

monitor

A resource for housing, redevelopment and community development agencies and their industry partners

Winter Edition 2022-23

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- Important Indemnification Clauses in Construction Contracts
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- Preparing Your Property for Winter
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- The Constant State of Change



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The Monitor is published three times each year by the Pennsylvania Association of Housing and Redevelopment Agencies (PAHRA). Opinions expressed by the authors of articles and within advertisements are not necessarily those of the officers, members and staff of PAHRA. Original articles on subjects of interest to housing, redevelopment and community development professionals, and their industry affiliates, are always welcome.

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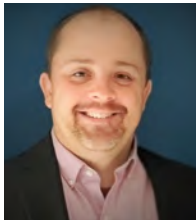
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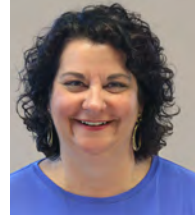
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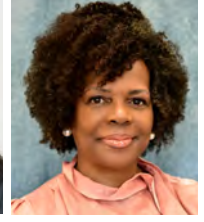
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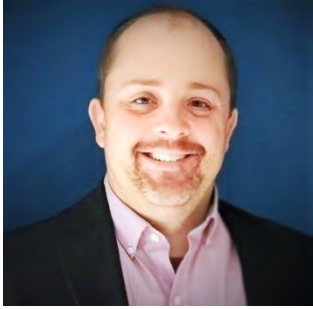
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FOREWORD

Patrick A. Mack, President

Pennsylvania Association of Housing & Redevelopment Agencies



As President Yaworsky and the previous leadership team passed the proverbial gavel to our new PAHRA leadership team, the first feelings that came to me as your incoming President were honor and thankfulness. What an honor to be a part of such a great organization, and thankfulness for all the members who have made and continue to make PAHRA such a great and productive association.

A few years ago, in a prior President's message the phrase *It's all about the people* was used to describe PAHRA. It's such a simple phrase and yet so powerful. PAHRA is truly *all about the people*. Not just the people we serve, but the people who make up the organization. You all quickly and regularly answer requests from colleagues via the P2P email with your wide-ranging experiences and helpful guidance. That level of interaction is so wonderfully unique to PAHRA.

Sticking with my theme of *it's all about the people*, look at the most recent conference agenda and speaker line up. You can see the PAHRA Professional Development Committee again outdid themselves in assembling such an impactful lineup of sessions and such a powerful group of people to present to the attendees on the most timely and appropriate topics.

Finally, in reflecting on the conversations, meetings, and interactions at the Annual Conference, I am again quickly reminded that PAHRA is *all about the people*. PAHRA is not just about the people we serve but it is also about all the helpful and thoughtful people who make up the organization. There is no better evidence of this than a review of the PAHRA Best Practices Showcase and Bellamy Award winners. In each of these awards it is very evident that PAHRA and its members are *all about the people*. The people who consistently put in the hard work to come up with new programs, new ideas and new innovations to better assist the people and communities we serve and are entrusted to help.

So to you, our members, I want to express my heartfelt thanks, and say 'well done' on all that you have done and continue to do each and every day in making the organizations you represent, and PAHRA, such a fantastic team of people to call our colleagues and friends.

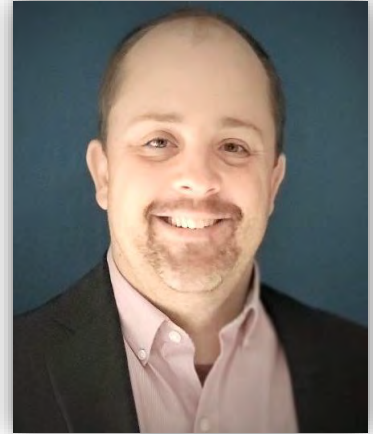




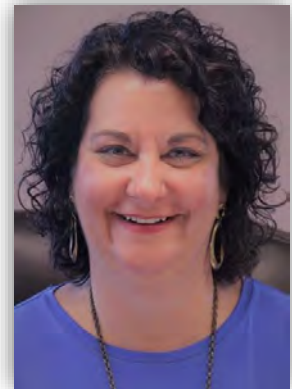
PAHRA ANNOUNCES NEW PRESIDENT, EXECUTIVE BOARD & BOARD MEMBERS

Former PAHRA President **Brian L. Yaworsky** passed the proverbial gavel to incoming President Patrick A. Mack at the conclusion of the Annual Conference & Awards held at Skytop Lodge in October. Following two years at the helm of PAHRA, Mr. Yaworsky remains a member of the Board of Directors while serving the balance of his current term. PAHRA expresses our gratitude for Brian's excellent guidance and leadership the past two years.

PAHRA announces the election of **Patrick A. Mack** as President of the Board of Directors for the 2022-2024 term. Pat serves as Deputy Executive Director of the Housing Authority of Northumberland County. He has served PAHRA as Vice-Chair of the Finance Committee, and a member of the Member Services Committee. A graduate of Bloomsburg University with a degree in Business Management, Pat began his professional life in the public sector as Director of Planning and Economic Development of the County of Northumberland. His civic and community service includes volunteer roles with the Northumberland County Planning Commission, the Anthracite Outdoor Adventure Area (A.O.A.A.) Authority, and the City of Shamokin Economic Development Authority. When initially elected to the PAHRA Board of Directors, Pat stated that, "PAHRA events and education have long been a source for superior collaboration and idea sharing between agencies" and he hopes to "continue seeing that information sharing thrive".



Retaining her current seat for an additional three-year term on the Board of Directors is incumbent Ms. **Alicia Zazzera**, who currently serves on the Executive Board in the office of Treasurer. Ms. Zazzera is Executive Director of the Carbondale Housing Authority. She holds a Bachelor of Science in Accounting from Marywood University, Scranton, PA. During her tenure as Executive Director at Carbondale, Alicia has focused on promoting self-sufficiency through the development of education-based programs and resources for the residents. Alicia appreciates the opportunity to be of service to her PAHRA friends and associates, especially representing the interests of smaller PHAs within our association.



The 2022 election process also resulted in the addition of three new members to the PAHRA Board of Directors.



Andrew French is no stranger to PAHRA leadership, having previously served as a member of the PAHRA Board of Directors, and as former Co-Chair of both the PAHRA Legislative Committee and the Professional Development Committee. Mr. French, Executive Director of the Redevelopment Authority of the County of Fayette, is a 30-year veteran of the H&CD industry. He has acted as PAHRA's representative on the PA Department of Community and Economic Development's Community Development and Housing Advisory Board since 2005. Andrew is also a past President of the Mid-Atlantic Regional Council of NAHRO and has served on NAHRO's Community Revitalization and Development Committee.



Sharon Leon, Executive Director of the Union County Housing and Redevelopment Authorities, has worked in the field of human services for 22 years, in the areas of adult and family literacy, workforce education, and housing. Her agency is actively involved in successful reentry housing for the formerly incarcerated and working to address the housing needs of those in their community who are at risk of homelessness. Pleased to join the PAHRA leadership, Ms. Leon hopes to help establish creative methods of increasing housing options both locally and across the state to help with this growing issue.



Newly elected **Sean Sember** has served in a variety of capacities for both the Tioga County Housing and Redevelopment Authority and the Bradford County Housing Authority over the past 11 years prior to advancing to his current position of Executive Director of the Tioga / Bradford County Housing and Redevelopment Authorities. Mr. Sember also acts as Executive Director for the Bradford-Tioga Leased Housing Corporation, a non-profit organization that is responsible for three low-income tax credit developments in that region. Sean holds a Bachelor of Arts degree from Mansfield University of Pennsylvania and serves as Tioga County's Fair Housing Officer. He is also a very active member of the PAHRA Professional Development Committee.

PAHRA expresses our sincere appreciation to departing Board members **Daniel Farrell**, **Kenneth Pick**, and **Martha Robbins**.

Mr. Farrell, Executive Director of Allentown Housing Authority, held the office of Secretary as a member of the PAHRA Executive Board. Having served a maximum term limit of nine years on the Board, Dan also provided valuable insight into legislative and regulatory matters as our Legislative Committee Chair, and was a true advocacy champion for our industry.

Joining the Board of Directors in 2013, Mr. Pick has also served the maximum term limit, during which time he was a dedicated member of the Professional Development Committee. Ken is Executive Director of the Berks County Redevelopment Authority, who focused on bringing relevant redevelopment and community development content to our conferences.

Ms. Robbins, Executive Director of the Redevelopment Authority of the County of Monroe, was elected to the Board of Directors in 2015 and has also been a valued member of our Professional Development Committee. We thank Martha for her thoughtful contributions and commitment to our association through the years.

Also departing from the Board of Directors due to retirement is **Mark Yauger**, who joined the Board of Directors in 2015 along with Ms. Robbins, thereby providing PAHRA with seven years of service before leaving his position as Executive Director of Fayette County Housing Authority in November 2022. Mr. Yauger previously served as Chair of the Member Services Committee. We wish him well in this new chapter of life.

Mr. Yauger's resignation created a vacancy on the Board that President Yaworsky chose to fill through the appointment of Ms. **Regina Mitchell**, Executive Director of York Housing Authority. As such, Ms. Mitchell will fill the unexpired term of Mr. Yauger through 2024. With 25 years of housing experience, 16 of which were in executive management, Regina also brings a long history of leadership on a regional and national level. Such roles include former President of the Mid-Atlantic Regional Council of NAHRO; Vice-President of the NAHRO Housing Committee; former Chair of NAHRO's Small Agency Task Force; and Steering Committee of the NAHRO Board of Governors. Ms. Mitchell also served three years as State President for the Maryland Chapter of NAHRO.



In his new role as PAHRA President, Mr. Mack will be supported by the following Executive Board members:

- First Vice-President Danielle Powell
- Second Vice-President Tonya Mitchell-Weston
- Secretary Penny Campbell
- Treasurer Alicia Zazzera
- Executive Members-at-Large Barbara Wilson and Renee Daly

Rounding out the remainder of the PAHRA Board of Directors are:

- | | |
|------------------|-------------------|
| • Steven Fischer | • Regina Mitchell |
| • Andrew French | • Holly Nogay |
| • Sharon Leon | • Sean Sember |
| • Denise Miller | • Brian Yaworsky |

In closing, we ask that you join us in extending warm welcomes and a few fond farewells to our PAHRA leaders.



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THE LEGISLATIVE REPORT

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State Legislative Update

Election Results

Pennsylvania Senate Republicans have retained their party's majority, now holding 28 seats. Senate Democrats have gained 1 seat. On November 15th, PA Senate Republicans elected their leadership team for the new legislative session: Senator Kim Ward, President Pro Tempore; Senator Joe Pittman, Majority Leader; Senator Scott Martin, Appropriations Chair; Senator Ryan Aument, Majority Whip.

Democrats have won control of the State House of Representatives for the first time in over a decade with 102 seats. This one seat majority will bring challenges to Speaker of the House elections in January due to seats that will be vacated by Representatives Austin Davis and Summer Lee assuming higher office. These seats will be filled by special elections between February and May and all are considered safe for Democrats to win.

Legislative Wins

The conclusion of the 2021-22 Legislative Session has brought significant housing wins including a \$20 million PHARE cap increase. Please see below for an update of housing wins achieved this fall:

PHARE Cap Increase to \$60 Million

In the final day of session, the House and Senate agreed on a tax credit bill that included a permanent PHARE cap increase of \$20 million annually. The increase will take effect in 2023 and raise the capped amount of Realty Transfer Tax funds available to PHARE from \$40 million to \$60 million.

