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- The Property Development Process
- Controlling Energy Costs
- And Much More!
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Yogi Berra is famous not only for his great baseball skills, but also for his crazy, yet comical, sayings fondly known as “Yogi-isms”. As I write this – my last Monitor message to you as PAHRA President – I can relate to that statement on many levels.

- From 2002-2004, I had the pleasure and the honor of serving as your PAHRA President. Somehow, in the blink of an eye, the years have passed and another two-year term as PAHRA President will soon be ending. I love this organization and its people. Through PAHRA I have logged in many conferences, learned many things, lifted many glasses, and formed many lasting friendships. Once again, in September 2020, I will end my term saying with all sincerity that it has been a pleasure and an honor to serve as your PAHRA President.

- COVID-19. In March this unprecedented pandemic struck the U.S. with a vengeance. We watched in shock practically 24/7 as the Coronavirus spiraled out of control across the nation, peaking in Pennsylvania in early April and slowing through mid-June. We breathed a collective sigh of relief and the phased reopening of our Commonwealth began until, as Yogi said, “It’s like déjà vu all over again” and here we are months later facing a resurgence, causing a backward slide, with the Governor once again imposing mandates that will hopefully enable us to regain control and get back on the road to recovery.

- Here we go again. The disappointing cancellation of our Spring Conference & Expo has been followed by months of similar discussion, debate, planning, and careful consideration regarding our Annual Conference, which the PAHRA Board of Directors recently took action to cancel. We finally had to face the fact that under the current mandates neither PAHRA nor Skytop Lodge could provide the excellent conference experience to which our PAHRA members, partners, speakers and vendors have become accustomed. This was a difficult decision, but first and foremost, we value the health, safety, and well-being of our members, colleagues, and friends.

In closing, I leave you with a few more “Yogi-isms” to ponder as we continue our efforts to move past this pandemic:

“Tough to make predictions, especially about the future.”

“When you come to a fork in the road, take it.”
FROM THE DIRECTOR’S CHAIR

As essential workers, from the first days of the pandemic, throughout the shutdown, and continuing without pause during recovery and reopening, YOU, our PAHRA members, have served many of the most vulnerable in a variety of ways.

As essential workers, YOU are categorized as “those who perform work involving the safety of human life and the protection of property.”

As essential workers, YOU who are reading this, are owed a debt of gratitude. YOU have saved lives. YOU have provided resources and addressed critical needs to those at high risk. Half of Americans living in public or assisted housing are seniors or people with disabilities. Living in such close quarters as many do, they are placed at even higher risk.

As essential workers, YOU went above and beyond. Helping to bridge food insecurities through coordination of meal deliveries to seniors and students. Providing personal protective equipment and cleaning supplies to help stop the spread of the Coronavirus. Assisting homebound students through the provision of tablets, internet upgrades, and other technology devices to support distance learning. Sanitizing night and day for the protection of your residents and their families.

As essential workers, YOU have communicated non-stop. YOU have collaborated endlessly to establish a network of service providers for those suffering from job losses. All to help your residents feel more secure and safe in their homes, the homes that YOU provide.

When the CARES Act allocated $685 million in supplemental relief funds to PHAs across the country, agencies were given broader discretion than usual to use the funds in the manner that they felt it was most needed. How refreshing to learn that so many of you put those monies to use helping others in the ways listed above. And that is just the tip of the iceberg. There are far too many uplifting stories to share in this limited space as to how our housing and redevelopment professionals rose to the occasion, right alongside the other essential workers that kept this country and its people going despite the dark days we’ve endured these past months. A little kindness goes a long way, and my hope is that we will feel the ripple effects of your acts of kindness and compassion as our country continues to heal. YOU should be proud.

As essential workers, I have found YOU to be an inspiration. Through this column and the power of the pen, I express my most sincere appreciation for all that YOU have done and continue to do to make a difference every day.
PAHRA extends our sincere appreciation and a fond farewell to Ms. Kelley Cevette for her years of dedicated service to our association. Kelley recently retired from her position as Executive Director of the Tioga/Bradford County Housing & Redevelopment Authorities, following 34 years of service.

Elected to the PAHRA Board of Directors in 2012, Ms. Cevette was appointed to the Executive Board in 2015, after which she held the offices of Secretary (2016), Second Vice-President (2017), and First Vice-President (2018). She also served as co-chair of the Professional Development Committee. We wish Kelley all the best in this next chapter of her life. She plans to relax on her boat this summer and enjoy quality time with her grandchildren.

In accordance with PAHRA Bylaws, Second Vice-President Dan Kanuch advanced to First Vice-President to fill the vacancy left by Ms. Cevette. At a Board of Directors meeting held June 16th, President Joe Kohut appointed Executive Board Member Brian Yaworsky to the office of Second Vice-President, and selected Alicia Zazzera to serve on the Executive Board.

President Kohut also appointed Ms. Renee Daly to fulfill the unexpired term of Ms. Cevette effective July 1, 2020 through September 2021. Ms. Daly is Executive Director of the Redevelopment Authority of Cambria County. She is an active PAHRA member, where she serves on the Professional Development Committee.

Renee is also a Board Member of the Cambria County Conservation and Recreation Authority, and a member of the Vision Together 2025 Implementation Committee, a community and economic development grassroots team. She received a Bachelor of Science in Business Management and Marketing from Penn State and is certified as an Economic Development Finance Professional through the National Development Council. Renee also was named one of the “Top 40 Women” in Cambria County for her redevelopment work. She will be an excellent representative for our redevelopment and community development membership and we welcome her aboard!
Shortly after the COVID-19 pandemic reached the Pennsylvania footprint, our team at Chrislynn Energy Services, Inc. (CESI) changed our hat from advising on electric and natural gas procurement to navigating through customer’s current agreements. What many customers did not know is that most utilities and suppliers put a hold on clauses, such as late payment penalties, and also have fine print, i.e. usage minimums and maximums, that the customer might be held to. In order to navigate through each supplier’s agreement in a manner that best suited the customers with whom we partner, CESI sent the letter below to all customers. We also extended our standard services of bill audits, modified budget forecasts, performance versus budget, etc. to aid our customers in any fashion possible.

Whether you are a current customer or are looking for help, please feel free to contact our team and we will set up a time to discuss your particular situation or concerns. Thank you and stay well.

To Our Valued Customers,

My name is Mike Dowling and I am the President of Chrislynn Energy Services, Inc. Regarding COVID-19 (Coronavirus), as your Energy Consultant I wanted to reach out to you in these unprecedented and trying times to help you understand how we can help you get through this.

**Difficulty Paying Utility Bills**

Since we work for you, the customer, as your consultant, please let us know if you are anticipating any difficulties. CESI will work closely with all parties to work out the best-case scenario. Please contact us immediately if you have any questions or concerns regarding this.

**Change or Estimated Reduction in Usage**

Due to decreased orders or temporarily shutting down, your company may use less natural gas and electricity. If that is the case, as your Energy Consultant we also work with your suppliers. Most contracts negotiated by CESI on your behalf have swing provisions. We need to make sure this reduction would not affect you. Please contact us immediately if you anticipate any reduction in usage and we will communicate this information with your supplier.

Chrislynn Energy Services is considered a “Non-Essential” business. Per Government Guidelines, we have temporarily closed our physical location and all employees are working from their homes. I restricted all employees from any face to face contacts for any work purposes. Our Energy Consulting services will continue, just from a home office space.

We are all in this together and my thoughts and prayers go out to you and your families during this trying time. If you have any questions, concerns, or need to speak with us for any reason, please contact your consultant. Or you can reach me at 412-613-1690 or mike@chrislynnenergy.com.

Thank you,

Mike Dowling  
President

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  We help our clients reduce volatility and ensure price stability and cost savings through a
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THE LEGISLATIVE REPORT
PROVIDED BY HOUSING ALLIANCE OF PENNSYLVANIA
PAHRA LEGISLATIVE & GOVERNMENT AFFAIRS CONSULTANT

Submitted by: Levana Layendecker, Deputy Director
Housing Alliance of Pennsylvania

CORONAVIRUS RELIEF LEGISLATION

With the advent of the coronavirus pandemic, Congress is primarily working to address challenges for the public health and the economy. Congress passed multiple packages to address the economy and in March of 2020, Congress passed the CARES Act (Coronavirus Aid, Relief, and Economic Security Act) which was a $6 trillion package, including $2 trillion in direct spending to assist the public.

