a residential dwelling unit (after the court has ruled in favor of the landlord in an eviction proceeding). This legislation has been previously introduced in various legislative sessions.

o PAHRA registered a neutral position and is tracking this legislation.

Prevailing Wage (SB 769) - Reestablishes an exemption from the application of state prevailing wage rates for residential rehab projects that are funded with federal HOME grants and that are less than 12 units in size. Prior to mid-2016, such projects were treated as exempt from PA prevailing wage rates because they were exempt under federal Davis-Bacon law. Since mid-2016, however, these projects are subject to state prevailing wage rates even if they are exempt from Federal wage rates, and this change has resulted in significant cost increases to these affordable projects. SB 1022 is narrowly focused and seeks to reestablish the exemption for HOME-funded projects that serve low and very low-income residents. The bill will exempt residential rehabilitation projects of 7 units or less from the PA Prevailing Wage Act.

o PAHRA supports and is tracking this legislation.

BLIGHT RELATED LEGISLATION
Improving Reporting at Tax Sales (HB 1559 and SB 775) - These bills will require a pre-registration process for all potential bidders prior to the sale. In addition, applicants will have to sign an affidavit stating they have no outstanding tax or municipal utility bills anywhere in the Commonwealth. Tax Claim Bureaus will also be required to provide a list of registered bidders to all municipalities prior to the sale.

Andrew French testified on behalf of PAHRA in support of HB 1559 and SB 775 at a joint hearing of the Senate and House Urban Affairs Committee.

Tax Abatement for Blighted Properties (SB 352) - For the past decade, the state legislature through the work of the Blight Task Force, has created legislative solutions to address blight in rural and urban communities. The Housing Alliance has been working with communities to help implement these solutions and has seen significant progress.

However, blight remains a chronic problem in communities and there is still more that needs to be done. This targeted tax abatement will make revitalizing blighted property more affordable for entities willing to engage in this development.

o PAHRA supports this legislation.

Supporting Land Banks and Affordable Housing (HB 896 and HB 897) - Both HB 896 and HB 897 make resources available to Land Banks to help them better partner with communities to create more affordable housing and bring properties back into productive use. HB 896 and 897 will: expand the power of existing land banks to enter into partnerships with organizations in the private sector to create local solutions to address the lack of housing for the homeless population within their communities and will exempt all land bank transactions from both state and local realty transfer taxes; and expand the eligibility criteria of the Neighborhood Assistance Program to include locations within land bank jurisdictions.

o PAHRA is tracking this legislation.

Optional County Demolition Fund Fees from Real Estate Transactions (SB 438) - In communities fighting blight, one of the biggest challenges they face is identifying resources for necessary tasks such as demolition of condemned properties. One property in a community that is condemned can change the entire dynamic of that neighborhood. It can rob other homeowners of their home values, and thus their economic security. It can be a harbor for criminal activity. It can also be a dangerous risk for fires.

SB 438 provides another option for communities to create a reasonable fee to fund demolition and avoid the risks of leaving condemned properties untreated. Individual counties can elect to do implement the fee if it works for them. We encourage this option because it provides another solution to a chronic problem around the commonwealth.

o PAHRA is tracking this legislation.

Granting Land Banks Protections from Liability in order to Redevelop Brownfields (HB 1737) - This legislation would grant the same protections to land banks that are presently given to redevelopment authorities when they are dealing with brownfields. There are numerous former industrial or commercial sites such as gas stations, dry cleaners, junkyards and landfills throughout the state where the future use is clouded by environmental concerns. This change in law would allow land banks to own these properties and develop a re-use plan for them without worrying that it would have to take on the liability of enforcement action from the DEP.

o PAHRA is tracking this legislation.

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Plans for Redevelopment after Tax Sale (SB 174) - This bill requires tax sale purchasers of blighted properties to enter into redevelopment agreements with the local municipality or redevelopment authority so that the properties can be put back into productive use to benefit the community rather than be a drain on it.

Blighted properties are impacting communities across Pennsylvania, in large cities and small towns. Often, these properties are tax delinquent and are sold at tax sale under the Municipal Claim and Tax Lien Law, the Real Estate Tax Sale Law or the Second-Class City Treasurer’s Sale and Collection Act. However, the purchasers at tax sale are under no obligation to rehabilitate the properties or put them back into productive reuse.

PAHRA is tracking this legislation.

Restore PA (SB 725, HB 1585) - Governor Wolf is promoting a proposal that will invest in PA infrastructure. The proposal plans to invest $4.5 billion over the next four-years in projects throughout the commonwealth in technology, development, and infrastructure, which would be funded by a severance tax on natural gas drilling.

PAHRA sent a conditional letter of support for Restore PA.
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Tom Wolf, Governor | Robin Wiessmann, Executive Director & CEO
Fiscal Year (FY) 2021 Public Housing and Section 8 Program Funding Needs

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

<table>
<thead>
<tr>
<th>Public Housing Operating Fund</th>
<th>FY 2021 Funding Recommendations (in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing Capital Fund</td>
<td>$4,659 (^1)</td>
</tr>
<tr>
<td>Emergency Capital Needs</td>
<td>$5,000</td>
</tr>
<tr>
<td>Resident Opportunities and Supportive Services (ROSS)</td>
<td>$65</td>
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<tr>
<td>Jobs Plus</td>
<td>$50</td>
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<tr>
<td>Public Housing Financial and Physical Assessment Activities</td>
<td>$100</td>
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<tr>
<td>Section 8 Tenant-Based Housing Choice Voucher HAP Renewal</td>
<td>$22,779</td>
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<td>Tenant Protection Vouchers</td>
<td>$130</td>
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<tr>
<td>Section 8 Ongoing Administrative Fees &amp; Special Fees</td>
<td>$2,550 (^2)</td>
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<tr>
<td>Section 8 Project-Based Rental Assistance</td>
<td>$13,400 (^3)</td>
</tr>
<tr>
<td>Consolidated Family Self-Sufficiency (FSS) Program</td>
<td>$150</td>
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<tr>
<td>Choice Neighborhoods Initiative</td>
<td>$300</td>
</tr>
</tbody>
</table>

HUD’s FY 2021 budget\(^1\) calls for safer, healthier, more affordable housing, but then proposes a 15.2 percent cut to HUD funding, slashing the public housing operating fund by 21 percent and zeroing out the Capital Fund. While eliminating the cap on RAD and providing $100 million for RAD funding, the HUD budget renders RAD effectively unusable with the proposed cuts to operating and capital funds. HUD’s proposed funding for FY 2021 will result in significantly lowered funding prorations across public and assisted housing programs. As a result, there will be a substantial reduction in the total number of assisted low-income households served, the total number of waiting list householders that will be served and a substantial reduction in the quality with which they will be serviced.

Public Housing Operating Fund: $4,659 billion. The Public Housing Operating Fund is the only major source of federal funds available to housing authorities, aside from tenant rent, to support public housing operations. The requested $4,659 billion would ensure that housing authorities can continue to adequately maintain operations and support the needs of residents who reside in public housing.