County Demolition Funding Program Now Permanent

Senator David Argall's bill to make Act 152 funding of county demolition programs permanent (SB 439) was passed by the General Assembly and signed by the Governor on November 3, 2022 (Act 149 of 2022).

Virtual Quorum for Land Bank Boards Authorized

On November 3rd, the Governor signed HB 2209, sponsored by Rep. Abby Major (R,60), which allows land bank boards to establish a quorum virtually. Physical presence no longer required. (Act 125 of 2022)

Land Bank Transfers Exempt from Realty Transfer Tax

Act 125 of 2022 also provides that "A transfer of real property to or from a land bank shall be exempt from both the state and local realty transfer tax."

Land Banks Authorized to Bring Conservatorship Actions

On November 3rd, the Governor signed HB 2210, sponsored by Rep. Tracy Pennycuick (R,147), which gives land banks the authority to petition the court for conservatorship over abandoned and blighted properties. (Act 126 of 2022).

Federal Update

There is still opportunity before the end of the 117th Congress to achieve wins for housing.

Congress is expected to enact a tax extenders package before the end of the year. Many tax provisions are only authorized for a set number of years, forcing Congress to periodically reevaluate and decide whether to extend expiring tax provisions.

With a number of tax provisions up for extension at the end of the year, the tax extenders package represents an opportunity to make **needed legislative changes** to the Low-Income Housing Tax Credit (LIHTC) program so that it better serves households with the lowest incomes. Congress may include the following LIHTC reforms in any tax extenders package:

- Reduce the current “50% test” for LIHTC eligibility. Under current law, a project is eligible for 4% LIHTC if 50% or more of a property’s aggregate land and building is financed with tax-exempt bonds. A new 25% threshold would unlock up to \$94 billion and finance up to 1.5 million new affordable homes nationwide.
- Provide incentives to serve extremely low-income households and people experiencing homelessness, as well as reforms to encourage affordable housing development in tribal nations and rural areas so that LIHTC better serves communities with the greatest affordable housing needs.
- Eliminate the “Qualified Contract” loophole, ensure data transparency, and clarify and strengthen nonprofits’ right of first refusal to ensure long-term affordability.
- Extend vital renter protections to tenants living in LIHTC properties.



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ENERGY COSTS – WINTER 2022

The current inflation rate of 8.2% has not been seen since 1981. To put that into perspective, the average 30-year mortgage rate back then was 16.6%, one pound of bacon cost \$1.29 and a gallon of gas was \$1.25. Many people are asking what exactly is causing the current inflation crisis we are all experiencing. While there are many contributing factors, energy prices across the United States are one of the main driving forces. If we were to remove the increase in energy costs (and food), core inflation is 6%.

So where is the additional 2.2% coming from? We do not have to look any further than our own thermostats to get this answer. Most people are seeing increases anywhere from 55% to 125% in utility prices when compared to this time last year. Like many of our clients that have a sound “Energy Management” policy in place, we are recommending protecting their costs. With additional utility price increases slated to take effect December 1st, now is the time to put a procurement plan in place.

UTILITY PRICE-TO-COMPARE CHANGES			
Utility	Sept 2021 Price to Compare	Sept 2022 Price to Compare	Percentage Increase
Duquesne Light	\$ 0.06850	\$ 0.1539	125%
METED	\$ 0.06914	\$ 0.1148	66%
PENELEC	\$ 0.06585	\$ 0.1091	66%
Penn Power	\$ 0.08495	\$ 0.13089	54%
PPL	\$ 0.07541	\$ 0.11695	55%
West Penn Power	\$ 0.05660	\$ 0.0936	65%

The natural gas market ended injection season at the end of October on a positive note, with five straight weeks of triple-digit injections prior to the assumed withdrawal season beginning in November. However, the Federal Energy Regulatory Commission (FERC) recently predicted natural gas prices for this winter to be higher than last. This is mainly due to rising demand and lower storage levels being driven by liquified natural gas (LNG) export facilities coming back online.

For comparison, we already saw an 90% increase in average natural gas prices from winter 2020/21 to 2021/22. With natural gas now being the main fuel source for power generation, the electric market is no longer “seasonal” and is subject to similar increases seen in the natural gas market. Moreover, the Energy Information Agency (EIA) is predicting wholesale electric prices to increase by 20-60% this winter. Further confirming the suspected utility rate increases on the horizon.

To help control your energy costs and put a plan in place moving forward, please contact your favorite PAHRA Energy Consultant by email at pricing@chrislynnenergy.com, or call us toll free at (888) 431-1553.

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HARIE Awards 2022 Safety Improvement Grants

By Leo A. Murray, HARIE Public Relations Consultant

The Housing and Redevelopment Insurance Exchange (HARIE) recently awarded nearly \$60,000 in Safety Grants to its clients to make safety improvements to their properties and buildings as the program designed to help prevent losses entered its fifth year.

According to the National Fire Protection Association, cooking is the leading cause of home fires, and it is the second leading cause of fire deaths. In 2019, the last year for which figures were available, Thanksgiving was the peak day for home cooking fires, followed by Christmas Day and Christmas Eve.

It seems natural, then, that finding a way to prevent cooking fires would, in turn, be a way to limit home cooking fires and thus save lives.

One of this year's Safety Grant Recipients, the Housing Authority of the County of Beaver, successfully applied for and received a \$15,000 grant to go toward the purchase of 4,700 "fire stops". In essence, "fire stops" are compact canisters containing a fire retardant that are attached over the cooking area. Once extreme heat is detected, the canister deploys the retardant and snuffs out whatever is burning.

Brian Yaworsky, Executive Director of the Housing Authority of the County of Beaver, said he was pleased with the award. He said that his authority was "only about half covered with the stops." The remaining units out of the 800 the authority owns will now be covered with the stops because of the grant.

HARIE's Board President Ed Christiano said he believes the company is doing the right thing in encouraging their clients to apply for these grants. "In the long run, improving safety, be it with fire stops, security cameras or first aid kits, an injury or death prevented is the most important thing." Besides, the President added, keeping losses low adds up to monetary savings on premiums for our clients.

Security cameras and systems were popular requests for grants in this round. Westmoreland County Housing Authority received a \$15,000 grant for the purchase and installation of two security camera systems at its Jeannette development. Tioga County Housing Authority was awarded \$3,925 toward the purchase of a camera system, and the Bradford County Housing Authority received a safety award of \$3,250 toward the purchase of two camera systems. Sean Sember serves as Executive Director of those two authorities.

Clinton County Solid Waste Authority received a grant of \$4,200 toward the purchase of an ergonomic desk, 22 helmets, first aid kits and a pair of confined space fans.

Rounding out this year's awards were grants for Arterial External Defibrillators with \$8,325 going to Carbon County, and \$8,295 going to Hanover Area School District.

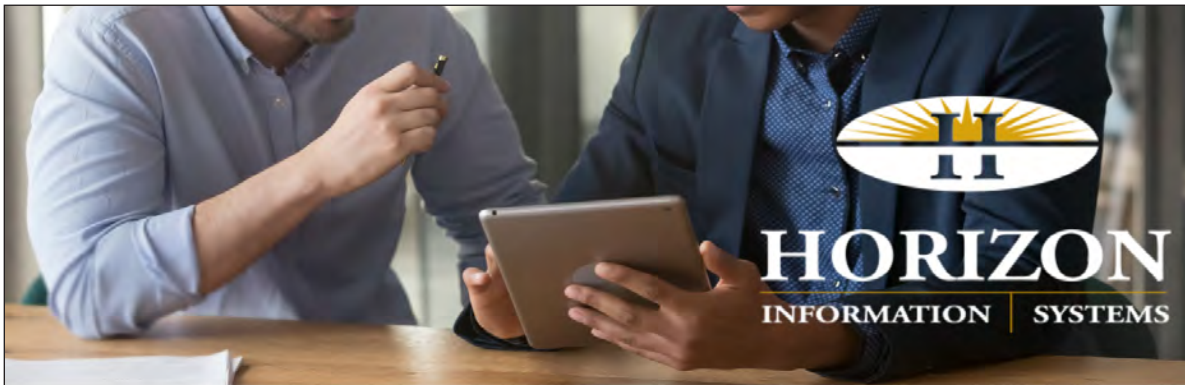
Mr. Christiano encourages HARIE's clients to apply for these safety grants next year. "Our mission is to provide quality, low-cost insurance to public entities across Pennsylvania," said Mr. Christiano. The awarding of the grants signifies our commitment to that mission.



*Cheryl Johns, HARIE Safety Committee Chair, presents 2022 Safety Award to Brian Yaworsky
photo credits: Leo A. Murray*



*Kevin Bartko accepts the award on behalf of
Westmoreland County Housing Authority*



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FY 23 Appropriations

THE WHITE HOUSE, the House of Representatives and the Senate have all increased funding for HUD programs for Fiscal Year 23 (FY 23). In March, the White House budget proposed an increase of \$6.2 billion over the FY 22 enacted level. In late July, the full House voted for an increase of \$8.9 billion, or 16.5 percent, while the Senate Appropriations Committee released its own draft bill with a \$4.3 billion boost, representing an 8 percent increase for HUD programs.

The House and Senate actions are independent of any agreement in Congress on what the topline numbers will be for Defense and Non-Defense Discretionary spending, which ultimately affects how the discretionary budget will be distributed to the 12 subcommittees, including THUD. PHADA urges caution when viewing the figures for HUD accounts because these will likely change as Congress debates these matters. It is likely that there will be a continuing resolution until after the mid-term elections in November to keep the federal government funded.

FY 23 Budget Table for Selected HUD Accounts

	FY 22 ENACTED	PHADA RECOMMENDED	FY 23 WHITE HOUSE	FY 23 HOUSE PASSED	FY 23 SENATE PROPOSED
Public Housing Operating Fund	\$5.039 B	\$5.039 B ¹	\$5.000 B	\$5.039 B	\$5.039 B
Public Housing Capital Fund	\$3.200 B	\$5.000 B ²	\$3.200 B	\$3.400 B	\$3.225 B
Voucher Contract Renewals	\$24.095 B	\$25.000 B	\$25.000 B	\$26.184 B	\$26.184 B
Voucher Administrative Fees (less fees for special purposes)	\$2.411 B	\$3.046 B	\$3.014 B	\$2.756 B	\$2.802 B
Project Based Rental Assistance	\$13.940 B	\$15.000 B	\$15.000 B	\$14.940 B	\$14.687 B
Choice Neighborhoods	\$350 M	\$500 M	\$250 M	\$450 M	\$250 M

1. HUD is aware that the associations believe that the \$5.039 billion needs to be enhanced to reflect current inflation factors as well as rents collected rather than rents charged.
2. PHADA also supports at least \$70B in capital funding to address the national capital needs backlog.

Public Housing Operating Fund

Both the House and Senate bills propose level funding for the Operating Fund at \$5.039 billion. HUD has stated that the higher amount represents a 100 percent proration. PHADA does not agree and has taken the lead in the industry to inform HUD that its operating fund formula fails to account for a current inflation factor (although it is expected to be more accurate for FY 23) and is based on rents charged rather than rents collected. *PHADA has also urged HUD to acknowledge the reality of mounting uncollected rents and tenant accounts receivable (TAR), to identify solutions, and to refrain from penalizing agencies through performance reviews related to TAR challenges.*

Capital Fund

The Senate and House figures are inadequate to meet annual capital needs. The House figure, although higher

than the Senate, is derived from an outdated HUD/Abt 2010 capital needs study, which is not adjusted for inflation.