From the NLIHC, “Overall, the bill provide[d] more than $12 billion in funding for HUD programs, including: $4 billion for Emergency Solutions Grants for homelessness assistance, $5 billion in Community Development Block Grants, $1.25 billion for the Housing Choice Voucher program, $1 billion for project-based rental assistance, $685 million for public housing, $300 million for tribal nations, $65 million for Housing for Persons with AIDS, $50 million for Section 202 Housing for the Elderly, and $15 million for Section 811 Housing for Persons with Disabilities.”

Congress is now debating the next, and what will most likely be the final coronavirus relief package. The House passed a bill called the HEROES Act (Health and Economic Recovery Omnibus Emergency Solutions Act) on May 15, 2020. At the time of this writing, the Senate is deliberating their package.

To advocate for the housing supports in the HEROES Act to be included in any legislation considered in the Senate, go to the NAHRO Action Alert Center: https://www.nahro.org/advocacy/advocacy-and-congressional-resources/action-alert-center/

STATE LEGISLATION

Coronavirus Relief Fund Housing Supports
On May 29, 2020 Governor Wolf signed legislation allocating the federal CARES Act funding, which included a $175M allocation for a COVID Relief Mortgage and Rental Assistance Program and an additional $10M for Homeless Assistance Grants.

The new program is being administered by PHFA, which began accepting applications on July 6, 2020. Applications are available at: https://www.phfa.org/pacares/

State Housing Tax Credit - SB 30 - Senator Killion (R-9)
SB 30 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 and participated in an advocacy day to show our support.
• SB 30 passed the Senate unanimously in January.
• SB 30 was amended and passed out of the House Appropriations Committee June 24.
• SB 30 awaits a full vote in the House and concurrence vote in the Senate.

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.

• 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.

• PAHRA is tracking this legislation, which was passed out of the House Urban Affairs committee on May 14, 2019 and set on the tabled calendar for July 2020.

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.

• PAHRA supports this legislation, which was introduced and referred to the Senate Urban Affairs committee in June 2019.
Allowing Redevelopment Authorities to be created in municipalities under 10,000 (HB 1860) - HB 1860 removes the restriction requiring 10,000 residents and would permit any borough, township or municipality create a Redevelopment Authority (RDA).
- PAHRA opposed this legislation and sent a letter to the full Senate.
- This bill was introduced in the House in September 2019 and passed the House in January 2020.
- HB 1860 passed the Senate on June 30 and will likely be signed by the Governor.

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.
- PAHRA testified in support of HB 1559 and SB 775 at joint hearing of the Senate and House Urban Affairs committee on October 30.
- HB 1559 was voted out of the House Urban Affairs committee and referred to the Senate Urban Affairs committee. HB 1559 was set on the tabled calendar in the House in July of 2020.

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.
- PAHRA supports this legislation, which passed out of the Senate and House and will likely be signed by the Governor soon.

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.
- Expand the eligibility criteria of the Neighborhood Assistance Program to include locations within land bank jurisdictions.
- PAHRA is tracking this legislation.
- Both of these bills have passed out of the House Urban Affairs Committee.
- HB 896 passed the House and the Senate Urban Affairs Committee.
- HB 897 is set on the tabled calendar in the House in July 2020.

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.
- PAHRA is tracking this legislation, which was passed out the Senate Urban Affairs Committee in June 2019 and was referred to Senate Appropriations in October 2019.

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.
- PAHRA is tracking this legislation, which passed unanimously in the House on January 22, 2020.
- HB 1737 was referred to the Senate Environmental Resources and Energy committee in February 2020. 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, which was passed out of Senate Appropriations in May 2019, and was set on the Senate calendar in January 2020.

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. The areas of focus are:

- High Speed Internet Access
- Storm Preparedness and Disaster Recovery
- Downstream Manufacturing, Business Development, and Energy Infrastructure
- Demolition, Revitalization, and Renewal
- Transportation Capital Projects

PAHRA sent a letter of support for the Restore PA proposal, which would be funded by a severance tax on natural gas drilling.
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* Land Bank Authority
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STORM FIRE WATER MOLD SMOKE
Applications for CARES Financial Assistance
Available for PA Renters & Homeowners

Renters and homeowners who were financially impacted by the economic slowdown related to the coronavirus pandemic are now able to access applications for rent and mortgage relief.

The applications are available by clicking on a red CARES banner on the Pennsylvania Housing Finance Agency’s website at www.PHFA.org. In addition to the applications, the website includes fact sheets and other information to help answer people’s questions. PHFA is administering programs to help both renters and homeowners.

PHFA has identified partnering organizations in all 67 counties to help process the large number of rent relief applications anticipated. Renters will submit their applications and supporting paperwork to these organizations for review. Homeowners seeking assistance with payment of their past-due mortgage have two options for submitting their applications directly to PHFA: using a web-based process or using a printable version that can be completed and mailed to the agency.

The Federal Coronavirus Aid, Relief and Economic Security (CARES) Act, passed in March, provided $3.9 billion for Pennsylvania and is intended to help people hurt economically during the pandemic. In late May, the General Assembly directed $175 million of these CARES dollars to PHFA to provide assistance for struggling renters and homeowners. The portion for rent assistance is at least $150 million, and $25 million was set aside for mortgage assistance.

During June, in a period of about four weeks, PHFA developed detailed programs for distributing this financial assistance quickly to people in need while following legislative requirements. The agency began accepting completed applications for both rental and mortgage assistance on July 6.

“We know people have been eagerly awaiting applications for this assistance,” said PHFA Executive Director and CEO Robin Wiessmann. “This CARES funding for renters and homeowners is vital for helping people stay in their homes and reducing some of the stress associated with the current pandemic. Stable housing is critical for beginning our economic recovery from this health crisis.”

The agency’s call center is available weekdays from 8 a.m. to 5 p.m. to assist the public and help with questions about the programs. The toll-free number is 1-855-U-Are-Home (827-3466). Callers should listen for the prompt mentioning CARES assistance for renters and homeowners. The county organizations to which CARES applications are submitted also have webpages offering useful information.

The CARES funding for renters and homeowners must be completely distributed by November 30, 2020, although it is expected the assistance will be exhausted before the deadline because of the tremendous need by people hurt financially by the pandemic.
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# FY 21 Appropriations

The FY 21 FEDERAL BUDGET PROCESS, which began on February 10 with the release of the White House budget, was sidelined while Congress focused instead on several supplemental funding packages to address the effects of COVID-19. The Administration's proposed budget, while adhering to the Defense spending limits agreed to between Congress and the President in the July 2019 two-year budget deal, seeks to cut Non-Defense Discretionary (NDD) spending by nearly $45 billion. The HUD budget would be cut by $8.6 billion, or 15.2 percent, from the prior year’s budget.

### House Appropriations Committee for T-HUD Increases HUD Budget for FY 21

In July, the House Appropriations Committee approved a spending bill that provides a total of $50.6 billion for HUD, an increase of $1.5 billion above the FY 20 enacted level and $13.3 billion above the President’s budget request. A total of $34.8 billion is provided for the Office of Public and Indian Housing, an increase of $2.4 billion above the FY 20 enacted level and $6.3 billion above the President’s budget request. The bill includes increases in all of the four major categories, Public Housing Operating and Capital Funds and Housing Choice Voucher HAP Renewals and Administrative Fee accounts. See the budget chart below for additional detail.