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1. Due to a number of factors, determining the formula eligibility for FY 2021 is difficult at this time for the following reasons: HUD has incorporated rent reform assumptions not approved by Congress in what it states is a 100 percent proration; HUD has separated MTW and non-MTW accounts in the budget; we do not have a final proration number from HUD for FY 2020 and HUD has stated that this will not be available until May. The industry estimate is based on averages of increases and decreases to the formula eligibility from 2017-2019, to which was added the current CPI inflation factor of 2.6 percent.

2. This amount includes only administrative fees for renewal vouchers. It does not include administrative fees for any potential incremental vouchers awarded in FY 2021.

3. NAHRO, PHADA, CLPHA and the MTW Collaborative support fully funding this account to ensure that all assisted households will be served in the upcoming year. At this time, we cannot accurately determine the need for this budget item. This number is an estimate gleaned from discussions with other housing groups.

4. The HUD budget labels the Public Housing Operating Fund as the Public Housing Fund and separates funding for Moving to Work (MTW) agencies. The MTW account includes budgeted amounts for Operating Funds, Voucher Renewals and Administrative Fees. The industry recommendations do not take these changes into account in the recommendations above and assume that the accounts remain combined.
Public Housing Capital Fund: $5 billion, to be distributed by formula. This amount would allow PHAs to address their newly accruing needs, estimated at $3.4 billion annually, as well as make progress towards addressing critical repairs and pursuing much-needed programs for modernization. These dollars represent an investment in public housing and local economies. The total Capital Fund backlog today is estimated to be in excess of $70 billion.

In the past, HUD has acknowledged: “Public Housing constitutes an economic and social asset that cannot be created or sustained by the private market. Replacing this inventory would be cost prohibitive. The Capital Fund preserves as many of these units as possible to mitigate the heightened costs of future replacement.” Public Housing receives the lowest funding per unit of any of HUD’s rental assistance programs, despite serving the same low-income populations. Public Housing is also unique because it is permanently affordable, with no threat of opt-outs. But as the public housing stock ages and its physical needs increase, chronic underfunding is threatening the future viability of this important component of our national infrastructure. The President’s budget would eliminate the Capital Fund in its entirety. Without sufficient funding, the Public Housing portfolio will continue to shrink. According to HUD, each year roughly 10,000 units of public housing are lost due to disrepair.

Emergency Capital Needs: $65 million to address needs resulting from non-Presidentially declared disasters and emergencies, including safety and security measures related to crime and drug-related activity. These funds allow PHAs to pay for unforeseen capital emergencies that could not otherwise be supported through Operating or Capital funding.

Jobs-Plus Initiative: $100 million in funding for this evidence-based strategy for increasing the employment opportunities and earnings of public housing residents through employment services, rent-based work incentives, and community support for work. This increase in funding will allow an expansion of this program to serve more residents.

Resident Opportunities and Supportive Services (ROSS): $50 million to renew all existing service coordinators and provide additional funds for expansion. Through this important program, PHAs continue to link public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.

Financial and Physical Assessment Activities: $23 million to support HUD’s Real Estate Assessment Center’s activities including the modernization of the physical inspection process, the deployment and upgrades to key systems such as PIC-NG, and other improvements expected to produce better outcomes for PHAs and their residents.

Housing Assistance Payment Renewals: $22.779 billion to ensure the renewal of assistance for all voucher-assisted low-income households served in 2020. No offset is assumed in this recommendation.

Tenant Protection Vouchers (TPVs): $130 million. NAHRO, PHADA, CLPHA and the MTW Collaborative support funding sufficient to provide all eligible households with a Tenant Protection Voucher for FY 2021. The final enacted number should be reflective of current TPV needs and all subsequent legislative actions and HUD initiatives.

HCV Administrative Fees: $2.55 billion to support effective and efficient management of the HCV program by PHAs. At this time, we believe this figure is sufficient to fund all PHAs at 100 percent of their eligibility based on the fee rates formula in effect immediately prior to the enactment of the Quality Housing and Work Responsibility Act of 1998 (QHWRA). This amount also includes $20 million in special administrative fee funding to support the administration of tenant protection vouchers and special purpose vouchers, including, but not limited to: HUD-Veterans Assisted Supportive Housing (VASH) and Family Unification Program (FUP) Vouchers.

Choice Neighborhoods Initiative (CNI): $300 million. As has been the practice in previous years, NAHRO, PHADA, CLPHA and the MTW Collaborative recommend that two-thirds of these funds be reserved for applications in which a public housing authority is the lead applicant or a co-applicant. Large capital grants through programs like Choice Neighborhoods are among the most effective tools to help PHAs address the needs of severely distressed public housing developments by attracting private capital and transforming communities into thriving, mixed-income neighborhoods with reduced crime and increased opportunities for residents.

Family Self-Sufficiency (FSS) Program: $150 million with $125 million reserved for PHAs. This funding level is needed to maintain funding for all existing program coordinators in the consolidated Public Housing and Section 8 FSS programs and would ensure that as many PHAs as possible will not lose funding under HUD’s proposed Performance Measurement System. The additional amounts would support the restoration of funding to PHAs that lost the grant when public housing properties were converted under the RAD-PBRA option and would extend funding availability to Section 8 PBRA properties. Funding would also allow for expansion of FSS in voucher and public housing programs.

Section 8 Project-Based Rental Assistance (PBRA): Full funding for PBRA programs, including the renewal of all contracts based on 12-months of funding needs rather than based on quarterly increments throughout each year. NAHRO, PHADA, CLPHA and the MTW Collaborative oppose suspending application of Annual Operating Cost Adjustment Factors (OCAFs) for FY 2021 for Sections 8, 202, 811 and 236 developments, including RAD-PBRA converted properties.

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How Pennsylvania’s Deregulated Utility Market is Benefiting Consumers

In 1996, Pennsylvania passed an act that allowed consumers to choose their electric supplier, offering an alternative to traditional utility companies. A similar act was passed in 1999 that deregulated natural gas providers.

Since then, energy suppliers in the state have gone above and beyond to attract customers. This includes providing fixed-rate energy agreements, stellar customer support, unique products, and many other options to help differentiate their company.

Deregulation has created healthy competition between not only the suppliers and utility companies, but amongst the suppliers as well. It’s led to competitively low pricing, innovations in energy distribution, and flexibility in customized agreements. It has also opened the door to more environmentally friendly energy plans by allowing suppliers to include renewable resources in their power plan choice and energy efficiency plans in their energy agreements.