HUD has requested feedback on its plans for establishing a new Physical Needs Assessment process, as required by law, and incorporating directives of various Executive Orders of the Biden administration. PHADA, in its written comments to HUD, notes that the mechanisms and processes developed to assess capital improvement needs are meaningless without a funding mechanism to pay for the projected capital improvements.

Section 8 Voucher Renewals

The Senate bill matches the House bill, with \$26.184 billion for voucher renewals, an increase of \$2.089 billion from FY 22, or 8.7 percent. The amount needed simply to fund all current vouchers continues to rise significantly and is of concern when other accounts such as public housing are not

funded at need. With market rents rising and more agencies needing to increase their FMRs and SAFMRs to 120 percent of Fair Market Rent, the amount needed to fully fund renewals is likely to continue to climb.

Administrative Fees

The Senate provides \$2.802 billion for administrative fees, which is \$46 million more than the House approved. This is \$391 million more than FY 22, a 16 percent increase and a 98 percent proration. The kinds of increases we have seen in the last few appropriations bills as well as under the CARES Act, points to the sustained advocacy efforts of PHADA.

It is incumbent upon Congress to continue to allocate funding for administrative fees that is commensurate with amounts being allocated for voucher renewals as well as any expansion of the program. PHADA will continue to advocate for such funding and appreciates congressional language that mirrored the written arguments PHADA has made to HUD for years related to the expansive role HAs accept when administering the voucher program.

Senate report language reminds HUD of its FY 22 directive that HUD undertake a reexamination of the administrative fee formula and to consult with PHAs, advocates, and researchers on ways to make the formula more relevant to the cost of administering a high-performing and efficient voucher program.

Voucher Expansion

The White House budget proposed a significant expansion for new vouchers, with \$1.6 billion for what was estimated to fund an additional 200,000 vouchers, or \$8,000 per voucher. However, based on HUD's Voucher Dashboard, PHADA estimates the per voucher cost to be about \$10,000, which would yield 160,000 new vouchers. The House bill includes \$1.1 billion for voucher expansion, which would be adequate to provide funding for approximately 110,000 households, while the Senate approved a relatively conservative \$50 million, which would only support 5,000 new vouchers.

While PHADA supports voucher expansion in general, such expansion must be viewed within a context where there is also full funding for public housing.

Current Topics of Interest

The Annual Contributions Contract

PHADA and other industry groups have been meeting with HUD staff on their plans to develop a new Annual Contributions Contract (ACC). HUD executive staff have stated that a new ACC is necessary to better outline the terms and conditions for operating and capital funding in a uniform document and to ensure compliance.

PHADA has been adamant that any updated version is not based on the proposed ACC that was circulated a few years ago. That earlier version included objectionable provisions including granting HUD authority to unilaterally modify the contract and reduce HA funding. HUD had asserted that the ACC does not have the full force of a contract, but the industry groups and attorneys do not agree. HUD staff have assured industry groups that these unilateral changes will not be included in an updated version. PHADA's attorney and other legal experts have advised that whether HUD calls the ACC a contract or a grant agreement, the document is enforceable in court. The Federal Court of Claims has affirmed this position in two separate decisions in the PHADA-led litigation regarding the 2012 operating reserves offset.

The Senate Appropriations Committee included new report language directing HUD to comply with all appropriate

process requirements and to work and consult with PHAs in any future rulemaking process that amends the ACC.

Tenant Accounts Receivable

PHADA has been monitoring the high Tenant Accounts Receivable that many HAs are experiencing. HUD recently confirmed that almost 20 percent of agencies have been "severely impacted" by rental income losses.

PHADA conducted a survey of HAs and found a growing problem with unpaid rent and increasing TAR and operating revenue losses among some agencies. The results point to a widespread problem throughout the country that may pose significant medium-term operating risks in the public housing program and that could threaten the financial health of some agencies. HUD has not yet made related data available through its recently released Public Housing Dashboard. This information could be very helpful in assessing the dimensions of uncollected rent problems.

PHADA has called on HUD to address the nonpayment problem head on and clearly state that residents who can afford to pay their rent need to meet their lease obligations. PHADA has also urged HUD to undertake a review of its FY 23 budget request to Congress and to refrain from penalizing agencies through performance reviews related to TAR challenges. ■

PHADA Members Must Act Now!

PHADA urges members to contact their two senators and representatives to advocate for the higher of the House or Senate appropriations bills for FY 23 as well as to register any concerns with issues affecting HUD programs.

HUD THROWS A WRENCH INTO HOME INVESTMENT PARTNERSHIP GAP LOANS



Public housing authorities ("**PHA**") and their developer partners often use HOME Investment Partnership ("**HOME**") funds to fill financing gaps in their low-income housing tax credit ("**LIHTC**") development transactions. Unfortunately, new guidance issued by the U.S. Department of Housing and Urban Development ("**HUD**") in September 2021 as **HOMEfires – Vol. 16 No. 1 ("HOMEfires #16-1")** could significantly limit the ability to use HOME funds in LIHTC development transactions.

Under the HOME program, funds are granted every year by HUD to states, counties, cities and other local governments, referred to by the HOME program rules as "participating jurisdictions". These participating jurisdictions are authorized by HUD to grant or loan the HOME funds to owners of multifamily rental projects who, in turn, must use the funds for eligible activities under the HOME program (such as the acquisition, development or rehabilitation of affordable housing) and must agree to maintain certain units at the project as affordable. The owner of the project will typically record a restrictive covenant in the local land records in favor of the participating jurisdiction that requires a certain number of units at the HOME-funded project to remain affordable for around 30 years.

HOME funds are seen by PHAs and their developer partners as a favorable source of gap financing for LIHTC development transactions. Because LIHTC units are already required to be maintained as affordable for at least 15 years under Section 42 of the Internal Revenue Code of 1986, as amended, the HOME program's affordability restrictions are generally complementary to the LIHTC affordability restrictions. However, because of the nature of the LIHTC program, HOME funds typically must be loaned to the owner of the LIHTC development, rather than granted, in order for the HOME funds to be used as a viable gap funding source for such developments.

While the HOME program rules permit participating jurisdictions to either grant or loan funds to owners of affordable housing developments, not all participating jurisdictions are willing to loan their HOME funds to owners. Indeed, many participating jurisdictions are only able to grant their HOME funds to owners, which generally does not work for LIHTC developments. Traditionally, PHAs and their development partners have been able to work around this issue by using the PHA or a PHA affiliated nonprofit entity as a conduit lender. In this scenario, the participating jurisdiction makes a grant of the HOME funds to the PHA or PHA affiliate, which then loans the funds to the owner of the LIHTC development. The owner is usually a limited partnership or limited liability company in which the PHA holds some indirect ownership interest.

This innovative approach has been used for years to ensure that HOME funds could be used in LIHTC developments even where participating jurisdictions were not in a position to make direct loans to the owner. Despite the obvious benefit of maximizing funds available for the preservation and expansion of affordable housing, HUD has now taken the position that the approach is not permitted under the HOME program. HUD's rationale for this restrictive interpretation of the HOME program rules is that the participating jurisdiction cannot ensure compliance with HOME requirements unless it has a binding contractual arrangement directly with the owner of the development. HUD is concerned that a grant agreement that is only between the participating jurisdiction and the PHA or a PHA nonprofit affiliate, rather than the owner of the development, restricts the participating jurisdiction's ability to enforce HOME program obligations against the owner.

HUD's concerns about compliance are unfounded. In a situation where a PHA or a PHA nonprofit affiliate receives a grant of HOME funds from the participating jurisdiction and then loans the funds to the LIHTC development owner, the restrictive covenant recorded on the property by the owner in favor of the participating jurisdiction would still impose HOME program compliance obligations on the owner of the LIHTC development. These obligations would be enforceable by the participating jurisdiction to the same extent as if the participating

jurisdiction had loaned or granted the HOME funds directly to the owner.

Unfortunately, until HUD rescinds or revises HOMEfires #16-1, owners of LIHTC developments receiving HOME funds should plan to structure those awards as direct loans from the participating jurisdiction—assuming the participating jurisdiction is willing to do so. If the participating jurisdiction is only willing to make grants of HOME funds, then owners of LIHTC developments may need to look elsewhere to fill financing gaps in their transactions.

If you are interested in learning more about the use of HOME funds in LIHTC developments, please contact Alec Stone (ajstone@foxrothschild.com; phone: 412-391-2523) or Michael Syme (msyme@foxrothschild.com; phone: 412-391-2450).



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In Good Company

NAHRO CEO Mark Thiele connects with PAHRA President Brian Yaworsky, MARC NAHRO President Kathy Walter, and representatives of the Housing Authority of the County of Beaver at Skytop Lodge in the Pocono Mountains of PA.

First of all, thank you for inviting me to your outstanding Annual Conference and Awards in the Poconos last month. You showed incredible warmth to me and to each other as you shared your expertise with each other. The plenary moved me, particularly President Yaworsky's comments, and it was my true privilege to be part of this event. I got to join Ed Primm and a crowd at an outstanding Affordable Housing Development & Operations session to talk about the day-to-day challenges being overcome in pursuit of our shared mission. I can't wait until my next opportunity to join you.

And thank you for your continued support of NAHRO. We have been working to build on our strengths and give you the information, advocacy, events and training you need to house and serve the children, seniors, veterans and families in your communities. Since I started here in May, we've strengthened the NAHRO backbone with a new Association Management System that makes it easier for you to manage your memberships and transactions, and for NAHRO staff to serve you. We've hired a new Chief Operating Officer, returned to in-person events with a stupendously successful national conference and exhibition in San Diego, and launched a series of Day 3 educational webinars to keep the learning and networking going.

We also launched our first comprehensive member survey in many years. Thank you to those of you who took the time to fill it out! Your input is vital to our continued success, and will help us chart a course towards an even more successful future. NAHRO's 90th anniversary is coming up, and we're beyond excited. As the oldest, largest, and most successful affordable housing and redevelopment professional organization in the country, we have a lot of history behind us, and a bright and dynamic future to look forward to. Next year will be one of celebration – we'll have more details for you soon!

I hope you've received your agency copies of the 2023 What Home Means to Me calendar. I'm always inspired by the beautiful artwork of the children whose housing you provide, and by their stirring messages about the importance of their homes. If you'd like more copies, you can order them from our online store at <https://my.nahro.org/Shop/Product-Catalog>.

As we near the year's end, I hope you will all be able to relax and spend some time with your loved ones. I wish you all a wonderful holiday season and a happy new year!