## FY 21 Budget of Selected HUD Programs

<table>
<thead>
<tr>
<th></th>
<th>FY 20 ENACTED</th>
<th>FY 21 INDUSTRY NEED</th>
<th>FY 21 WHITE HOUSE BUDGET</th>
<th>FY 21 HOUSE APPNS</th>
<th>% DIFFERENCE FROM FY 20 ENACTED</th>
<th>SENATE *</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing Operating Fund</td>
<td>$4,549 B</td>
<td>$4,059 B</td>
<td>$3,572 B</td>
<td>$4,649 B</td>
<td>2.2%</td>
<td>TBD</td>
</tr>
<tr>
<td>Public Housing Capital Fund</td>
<td>$2,869 B</td>
<td>$5,000 B</td>
<td>$0</td>
<td>$3,180 B</td>
<td>1.8%</td>
<td>TBD</td>
</tr>
<tr>
<td>Voucher Contract Renewals</td>
<td>$21,502 B</td>
<td>$22,779 B</td>
<td>$16,958 B</td>
<td>$22,852 B</td>
<td>6.3%</td>
<td>TBD</td>
</tr>
<tr>
<td>Voucher Ongoing Admin Fees and Special Fees</td>
<td>$1,977 B</td>
<td>$2,550 B</td>
<td>$1,465 B</td>
<td>$2,154 B</td>
<td>8.9%</td>
<td>TBD</td>
</tr>
<tr>
<td>Project Based Rental Assistance</td>
<td>$12,570 B</td>
<td>$13,400 B</td>
<td>$12,642 B</td>
<td>$13,451 B</td>
<td>7.0%</td>
<td>TBD</td>
</tr>
<tr>
<td>Choice Neighborhoods</td>
<td>$175 M</td>
<td>$300 M</td>
<td>$0</td>
<td>$250 M</td>
<td>42.8%</td>
<td>TBD</td>
</tr>
</tbody>
</table>

1. The White House budget proposes a new Public Housing Fund to replace the Operating and Capital Funds, but with no direct funding provided for Capital Needs. Of the $3.572B, $3.446B is to be distributed by Operating Fund formula and $126M is transferred to EAD.
2. The White House budget proposes to separate costs for Moving to Work (MTW) with $572M for Operating Fund, $417M for Voucher Renewals and $340M for Admin Fees.
3. This amount includes only administrative fees for renewal vouchers; it does not include administrative fees for any potential incremental vouchers awarded in FY 2021.
4. This estimate was made only in 2020 based on discussions with other housing groups. PHADA supports adequate PEA funding for agencies that have already converted the ADO.

## Policy Provisions of the House Bill

### Annual Contributions Contract

For nearly two years, PHADA has led an industry effort to prevent HUD from implementing a new Annual Contributions Contract (ACC), which was proposed by the Department in early 2018. The House measure, as noted in Section 323, prevents HUD from using funds to require or enforce any changes to the terms and conditions of the ACC that were in effect as of December 31, 2017, unless such changes are mutually agreed upon by HUD and the PHA. Any such agreements must be in writing and the HUD Secretary may not withhold funds to compel such an agreement. This language is a major victory for PHADA, the industry groups and HAs across the country.
Accreditation
The Appropriations Committee adopted language directing HUD to develop standards and protocols for a national voluntary accreditation process for housing authorities. PHADA members, led by Vice President of Housing Josh Meenan (Keene, NH), met with Congress and HUD to advocate for such a system, believing it has the potential to increase the visibility and public awareness of affordable housing, leading to greater public trust and increased credibility for affordable housing. PHADA will ask the Senate to include a similar directive to HUD.

The Effect of FY 21 Funding on RAD
Given increases to the Operating and Capital Funds proposed in the FY 21 HUD budget, RAD rents will see an increase for future RAD deals. HUD has reported that increases in the last several appropriations bills raised average RAD rents between $40-$50 per month. PHADA has long advocated for a workable and more expansive RAD program that allows more HAs to participate and, for those already participating, to include a larger portion of their inventories in the conversion process. PHADA has pointed out consistently that the Administration’s purported support for and expansion of RAD is contradicted in its last four budgets by its proposed cuts to the Operating Fund and elimination of the Capital Fund.

Increases to Operating and Capital in the FY 21 budget, together with the passage of an infrastructure package, elimination of the RAD unit cap and expansion of the Low Income Housing Tax Credit program, would be a game changer and would allow agencies nationwide in both strong and weak markets to undertake transformative reinvestment after two decades of shortfalls. This approach is most likely to be sustainable over the long term since RAD and LIHTC have long enjoyed bipartisan support. Support for Section 8, the funding mechanism for post-RAD conversion, is also more generally supported in Congress than is public housing.

Infrastructure Legislation and the Capital Fund
In mid-June, the House Democratic leadership introduced the Moving Forward Act (H.R. 2), legislation that calls for $1.5 trillion to address the nation’s dire infrastructure needs. The measure represents a consolidation of several bills into one massive package for roads and bridges, housing, education, clean air and water, broadband and more.

Most notably it was announced that the legislation would include $70 billion for the Capital Fund. The bill was endorsed by PHADA and other industry groups. PHADA provided analy-

![Capital Fund Appropriations and Backlog](image)

In its 2010 Report, Capital Needs in the Public Housing Program, Abt Associates found there to be a backlog of $26 billion along with annual scoring needs of $3.4 billion. Failure to meet the annual need compounds the backlog by 8.7%, as repair needs become more extensive and replacements are acquired, pushing the total figure close to 70 billion dollars.

PHADA Members Must Act Now
PHADA urges members to contact your two Senators and your Representatives to advocate for the higher of the industry recommendations or the House approved budget for FY 21 as well as for the $70 billion investment in the Capital Fund through infrastructure legislation.
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PHFA Podcast Series for Consumers Creates Growing Educational Archive

Podcasts help listeners with homebuying and personal money management questions

The Pennsylvania Housing Finance Agency is expanding its library of informational podcasts intended to help consumers. One, called Close to Home, offers practical advice for people in the market to purchase a home. The second, Master Your Money, provides insights people can use to better manage their personal finances.

“Amid all the changes to our daily lives due to the COVID-19 virus, PHFA is continuing to bring trustworthy and helpful information to consumers through our podcast series,” said Robin Weissman, PHFA executive director and CEO. “The homebuying and personal money management information offered in these podcasts is aimed at helping consumers navigate through complex topics in an easy-to-understand way while also being entertaining.”

The Close to Home series currently includes ten podcasts on such topics as understanding closing costs, homebuyer counseling options, and homebuying readiness. The show’s homebuying expert is Coleen Baumert, PHFA’s director of homeownership. Baumert has worked in the housing field for more than 15 years.

The Master Your Money series has posted 13 podcasts so far. They introduce listeners to the subject of personal money management and cover topics like maximizing your earnings and making your money work for you. The expert speaker for that program is Holly Zugay, PHFA’s financial education officer. Zugay has nearly 20 years of experience in the financial education field, including her current work providing financial education for former inmates and for incarcerated veterans preparing to return to their communities. In 2018, Zugay was selected by the Association for Financial Counseling and Planning Education as its Financial Educator of the Year.

Both podcasts are hosted by PHFA employee Renae Hyson, who works in the agency’s communications division and has a background as a radio DJ. Hyson is a strong advocate for the use of podcasting to educate consumers about housing issues that affect their lives.

“I can relate to the challenges faced by new homebuyers because it wasn’t too long ago I purchased my first home,” said Hyson. “I believe in these podcasts because they educate consumers on critical, life-changing topics but they aren’t stuffy or boring. These podcasts are good because they’re filled with helpful information presented in a fun way, which keeps our listeners engaged in the content.”

New podcast episodes are posted for each program every few weeks. The podcasts generally run less than ten minutes – a length that is convenient for people to fit into their daily schedules. Listeners interested in these podcasts can access them on the agency’s website at www.PHFA.org. Once on the homepage, look for the podcast link at the top-left corner of the screen, under the PHFA logo. Both PHFA podcasts can also be accessed on iTunes, Spotify and other podcast apps by typing “PHFA” into the search engine.
By Leo A. Murray for HARIE

It would be a cliché and an understatement to say that Alicia Zazzera, executive director of the Carbondale Housing Authority (CHA), was “Grace Under Pressure” when COVID-19 made its presence known with the first confirmed cases reported in Pennsylvania on March 6.

But Ms. Zazzera and her counterparts at housing authorities across the Keystone State found themselves acting swiftly and without second-guessing as they faced the unfolding events of a worldwide pandemic that, at this writing, had claimed the lives of nearly 130,000 people nationwide and sickened hundreds of thousands more.