Chrislynn Energy Services, Inc. has been working with Housing Authorities and Government Entities to save money on their electric and natural gas utilities for over 20 years. We have experience on both the regulated and deregulated side of energy procurement and have a carefully chosen list of reputable suppliers that we work with to put our customers in the best position for major savings. **We do the work and take the confusion out of the process, so that you can concentrate on your business.**

If you have any questions or would like more information, please contact our friendly team of knowledgeable energy consultants at info@chrislynnenergy.com; call toll free 888-431-1553; or visit www.chrislynnenergy.com.
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RENTAL ASSISTANCE DEMONSTRATION PROGRAM PROCUREMENT BASICS

Public housing authorities ("PHAs") in Pennsylvania and nationwide are often faced with the need to procure goods and services in connection with a conversion of public housing units to site-based Section 8 assistance under the U.S. Department of Housing and Urban Development's ("HUD") Rental Assistance Demonstration ("RAD") program.

The following is an overview of how and when federal procurement requirements apply to PHAs converting and revitalizing their public housing stock using RAD.

PAYING FOR PREDEVELOPMENT EXPENSES

RAD is a program geared toward untethering public housing units from the onerous requirements of the traditional public housing program. In that spirit, HUD's RAD guidance provides that PHAs are no longer subject to the typical procurement requirements that the public housing program imposes on public housing units once such units have converted to Section 8 assistance through the RAD program.

On the other hand, RAD conversion of public housing units frequently involves predevelopment expenses that must be paid prior to the date units are converted from public housing to Section 8 assistance. To the extent public housing funds are expended on these predevelopment expenses prior to conversion, HUD requires PHAs to follow all procurement requirements under the public housing program. As such, PHAs that do not have sufficient non-federal funds available to pay predevelopment expenses in connection with a RAD conversion should plan to competitively procure goods and services in accordance with public housing program requirements.

POST-CONVERSION CONTRACTING

After public housing units are converted under RAD, the RAD program guidelines provide that they are no longer subject to public housing procurement requirements. In lieu of these requirements, the RAD program guidelines clarify that state and local bidding requirements, as well as any internal procurement policies adopted by the PHA that are not specific to the public housing program would continue to apply to units after the conversion to Section 8 assistance has been accomplished.

For PHAs in Pennsylvania that are used to following only the federal public housing procurement rules for their public housing units, the introduction of state procurement requirements may require additional training and new procurement policies specific to RAD-converted properties that account for competitive bidding requirements under Pennsylvania law, such as those set forth in the Pennsylvania Housing Authorities Law (P.L. 955, No. 265) and, especially, the requirements for separate prime contractor bids for major construction projects set forth in the Separations Act of 1913 (P.L. 155, No. 104).

PROJECT-BASED VOUCHER ASSISTANCE

PHAs are often concerned that they must competitively procure the owners of sites where units converted to RAD project-based voucher assistance will be located in order to provide project-based assistance to such units following the RAD conversion. In fact, the RAD program rules explicitly waive any competitive selection requirements that would typically apply if such owners were being selected to receive traditional project-based voucher assistance by a PHA. However, many other bidding and contracting requirements applicable to the
RENTAL ASSISTANCE DEMONSTRATION PROGRAM PROCUREMENT BASICS (continued from page 16)

traditional project-based voucher program, such as Davis-Bacon wage rates and Section 3 bidding requirements, are not waived by the RAD program rules. As such, owners and PHAs must follow these requirements in undertaking redevelopment efforts at RAD-converted properties.

To complicate matters further, PHAs often support redevelopment efforts at RAD-converted properties by providing traditional project-based voucher assistance to non-RAD units being renovated or constructed. Units receiving traditional project-based vouchers can often generate higher subsidy than RAD units and can make an otherwise infeasible development project work. While HUD encourages PHAs to use traditional project-based vouchers to support RAD conversions if necessary, PHAs must follow all of the competitive procurement requirements applicable to traditional project-based vouchers before awarding traditional project-based vouchers to an owner of a RAD-converted property for non-RAD units. In other words, the mere existence of RAD units at a particular property does not exempt non-RAD units at the same property from HUD's competitive selection procedures required under the Section 8 project-based voucher program.

If you are interested in learning more about how federal and state competitive procurement requirements may impact a PHA’s RAD conversions, please 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 900 lawyers in 27 offices coast to coast.

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We are laser-focused on representing housing authorities and their affiliates in their redevelopment efforts.

Our team is growing! We're proud to welcome Sarah Winters and Adam Diaz to our Affordable Housing team.
2021 HUD BUDGET PROPOSAL

The U.S. Department of Housing and Urban Development (HUD) budget follows this familiar formula of domestic cuts with a proposed $8.6 billion or 15 percent reduction, slightly reduced from the FY 2020 proposed cut of $9.7 billion. The increase in funding for HUD relative to the FY 2020 request is largely attributed to a greater investment in the Self Sufficiency Fund (Family Self Sufficiency (FSS) and Jobs Plus) and Rental Assistance Demonstration (RAD) Fund, but the Public Housing Capital Fund, Community Development Block Grant program, HOME, and Choice Neighborhoods were eliminated entirely for the third year in a row.

The President’s proposal for HUD also assumes significant cost savings from rent reforms. The rent reforms would require Congressional approval of the Making Affordable Housing Work Act of 2018 (MAHWA). MAHWA includes provisions allowing income recertification every three years and at recertification adjusting the tenant rent to 35 percent of the resident’s gross income and 30 percent of elderly and disabled resident’s gross income. Additional cost savings are attributed to uniform work requirements for work-able individuals.

Section 8

Tenant-Based Rental Assistance (TBRA)

Housing Choice Voucher (HCV) Housing Assistance Payments (HAP): The President’s budget includes $16.958 billion for HAP renewals. In total, this is $21.131. This total amount is $371 million less than Fiscal Year (FY) 2020 enacted. At this time, NAHRO estimates that this represents around a preliminary proration of 95 percent, though this may change as additional information becomes available.

Administrative Fees: The President’s budget allocates $1.815 billion in administrative fees. The President’s budget allocates $1.475 billion for administrative fees for non-MTW agencies.

This total amount is $132 million less than the FY 2020 enacted budget. At this time, NAHRO believes that this represents a 70 percent proration, though this may change as NAHRO learns additional information.

Public Housing

Public Housing Capital Fund

The President’s elimination of the Capital Fund is a devastating proposal that would have innumerable negative impacts on PHAs’ ability to ensure families are housed in safe, secure units. This would be a significant step in the wrong direction considering the immense size of the capital needs backlog, which NAHRO estimates at $70 billion, and our inability to fund annually accruing capital needs.
Public Housing Operating Fund

The President’s budget would provide $3.276 billion for public housing formula grants for non-MTW agencies. As the President’s budget eliminates the Capital Fund, current Capital Fund set-asides would be moved to the “Public Housing Fund.” PHAs would have $3.948 billion to support the operation and management of public housing. Accounting for these newly created Operating Fund set-asides, this is $601 million below the FY 2020 funding - a 13 percent cut.

Although the President’s budget proposes a 13 percent cut to the Public Housing Fund, HUD claims that proposed funding represents a 100 percent proration for the Operating Fund when the savings from enacting MAHWA are included.