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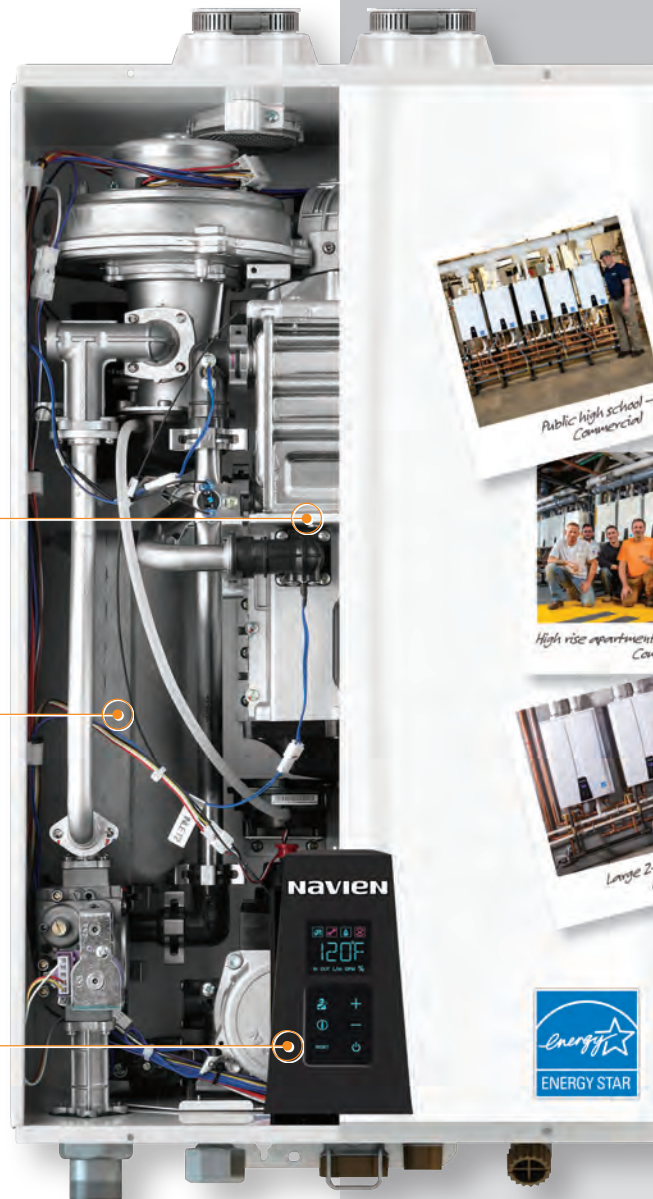
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PAHRA PROUDLY PRESENTS 2022 BELLAMY & BEST PRACTICE AWARDS

The PAHRA Best Practices Showcase is held annually to recognize the achievements of our member agencies, and to demonstrate the diversity of activities involved in providing affordable housing, improving lives, and revitalizing communities.

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

The Bellamy is PAHRA's highest recognition of outstanding achievement. 2022 Bellamy Awards were awarded to the following:

Housing Authority of the City of Erie (HACE) – Dafmark Community-Based Creative Arts Program

Studies indicate a strong correlation between involvement in the arts and academic performance. Children raised in poverty often lack the same opportunities as those from higher income households. Recent statistics show that 44.6% of children in the city of Erie under the age of 18 are living in poverty, 28% higher than the national average. To address a gap in the public education system created by cuts to creative arts programs, HACE contracted with the Dafmark Dance Theater to provide a high-quality creative arts program for youth ages 6 – 18 years old located right in their neighborhood. The program provides after-school educational support, reading programs, library services, and lessons in performing arts, visual arts, digital arts, and literary arts. This program has proven to play a vital role in student engagement, achievement, and well-being. It helps to develop a range of skills and competencies, encouraging children to explore their talents and express themselves in a positive manner through the 4 C's: critical thinking, creativity, collaboration, and communication.

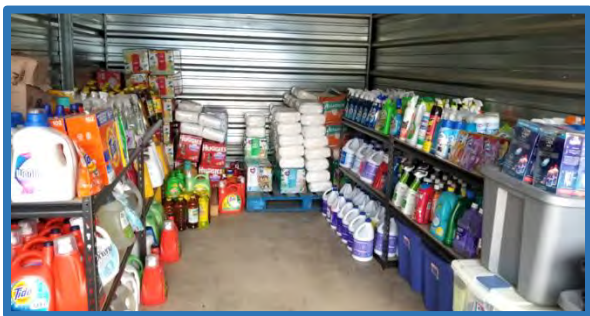


Jefferson County Housing Authority (JCHA) – Michael / Courtney Sharing Loft

"Out of great loss can come great giving". The Jefferson County Housing Authority Executive Director and ROSS Service Coordinator were bonded in grief, each having suffered the unthinkable loss of an adult child. With inflation running at a 40-year high, prices for housekeeping supplies surging 10.7% from a year ago, and the cost of personal care products and daily essentials out of reach for many public housing residents, these ladies created the Michael / Courtney Sharing Loft to memorialize the loving hearts and generous spirits of their children. The objective behind the Loft is to educate residents on the importance of good hygiene, how it affects both physical and mental health, and to provide the basic necessities to those who cannot afford them.



Through a partnership with their local Walmart Distribution Center, 16 pallets of donated goods, including cleaning supplies, diapers, toiletries, paper products, linens, baby needs, and home goods have been received. The list of items keeps growing and deliveries are ongoing. Materials quickly outgrew the available storage space, so a larger unit has been purchased. In the past year, the Loft has assisted 88 families with personal care and hygiene products and 19 families with furniture.



Earning Best Practice Awards were Tioga-Bradford County Housing & Redevelopment Authorities and the Housing Authority of the City of Pittsburgh for these excellent programs:

Tioga-Bradford County Housing & Redevelopment Authorities (TBHRA) – TBHRA Takes a Bite Out of Hunger

The reality of food insecurity strikes home especially for public housing residents struggling to provide adequate and nutritious food for their families. Children receiving free or reduced cost breakfast and lunches in school do not have that option available on weekends, holidays, or summer break. Lack of transportation and access to markets or foodbanks pose another barrier, along with high costs of fresh produce and healthy food options. Through a partnership with the Central PA Food Bank, TBHRA focused on three objectives: 1) insure children have adequate food on weekends, holidays, and during summer; 2) eliminate the transportation barrier by bringing food directly to residents; and 3) provide fresh and healthy eating options.

Results? In the last year alone, TBHRA staff and resident volunteers packed and delivered nearly 2,700 bags of food to children through the Power Pack Backpack Program, biweekly through the school year and weekly through the summer. They also provided over 4,400 bags of food to an average of over 400 residents at 10 public housing sites on a monthly basis. Unused office space and the purchase of a refrigerator have provided for on-site food storage and the ability to offer necessities such as milk, eggs, cheese, and meats.



Housing Authority of the City of Pittsburgh (HACP) – Eradicate Hunger in Public Housing Communities

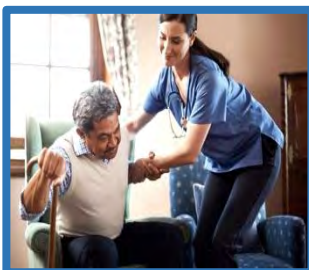
The Housing Authority of the City of Pittsburgh and 412 Food Rescue have collaborated for the last 4 years to deliver over 1.4 million pounds of fresh food and produce to HACP residents. The equates to nearly 7,000 food deliveries to public housing communities, the equivalent of 1.1 million meals, at an approximate value of \$3.4 million. That success has resulted in expansion of their partnership to include every resident of each public housing community owned or operated by HACP, connecting more than 500 additional low-income families.

The HACP / 412 Food Rescue partnership provides regular access to nutritious food and has created a model for food rescue delivery nationally. In order to help broaden the services, HACP now employs residents as well, helping to set them on a path to self-sufficiency. These jobs include full-time, year-round driver and assistant positions to operate the food distribution truck, and up to three “Resident Leads” employed on a part-time basis.



Each PAHRA member agency that submitted an entry for the 2022 awards was recognized with a Certificate of Merit acknowledging their accomplishments. These are listed below:

HOUSING AUTHORITY OF THE COUNTY OF BEAVER (HACB) – IN-HOME SERVICES PROGRAM



The Housing Authority of the County of Beaver has operated this much-needed supportive service program for seniors for the past 26 years, initially implementing it with HUD grant monies. What makes the program unique is that when ongoing funding became problematic, HACE committed to self-fund the program through the agency’s own operating budget. Services are provided through a contract with a local home health service and include light housekeeping, laundry service, grocery shopping, bathing assistance, medication administration, wound care, chores such as window and wall washing, oven or fridge cleaning, organization and decluttering based on the resident’s limitations or needs.

At its peak HACB was providing services to approximately 150 residents monthly. The greatest attribute of the program is longer tenancies since it enables residents to remain independent. Other benefits are reduced housekeeping issues and associated lease violations. The program also provides socialization and minimizes senior isolation.

To date, HACB has expended nearly \$3 million to enable senior residents to successfully age in place, which they consider to be a wise return on their investment.

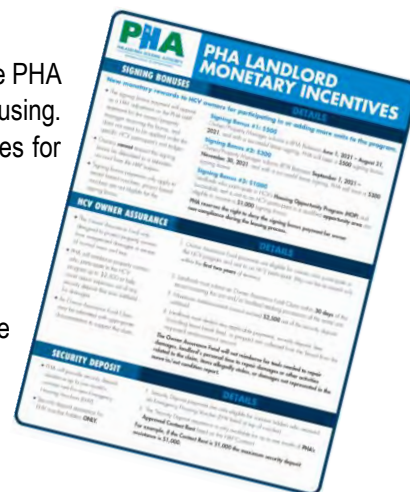


PHILADELPHIA HOUSING AUTHORITY (PHA) – HOUSING CHOICE VOUCHER LANDLORD INCENTIVE PROGRAM

Due to a shortage of affordable housing and high demand for real estate in Philadelphia, the PHA found it necessary to take action to address HCV residents’ difficulty in securing private housing. The goal was to remove bureaucratic barriers, recruit new landlords, and provide incentives for them to accept housing choice vouchers. To accomplish this, PHA:

- Streamlined the application process
- Made it possible to submit documentation online
- Set up liaisons to work with landlords and help them navigate the process
- Began providing updates and alerts on inspection times to offer greater convenience for both landlords and tenants.

As a result of these actions, since inception over 500 new landlords have now rented to PHA voucher holders.



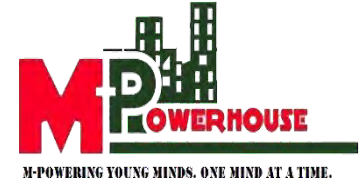
ALLEGHENY COUNTY HOUSING AUTHORITY (ACHA) – HAYS MANOR COMMUNITY DAY



Allegheny County Housing Authority held a community resource day to provide residents an opportunity to connect with numerous supportive and social service providers, bringing representatives of those organizations directly to this public housing community. The event was designed to offer important health and wellness information, vaccines, NARCAN, sexual health resources, and a variety of other services, including upcoming resident programs to be made available at their community.

ALLEGHENY COUNTY HOUSING AUTHORITY (ACHA) – M-POWERHOUSE PITTSBURGH BRINGING STEM

ACHA has partnered with local STEM non-profit, M-Powerhouse Pittsburgh, to bring workforce development, adult education, soft skills, and even an FAA-107 drone operator certification course to their Hays Manor residents. Housed in a building on-site, the goal is to connect underserved youth and adults to careers and educational opportunities.



ALLEGHENY COUNTY HOUSING AUTHORITY (ACHA) - TAKING A STAND AGAINST GUN VIOLENCE



Gun violence and the senseless loss of a young life prompted the ACHA to collaborate with Mercy Behavioral Health, the Pittsburgh Office of Violence Prevention, and community members to educate residents on the domino effect of such violence impacting youth and families. Residents can not only find support when dealing with traumatic situations, but also learn ways to encourage peaceful conflict resolution.