Ms. Zazzera, a freshly-minted member of the PAHRA Board of Directors, who started her career with the CHA 13 years ago, called the COVID-19 events “surreal.” Protocols were virtually changing by the hour and Ms. Zazzera said her first duty was to the tenants of the 345 housing units she oversees in the former coal town of Carbondale where almost everyone knows one another.

Thirteen days after the virus’ presence was reported in Pennsylvania, the first two deaths caused by the virus — one in Northampton County and one in Allegheny County 240 miles from the Lehigh Valley — rang alarm bells statewide.

Ms. Zazzera leaned back in her office chair and said with confidence that she believed that the CHA’s proactive approach to the pandemic was the measure by which she was able to both protect those under her charge, as well as protect her tenants. But there was certainly no handbook on the office bookshelf for how to deal with a pandemic. For the executive director, the nightmarish spread of the virus grew more concerning with each new day.

Then, on March 19, Pennsylvania’s governor ordered all non-essential businesses to close as the virus spread across the Commonwealth. The statewide closures of non-essential business meant than many of the CHA’s tenants who work were going to be without paychecks until unemployment kicked in.

It was at this point that Ms. Zazzera recalled saying to herself, “This is going to be bad.” Like many of her counterparts across the commonwealth, the executive director decided it was best at that point to communicate directly with her tenants by sending out notices about the safety steps being taken and explaining to tenants that their rents would still be accumulating. Community spaces were closed off and work orders were going to be handled on an "emergency basis." The executive director said there was "pretty good response" by tenants to all of the safety precautions put into place by her and her staff.

Of course, Ms. Zazzera was quick to point out that she received some invaluable and unexpected assistance with protocol matters from an unlikely source. She was talking about PAHRA’s Executive Director Kelly Hicks, who is also a former housing authority executive director. From her office in Southwestern Pennsylvania, Ms. Hicks distributed information to executive directors in the PAHRA organization via email and through Zoom meetings to help them deal with the unprecedented events, many of which were still unfolding at the time of this writing. "She (Kelly Hicks) was great at getting information to us from various agencies," said Ms. Zazzera.

According to Ms. Zazzera, the CHA’s offices remained open only for staff to go to work using the CDC’s protocol for social distancing. We didn't have to lay anyone off," The executive director said. "The staff was there every day doing their jobs."

The executive director said there were some local businesses that reached out and donated soup and foodstuffs to those who are less fortunate. "It was a big help," she said. The CHA is home to many people who fit the COVID-19 age profile, especially in the senior citizen category. The authority operates three buildings for seniors. At the time of the interview for this article, there were no fatalities within the CHA.
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.

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**Over 30 Years of Housing Experience**
The Rental Assistance Demonstration, which many consider to be the centerpiece of the U.S. Department of Housing and Urban Development’s rehabilitation programs, is in its eighth year. HUD intended for RAD to test a new way to meet the growing capital improvement needs of the nation’s aging public housing stock and to preserve projects funded under its legacy programs. As you may know, RAD converts property assistance to long-term, project-based Section 8 contracts, providing a more reliable source of operating subsidy for property owners and enabling public housing authorities to safely leverage private capital to finance a rehab or replacement. Approximately half of these conversions require construction to bring the properties in line with current safety and building code standards. If you fall into the construction camp, it’s important to understand the development process, because not only will you have to follow RAD rules—you’ll also have to overlay the property development process on top of the conversion. Here’s what you need to know.

THE PROPERTY DEVELOPMENT PROCESS
Search online for “real estate development process” and Google will deliver nearly a billion results. That’s an impressive amount of information, but if you’re trying to understand how a development project progresses, it’s a bit daunting! The process we like is the ‘Real Estate Development Framework’ from the SC Johnson College of Business at Cornell University.* According to Cornell, the real estate development process includes five steps:

- **CONCEPT**
- **DEFINITION**
- **PLANNING**
- **IMPLEMENTATION**
- **COMPLETION**

The first step – **CONCEPT** – is driven by your organization’s vision and strategy. Do you have a plan in place to help you realize your vision for your property? In this phase, you’ll take a hard look at your property and the metrics involved in the development, regardless of whether the project will entail rehab or new construction.

In the second step – **DEFINITION** – you and your staff will evaluate the overall feasibility of the project. Here, you’ll dive into the details of what the project will entail and begin to formulate your funding needs and sources. As the design starts to take shape, you’ll figure out whether the project makes financial sense—in other words, whether it will “pencil out.”

The **PLANNING** stage is where you’ll select a design team and tackle legal activities such as site purchase. It’s also a great time to contact your insurance representative to discuss your coverage options if you haven’t already done so. The details of your project will start to solidify in this phase.

As its name implies, **IMPLEMENTATION** is when shovels hit dirt. First, though, expect your design to go through multiple iterations as you match your project’s needs with your funding. Construction begins once the financing has been arranged. You also “close” on the project during this phase.

As **COMPLETION** nears, things get really exciting. The end is in sight! Construction diminishes, you can begin marketing your units, you’ll arrange for final inspections, and you’ll receive the all-important certificate of occupancy. You’ll hire new staff at this phase, or your existing staff will begin operating the building, which includes overseeing occupancy, maintenance, and the transition to asset management.

It’s important to note that while we’ve listed these steps in chronological order, your project may not play out in a linear manner. Development is a messy process that typically involves false starts, multiple stops, delays, and completions. Don’t be surprised if your project takes you longer than you expected—it wouldn’t be the first time!. In the end, though, know that it’s all worth it for your residents.

About HAI Group
HAI Group offers insurance to the public and affordable housing industries. It also offers, through its Housing Alliance Group LLC (HAGL), pre-development and capital products and services to aid in development projects. Visit www.housingcenter.com/capital/ for additional information.

*From the graphic titled, “Tool: Real Estate Development Framework” from the eCornell course SHA581: Introduction to Commercial Real Estate Development, SC Johnson College of Business, Cornell University, 2019, faculty author Brad Wellstead. Used with permission.
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Contract #201604-02
Using Technology to Stay Safe and Operational

In our new socially distant world, organizations across all industries have been challenged with staying connected while remaining (physically) apart. The housing industry saw no exception to the onslaught of new state safety guidelines and regulations. At Horizon, we have worked diligently to provide updates and solutions for our software that not only allowed our customers to remain fully functional throughout the pandemic but have strengthened overall efficiency for our clients. We have yet to see a time where web-based applications were more crucial to the housing industry than they are today. As the coronavirus continues to dictate day-to-day operations, we have pushed to ensure the timely release and implementation of solutions that allow end users and clients (applicants, tenants, and landlords) to communicate remotely.

Online Applications

As social distancing regulations remain in place, allowing individuals to apply from home is critical. Information captured during the online process would transfer to your current software system thus eliminating the need for an individual to apply in person. Once the application is received by staff, communication through email and Zoom meetings will become the norm. In addition to completing an online application, there is also a need for existing applicants to check their status (i.e. lists applied to and position on the waiting list). Allowing applicants to inquire about their waiting list position online would significantly reduce phone calls to staff throughout the week. Finally, it is imperative that applicants have the ability to modify their waiting list selections. For example, if an individual is on your Section 8 list and now would like to apply for Public Housing, having this option online is highly desirable.

Tenant Portal

As many offices are only open on a limited basis and many others remain closed completely, housing authorities have been forced to utilize various payment options. Horizon is recommending that housing authorities continue to promote the option to automatically withdraw payments from tenant bank accounts. In addition, there is a demand for payments online using a secure tenant portal. Within the portal, tenants can view the balance and make payments via debit or credit card. As tenants become more familiar with viewing balances and making payment online, the next wave of technology should include printing Rent Rebates, online recertifications, e-signatures, viewing appointments, and generating work orders. The options are limitless!

Landlord Portal

Housing authorities should have an option for landlords to view monthly HAP payments as well as inspection results. The amount of time saved will benefit the authority greatly. Say goodbye to printing checks and stuffing envelopes! Landlords should be notified that all matters with the housing authority will be handled electronically including HAP payments, inspection reports, HAP contracts, lease modifications, and 1099’s. As new landlords agree to accept Housing Choice Vouchers, staff should explain that most, if not all, communication will be processed via email or an online portal. As time goes on, landlords will be more comfortable with uploading documents such as W-9’s, proof of taxes paid, signatures for HAP Contracts, and photos displaying that deficiencies during an inspection have been resolved.