Additional Programs

Moving to Work

The President’s budget would include a new separate Moving to Work (MTW) agency funding account. This account would include all Public Housing and Tenant-Based Rental Assistance (TBRA) funding received by MTW agencies. MTW funding levels are based on the total combined need for Public Housing and TBRA funding for both the current 39 MTW agencies and the approximately 30 PHAs that will receive MTW designation in 2020 through the first cohort of the MTW expansion.

Self Sufficiency Programs

**Family Self-Sufficiency (FSS):** The President’s budget would provide $90 million for the FSS program, a $10 million increase from FY 2020. In the proposed budget, sponsors of multifamily Section 8 project-based rental assistance (PBRA) are permitted to fund coordinators out of their residual receipts.

**Jobs-Plus Initiative:** The President’s budget would provide $100 million to the Jobs Plus Initiative, an $85 million increase from FY 2020. The budget requires that any costs of rent incentives authorized through Job Plus not be charged against the competitive grant amounts made available through the initiative.

**Resident Opportunities and Self-Sufficiency (ROSS):** The President’s budget proposes eliminating the ROSS program. The ROSS program was funded at $35 million in FY 2020.
Governor Tom Wolf has announced six projects to be awarded $2.8 million for the construction or rehabilitation of mixed-used developments. The funding was raised through the sale of tax credits under the Mixed-Use Development Tax Credit Program, the proceeds of which are being used to fund the work of the Community Revitalization Fund Program.

The goal of the Community Revitalization Fund Program is to stimulate high-impact neighborhood revitalization projects around the state. This round of funding prioritized applications from smaller cities and communities, including third class cities.

The Mixed-Use Development Tax Credit Program is administered by the Pennsylvania Housing Finance Agency, and the selected projects were approved by its board of directors.

“Tax credits are a powerful economic development tool because they draw on the strengths of the public and private sectors,” said Governor Wolf. “The funding provided by the private sector to acquire the tax credits infuse the capital needed to make these mixed-used developments possible. These projects have the potential to provide an economic boost that attracts even more financial investment once they are finished.”

The Mixed-Use Development Tax Credit Program was created as part of the commonwealth’s fiscal year 2016 budget that has allocated $2 million in credits annually for PHFA to sell to generate community revitalization capital. The annual allocation of state tax credits was increased to $3 million during fiscal year 2019-2020. PHFA was directed by the General Assembly to administer both the tax credit and program components of this initiative.

The Community Revitalization Fund Program seeks to expand or rehabilitate affordable housing stock coupled with retail/commercial space to promote community revitalization, especially in those parts of the state that are struggling economically. The term “mixed-use” for these projects refers to buildings that combine both commercial/retail and residential space.

“We anticipate the projects funded will produce 83 new or rehabilitated residential units and 28,000 square feet of commercial-retail space,” said PHFA Executive Director and CEO Robin Wiessmann. “Most communities have an urgent need for more affordable rental units, and the commercial portion of these properties can be powerful economic drivers in the towns and cities where they are located. We expect these six projects to be a welcome addition in their communities.”

The application of funding generated by the sale of the tax credits is flexible, and it could be used in a number of ways to address the program’s objectives. For instance, the dollars generated could fund the rehabilitation of older or underutilized buildings that can then help promote community development. Those buildings could be restored for commercial use and to provide affordable housing.

The projects being awarded funding today through the Community Revitalization Fund Program are listed in the table below.

<table>
<thead>
<tr>
<th>Project</th>
<th>Recipient Organization</th>
<th>County</th>
<th>Tax Credit Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Sixth Ward Flats</td>
<td>ACTION-Housing, Inc.</td>
<td>Allegheny</td>
<td>$400,000</td>
</tr>
<tr>
<td>2 Titusville Iron Works</td>
<td>Titusville Iron Works</td>
<td>Crawford</td>
<td>$500,000</td>
</tr>
<tr>
<td>3 404-06 West 8th Street Rehabilitation</td>
<td>Our West Bayfront</td>
<td>Erie</td>
<td>$500,000</td>
</tr>
<tr>
<td>4 Seton Hall Redevelopment</td>
<td>St Luke’s Sacred Heart Hospital &amp; Redevelopment Authority of the City of Allentown</td>
<td>Lehigh</td>
<td>$500,000</td>
</tr>
<tr>
<td>5 The Lofts @ Oak &amp; Main</td>
<td>Redevelopment Authority of the City of Pittston</td>
<td>Luzerne</td>
<td>$500,000</td>
</tr>
<tr>
<td>6 3200 Kensington Avenue</td>
<td>Shift Capital LLC &amp; Kensington Corridor Trust</td>
<td>Philadelphia</td>
<td>$400,000</td>
</tr>
</tbody>
</table>

Questions about the Mixed-Use Development Tax Credit Program or the Community Revitalization Fund Program can be directed to Bryce Maretzki at PHFA at (717) 780-1867 or by email at bmaretzki@phfa.org.
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kmerrifield@housingcenter.com.

www.housingcenter.com
By Leo A. Murray for HARIE

Author's Note: A tour of Harrisburg's Downtown Daily Bread conjured up memories of four days of "self-imposed homelessness" for me when participating in two service projects sponsored by PAHRA during their recent Capitol Conference.

On any given day, approximately 13,000 people in Pennsylvania experience some sort of homelessness, according to numbers provided by HUD through January 2019. Of that total, 1,569 were family households, 857 were veterans, 737 were unaccompanied young adults, and 1,863 were individuals experiencing what is described as “Chronic Homelessness.”

However, numbers alone do not reflect the true stories of things like when and how these individuals fell into such despair that they found themselves without a roof over their heads or actually not knowing where their next meal would be coming from. The numbers, too, cannot describe what it is like to actually be out on the streets, living in a car or, more than likely, seeking nightly shelter under a bridge or in one of numerous shelters operated by non-profits across the state.

As part of a work assignment many years ago, I went off the grid for four days in an effort to find out how and why homelessness occurs…

 Darkness had just cloaked the City of Scranton on an unusually cold November night. I spotted two campfires beneath the Linden Street Bridge. As I got closer, I saw the outline of eight individuals — four people at each campfire. This was all new to me, so each step I took was with great trepidation.

 I approached one of the campfires and one of the men there, an older individual, looked up and growled, “You don’t belong here. What the hell do you want?” His growl shocked me. "How did he know?" I asked myself. The individual then asked if I was a cop. I immediately figured I would come clean and tell him who I was and why I was there. To my surprise, none of the four men around that fire seemed to be rattled when I told them I was a reporter. In fact, they welcomed me to sit by the fire with them. As I sat beside my new acquaintances I told them I wanted to tell their stories in print, with maybe even a few pictures. The older individual with whom I first interacted was opposed to pictures and the other three voiced their agreement. It was easy to understand why pictures were off the table.

Anyway, over the next four nights I asked hundreds of questions and got few answers. The first thing I learned was that in the homeless community last names were unimportant, just like bank accounts, driver's licenses and almost everything else we take for granted. Two of the community's members -- Andy and Aaron -- were Vietnam veterans, with both having served multiple tours in Southeast Asia. I couldn't pry any information as to how they became homeless, but one thing was made abundantly clear: both men had given up on society and were genuinely happy with their lives. Andy's theory was that society rejected him upon his return from Vietnam, a subject he preferred to stay away from.