ALLEGHENY COUNTY HOUSING AUTHORITY (ACHA) – USING TECHNOLOGY TO COMBAT SENIOR ISOLATION



As a result of the pandemic, many seniors without computers, tablets, or a working knowledge of technology faced isolation and loneliness. Grant funding enabled the purchase of Amazon Echo Show devices, which were distributed to those senior residents who wanted one. Service coordinators provided training and also helped enroll the residents in low-cost internet programs. To date 130 devices have been distributed and training classes are ongoing.

ALLEGHENY COUNTY HOUSING AUTHORITY (ACHA) – HOUSING CHOICE VOUCHER MARKETING CAMPAIGN

ACHA serves an area experiencing a major housing crisis, where searching for a place to call home has become a challenging and lengthy process, especially for renters utilizing Housing Choice Vouchers. In an effort to incentivize landlords, ACHA has implemented a variety of new programs made possible through the Community Choice Demonstration and Mobility Grant Funding including:

- Establishing an Emergency Housing Voucher Program
- Enhanced Payment Standards Map
- Monetary Incentives & Bonuses
- A full-blown marketing strategy with user-friendly landlord website, email campaigns, brochures, branded giveaways and merchandise



Through these efforts great strides have been made in opening the door for new landlords.

ALLEGHENY COUNTY HOUSING AUTHORITY (ACHA) – PREVENTING EVICTIONS THROUGH MEDIATION



Despite large rental balances accumulated during the eviction moratorium, once the moratorium was lifted, ACHA was committed to avoiding evictions due to a resident's inability to pay their rent and utilities. The first step was to ensure that the resident was enrolled in the Emergency Rental Assistance Program (ERAP) and was receiving that assistance. Partnerships were formed with Just Mediation Pittsburgh, Neighborhood Legal Services, and RentHelpPGH to develop an intervention program to assist the resident and landlord in discussing areas of concern and developing a plan to bring balances current, thereby preventing eviction.

Feel free to contact any of the participating agencies if you are interested in obtaining more information or replicating one of these award-winning activities within your own organization.

Congratulations to our Best Practice Showcase participants, our award recipients, and to all of our member agencies who are putting forth their best efforts each and every day to provide award winning services. Watch your mailbox next spring for details on submitting your agency's Best Practices for our 2023 Showcase.

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Pennsylvania Homeowner Assistance Fund Increases Funding Cap Amounts to Maximize Assistance to Homeowners

Even more relief has arrived for eligible homeowners in the Commonwealth who are struggling with their mortgage payments or other housing expenses as a result of COVID-19 pandemic-related financial hardships.

The Pennsylvania Housing Finance Agency (PHFA) announced that it has increased the maximum caps on funding for its Pennsylvania Homeowner Assistance Fund, or PAHAF, administered by PHFA – effective immediately. The Commonwealth of Pennsylvania was awarded more than \$350 million in American Rescue Plan Act funds through the U.S. Department of the Treasury’s Homeowner Assistance Fund (HAF).

PAHAF increased its overall program cap on the maximum amount of assistance a household may receive from \$30,000 to \$50,000. In addition, the maximum cap on delinquent property tax assistance increased from \$8,000 to \$14,000, and the maximum cap on delinquent utility assistance increased from \$8,000 to \$10,000. These assistance cap increases will benefit even more eligible households who continue to need help paying their past due mortgage and other homeowner expenses.

Established through the 2021 American Rescue Plan, the fund supports Pennsylvania homeowners whose household income is at or below 150% of the area median income (AMI) and are facing financial hardships as a result of the COVID-19 pandemic. PAHAF provides eligible Pennsylvania homeowners with assistance to prevent and/or ease mortgage delinquencies, defaults, foreclosures, displacement and utility disconnection.

“We have seen the tremendous impact PAHAF has already had across the Commonwealth for the many households that have struggled to cope with pandemic-related financial hardships,” said PHFA Executive Director and CEO Robin Wiessmann. “Implementing these changes ensures that homeowners receive even greater financial support and builds critical housing and economic stability in Pennsylvania.”

Applicants who were previously denied based on former program caps or may not have applied for a specific assistance type because of the previous caps will have an opportunity to re-apply or to apply now to receive funding – the PAHAF program is reaching out to these individuals.

Any applicant who already received funding for a specific assistance type will not be eligible for an additional, retrofitted amount for that same assistance. Per the program’s policy, only one PAHAF assistance type can be awarded per household.

For the latest updates and program information, visit <http://pahaf.org>, which is where homeowners can go to learn more and to start and complete their online applications. They can also contact the PAHAF call center at 888-987-2423 for questions or application assistance. The call center is open Monday through Friday from 8 a.m. to 7 p.m. and Saturday from 8 a.m. to 2 p.m.



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PART 3 – MEDICARE: THE A, B, C's (and D, E's)

Welcome to the third installment of our Retirement Ready Series. In each edition we bring you details of what is involved in preparing for retirement. Be sure to see previous Monitor issues about "Social Security" and "When & How to Prepare for Retirement".

Medicare is the #2 Social Program in the United States. Originally the name "Medicare" referred to a program providing medical care for families serving in the military as part of the 1956 Dependents' Medical Care Act. President Dwight D. Eisenhower held the first White House Conference on Aging in January 1961, in which creating a health care program for social security beneficiaries was proposed.

On July 30, 1965, President Lyndon B. Johnson signed into law the bill that led to the Medicare and Medicaid Programs. The original Medicare Program included Parts A and B, known today as "Original Medicare".

Over the years, Congress has made changes to Medicare:

- **1972** – Expanded to cover the disabled, people with end-stage renal disease (ESRD) requiring dialysis or kidney transplant, and people 65 or older that select Medicare coverage
- **2003** – The Medicare Prescription Drug Improvement and Modernization Act (MMA). Private health plans approved by Medicare became known as Medicare Advantage Plans (sometimes called Part C).
- **2006** - The MMA expanded Medicare to include an optional drug benefit (Part D), which went into effect in 2006.

Medicare was originally administered by the Social Security Administration. In 1977, the Health Care Financing Administration (HCFA) was created to administer Medicare and Medicaid. It has since been renamed the Centers for Medicare and Medicaid Services (CMS). Since 1995, CMS has been located in its own 960,000 square foot national headquarters in Baltimore, Maryland.

Medicare now has 5 Parts (The A, B C's and D, E's):

- **Part A** – Hospital Insurance
- **Part B** – Medical Insurance
- **Part C** – Medicare Advantage
- **Part D** – Prescription Drug Coverage
- **Part E** – Medigap & Cost Plans

Individuals age 65 or older, or disabled, may enroll in Medicare Parts A, B and D. Parts A, B and D can be delayed if the individual is covered by a "Credible" Employer Healthcare Plan. They may also elect to have additional coverage in two ways: Unbundled and Bundled.

- **Unbundled: Keep Original Medicare – 68% of people take the Unbundled approach**
 - Part A – Hospital Insurance
 - Part B – Medical Insurance
 - Add Part D – Prescription Drug Coverage
 - Optional supplemental coverage: Medigap
- **Bundled: Medicare Advantage – 32% of people take the Bundled approach**
 - Part C combines:
 - Part A, Part B, and Part D

Medicare Part A – Hospital Insurance (HI)

- **Inpatient hospital care**
 - Does not cover convenience items (TV, phones)
 - Psychiatric hospital limited to 190 days
 - 90 Day Benefit Period – Benefit ends if not in Hospital for 60 Days
 - Days 1-60: \$1,600 deductible per Hospital stay
 - Days 61-90: \$400 per day co-payment
 - Days 91-150: \$800 per “lifetime reserve day”
 - Days 151+: all costs paid by patient
- **Home Health care services following hospital stays**
 - Fully covered by Medicare
 - Must be homebound
 - Be under care of doctor
 - Home Health Agency must be Medicare-approved
 - Plan of care reviewed every 60 days
 - No out-of-pocket costs
- **Skilled Nursing Facility (SNF)**
 - Must spend 3 consecutive days in Acute Care Hospital
 - Within 30 days of admission to Skilled Nursing Home
 - Days 1-20: \$0 deductible or other costs
 - Days 21-100: \$200 per day
 - Days 101+: All costs paid by patient
- **Hospice Care Services**
 - Special care for the terminally ill and family
 - Expected to live 6 months or less
 - The focus is on comfort and pain relief, not cure
 - Two 90-day periods with unlimited 60-day periods
 - No out-of-pocket costs
- **Requires at least 40 quarters (10 years) of wages subject to payroll taxes**
 - 99% of beneficiaries pay no premium
 - Individuals with 30-39 credits can buy by paying a \$278 premium
 - Individuals with fewer than 30 credits can buy by paying a \$506 premium
- **Payroll taxes fund 87% of Medicare Part A**
 - Single Individual - \$0 - \$200,000
 - Married Filing Jointly - \$0 - \$250,000
 - Married Filing Separately - \$0 - \$125,000
 - Medicare Tax on Earned Income: 2.9%
 - Employee: 1.45%
 - Employer: 1.45%
 - Self-Employer able to deduct 50%
 - .90% Surtax
 - Medicare Tax on Investment Income
 - \$0
 - 3.8% Surtax

Medicare Part B – Supplementary Medical Insurance (SMI)

- **Doctor’s services**
- **Outpatient medical and surgical services and supplies**
- **Durable medical equipment**
- **General home health services**
- **Other medically necessary medical services**
- **Does NOT cover:**
 - Long Term Care – Routine Vision – Dental – Foot Care - Hearing

- **Costs**

- Annual deductible \$226
- 20% co-pay on doctor's services and outpatient care
- Monthly premium based on Adjusted Gross Income (AGI) from 2 years ago

If your yearly income in 2021 (for what you pay in 2023) was:			You Pay each month (in 2023)
File individual tax return	File joint tax return	File married & separate tax return	
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$164.90
above \$97,000 up to \$123,000	above \$194,000 up to \$246,000	Not applicable	\$230.80
above \$123,000 up to \$153,000	above \$246,000 up to \$306,000	Not applicable	\$329.70
above \$153,000 up to \$183,000	above \$194,000 up to \$246,000	Not applicable	\$428.60
above \$183,000 less than \$500,000	above \$366,000 less than \$750,000	above \$97,000 up to \$403,000	\$527.50
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$560.50

Enrolling in Parts A and B

- **Initial Enrollment Period (IEP)**

- 7-month period beginning 3 months before to 3 months after 65th birthday

- **General Enrollment Period (GEP)**

- January 1 – March 31 each year
 - Coverage begins July 1 of that year
 - May have to pay higher Part B premium as a late enrollment penalty (10% for each 12 month period)

- **Special Enrollment Period (SEP)**

- 8-month period that begins the month after employment or employer provided coverage ends, whichever happens first (No penalty)