*Article from Housing Solutions Expert, David Gallucci*
EMPLOYER TIPS FOR RETURNING TO WORK IN THE COVID-19 ERA

By Jason Jendrewski, Fox Rothschild LLP

1. DETERMINING WHEN TO REOPEN PHYSICAL WORKPLACES
   Determining when to permit employees to return to your physical workplace is a difficult decision that involves many considerations, including government restrictions, health and safety concerns and economic implications. Many state and local governments have imposed (and likely will continue to impose) restrictions on when you may return to your physical workplace, in what form you may reopen and how you can operate. To inform your decision and ensure that employees return to safe work conditions, you should monitor and review:
   - State and local government orders
   - Guidance issued by state and local health departments
   - Guidance issued by the Occupational Safety and Health Administration (https://www.osha.gov/SLTC/covid-19/)
   - Resources posted by applicable business and industry associations

2. DECIDING WHO TO REHIRE OR RECALL AND IN WHAT CAPACITY
   - Consider whether you will operate with full or reduced staff, whether your employees were terminated or temporarily laid off or furloughed in response to the pandemic, and, if so, whether you will need to rehire or recall employees
   - Decide whether you will rehire or recall employees at one time or in multiple rounds
   - Determine if any of the terminated or laid off/furloughed employees are service members and whether they are entitled to reemployment pursuant to the Uniformed Services Employment and Reemployment Rights Act
   - Use objective, nondiscriminatory criteria for selecting employees for rehire or recall to avoid discrimination claims (e.g., seniority within each job classification)
     - If a unionized employer, review the collective bargaining agreement for provisions addressing layoffs and recalling employees
   - Review the composition of returning employees to ensure that no protected classes are disproportionately impacted
   - Review existing job descriptions and consider revisions due to changes in operations or business expectations due to COVID-19
   - Consider requiring employees to take on additional job duties or cross-training employees in different tasks
   - Consider the impact of rehiring or recalling employees on your receipt of government benefits or loans (e.g., analyze loan forgiveness requirements if you received a Paycheck Protection Program loan)

3. ONBOARDING REHired OR REcalled EMPLOYEES
   - Prepare and send offer letter or reinstatement memorandum to returning employees
     - Provide deadline for accepting offer of reemployment or reinstatement and consider confirming in writing if employees do not respond to offer
     - Advise that declining offer of reemployment or reinstatement may result in forfeiture of continuing eligibility for unemployment compensation benefits
   - Complete a new hire process, including any pre-employment screening (mandatory for employees who were terminated, recommended for employees who were temporarily laid off or furloughed)
   - Obtain employees’ updated contact information, including personal email address and cell phone number, to ensure effective communications during the pandemic
   - Consider making a conditional job offer and then screening all applicants for symptoms of COVID-19 and taking all applicants’ temperatures
   - Delay the start date for any applicant who has COVID-19 or is symptomatic or consider withdrawing the job offer if the applicant is needed to start work immediately (in consultation with counsel)
     - Do not unilaterally postpone an applicant’s start date or withdraw a job offer because the individual presents a higher risk for COVID-19 complications (e.g., over 65 years of age or pregnant)
   - Consider administering COVID-19 tests to all employees before they enter the workplace to determine if they have the virus
     - However, you must ensure that the tests are accurate and reliable and understand the limitations — a negative test result does not mean an employee will not become infected after returning to work
     - Review guidance from the Food and Drug Administration, CDC, and other public health authorities regarding safe and accurate testing (https://www.fda.gov/medical-devices/emergency-situations-medical-devices/faqs-testing-sarscov-2)
   - Consider whether any employee benefits available to employees prior to their termination or furlough need to be reinstated
     - For example, accrued paid sick leave pursuant to state or local law may need to be reinstated (reinstatement should be documented)
   - Determine if employees need to reenroll in any health insurance, retirement or other benefits plans and if any probationary periods apply
     - Review plans and consult with administrators and benefits counsel
EMPLOYER TIPS FOR RETURNING TO WORK IN THE COVID-19 ERA (continued from page 28)

- Ensure employees are properly classified as exempt or nonexempt and consider adjusting employee pay or benefits
  - Employees do not necessarily need to be paid the same amount that they were paid prior to their termination or furlough (unless their salaries are fixed by an employment contract or collective bargaining agreement)
  - Consider pay equity and discrimination issues, any potential impact on receipt of government benefits or loans (e.g., Paycheck Protection Program), and any legal requirements to provide notice
- Ensure hourly employees are paid at least the applicable minimum wage and salaried employees are paid at least the minimum salary threshold under federal, state and/or local law
- Provide any wage notices that may be required under state or local law
- Verify the identity and employment authorization of all individuals rehired or recalled
  - Consult with counsel about whether to complete a new Form I-9 or Section 3 (the “Rehire” section of Form I-9) and treat all rehired or recalled employees in the same manner
  - Note there are temporarily relaxed requirements for remote verification (although in-person examination of documents is still required within three business days of resuming operations at the worksite)
  - Consult with immigration counsel regarding any visa issues
- Ensure that employees complete all new hire paperwork and receive all notices required under federal, state and local law
- Ensure that all employment posters required under federal, state and local law are current and posted in a conspicuous location at the workplace
  - Do not forget the new Families First Coronavirus Response Act (FFCRA) poster if you are a covered employer!
  - Consider relevant posters developed by CDC to support COVID-19 recommendations
    (https://www.cdc.gov/coronavirus/2019-ncov/communication/print- resources.html?Sort=Date%3A%3Adesc)
- Provide all employees with your employee handbook and ensure they sign and date an acknowledgement of receipt
- Revise policies to comply with updated government guidance concerning COVID-19 issues and recently enacted laws, such as the FFCRA and any state and/or local laws promulgated in response to COVID-19
  - If a unionized employer, changes to policies and terms and conditions of employment may require collective bargaining
- Consider requiring employees to enter into restrictive covenant agreements as a condition of returning to work (if appropriate)
- Determine operational and/or policy changes to be implemented upon returning to work and advise employees of those changes
- Communicate with employees about actions taken and procedures implemented to ensure their safety prior to returning to work
- Provide employees with written protocol to follow in the event they become ill or are potentially exposed to COVID-19, including reporting requirements

4. ACCOMMODATING EMPLOYEES DUE TO COVID-19

- Anticipate an increase in requests for accommodations and leaves of absence related to COVID-19
- Prepare protocol for responding to employees requesting a delayed start date or telecommuting due to COVID-19 concerns, including high-risk employees, employees suffering from anxiety and employees with childcare issues
- Consider requests for reasonable accommodations for reasons related to COVID-19, engage in interactive process with employees and maintain documentation
- Review essential functions of jobs and consider whether working remotely is possible for certain positions
- Advise employees of your leave policies and benefits available under federal, state and local laws and consider interplay between policies and laws
  - Remember that employees do not necessarily need to be sick to be entitled to leave — for example, employees may be permitted to take time off to care for their child or a family member who is ill
- Train supervisors regarding leave of absence policies, not discriminating against employees when considering leave requests, not retaliating against employees for exercising their rights and the possibility of individual liability under certain laws
- Consider granting unpaid leaves of absence after employees exhaust all leave entitlements
- Track employees’ use of leave and reasons for leave
- Offer wellness programs and resources to help employees cope with stress and anxiety