The other two men, Sam. the older individual I first met, and Angel, a 50-ish Spanish-American, both claimed to be educated and had suffered financial losses with Angel having claimed to have gone through bankruptcy and divorce.

This is only a micro-look at the homeless subject. Fortunately, there are places like Downtown Daily Bread to fill a true need. Remarkably, the four nights I spent with these men were enlightening. Several times while I was part of the encampment, people came to the riverside camp with food, some clothes and some even gave money. Scranton back then had at least one shelter for evening sleeping and a soup kitchen for two meals a day, but the four men all said the shelter had "too many rules" and they'd rather stay in the elements.

With well over a half million people nationwide without a permanent place to call home the need for places like the Downtown Daily Bread and people like the members of PAHRA who participated in the recent Service Project are sorely needed and much appreciated.

Editor's Note: Downtown Daily Bread Director Anne Guenin notes that many are homeless by choice. See From the Director’s Chair on page 6-7 for more comments from Ms. Guenin on this topic.
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Mechanicsburg, PA
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717.731.1161
www.mandl.net
mike@mandl.net
lauran@mandl.net
More than 550,000 people in the United States are homeless on any given night. More than 18 million spend more than half of their income on housing. And there is no state in which the number of affordable homes matches the number of low-income households.

Affordable housing, or the lack thereof, is a crisis no matter which way you slice it, and has been for many years. But it has never gotten as much attention in a presidential campaign as it is getting now, with candidates proposing hundreds of billions of dollars in new spending and terms like redlining and Section 8 starring in stump speeches.¹

**HOUSING POLICY AND THE RACE FOR THE PRESIDENCY**


According to presidential candidate Joe Biden, the answer to convincing black voters to make a change to racial inequity is housing. As *Curbed* notes, Biden and fellow candidate Bernie Sanders each plan to address housing equality, but according to Jenny Schuetz, an urban economist at the Brookings Institution, their strategies do diverge.

“There’s a decent amount of overlap between Biden’s and Sanders’s housing plans, but the two biggest differences between them point toward their appeal in different states,” she tells *Curbed*. “It’s not hard to see Sanders’s antagonism to for-profit landlords playing well in California, and Biden’s attention to racial disparities appealing to black voters across the South.”

Biden’s plan would invest $640 billion over 10 years, to allow Americans to have access to affordable housing.

According to a release, Biden plans to end redlining and other discriminatory and unfair practices in the housing market, provide financial assistance and down-payment assistance, increasing the supply and lowering the cost of housing, and pursuing a “comprehensive approach” to end homelessness.

The plan says Americans should have access to housing that takes up no more than 30% of their household income.

He added that he would work to protect homeowners and renters from “abusive” lenders and landlords through a new Homeowner and Renter Bill of Rights, modeled after the California Homeowner Bill of Rights.

Sanders similarly focuses on renters, with a plan to address discrimination—the word appears seven times in his plan. His plan aims to attack that inequity by going after bad-actor landlords and speculative developers. Sanders also obtained key endorsements from housing advocates, including the influential People’s Action, authors of the Homes Guarantee initiative to make housing a right, which Sanders references in his plan.

Sanders also proposed a 2% tax on empty homes and a 25% tax on speculative homebuying in which someone sells a non-owner-occupied home within five years of purchasing it. While well-intentioned these taxes could have a negative impact in a troubled housing market. For example, a tax on empty homes in a downturn could lead sellers to sell quickly at lower prices, “thus exacerbating declines in housing prices,” the researchers say. Similarly, while discouraging “paint and flip” sales, the researchers say the tax on speculative homebuying would also “discourage sales of the large inventory of investor-owned homes to renters or other homebuyers at prices that reflect the value of improvements at a reasonable profit.” They would also discourage investors from stepping in and “stabilizing downward-spiraling house prices.”

WHEN DOMESTIC VIOLENCE AFFECTS YOUR EMPLOYEES:
AN EMPLOYER’S GUIDE TO THE
PENNSYLVANIA PROTECTION FROM ABUSE ACT

You probably need no reminder that your employees are human beings with lives, families, and relationships outside of work. As an employer, you may encounter employees who are parties to a lawsuit under the Pennsylvania Protection from Abuse Act (“PFA Act”), either as the plaintiff seeking protection, or as the defendant. This article will provide you with a brief overview of the PFA Act so that you know what to expect in terms of who can file for protection under it, how much time the employee may need off of work, and how to adapt the employee’s responsibilities, if possible, to conform to a Protection from Abuse Order (“PFA Order”).

The purpose of the PFA Act is to protect victims of domestic violence from their abusers and to prevent further domestic violence. The PFA Act was designed to fill gaps in the criminal law with respect to abuse within a household or in other close relationships. In a PFA Order, a Judge can prohibit the defendant from having any contact with the plaintiff either directly or indirectly, at any location, including the protected party’s place of employment; evict and exclude the defendant from the plaintiff’s residence; award temporary custody or establish temporary visitation rights with regard to minor children; and direct the defendant to relinquish any firearms, weapons or ammunition to law enforcement, among other things.

To obtain a PFA Order, an individual must file a Petition for Protection from Abuse (“Petition”) identifying their relationship to the defendant and describing the alleged abuse. Individuals can only obtain a PFA Order against another person under certain circumstances: the person seeking protection must be a family or household member, sexual or intimate partner, or sibling of the alleged abuser. An individual can obtain a temporary PFA Order that goes into effect the day they file the Petition if they allege an immediate and present danger of abuse. In such cases, the individual seeking an order must appear before a judge the day they file the Petition to testify under oath that the facts they alleged in the Petition are true. This testimony is “ex parte,” meaning the defendant does not receive notice of the proceeding or have the opportunity to present testimony or evidence in opposition to the plaintiff’s testimony. Within ten business days of the initial filing of the Petition, a hearing must be held before a judge involving both the plaintiff and the defendant. To obtain a final PFA Order, the plaintiff must prove the allegation of abuse by a preponderance of the evidence.

If you have an employee considering filing a Petition, they could miss up to an entire day of work for the initial day of filing if they seek an immediate PFA Order and will need to testify in front of a judge the day they file. They will then be scheduled for a hearing within ten business days, as noted above. The actual hearing may not take place on the first scheduled date; it is common for either the plaintiff or the defendant to request a rescheduling of the hearing so they have time to obtain legal counsel or for other reasons. If your employee is the defendant, you should be aware of these court-ordered time commitments as well. Hearings may be scheduled for a specific time, or the parties may be scheduled before a judge for the same block of time as several other parties, where the judge sees one case at a time and the other parties wait.