Part D Drug Coverage

- **Must have Parts A and B before enrolling in Part D**

- **Penalty for not enrolling in Part D**

- 1% of the National Base Premium or;
- \$32.08 per month + the Plan Premium

- **Income Adjustment**

If your filing status and yearly income in 2021 was:			You Pay each month (in 2023)
File individual tax return	File joint tax return	File married & separate tax return	
\$97,000 or less	\$194,000 or less	\$97,000 or less	Your plan premium
above \$97,000 up to \$123,000	above \$194,000 up to \$246,000	Not applicable	\$12.20 + your plan premium
above \$123,000 up to \$153,000	above \$246,000 up to \$306,000	Not applicable	\$31.50 + your plan premium
above \$153,000 up to \$183,000	above \$194,000 up to \$246,000	Not applicable	\$50.70 + your plan premium
above \$183,000 less than \$500,000	above \$366,000 less than \$750,000	above \$97,000 up to \$403,000	\$70.00 + your plan premium
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$76.40 + your plan premium

- **Additional Out-of-Pocket Costs**

- Deductible
 - Beneficiary Pays \$505
- Tier 1 – Initial Coverage First \$4,660 of drug costs (\$1,165 Out of Pocket)
 - Beneficiary Pays 25% of drug costs
 - Plan pays 75% of drug costs
- Tier 2 – “Donut Hole” - Up to \$7,400 of Out-of-Pocket costs (including Tier 1)
 - Beneficiary Pays 100% of drug costs. Enrollees pay 25% on Brand Name drugs and 44% on generic
 - Plan pays 0% of drug costs
 -

- **Additional Out-of-Pocket Costs - continued**
 - Tier 3 – Catastrophic Coverage - After \$7,400 of Out-of-Pocket Drug costs (\$10,690)
 - Beneficiary Pays greater of 5% of remaining costs or \$4.15 for generic drugs and \$10.35 for all other drugs
 - Plan pays 95% of drug costs

Medicare Part C – Medicare Advantage

- **42% (26 million) of Medicare enrollees choose Part C**
- **Offered through Private Insurers**
 - Local Coordinated Care Programs (LCCP) make up 75% of health plans (combines HMO's and PPO's)
- **Hearing, dental, vision and drug prescriptions may be covered**
- **Average Premium for Part C is \$0 to \$302 per month**
- **Costs may increase for out-of-network doctors**
- **Annual out-of-pocket expenses cannot exceed \$8,700**
- **Medicare Advantage is NOT available, at the same time, if you belong to Medigap Plan (Part E)**

Medigap or Supplement (Part E) Insurance

- **Private Insurance to “fill gaps of Parts A and B”**
- **Plans vary depending on state and coverage**
- **Flexibility to see any doctor that accepts Medicare**
- **Generally, no coverage for drugs, dental, hearing or vision**
- **10 Standard Plans offering different coverage**
- **Wisconsin, Minnesota & Massachusetts standardized own plans**
- **Plan F and C only available if you turned 65 prior to 1-1-2020**
- **Medigap is NOT available, at the same time, if you belong to Medicare Advantage (Part C)**
- **Medigap Premium Ratings**
 - Attained-age rated – Premiums increase each year after enrollment
 - Community-rated – No-age rating, all members pay same premium
 - Issue-age rated – Premiums based on age when enrolled and do not increase with age
- **Enrolling in Medigap**
 - 6-month initial enrollment period starts the month you turn 65, and enrolled in Medicare Part B
 - During this period can't be turned down for pre-existing condition
 - Miss it, could pay more or denied coverage
 - ACA ban on denying coverage does not apply to Medicare

Healthcare will be a major expense in retirement. Understanding cost and coverage will be an important part of retirement planning. Medicare is complex, with rules that have consequences. Consider engaging an Independent Professional that can help you unravel the details and options. Identify your streams of income to cover essential healthcare costs along with other retirement expenses. Do not wait until the last minute to have a plan in place, it could cost you a lot more than it should.

Don Waite is the Director of Duncan Financial Group's Financial Wellness Services. Their Team is comprised of Specialists in, not only Medicare, but Social Security, Long Term Care, Elder Care, along with Financial Professionals versed in Financial Planning, Asset Management and Life, Health, and Personal Insurance.

**Information for this article was derived from the CMS Medicare website at Medicare.gov.*

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Affordable Housing Opportunities in Today's Real Estate Market

As the COVID-19 pandemic's impacts on real estate development continue to unfold, there may be increased opportunities to repurpose existing structures into affordable rental housing in locations that are ideally suited for residents to access education, transportation, and employment. Such spaces may include excess or newly vacant office space, underutilized hotels and motels, and the excess real estate holdings of religious organizations and institutions of higher education.

Recent reports indicate that office utilization rates are decreasing in many urban business districts, and that post-high school education enrollment has fallen since the onset of the COVID-19 pandemic. Hotels, especially those in urban centers, continue to deal with decreased room sales and revenue. Even before the COVID-19 pandemic, some religious organizations were dealing with excess real estate holdings. As a result, all of these organizations and institutions may soon find themselves looking for alternative uses for real estate assets. This may open the door for mutually beneficial arrangements with affordable housing developers.

Governments are also seeing these opportunities and putting programs in place to encourage affordable housing. In Pittsburgh, \$10 Million in American Rescue Plan funding has been set aside to support developers looking to convert existing office space in the Central Business District into housing, with increased funding available to those developers who commit to deeper affordability levels.

The Pittsburgh Theological Seminary (PTS), a graduate theological school of the Presbyterian Church (U.S.A.), imagined such an opportunity prior to the pandemic and brought it to fruition. The transaction may serve as an example of what could be possible while paving the way for other conversations.

PTS determined that it had excess real estate, including three aging apartment buildings. PTS was looking to scale its real estate holdings to meet anticipated residential housing need, efficiently utilize its space, and address aging apartment buildings, but it also considered its mission and its community. The East Liberty neighborhood of Pittsburgh where PTS's campus is located has been challenged with the loss of affordable housing units and rising housing costs.

PTS decided to dispose of three apartment buildings for use primarily as affordable housing via a request for proposals process. The RFP specified that the property would be offered for fair market value, tenants associated with PTS would lease a set number of units at market rate rent post-closing, and the affordable housing commitment made by the successful developer would be memorialized in a recorded restriction.

After reviewing a robust set of RFP responses PTS executed a development agreement and an agreement for sale with the selected developer. As is typical in any transaction, there ultimately was give and take by the parties to work out the final details. This unique arrangement included PTS:

- i. restricting the use of two-thirds of the units after the sale to tenants earning either 60% or 80% or less of area median income for forty years following completion of renovations via a declaration of restrictive covenants;
- ii. providing a subordinate loan to cover the cost of enhanced renovations requested by PTS and not originally proposed by the developer;
- iii. for set number of years with renewal options, providing a list of prospective tenants associated with PTS to the buyer, which prospective tenants, if accepted, will lease one-third of the units from buyer with PTS subsidizing their rent by paying the rent directly to the buyer;
- iv. retaining an option to repurchase from the buyer (a) at the end of the affordability period and (b) if the buyer or the developer becomes insolvent; and
- v. retaining a right of first refusal with respect to any bona fide offer from an unrelated third party to purchase.

The transaction benefitted PTS by removing it from the role of landlord of excess real estate while maintaining some housing for those related to PTS and allowing PTS to serve a community in need of affordable housing options. It also benefitted the developer by making available a desirable site for much needed affordable housing, providing financing for the revitalization, and ensuring a steady stream of market rate income to support the development.

While the number and scale of the opportunities for conversion projects like the PTS example will continue to grow if current real estate trends hold, developers who proactively look for opportunities in this space will be better positioned to utilize new funding sources like Pittsburgh's downtown conversion fund. It is time to move on those "what ifs" and start conversations with owners of real estate that may serve well as affordable housing following a conversion.

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THE IMPORTANCE OF INDEMNIFICATION (HOLD HARMLESS) CLAUSES IN CONSTRUCTION CONTRACTS

UNDER CONSTRUCTION



A resident trips and falls on your sidewalk, which is in the process of being replaced. He injures his back and shoulder, racking up nearly \$100,000 in medical bills. The resident then files a lawsuit, alleging the construction site was not properly marked or roped off.

Who's liable for the damages, you or your contractor?

You might guess (and hope) that your contractor is liable, but the answer is "it depends". It all hinges on whether your contract was properly executed. Let's explore what that means and dig into the scenario above a bit more.



WHAT IS CONTRACTUAL INDEMNIFICATION?

Contractual indemnification is a legal concept that can help shield an entity (e.g., a housing organization) from liability, said Mathew Ross, a partner with law firm Wilson Elser, who focuses on the defense of construction accident claims and other high-exposure premises liability claims.

Housing organizations should negotiate and include indemnification clauses in any construction-related contracts to ensure contractors defend, hold harmless, and indemnify (protect from legal liability) the housing organization for any personal injury or property damage arising from the general contractor's work.

The housing organization should also ensure that general contractors have indemnity language in any agreements with subcontractors that may be involved in a project, Ross said.

Some jurisdictions treat contractual indemnification provisions differently, especially with a construction-related contract. There are narrow, intermediate, and broad indemnification provisions.

The narrowest form of indemnity is when the burden is on the project owner (e.g., the housing organization) to prove that a contractor was at fault.

Broader forms of indemnity take the burden off the project owner to prove that a contractor was negligent. Ross said it's prudent for housing organizations to have at least an intermediate, or middle-ground clause in construction contracts to protect against liability.

Housing organizations should attempt to obtain a copy of all insurance policies in which they are named an additional insured. Ross said it's critical to check for discrepancies between insurance policies and contracts.

For instance, while the contract between the general contractor and subcontractor may have broad indemnity language benefitting the housing organization, the subcontractor's insurance policy may have limiting language that says the owner is only an additional insured to the extent that the subcontractor is found to be actively at fault or negligent for an incident. The broad indemnity doesn't align with the limiting additional insured language and can lead to a dispute in the event of an incident.

"It's important to resolve that discrepancy if at all possible," Ross said.

THE LACK OF A CONTRACTUAL INDEMNIFICATION CLAUSE COULD COST YOU

The sidewalk trip and fall scenario we mentioned at the outset of this article actually happened. It was a \$4 million lawsuit, and both the housing organization and the contractor were named as defendants. Believing the contractor was at fault, HAI Group attempted to tender the claim to the contractor, which means the contractor would handle the claim under its own insurance policy. The contractor refused, which wasn't surprising given that the contract's indemnity provision wasn't entirely favorable to the property owner. The case went to mediation, where HAI Group's defense counsel and claims handler argued, with some success, that the contractor should bear all liability.

The case was settled, and the property owner was required to pay far less than the \$4 million the plaintiff demanded, but it could have gone even better for the property owner if the contract had been executed properly. More specifically, if the boxes in the contract below, between the housing organization and contractor, had been checked, the outcome of the case might have been very different.

Indemnification (Hold Harmless) Clause
CONTRACTOR agrees to (check appropriate boxes and provide description, if necessary):

☐ Hold harmless and indemnify OWNER for all damages, costs and attorney fees that arise out of harm caused to CONTRACTOR, subcontractors and other third parties, known and unknown, by CONTRACTOR'S performance of the specified work, except as follows:

☐ Obtain adequate business liability insurance that will cover Job and any injuries to subcontractors or employees.

THE BOTTOM LINE

Contracts are negotiable. Have your legal counsel review them before you sign to ensure they're written in your favor and properly executed.



Preparing Your Property for Winter



Regular maintenance is key to ensuring properties don't fall apart, face seasonal disasters, or have to halt business operations. Of course, when temperatures start to fall, most commercial property owners know that trouble and commercial restoration may lie ahead. But, if you get to scheduling some routine maintenance in early fall, the winter season might not be so scary.