5. SCREENING EMPLOYEES AND VISITORS FOR COVID-19 (DURING THE PANDEMIC)

- Post signage at the entrance to your workplace stating that persons with a fever and/or other COVID-19 symptoms are not permitted inside
- Consider implementing a regular practice of taking temperatures of all employees and visitors and inquiring about whether they are experiencing any CDC designated symptoms before entering the workplace (Screen everyone or no one!)
  - Establish logistics for temperature checks, including use of personal protective equipment (PPE)
  - Ensure employees maintain at least six (6) feet of distance if waiting in line
  - Consider using a non-contact thermometer
  - Be mindful that some persons with COVID-19 do not have a fever
  - Do not inquire beyond CDC designated symptoms, which currently include cough, shortness of breath or difficulty breathing, fever, chills, repeated shaking with chills, muscle pain, headache, sore throat and new loss of taste or smell
- You may send employees home or refuse entry to visitors as long as it is not for an unlawful or discriminatory reason (consider any call-in pay requirements in your jurisdiction)
  - Review collective bargaining agreement and consider any bargaining obligation (if unionized employer)
- Review and consider any obligation to pay employees for time required for temperature taking and responding to medical inquiries

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EMPLOYER TIPS FOR RETURNING TO WORK IN THE COVID-19 ERA (continued from page 29)

- Set expectations by issuing a policy to employees, posting a notice on the premises and providing advanced notice to vendors or other regular third parties of temperature checks and required reporting of CDC symptoms
- Require employees to sign and return a written consent form for daily temperature checks and COVID-19 screening questionnaires
- Specify that you are not conducting a diagnostic test and that employees should consult with their medical providers if they are experiencing a fever or any other COVID-19 symptoms
- Determine whether any privacy notices may be required under federal, state or local law
- Train employees responsible for taking temperatures on appropriate procedures, safety precautions and protocol for consistent treatment of employees and visitors (Avoid having an employee’s supervisor conduct the testing if possible)
- Consider requirements for confidentiality of medical records, privacy issues and data security concerns
  - Maintain medical records separately from personnel files
  - Consider only documenting whether temperatures are above or below the CDC threshold (100.4 degrees Fahrenheit)

6. HANDLING CONFIRMED OR SUSPECTED CASES OF COVID-19

- Prepare policy and procedures for reporting illness and responding to employees who test positive for COVID-19 or are suspected of having COVID-19
- Require employees diagnosed with COVID-19 or experiencing symptoms of COVID-19 to stay home until they receive clearance to return to work from a licensed health care provider
  - Consider if state or local sick leave laws impose any requirements on requesting documentation
  - Keep medical documentation separate from employee personnel files
- Identify other employees potentially exposed to COVID-19 and notify employees — workers have a right to know if there is a health risk at their workplace
- Advise employees to follow CDC guidance and to self-monitor and report any symptoms that develop
- Consider whether you are required to notify any government agencies
- Put procedural safeguards in place to maintain the confidentiality of any employee with a suspected or confirmed case of COVID-19

7. REQUIRING USE OF PERSONAL PROTECTIVE EQUIPMENT

- Follow OSHA guidance and any requirements issued by state and local authorities
- Order appropriate PPE such as face coverings, gloves, etc., and ensure ample supply
- Distribute PPE to employees and properly maintain any PPE that employees may safely reuse
- Implement procedures for distributing appropriate PPE to visitors
- Train employees on PPE available, when to use PPE, how to safely don and doff PPE, how to properly dispose of PPE and the limitations of PPE
- Make PPE requirements terms and conditions of employment and consider requiring employees to sign a written acknowledgement
- Review collective bargaining agreement and consider any bargaining obligation (if unionized employer)
- Consider requests for reasonable accommodations for medical or religious reasons prior to taking adverse action against employees who refuse to don PPE
- For example, employees may require non-latex gloves if allergic to latex, modified face masks if they are communicating with an employee who uses lip reading, gowns designed for individuals who use wheelchairs or modified equipment due to religious garb
- Consider maintaining uniforms for employees and laundering daily (if applicable)

8. PROMOTING EMPLOYEE HYGIENE

- Establish hygiene practices for employees based on CDC guidance
- Advise employees to wash their hands often with soap and water for a minimum of 20 seconds and provide a location for handwashing
- Provide 60% minimum alcohol-based hand sanitizer and install dispensers in public and nonpublic areas of workplace, including next to restroom doors
- Direct employees to cover their mouths and noses with a tissue (or their sleeve) when coughing or sneezing
- Advise employees to avoid touching their eyes, nose and mouth with unwashed hands
- Encourage employees to stay home if they are sick or experiencing any CDC designated COVID-19 symptoms

9. MAINTAINING A CLEAN AND SANITARY WORKPLACE

- Establish cleaning and sanitation measures and protocol in accordance with recommendations provided by the CDC
- Consider engaging a professional third-party cleaning company to maintain appropriate standards
- Review guidance issued by the Environmental Protection Agency (EPA) regarding disinfectants (https://www.epa.gov/coronavirus)
- Use cleaning and disinfectant products pre-approved and certified by the EPA for use against COVID-19 and other viruses (https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2)
- Make cleaning and disinfectant products available to employees
- Follow manufacturer instructions when using cleaning and disinfectant products
- Disinfect “high-touch” surfaces and equipment frequently, including door knobs, countertops and workstations
- Clean and sanitize restrooms regularly and ensure adequate supply of soap and paper towels
- Establish procedures for closing the workplace and conducting a deep cleaning and sanitizing in the event of a suspected or confirmed COVID-19 exposure
EMPLOYER TIPS FOR RETURNING TO WORK IN THE COVID-19 ERA  (continued from page 30)

- Work with facility maintenance staff and/or engage HVAC contractors to increase air exchanges and improve ventilation within the workplace.
- Implement rules restricting visitors to the workplace, including shoe shine services, meal delivery, messengers, vendors, etc.

10. PROMOTING SOCIAL DISTANCING

- Restrict occupancy at the workplace.
- Establish a work-from-home policy.
- Consider wage and hour and expense reimbursement issues.
- Consider data security issues.
- Determine if telecommuting is possible for certain employee positions and limit access to the workplace to only essential employees (if possible).
- Implement flexible work hours, such as staggered schedules/shifts and meal/break times, to avoid overcrowded work areas and minimize congregating among employees.
- Require employees to remain at least six (6) feet apart in the workplace (to the fullest extent possible).
- Post signage reminding employees of social distancing requirements.
- Encourage use of videoconferences or teleconferences in place of in-person meetings.
- Prohibit handshaking and any other physical contact.
- Prohibit sharing of equipment such as phones, headsets, desks, printers, microwaves, refrigerators, etc.
- Prohibit sharing of food and utensils.
- Reconfigure workstations, conference rooms and reception/waiting areas (e.g., space out seating, leave every other workstation vacant, install partitions).
- Reconfigure restrooms (e.g., convert communal restrooms to single-user restrooms, close certain stalls or urinals and/or restrict occupancy).
- Install floor markings to ensure employees are separated by at least six (6) feet (especially if working on an assembly line).
- Require employees to walk down hallways in one direction (if possible).
- Limit the number of persons in elevators at any given time.
- Close or limit access to common areas, such as employee break rooms.
- Install automatic door openers.
- Install plexiglass or other protective barriers where appropriate.
- Designate and use a separate entrance and exit (if possible).
- Consider limiting third-party access to the workplace.
- Decrease the amount of time visitors spend in reception or other waiting areas.
- Impose limitations on non-essential business travel, comply with CDC guidelines for post-travel quarantine and consider other precautions, such as COVID-19 testing or working from home for a period of time following travel.

11. ADDRESSING EMPLOYEE HEALTH AND SAFETY CONCERNS

- Designate a company official to handle employee concerns.
- Advise of open-door policy and encourage employees to report health and safety concerns.
- Communicate regularly and often with employees and provide multiple means for employees to raise issues.
- Train supervisors on addressing health and safety concerns, protected concerted activity and recognizing signs of union activity.
- Investigate claims and respond promptly and appropriately to employees.
- Ensure workplace rules comply with the National Labor Relations Act.
- Implement and enforce non-retaliation policies—employees have a right to raise concerns about the safety of their workplace, report unhealthy or unsafe working conditions, or join together to protest your actions or perceived inaction.
- Consult with labor counsel in response to employee protected concerted activity and/or union organizing efforts.
- Review applicable collective bargaining agreement provisions in anticipation of potential strike, slowdown, walkout or picketing (if unionized employer).