In addition to the PFA Act, you should be aware of other laws that may govern how you handle an employee involved in the PFA process. Some local ordinances identify an employer’s obligations with regard to employees experiencing domestic violence. For example, in Philadelphia, an employer covered by the Philadelphia Promoting Healthy Families and Workplaces Ordinance (“Philadelphia Ordinance”) must allow an employee to use paid sick time for absences necessary due to domestic violence, including preparing for or participating in legal proceedings. Employees covered by the Philadelphia Ordinance can also use paid sick time to support a family member in legal proceedings arising from domestic violence. If criminal charges have been filed in connection with domestic violence, this law would apply.
The safety and comfort of your employees should be one of your top priorities. There are a number of steps you should consider for employees going through the PFA process. An Employee Assistance Program can support employees through counseling and other resources. You can also develop a safety plan for an employee experiencing domestic violence, such as ensuring safe ways in and out of the building, an escort to the employee’s vehicle if they work late, changing their position in the place of work so that they are not public-facing if they agree to that change, and changing their phone extension. If the plaintiff and defendant in a PFA action are co-workers, you should determine the feasibility of arranging their schedules so they can completely avoid contact. In some cases, PFA orders can be amended to indicate that contact between the parties is not prohibited at work if the plaintiff agrees to such a provision. You can also consult with your solicitor, your counsel, or a domestic violence clinic to develop a safety plan that meets your employees’ needs at work and to confirm that you are meeting your obligations to your employees.

1 23 Pa.C.S. § 6101 et seq.
3 Id.
4 See 23 Pa.C.S. § 6108.
5 23 Pa.C.S. § 6101, 6102 (a).
6 Id. at § 6107.
7 Philadelphia Promoting Healthy Families and Workplaces Ordinance, § 9-4105(1)(c)(5).
8 Id.
9 18 Pa.C.S.A. § 4957.
Conference Schedule (as of April 1, 2020)
Visit www.pahra.org for updated information on training sessions, speakers, events and other conference news.

<table>
<thead>
<tr>
<th>Sunday, June 21, 2020</th>
</tr>
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<tbody>
<tr>
<td>4:00 p.m. – 6:00 p.m.</td>
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<tr>
<td>3:00 p.m. – 6:00 p.m.</td>
</tr>
<tr>
<td>6:00 p.m. – 8:00 p.m.</td>
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</tbody>
</table>
| 8:00 p.m. – 10:00 p.m. | Meet, Mix and Mingle Event  
  (generously sponsored by Horizon Information Systems) |

<table>
<thead>
<tr>
<th>Monday, June 22, 2020</th>
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<tbody>
<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
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<tr>
<td>7:30 a.m. – 12:00 p.m.</td>
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<tr>
<td>8:00 a.m. – 3:30 p.m.</td>
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<tr>
<td>8:10 a.m. – 8:20 a.m.</td>
</tr>
<tr>
<td>8:20 a.m. – 9:30 a.m.</td>
</tr>
<tr>
<td>9:40 a.m. – 3:00 p.m.</td>
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</tbody>
</table>
| 11:00 a.m. – 11:30 a.m. | Extended Networking Break in Chocolate Ballroom - Exhibit Hall  
  (generously sponsored by Always Safe Sidewalk) |
| 12:45 p.m. – 1:45 p.m. | Luncheon Buffet in Chocolate Ballroom Exhibit Hall  
  (generously sponsored by HAI Group) |
| 3:00 p.m. – 3:30 p.m. | Extended Network Break in Chocolate Ballroom - Exhibit Hall  
  (generously sponsored by FireDex of Pittsburgh) |
| 8:00 p.m. – 12:00 a.m. | You Got Game? Join us for Game Night!  
  (generously sponsored by Chrislynn Energy Services, Inc.) |

Monday Concurrent Educational Sessions Include:

- **“Drop The Mic” Moment** – Exhibitors are provided the opportunity to take the microphone and introduce themselves, their products or services
- **Don’t Over-REAC: Get NSPIRE’d Instead©** – Detailed overview of HUD’s new inspection protocols, deficiency definitions, inspectable areas, item weights, criticalities, and scoring  *(multi-session)*
- **Peer-to-Peer: Property Management** – Lively discussion on anything and everything property managers may deal with on a daily basis. You have issues? Let’s talk!  *(multi-session)*
- **Repositioning Case Study** – Three sequential sessions walk you through the repositioning process:  *(multi-session)*
  - Weighing Your Options & Making the Correct Decision
  - Determining Financial Impacts & Financing Options
  - A Smooth Transition – Work in Progress – Success!
- **Land Bank Summit** – Join us for a day dedicated to land banking in PA. Presented by respected blight fighting leaders who will highlight useful tools, strategies, and successes. Coordinated by Housing Alliance of PA  *(multi-session)*
- **Ask the Attorney** – An opportunity to address questions to PAHRA’s legal counsel involving recruitment, hiring practices, and employee protections under the classified service, among other topics
Tuesday, June 23, 2020

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:30 a.m. – 8:20 a.m.</td>
<td>Breakfast Buffet in Chocolate Ballroom - Exhibit Hall</td>
</tr>
<tr>
<td>8:00 a.m. – 11:45 a.m.</td>
<td>Registration</td>
</tr>
<tr>
<td>8:30 a.m. – 11:00 a.m.</td>
<td>Select from Multiple Concurrent Educational Sessions</td>
</tr>
<tr>
<td>11:00 a.m. – 11:30 a.m.</td>
<td>Networking Break in Chocolate Ballroom - Exhibit Hall / Prize Drawings / Exhibits Close</td>
</tr>
<tr>
<td>11:50 a.m. – 1:00 p.m.</td>
<td>Select from Multiple Concurrent Educational Sessions Lunch on Your Own and Afternoon Networking</td>
</tr>
<tr>
<td>7:00 p.m. – 9:00 p.m.</td>
<td>Country BBQ - 33rd Annual PAHRA Scholarship Awards (generously sponsored by HARIE)</td>
</tr>
<tr>
<td>9:00 p.m. – 12:00 a.m.</td>
<td>After-Party: Evening Hospitality &amp; Entertainment</td>
</tr>
</tbody>
</table>

Tuesday Concurrent Educational Sessions Include:

- **PREP: Prepared Renter Education Program** – A “train-the-trainer” curriculum is provided. Designed to help prepare your applicants or residents in obtaining and maintaining suitable housing (multi-session)
- **Building Strategic Partnerships** – A panel of potential partners will discuss resources available to boost and benefit your H&CD efforts
- **Disability Simulation** – An interactive workshop to raise awareness of common barriers that continue to hamper everyday living for the physically challenged and how to help overcome them
- **Annual Maintenance/Management Roundtable** – Always popular! A candid look at maintenance and management issues of the day in a fun and interesting way
- **Annual Safety Training** – Coccia & Associates will address timely and relevant workplace safety topics recommended for your facilities or residential properties (multi-session)
- **Steps to a Successful & Secure Retirement** – It’s never too early to start planning! Certified Financial Planners share tips on rising to the challenge of reaching your retirement goals
- **Wellness Trends in 2020** – Health and wellness is trending. A focus on how employers, employees, and residents can benefit

Wednesday, June 24, 2020

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 a.m. – 10:00 a.m.</td>
<td>Closing Breakfast &amp; Plenary (generously sponsored by Pennsylvania Housing Finance Agency)</td>
</tr>
<tr>
<td></td>
<td>Speaker: Elliott Robinson, Vice-President Finance &amp; Administration, Milton Hershey School</td>
</tr>
</tbody>
</table>

Learn more about the meaningful work of Milton Hershey and his living legacy, Milton Hershey School. MHS addresses educational, emotional, and social needs for children of lower-income families, provides a stable environment, access to excellent academic opportunities, and the ability to build life skills for future success.