Because cold weather can cause devastation to your commercial property or facility, preventative measures are always a good idea to keep your employees or tenants safe, and your business investment secure.

So, if you are located in an area prone to harsh weather and winter storms, it's time to check in with your property and note where any preventative repairs and maintenance updates need to be made.

Let's look at how you can work to prepare for the winter season by focusing on preventative commercial building maintenance. So, put your tool belt on, and let's get to work by going through these commercial restoration building maintenance tips.

HVAC System Check Up

In winter, your HVAC system will be working extra hard on the heat setting, so it's best to check how your system is working before the harsh weather sets in.



The first port of call is to check and change your air filters. Then, you should inspect all working parts, the vents for leaks or holes, the hoses for blockages, and that exhaust gasses are being sent out of the building. If you find any issues, repair them.

It's also good to ensure the thermostat is working correctly and condensation drain traps are empty. If you aren't using your units in winter, cover them on the outside.

Of course, hiring a professional for a full inspection is always a good idea if this is not your area of expertise.

Insulation Inspection

Insulation helps keep the heat inside your building, which is what you want during winter. To ensure it's working optimally, inspect your insulation for holes or jeopardized areas that may lead to heat loss.



Checking the roof is an excellent place to start and any other unheated areas like an attic, for example. Did you know that a poorly insulated attic can result in 25% heat loss during winter? It may also be time to add more, or upgrade, your insulation to more effective modern insulation.

These modern insulation methods can do wonders for your building during the colder season. These new techniques can help you save a lot on your heating and cooling costs in the long run.

Prepare Your Plumbing

When the professionals are called out for water damage remediation in winter, it's usually due to frozen pipes, followed by flooding. This can cause a lot of stress and even downtime for businesses, not to mention the costs for repairs.



To avoid this frozen pipe situation, ensure your freeze-protection devices and alarms are working correctly. Test the freeze stats and valves before the cold weather hits. You can even wrap pipes and faucets in the least heated areas of your building to help keep them from freezing. Another good idea is to seal any cracks and openings around exposed pipes on your property.

And, of course, keeping your building's internal temperature at 55 degrees Fahrenheit at all times is also a good idea.

Roofing Checks

Your building's roof is a vital part of its structure and key to keeping your winter season safe and dry. Make sure you inspect the roof to prevent leaks and other costly problems from developing, especially if you're in an area likely to receive snowfall.



You'll want to look for holes, damage, and loose shingles. Repair any damage as soon as you can. And remember, if you have an older building, inspections should regularly occur as these buildings are more vulnerable to damage.

If you get snow, you've probably heard of ice dams. As snow piles up on your roof and eventually melts, it slides down towards your gutters. When it refreezes, it makes an ice dam – especially if your gutters are blocked. As this melting and refreezing keeps happening, the ice dams prevent the water from draining off your roof and away from the building.

Sometimes, what can happen is the water ends up flowing back up your roof and underneath shingles, leading to leaks and a damaged roof. A damaged roof can also start letting cold air into the building and allow warm air to escape, forcing you to use more heating.

Create a Disaster Plan

How will your employees cope if you face a winter storm? What will happen if your roof has an extensive leak and the office is affected?

It's good to come up with a plan for various disaster situations, including flooding, fire, or even gas leaks.

Put procedures in place, communicate the various escape plans, and nominate disaster officers who know what protocol to follow when a disaster crops up to lead their teams. And research contractors to keep on speed dial to get help timeously when you need it.

Remember, you can help prevent cold-weather disasters by sticking to regular precautionary building maintenance, being prepared, and calling a commercial restoration company when needed. By doing this, you will help protect your commercial building and avoid costly disasters and repairs.

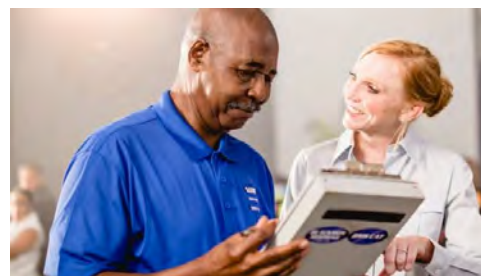
We Can Help

Our experienced team at Blackmon Mooring & BMS CAT offer a range of commercial restoration services – including emergency repairs and water removal, along with reconstruction services.

Blackmon Mooring & BMS CAT offer commercial damage restoration services that have helped thousands of residential and commercial customers recover from water and storm damage – both big and small.

Our commercial restoration company has reestablished businesses and restored communities. Blackmon Mooring & BMS CAT offer commercial restoration services after damage from hurricanes to tornadoes, as well as commercial water damage due to burst pipes and extreme weather.

Find out more about our restoration and recovery services at www.bmscat.com.





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Important Unemployment Deadlines

Submitted by Debbie Gross / U•COMP Program Consultant



U•COMP
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If you have ever expressed concern about missing the opportunity to request an unemployment hearing, some of the information below may help you as the employer.

The PA Department of Labor and Industry is clear about what employers are entitled to when they send you a claim determination. There are three levels of unemployment appeals once the claim determination has been received:

- 1) **Request a Hearing** – Labor and Industry provides a period of 21 calendar days during which you may request a hearing once you have received a claim determination. The 21-day period begins the day after the date on the top of the claim determination. Please be sure to check at the top of the claim determination for this date.
- 2) **Request a Board of Review Determination** – Once you, as the employer, have received an unfavorable hearing referee's decision on a claim, you may appeal this as well. You again have 21 days after the date at the top of the hearing decision to request a review by the Labor and Industry Board of Review.
- 3) **Appeal to the Commonwealth Court** – If the Board of Review upholds the Hearing Referee's unfavorable decision, you have one final recourse and that is to appeal to the Commonwealth Court. You have 30 days from the mailing date of the Board of Review's determination in order to file your appeal.

While most appeals don't go beyond the hearing level, it's good to know there is still some recourse if the outcome is unfavorable to you.

Guidance and representation at hearings are available to U•COMP members. Proposals are free and non-binding.



For a non-binding proposal, contact Elizabeth Henry, Trusts Member Services Manager

ehenry@pml.org

1-800-922-8063 ext * 250



Co-Authored By: Dan Farrell & Brian Littlehale

Change occurs one second at a time, one moment at a time, and one day at a time. The two authors of this article, who are passionate about personal growth and improving structural elements for efficiency and effectiveness, would like to share their conclusions and leadership lessons regarding “change”.

“When you improve a little each day, eventually big things occur. When you improve conditioning a little each day, eventually you have a big improvement in conditioning. Not tomorrow, not the next day, but eventually a big gain is made. Don't look for the big, quick improvement. Seek the small improvement one day at a time. That's the only way it happens - and when it happens, it lasts.”

– Coach John Wooden

CHANGE IS A PART OF LIFE; EFFECTIVELY MANAGING CHANGE IS ACTIVELY EMBRACING THE PROCESS

Change comes in many forms, especially when you are an agency that provides a critical service to the community and serves a sizeable population. As a professional within the housing industry, you may be familiar with many of these, such as updated regulations from HUD or another entity requiring a change in policies or documents. The biggest and most recent in our memory is COVID-19 and the changes forced by the pandemic.

However, change sometimes creates an impact on a more granular level. Within your own organization, change can be brought about by a new employee or a new resident within your community. It might come from someone who speaks to an important subject which generates seminal thinking that turns into real action. Often, we look for the big example rather than the smaller incremental steps to initiate change.

Coach Wooden was correct that the habit of seeking small improvements and sustaining those changes is what brings about the larger and impactful change. Ask yourself what diverse changes were put into place at the beginning of the pandemic and has it made a positive change for your community. Did you actively manage the process as a dedicated team or was it more happenstance?

CHANGE OFTEN OCCURS MORE FREQUENTLY WHEN WE INVITE OTHER VOICES TO THE TABLE

That initial phase of the pandemic, following the March 2020 shutdown, required some dramatic changes just to keep agencies operational. As a critical and “essential” service, housing authorities across the United States could not shut down operations and stay at home. Residents still needed services, and the community looked to agencies and your dedicated staff to meet those needs.

As agencies rose to the challenge, the need to share ideas and learn from our collective experience was important. Vitruvian Leadership was fortunate to be able to provide a forum, a virtual meeting space, for executive directors and leadership staff to meet and discuss what was working and what was not. These exchanges were helpful in reducing the collective stress we were all feeling that was brought on by the enormity of the situation we were faced with. The truth was we were forced to change our regular routines. There were some challenges, but there were more successes resulting from these discussions. We had a moment to share our voice and collect our thoughts based on our common experience within our communities.

In addition, COVID-19 also provided a tremendous opportunity through remote communication. Our ability to sit at our desk, or dining room table, and meet with a group of our peers, is significantly powerful. To that end, we collectively created a learning platform, making experts available to share information in a way that was not done as conveniently before.

This year, Vitruvian Leadership invited housing professionals to a free speaker series as an additional forum for learning. Tony Walters shared information on Indian Housing, Kate Walsh provided information on addressing domestic violence, Dan Farrell spoke about the experience in managing COVID, and others addressed funding. Those that participated exposed themselves to the expression of others and ultimately expanded their knowledge.

CHANGE REQUIRES CREATIVE CAPACITY AND SEEING MORE THAN ONE PERSPECTIVE OR SOLUTION

Change is about developing a panoramic view and learning from other points of view. That also requires various types of thinking such as strategic, innovative, and creative thinking. By immersing ourselves into discussions and listening to others' experiences, we develop a better understanding of how their experience has *affected* them and the potential *effects* on their community or way of thinking.

In John C. Maxwell's book "*No Limits*" he supports that creative change comes from...*Exposure* to the right people + *Expression* of a different perspective = *Expansion* of that idea beyond one's personal ability.

Change occurs when we learn to accept, reject, or neglect stereotypes and social bias. Welcome those that may lack the proper exposure, have not heard the expression of others, and above all... expand their experience.

You cannot change people until you understand their values, even if they are different from yours. How has their experience *affected* them and what are the *effects* on their thinking and values?

CHANGE REQUIRES PERSONAL INTROSPECTION, RETROSPECTION, AND ACTION

As you think back through your experience, what do you remember? Who in your organization took the opportunity to identify themselves as a leader in your organization through their actions? What surprises were there, good, bad, and indifferent?

Now ask yourself, what can I learn? Who can I learn from? Are my values and the organization's values intact?

This was not intended to be an article to recap your COVID-19 experience. However, with an event that monumental and broad that touched all of your agencies, it's hard to not think that was the only change event in your career. You have all experienced an individual event at your agency that has created an impact or impression on your community. Be it a fire, or natural disaster, or similar traumatic event, we have probably all experienced them. However, COVID-19 is the one event that impacted us all.

Not only should we look at managing change in our own individual organizations, but we should look at our member organizations as well. How well are our state and national associations meeting our needs and addressing our concerns? Not being able to meet during COVID-19 created financial pressures on these organizations as they are dependent on conferences and meetings to generate revenue. Evaluating how to move forward, going back to the old, or trying something new will be critical to the survival of these organizations.

The common thread to this discussion is leadership, and not the "follow the person" at the top of the letterhead leadership. No, it's the how well does your organization identify and develop leaders? Are your core values identified, shared, and followed? How do you invest in leadership and what leadership opportunities do you actively create?

We may not see another cataclysmic event like COVID-19 in your career, but make no mistake, change is here to stay, change is the constant.