12. SATISFYING REPORTING OBLIGATIONS

- Review reporting obligations under OSHA.
- OSHA recordkeeping requirements mandate that covered employers record certain work-related injuries and illnesses on OSHA 300 log.
  - Consider whether COVID-19 illnesses arose from the workplace (e.g., if the employee was infected as a result of performing work-related duties).
- Review reporting obligations under state workers’ compensation laws.
  - Employees may have the right to file a claim.
  - Review workers’ compensation policy and coverage.

13. LOOKING AHEAD

- Keep communicating with employees.
- Continue to regularly monitor developments, government orders, and administrative guidance.
- Create a pandemic preparedness and response plan going forward.
- If a vaccine for COVID-19 becomes available…
  - Educate employees about the vaccine.
  - Consider making the vaccine available at no cost to employees and offering employees leave to obtain the vaccination.
  - Consult with counsel regarding whether you may require employees to be vaccinated for COVID-19.

For more information, please contact Jason B. Jendrewski (jendrewski@foxtrotschild.com; 212.878.7952).
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During the period of working remotely, Authority Directors and Human Resource Managers have had an unparalleled role to play in the unemployment arena. In addition to planning who should remain in the office and who should remain at home, Directors have had to provide unemployment claim filing information as well as follow up for unemployment claims. They have also had to track who has separated from their employment in claims software.

With this in mind, below is some further information to make your experience with unemployment as a CEO or HR Manager a little easier.

If you or your employees are seeking information on an unemployment claim, the PA Department of Labor and Industry has requested that you send an email to them at uchelp@pa.gov. They will check on the claim and respond to you. Please be sure to provide them with the claimant’s full name as it appears on the claim and the last four digits of the claimant’s social security number. Please allow some time for a response as the volume of claims that Labor and Industry is processing is quite large.

If you have employees that have been laid off or furloughed and have refused to return to work, form UC-1921W should be completed. You can complete and submit this form at the Labor and Industry website www.uc.pa.gov.

If your employees are filing claims, please advise them that filing online at: https://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20an%20Initial%20Claim.aspx is the fastest way to file.

Your employees can receive a comprehensive explanation of what to expect after filing their claim at the “What to Expect After Filing” page at: https://www.uc.pa.gov/unemployment-benefits/file/Pages/Whattoexpect.aspx

The Labor and Industry website is continually being updated and is very reliable. Please refer any employees with unemployment questions to the site.

Labor and Industry has a small call center known as the Employer Call Center. If you are looking for research on a claim on behalf of a claimant, please call them at 866-403-6163. You may have to leave a message, but be assured, they will call you back.

Information such as the above and more is provided to U•COMP members empowering Directors and Managers to perform their jobs every day.

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THE FINANCIAL WELLNESS PANDEMIC

The coronavirus pandemic has challenged the physical wellness of people all over the world. As of this writing, the total number of people infected has exceeded 10 million. It has exposed how poorly prepared many have been to deal with a severe health crisis. It has also exposed how poorly prepared, financially, so many are to handle a crisis, of any size.

We are all taking extraordinary measures to avoid becoming infected, and we will react very differently (or we should) to future flu/virus seasons. Procedures like social distancing, wearing protective masks, sanitizing our hands, and the surfaces all around us, limiting travel and large gatherings have all become the “New Normal” for most of us. We have experienced the value of stockpiling toilet paper, pasta sauce, frozen pizza, and hand sanitizer.

CREATE AN EMERGENCY FUND
We need to apply those kinds of procedures to our “New Financial Normal” so that we are not blind-sided by the next financial crisis in our lives. But, where does that preparation start? Creating a $1000 Emergency Fund is THE place to begin. It is a resource that is immediately liquid (think checking, savings, or Money Market accounts), and just beyond your fingertips so you are not tempted to raid it when you have overspent on something that is not an emergency. It also keeps you from creating additional debt to meet a current crisis.

Only 4 in 10 U.S. adults can fund a $1000 emergency from savings (Bankrate Survey, Jan. 2020).

Many people will use a credit card to finance those life emergencies. But what is the math of that process? The average expense financed on a credit card is $3500. At the average national interest rate of 17%, that would require a monthly payment of $125 for 3 years to pay off that debt, incurring an additional $1000 of finance charges. You just paid $4500 for that $3500 emergency. Unfortunately, it is not just emergency spending that causes the problem. If you put that $3500 vacation on the credit card, it could cost you $4500 too. A full Emergency Fund, ultimately, should be 3-6 months of your expenses.

ELIMINATE YOUR DEBTS
The next step, after creating that Emergency Fund, it to start eliminating your debts. However, you can’t start that process until you know how much money you have available to retire those debts. I could always spread any extra funds I have against all my outstanding debts (the shotgun approach) to whittle away at those balances. Unfortunately, you never seem to get anywhere with that process.

DETERMINE YOUR BUDGET
The best place to start is by creating a budget. A budget is a plan to determine where your money comes from (income) and where it needs to go (bills, debts, savings, investing, etc.). There are computer-based programs like EveryDollar.com, Mint, and others that can help with the task. Once you have determined how much is needed to pay your bills, debt minimum payments and future expenses, then you can plan your debt elimination strategy. For example, new tires for your car are not an emergency. Those should be a planned automobile expense. After all, you know they are going to wear out, so plan for it.

A DEBT SNOWBALL
List your debts, smallest to largest, irrespective of the interest rate. Once you have allocated the minimum payment on each account, add any additional dollars available to the smallest bill. Continue that process until that debt is gone. The next step is extremely important. You take the extra money you were adding to that smallest bill, plus the amount of the regular payment and add it to the minimum payment you have been making on the next largest bill. This process is called a Debt Snowball.

EMERGENCIES HAPPEN
What happens if I experience an emergency during my debt reduction process?
1) I use my Emergency Fund to pay for the emergency (incurring no additional debt or interest charges)
2) I stop my extra debt reduction and divert the payments to the Emergency Fund until it is returned to the $1000 level, and
3) I return to my debt reduction Snowball as soon as possible. This process continues until all my debts are gone. The last likely being your home mortgage.

**A DISCIPLINED APPROACH**

Debt reduction requires a disciplined approach. Studies show that 80% of Americans have debt and 189 million people in the U.S. have credit cards. It has to be a conscious decision not to create debt. Postpone that home purchase until you have accumulated a larger down-payment and can afford a 15-year mortgage, instead of a 30-year obligation. Vacation on “Porch-Ville” for a few years until those debts are gone. Drive that older car until you’ve saved for a newer one, and then buy a gently used vehicle instead of a brand new one, saving all that high front-end depreciation. Eating out can be very expensive, so limit that too. All the monies you save can go toward reducing that debt.

Earlier I said that 10 million people worldwide have been infected with the coronavirus, well, 189 million in the U.S. have credit cards carrying an average balance of $8300. Eight of the next 10 people you will meet are in debt. I submit to you that is a “Financial Wellness Pandemic”, much larger than the coronavirus. So, if you are one of those 8 people in debt, I encourage you to take the steps to get your “Financial Health” in order (and be sure to have plenty of hand sanitizer and toilet paper).

*The author is Don Waite, the Financial Wellness Coordinator, and a Financial Advisor with Duncan Financial Group, LLC.*
PAHRA Announces 2020 Scholarship Awards
Abby Strong Selected as Regional Scholarship Winner by MARC NAHRO and Chosen as One of Three Elite 2020 NAHRO LDG Scholars

PAHRA proudly announces the following recipients of our 33rd Annual Scholarship Awards. We are honored to support these very deserving students in their search for success as they strive to achieve their academic goals and move forward to secure their futures.

2020 L. DeWitt Boosel Memorial (High School Senior) Scholarships:

1st Place $3,000 award
Abby Strong – sponsored by Johnstown Housing Authority
Abby plans to enter the Indiana University of Pennsylvania this fall, where she will continue her studies toward a Bachelor of Science Degree in Nursing (BSN). A participant in the Dual Enrollment Program since 2018 while attending high school, Abby has achieved a 4.0 GPA in her studies with 22 credits earned thus far. The Dual Enrollment program has enabled her to graduate high school with her freshman year of college already completed. Described as “the epitome of diligence and determination”, Abby effectively juggles high school, college courses, work, volunteering, sports – soccer, swimming, track and field – and other leadership activities such as Envirothon Team Captain and 4H Treasurer. Abby has also been selected as recipient of the MARC NAHRO Scholarship award, a NAHRO Scholarship award and was chosen as one of three elite 2020 NAHRO LDG Scholars.