(See next page for conference registration form.)
Please note that PAHRA now accepts payments online. Email your registration form to kelly@pahra.org, then visit www.pahra.org and click the MAKE A PAYMENT button. (MasterCard not accepted)

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Title: ______________________________________________

Organization: ____________________________________________

Address: ______________________________________________

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Don’t forget the PAHRA MEMBER BONUS
for each two full registrations, the third full registration is half-price!

FULL PACKAGE:  ○ Member - $300  ○ Non-member - $340

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

GUEST PACKAGE:  ○ Guest - $100

Total Amount: $ ______________________________

Email registration forms to kelly@pahra.org. Please copy and complete a separate form for each attendee. If not paying online, checks made payable to PAHRA should be mailed to:

PAHRA, PO BOX J, New Florence, PA 15944

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When a person retires from your Authority, they can apply for unemployment benefits. The question then becomes one of the retiree’s unemployment benefit eligibility. This article will cover the topic of retirees and unemployment from the standpoint of the Pennsylvania Department of Labor and Industry (DOL).

The DOL considers retirement to be a voluntary quit. The claimant is held to the same standard as any other claimant who is not retiring. They must be able to, available for, and actively seeking employment.

Currently, the maximum length of an unemployment claim is 26 weeks. During 2019, the maximum dollar amount of an unemployment claim was $15,106 for a 26-week maximum. This calculates to a maximum of $581 per week. When a person files for unemployment, the DOL looks back over the last oldest four out of six quarters of their work history to determine which employer is responsible for what percentage of the claim.

When an unemployment claim is determined as favorable for the retiree claimant, there are a number of factors that determine the amount of the benefit that goes to the claimant. They are:

- **Social Security Benefits and Railroad Retirement pensions.** These do NOT affect unemployment benefits and are not deductible from them.
- **Lump sum pension payments.** If the claimant did not have the option of receiving periodic or monthly payments, then a lump sum pension payment would not be deductible from unemployment benefits.
- **Pensions and IRA’s.** If the claimant rolls the entire amount of their pension into an eligible retirement plan such as an IRA within sixty days, that would not be deductible from the unemployment benefit. If a portion of the lump sum payment is rolled over into an eligible retirement plan within 60 days, the portion that is not rolled over is deductible from unemployment benefits.

Pensions **DO** affect unemployment benefits and are deducted on a dollar-for-dollar basis from this benefit as follows:

- If the claimant contributed **any** amount to the pension plan, 50% of the prorated weekly amount is deductible from the unemployment benefit.
- If the claimant’s employer contributed **100%** to the pension plan, 100% of the prorated weekly pension amount is deductible from unemployment benefits.
- If the claimant receives a monthly annuity, it is deductible from the unemployment benefit.

Pensions can be deductible at a higher rate from unemployment benefits if:

- The claimant receives a monthly pension; and
- The claimant has the option of receiving a lump sum payment in lieu of a monthly payment; and
- The claimant does not roll over the entire lump sum payment into an eligible retirement plan within 60 days.

401K’s and 457 plans are treated as regular pensions. In order for a 401K or a 457 plan to be deductible from unemployment benefits, the plans must be contributed to or maintained by a base period or chargeable employer (an employer that the claim can be charged against). The pension, 401K or 457 plan is deductible if services performed by the claimant during the base period or remuneration received for such services affect the eligibility for, or increase the amount of the pension, or 401K or 457 plan.

Educational benefits such as the information provided above are available to U•COMP Trust members. Now is an excellent time to contact U•COMP for a proposal for the 2021 calendar year.
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For more information, please call Debbie Gross at 1-800-922-8063 or email dgross@pml.org.

The Pennsylvania Municipal League
414 North Second Street
Harrisburg, PA 17101

PML.org
The national average for a residential water loss cleanup and repair is $2,797. Imagine a pipe bursting on the 6th floor of a high rise, causing flood damage to more than 20 units. That can easily turn into tens of thousands of dollars’ worth of damage in a matter of hours. You quickly turn to your maintenance or risk management teams to “fix” the problem, but let’s face it, a loss this large requires external help from an experienced restoration team. If property managers and maintenance teams have a plan in place, your organization will not only save money from the bottom line, but will also operate with little to no down time for residents.

Restoration, or the action of returning something to a former owner, place, or condition, is a key term when handling a situation like a water loss or fire damage. There are 6 key factors to set and meet expectations to bring a claim full circle: communication, mitigation, configuration, expert repair and vendor disposal, finalization, and relationships.

**Communication**

From the initial phone call reporting the loss, all the way to the Certificate of Satisfaction (COS), communication is the most crucial component when ensuring your situation is resolved in the most efficient way possible. Office staff needs to be trained to retain as much information about the claim within the first phone call so that documentation throughout the claim is concise. Important information includes: main point of contact; a detailed loss description; insurance information; availability; and any other important details pertaining to the loss. If this information is obtained from the inception of the loss, this leads to minimal questions which means little to no mistakes.

When restoration companies are able to compile this information, it opens communication between them and the housing organization. Setting communication expectations with a customer means they understand your processes from start to finish so that everyone is satisfied with the completed job. Throughout the entirety of a claim, documentation is a must. Whether it be uploading progress photos or entering detailed job notes, recording as much information as possible will keep a job on track as well as keep the communication open.

**Mitigation**

If executed properly, the mitigation process can save you and your organization a lot of time and money. Skilled mitigation teams are able to determine the severity of the damage and set commercial-grade equipment (air scrubbers, dehumidifiers, etc.) based on the square footage of a building.

During the mitigation process, the structural and environmental stability of the affected area(s) are also evaluated. Daily monitoring and drying logs help keep track of how much moisture is still left in a building after a flood or fire occurs. Mold can start to grow in as little as 24 to 48 hours. Mold in a building can cause health problems to your residents which is why it is important to ensure all moisture levels are within acceptable industry standards. Proper mitigation can also ensure there is a smooth transition into the configuration process that brings a claim full circle. Mitigation is the core base of a claim and cannot be handled lightly.

**Configuration**

During the mitigation process, organizations need to determine a plan of action for moving forward with the repairs on their claim. The configuration process can be complex, but if the communication stays open between the restoration company and your organization, plans for production scheduling and establishing time frames will be seamless.
During the configuration process, estimates will be determined and actions will be put into place. Skilled estimators are able to determine a base dollar amount for the entire claim that is compliant and meets industry standards. A Project Coordinator (PC) is then able to start the repair process where they will oversee their trained crews. The role of the PC is also to communicate between sub-contractors and the housing representative to warrant that jobs are running according to budget, time frame and quality standard.