L.E.A.D. Certification 2023



PAHRA and Vitruvian Leadership, LLC are pleased to continue our partnership to provide members with an opportunity for professional growth through a series of Leadership Development workshops.

Registration is now open for our Spring 2023 L.E.A.D. Certification.

You or your colleagues can learn leadership models in a virtual environment without the hassle or cost of travel.

Are you ready to take your career or your business operations to the next level?

Build Strategies and Systems that Drive Vision, Leadership, Productivity, and Profits
Manage More Efficiently and Effectively • Encourage Team Development
Improve Employee Engagement • Enhance Personal and Professional Growth

What is L.E.A.D. Certification?



Look Beyond –
Create Your Vision



Equip & Engage
The Team



Apply The
Strategies



Deliver
Results

Our L.E.A.D. Curriculum Consists of 5 Leadership Workshops

- **Workshop One:** Explore James MacGregor Burns' seminal thinking on transforming leadership. Participants review transactional or an individualistic approach to leadership versus **Transformational Leadership** that explores a collective approach, which provides blended community benefits. Also discussed are **Core Cultural Values** and their connection to the **L.E.A.D. model**.
- **Workshop Two:** Take a deep dive into your personal growth and self-accountability, utilizing Vitruvian Leadership's **Foundational Five Focus**: identifying your personal core values, time management skills, your impact on community, and your personal wellness. By delving into your overall purpose, you prepare yourself to grow both personally and professionally.
- **Workshop Three:** Turn your attention towards serving others by understanding individual personalities. During this module we spend time exploring emotional intelligence and personality blends. We introduce **DISC Personality** types in an effort to see our colleagues differently and interact with them more effectively.
- **Workshop Four:** Learn how to have the difficult conversation with an employee who is performing below the line. There are multiple steps to preparing and presenting a **Performance Gap Interview**. It is the art of focusing on clear expectations and personal strengths in an effort to achieve the results we want from our associates. Leadership is an art, and this area is one of the most difficult skills to master.
- **Workshop Five:** Focus on developing leaders around you. This is the pivotal point where we put all of the lessons learned together for a higher purpose. It is what we call the **Butterfly Effect**...What we do matters, who we impact matters. It is a metamorphosis of sorts. It is **Transformational Leadership**.



The Desired Outcome

With over 20 years of experience in the field, Vitruvian Leadership specializes in the development of dynamic leaders who lead with purpose, allowing their organizations to thrive within their marketplace or communities.

PAHRA and Vitruvian Leadership have collaborated to provide a consistent and measured program, a framework designed to align processes, ideals, and insights into complex and varied issues.

The L.E.A.D Certification is a well-developed, highly interactive program promoting professional growth for seasoned, new, or potential management level employees.

Sounds Terrific! What Does The L.E.A.D. Certification Cost?

Typically, at a cost of \$250 per workshop, the L.E.A.D Certification program would total \$1,250 per person.

But have we got some deals for you! Scaled discounts and package promotions are detailed below.

Each individual workshop will run approximately, but no less than 4 hours, for a minimum of 20 hours training.

Workshops will be geared for adult learning, conducted in a Zoom environment, including breakout rooms, group discussions, and more to encourage interaction and maximize interest.

Pricing – Discounts – Promotions

The **L.E.A.D.** curriculum includes 20+ hours of specialized leadership development, a 100-page Participant Guide with various models, tools, and systems to reference at a cost of just \$1,250 per person.

An excellent investment! This also includes L.E.A.D Certification, pin, mug, and tee shirt, so your team of leaders may proudly display this accomplishment.

Scaled discounts up to 20% for multiple attendees are being offered as shown below. Save significantly with these Bronze, Silver, Gold, or Platinum promotional packages. Register 10 or more participants and you may select the option to have the entire workshop series delivered privately to your team on-site or you may prefer to take advantage of the diversity provided by participating in the group sessions.

Contact kelly@pahra.org or call 724-676-4446 to discuss pricing options

BRONZE

1-2 PARTICIPANTS (\$100 DISCOUNT) \$1,250 | \$2,400

SILVER

	3	4	5
3-5 PARTICIPANTS (10% DISCOUNT)	\$3,375	\$4,500	\$5,625

GOLD

	6	7	8	9
6-9 PARTICIPANTS (15% DISCOUNT)	\$6,375	\$7,437	\$8,500	\$9,563

PLATINUM

10 OR MORE PARTICIPANTS (20% DISCOUNT) ONLY \$1,000 PER PERSON

Sign Me Up!

Registration is now open for our Spring 2023 L.E.A.D. Certification

Virtual workshops will be scheduled 8:30 AM through 12:30 PM on the dates listed below:

February 9 • March 2 • March 23 • April 13 • May 4



VITRUVIAN
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L.E.A.D. Certification 2023

Name: _____

Title: _____

Organization: _____

Address: _____

City: _____ State & Zip: _____

Email: _____ Phone: _____

Promotional Package Pricing

If you are taking advantage of our package discounts, please use one registration form as a cover sheet and check the appropriate box indicating the price for your total number of attendees. Then submit a separate registration form for each individual, completing only the top portion for the additional registrants.

Bronze Level: ☐ 1 - \$1,250 ☐ 2 - \$2,500

Regular Price

Silver Level: ☐ 3 - \$3,375 ☐ 4 - \$4,500 ☐ 5 - \$5,625

10% Discount

Gold Level: ☐ 6 - \$6,375 ☐ 7 - \$7,437 ☐ 8 - \$8,500 ☐ 9 - \$9,563

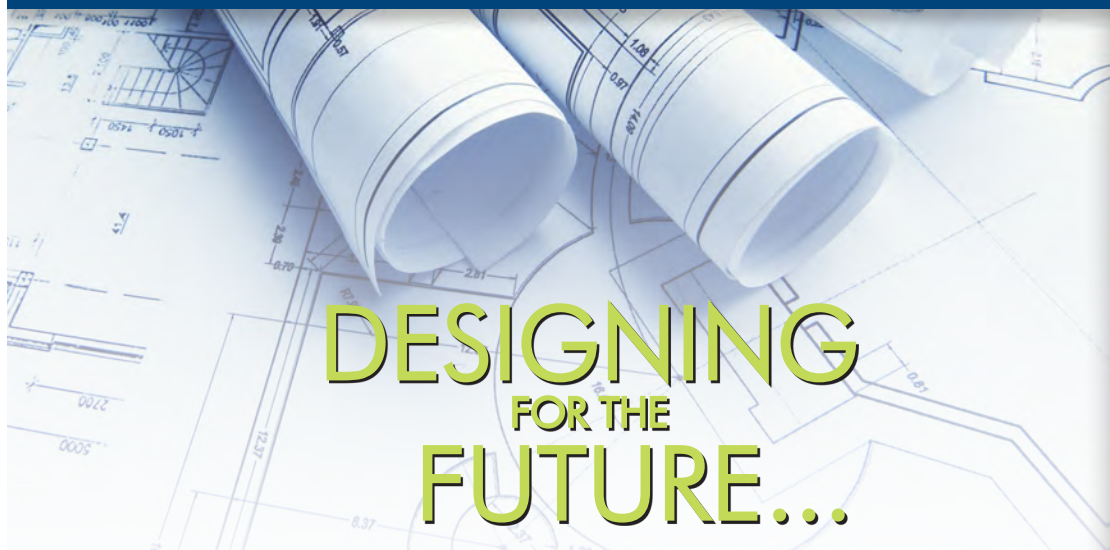
15% Discount

Platinum Level: ☐ 10 or More Only \$1,000 Each - # of Attendees _____ X \$1,000 = Total \$ _____

20% Discount

Email registration form to kelly@pahra.org, then visit www.pahra.org and click on the MAKE A PAYMENT button to submit your payment safely and securely, or make check payable to PAHRA and mail with a copy of registration form to: **PAHRA, PO Box J, New Florence, PA 15944**

THANK YOU!



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You're invited...

... to exhibit at the **PAHRA Spring Conference & Showcase**
to be held **June 4-7, 2023** at **Seven Springs Mountain Resort**



Let's meet on the mountain for the 2023 PAHRA Spring Conference & Showcase, 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 existing and prospective customers in a relaxed, casual setting.

On Sunday, June 4, you may wish to attend our **"MEET, MIX & MINGLE"** event beginning at 8:00 PM. This pre-conference kick-off provides time for everyone to get acquainted. Throughout the conference, attendees are steered to the exhibit area for other major events including: daily breakfast buffet; our **"DROP THE MIC"** moment where you are invited to take the stage, introduce yourself, your company, your products and services; the **"EXHIBITORS LUNCHEON"** which also includes time for private product demonstrations; as well as **extended half-hour refreshment breaks** both morning and afternoon. We also invite you to attend networking and hospitality events each evening, providing even more excellent opportunities for personal interaction with conference attendees beyond the booth.

EXHIBIT & AD DETAILS

*Each exhibitor receives a **FREE, full-page COLOR ad** in the conference program. Ad copy is due **Monday, May 1, 2023**. Ad specs: **4.75" wide x 7.625" high**, using vertical orientation. Preferred format is a high-quality PDF file.*

Booth reservations due:

Monday, May 1, 2023

Booth setup:

*Sunday, June 4, 5:00 PM – 7:00 PM
or Monday, June 5, 7:00 AM*

Exhibits open:

Monday, June 4, 8:00 AM

Exhibits close:

Tuesday, June 5, 12:30 PM

Exhibit cost:

*Single, 8' x 10'
Double, 8' x 20'*

Member

*\$600
\$1,000*

Non-Member

*\$ 750
\$1,350*

Hotel reservations may be made directly with Seven Springs Mountain Resort by calling 800-452-2223 or 814-352-7777 x 7009 and mentioning that you are with our group. PAHRA room rate is \$189 single or \$229 double occupancy, which includes a delicious hot breakfast buffet each morning. Group rate available through May 4, 2023.

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'

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

Name _____ Title _____

Additional individuals representing firm (cost of \$150 per person):

Name _____ Title _____

Name _____ Title _____

Membership

☐ **I would like to become a PAHRA affiliate member. Enclosed is \$450 for 2023 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 exhibit displays; 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 *2023 Membership, Partnership, Sponsorship & Marketing Opportunities* or contact us by e-mail or telephone to discuss the benefits of a PAHRA partnership in detail.

For the ease of making payment 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.

ANNUAL CONFERENCE & AWARDS SNAPSHOTS



UPCOMING *Mark Your Calendars* EVENTS



2023

January 8-11, 2023

March 6-8, 2023

May 1-2, 2023

May 21-24, 2023

June 4-7, 2023

July 14-15, 2023

September 17-19, 2023

October 6-8, 2023

October 22-25, 2023

PHADA Commissioners Conference, Orlando, FL

NAHRO Washington Conference & Capitol Hill Day, Washington, DC

Annual CD&H Practitioners Conference, State College, PA

PHADA Annual Convention & Exhibition, Denver, CO

PAHRA Spring Conference & Showcase, Seven Springs PA

NAHRO Summer Symposium, Washington, DC

PHADA Legislative Forum, Washington, DC

NAHRO National Conference & Exhibition, New Orleans, LA

PAHRA Annual Conference & Awards, Lancaster, PA

PAHRA 2023 L.E.A.D. Certification Course: February 9 • March 2 • March 23 • April 13 • May 4

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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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