2nd Place $2,000 award
Sabrina Ritteger – sponsored by Meadville Housing Authority
Sabrina is eager to begin her studies in Psychology at Penn State Behrend this fall. Her teachers acknowledge that she “has shown incredible strength and tenacity in overcoming her socio-economic conditions.” In high school, Sabrina participated in softball and basketball, and was a member of the National Honor Society. One of her mentors notes, “while her academic achievements are certainly impressive, Sabrina’s commitment to her fellow humans is what makes her truly outstanding.” This will serve her well in her chosen career path as a clinical therapist. Her ultimate goal is to “help people find peace in their lives and gain a healthy relationship with not only themselves but with others, too.”

3rd Place $1,000 award
Alexa Artmont – sponsored by Housing Authority of the City of Pittston
Alexa has been accepted at both Kutztown University and Misericordia University to begin classes in TV and Music Production. She hopes to utilize her chosen profession to help break stereotypes. During her high school years, Alexa served as President of Stand Tall Club, was active in lacrosse, concert band, dance team, Drama Club, and Zero Conflict Club. She also participated in Wilkes University’s Upward Bound Program for three years, which has given Alexa the opportunity to earn college credits, as well as participate in special summer programs. Her pastor describes Alexa as an “awesome young woman who is working hard to prepare for her future.”
2020 Paul G. Pecharko Memorial (Adult Ed) Scholarships:

1st Place $3,000 award
**Chrinesse Mpunga** – sponsored by Housing Authority of the City of Erie
Currently attending Gannon University with the ultimate goal of becoming an attorney specializing in International Law, Chrinesse has consistently earned Dean’s List honors. Chrinesse so impressed the Housing Authority’s solicitor that his firm awarded her a summer internship. Chrinesse is active in campus activities as well as children’s ministry at her church. She intends to utilize her education to represent people who are challenged by socio-economic factors, language barriers, and lack of educational or employment opportunities. Her passion is to “serve a community that is not restricted by borders, but rather expands across oceans.”

2nd Place $2,000 award
**Kristen Chew** – sponsored by Clearfield County Housing Authority
Kristen is pursuing a degree in accounting at Lock Haven University with plans to become a financial advisor. Diagnosed with epilepsy following a traumatic head injury in childhood, Kristen has overcome many obstacles – the challenges of balancing medical appointments, surgeries, school difficulties due to daily seizure activity, and bullying. She is determined to accomplish her goals and states, “obstacles are not necessarily a hindrance, but instead an opportunity to thrive and discover the strongest version of yourself, inside and out.”

3rd Place $1,000 award
**Sean Hegadus** – sponsored by Johnstown Housing Authority
Sean has attended Pennsylvania Highlands Community College, with the intent of transferring to a four-year college to pursue a degree in Political Science or pre-law. He hopes to “provide a valuable contribution to society by either pursuing law or taking part in the formulation of public policy that will aid individuals who have been and are disenfranchised.” Sean exhibits a keen interest in activities that will further those goals, including involvement in student government, Human Rights Campaign, American Civil Liberties Union, Onward Together PAC, and political theory workshops, among others.

WE WILL MOVE FORWARD,
WE WILL MOVE UPWARD,
AND, YES, WE WILL MOVE ONWARD.

Dan Quayle
I would like to begin by thanking our colleagues at PAHRA for your continued excellence in housing and community development during these challenging times. Who would have thought, when I visited with you back in February, that we would be fighting a global pandemic that would bring our economy to its knees and force us away from each other. I was looking forward to seeing many of you at our Legislative Conference here in Washington, D.C. and our summer conference in New York City. Unfortunately, while we will not see each other face to face, I hope that you have been participating in our weekly webinars, which we’ve designed to bring you information and peer-to-peer exchange during this unprecedented time - and that you may have joined us for our online Summer Conference. For more information about the upcoming events or the latest in COVID-19 resources, please visit our brand-new website at www.nahro.org. (Also, feel free to drop me a line at ceonahro@nahro.org about the website; we are continuously trying to improve it!)

In response to the COVID-19 pandemic, many of you moved quickly to protect the safety of your residents and employees, to ensure that families could remain in their homes, and to provide needed resources such as masks, food, and secure internet access. We stand with you and continue to work to ensure that you have the resources you need to keep doing so.

Together, our advocacy was successful in securing vital funding and broad waiver authorities for our housing and community development programs in the CARES Act approved in March. NAHRO acted quickly and aggressively to ensure that funds and flexibility would be available to you, and we are proud of your response to take care of your communities and staff. Still, as NAHRO listens to concerned members around the country, we realize that more support is required. That is why we are advocating for additional stopgap funding. This includes:

- Public Housing Operating Fund: $2 billion
- Housing Assistance Payments: $2.5 billion
- Section 8 Administrative Fees: $500 million
- Project-Based Rental Assistance: $750 million

Our funding proposal has been approved by the House and we will continue to fight to ensure you receive the resources you will need. Why? Because we know that your agencies are critical to your community. One member explained, “We have found that we are the go-to for not only our residents in public housing, but for the entire community, because we have continued operations.” Your work impacts the lives of your residents – and the overall health of your communities – in so many ways. Thank you again for your diligence in the challenging work of keeping Pennsylvania communities housed.

These last several weeks have added more layers to our ongoing efforts. Following the murder of George Floyd, our nation is once again taking an honest look into our painful legacy of racial injustice.

Recent events are calling all of us to participate in a path forward for racial equity. The work of housing and community development agencies is critical to this effort. We must seek greater understanding of the realities that our residents and parts of our communities experience each day. NAHRO is committed to providing members with avenues for information and deeper learning. For instance, the Opportunity Atlas research project developed a wealth of information and data on poverty, neighborhoods, and social mobility. Please visit www.opportunityatlas.org.

Historically, people of color have rarely had equal access to housing opportunities in America. Policies at every level, including redlining (a form of mortgage discrimination), prevented Black individuals from owning their homes for much of the 20th century. While the current national homeownership rate is 73.7 percent for white families, it is only at 44 percent for Black families. Black homeowners today are almost five times as likely to own a home in a formerly redlined neighborhood than their white counterparts.

There will certainly be a need for continued thought and action in the upcoming months. Dr. Brandon O’Flaherty, an economics professor at Columbia University, estimates an increase in the national homeless population of up to 250,000 people. If this happens, then the total homeless population in the U.S. will expand to over 800,000 people. Such an increase ties back again to racial equity, because people of color experience homelessness at higher rates. Pre-coronavirus counts show that Black individuals represent 40 percent of the homeless population but make up only 13 percent of the total U.S. population.
Sunny Shaw, our current president, asked us to focus on developing strong communities that support equal opportunities. We already have opportunities to promote greater equity through our programs. Recently I hosted a webinar with present and past NAHRO Presidents to discuss how our industry can take action at the intersections of race, equity, and housing. Don Cameron shared how his agency brought tutors to work with children who have been out of school due to COVID-19. Carl S. Richie, Jr. offered a simple reminder that kindness and respect can go far in communicating our support to residents. Steve Merritt emphasized that our mission is to house people, but that we cannot do this well without working together to ensure fairness and equity. Watch out for more opportunities to discuss these issues in the near future.

Many PAHRA agencies are also doing excellent work to build more equitable communities. In Pennsylvania, the Philadelphia Housing Authority currently operates the Housing Opportunity Program, which is a housing mobility program that assists Housing Choice Voucher (HCV) households who want to use their vouchers for social and economic mobility, especially for the benefit of their children. Westmoreland County Housing Authority promotes resident employment opportunities through their CORE 2 Career Program. The Chester Housing Authority offers several resident development programs, including community farming and a resident training academy. These are only a few examples of your agencies’ good work – if you have other initiatives and programs, please let us know about them.

Along with you all, I remain hopeful for the future. However, let us also remember that hope alone is empty. Hope needs action, and we will continue making a difference together.
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