Expert Repair and Vendor Disposal
Companies that take pride in their employees, take pride in their business as a whole. Constant training for restoration personnel keeps them privy to all new industry techniques and standards. This ensures that whoever is performing the work on your organizations claim, is going to provide you with the highest quality of labor. Furthermore, at no time should an employee of a restoration company be permitted on a job site without a full and thorough criminal background check and drug screening. This protects your company as well as your residents from any misconduct or theft that could be present from an unscreened staff member.

An approved vendor list allows a company to utilize various types of suppliers and providers, which a company has agreed meets their standards in terms of quality, to assist in the completion of a claim. All approved vendors have proper documentation of insurance and are licensed to complete the service they provide. Having access to these vendors relieves a restoration crew from retaining an electrician, roofer, carpet installer etc., on staff. They help keep the production schedule on track as well as benefit your organization by not needing to coordinate their services.

Finalization
In order to consider a claim to be closed, or come “full circle”, there are a few items that need to be accomplished. A final walkthrough, signature on a Certificate of Satisfaction and after photos are all indicators that the job is complete.

Final walkthroughs, or final inspections, of a job site are put in place prior to the signing of all the documents which make a job complete. The Certificate of Satisfaction (COS) is the final piece of documentation for a claim. Both parties, the organization effected by the loss and the company completing the work, have to sign off on the COS. Signing this document allows the restoration company to know your organization is fully pleased with the work completed. After photos are great for many reasons. They are a representation of what was completed as well as documentation to the insurance company/organization to keep on file.

Relationships
Developing a relationship with an organization is what keeps a restoration company thriving. When a housing provider is able to trust those completing the work on their properties, the communication and streamlining of business between the two becomes seamless. Strong relationships are what set the standards for a restoration company to meet the expectations of their customers.
You’re invited...

... to exhibit at the PAHRA Spring Conference & Expo to be held June 21-24, 2020 at Hershey Lodge

Join us in the “sweetest place on earth” for the 2020 PAHRA Spring Expo, offering a compact, one and one-half day format which provides 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.

All major conference meals and breaks are held within the Chocolate Ballroom exhibit area. On Sunday, June 21, a "MEET, MIX & MINGLE" event will be held 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 half-hour refreshment breaks are held in the exhibit area mid-morning and afternoon. 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 outstanding country barbecue 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 2020 Membership, Partnership, Sponsorship & Marketing Opportunities, then contact us about remaining availability.

EXHIBIT & AD DETAILS

Each exhibitor receives a FREE, full-page COLOR ad in the conference program. Ad copy is due Friday, May 1, 2020. Ad specs: 4.75” wide x 7.625” high, vertical orientation. Preferred format is a high-quality PDF file.

Hotel reservations may be made directly with Hershey Lodge by calling 1-855-729-3108 or online through a link to be provided for PAHRA (watch for this link on our website). PAHRA group room rate is $222 per person single or $123 per person double, which includes a delicious hot breakfast buffet each morning. Group rate is available through May 22, 2020.  

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<thead>
<tr>
<th>Booth reservations due:</th>
<th>Booth setup:</th>
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<tr>
<td>Friday, May 15, 2020</td>
<td>Sunday, June 21, 5 PM – 10 PM or Monday, June 22, 7 AM</td>
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<tr>
<th>Exhibits open:</th>
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<tr>
<td>Monday, June 22, 8 AM</td>
<td>Tuesday, June 23, 12:00 PM Exhibitors’ Prize Drawings held 11:00 AM – 11:45 AM</td>
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Exhibitor Registration Form

Company ____________________________________________________________

Address ____________________________________________________________

Description of products/services _______________________________________

Contact name ___________________________ E-mail _______________________

Phone ___________________________ Cell ________________________________

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

Industrials representing firm (booth reservation fee includes one company 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 $350 for 2020 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 2020 Membership, Partnership, Sponsorship & Marketing Opportunities or contact us by e-mail or telephone to discuss the benefits of a PAHRA partnership in detail.

PAHRA now accepts payments online. Simply email your registration form to kelly@pahra.org, then visit www.pahra.org and click on the “MAKE A PAYMENT” button to complete your transaction quickly and securely. Or you may choose to mail your payment along with a copy of the completed registration form 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.
There is no county in the nation where a full-time worker earning the federal minimum wage could afford to rent a two-bedroom home without spending more than 30% of their income.¹

https://affordablehousingonline.com/2020-candidate-housing-plans

85% of the public believes that a safe, decent, affordable place to live should be a "top national priority".

61% of people in the U.S. say they have had to make at least one sacrifice in the past three years because they were struggling to pay for housing.

Compared with previous generations, 76% of the public says it is harder today for people to find stable housing they can afford.

NLIHC's non-partisan Our Homes, Our Votes: 2020 candidate and voter engagement project is elevating solutions to the nation's housing crisis in the presidential campaign and tracking all the candidates have to say about housing and homelessness. Learn more at www.ourhomes-ourvotes.org

OUR HOMES, OUR VOTES

BECAUSE HOUSING IS BUILT WITH BALLOTS

OURHOMES-OURVOTES.ORG

At Pennsylvania Downtown Center's 2020 Conference, join the conversation on designing for the future:
Integrating new approaches, ideals, values and cultures all while preserving the historic characteristics that make our communities unique.

With more than 200 conference attendees, representing downtowns, central business districts, neighborhoods, and core community revitalization programs from across Pennsylvania, you'll learn, network and share. Explore the many facets of DESIGN: How we use buildings, streets, sidewalks—all spaces of our cities, towns, and neighborhoods. These places that help to create social interactions for greater interconnected communities.

Featuring over 40 concurrent educational sessions
at the DoubleTree by Hilton Reading, 701 Penn Street, Reading, PA

With inspirational keynotes, immersive mobile workshops, and seminars led by experts in the field: mobile tours to Boyertown, Hamburg, West Reading, and Reading; keynote speakers Dr. Mariela Alfonzo, State of Place; and Roger Brooks of Roger Brooks International, Destination Development Association.
May 31-June 3, 2020  PHADA Annual Convention & Exhibition, Denver, CO
June 21-24, 2020  PAHRA Spring Conference & Expo, Hershey Lodge, Hershey, PA
July 23-25, 2020  NAHRO Summer Conference, New York, NY
September 13-15, 2020  PHADA Legislative Forum, Washington, DC
September 27-30, 2020  PAHRA Annual Conference, Skytop Lodge, Skytop, PA
October 1-3, 2020  NAHRO National Conference & Exhibition, Orlando, FL

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.

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.

To learn more about Honeywell solutions, contact Rick Sawicki at 330-655-0753 or richard.sawicki@honeywell.com
2020 Capitol Conference Snapshots
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PAHRA expresses our sincere appreciation to our PAHRA Partners and Friends of PAHRA for your continued and generous support of our association, our members and our mission. Thank you!

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