

# monitor

A resource for housing, redevelopment and community development agencies and their industry partners Winter Edition 2023-24

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- Energy Savings: Challenges & Solutions
- The Promise of Faircloth-to-RAD Conversions
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- PAHRA 2024 Legislative Summit



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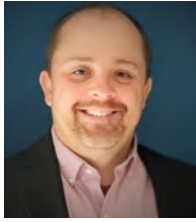
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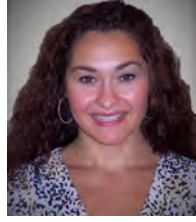
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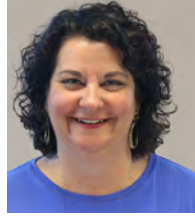
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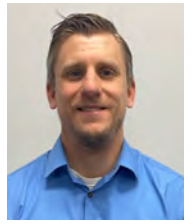


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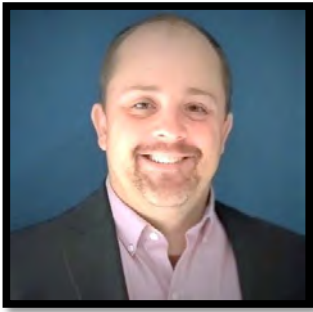


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Pennsylvania Association of Housing & Redevelopment Agencies





# FOREWORD

Patrick A. Mack, President  
Pennsylvania Association of Housing & Redevelopment Agencies



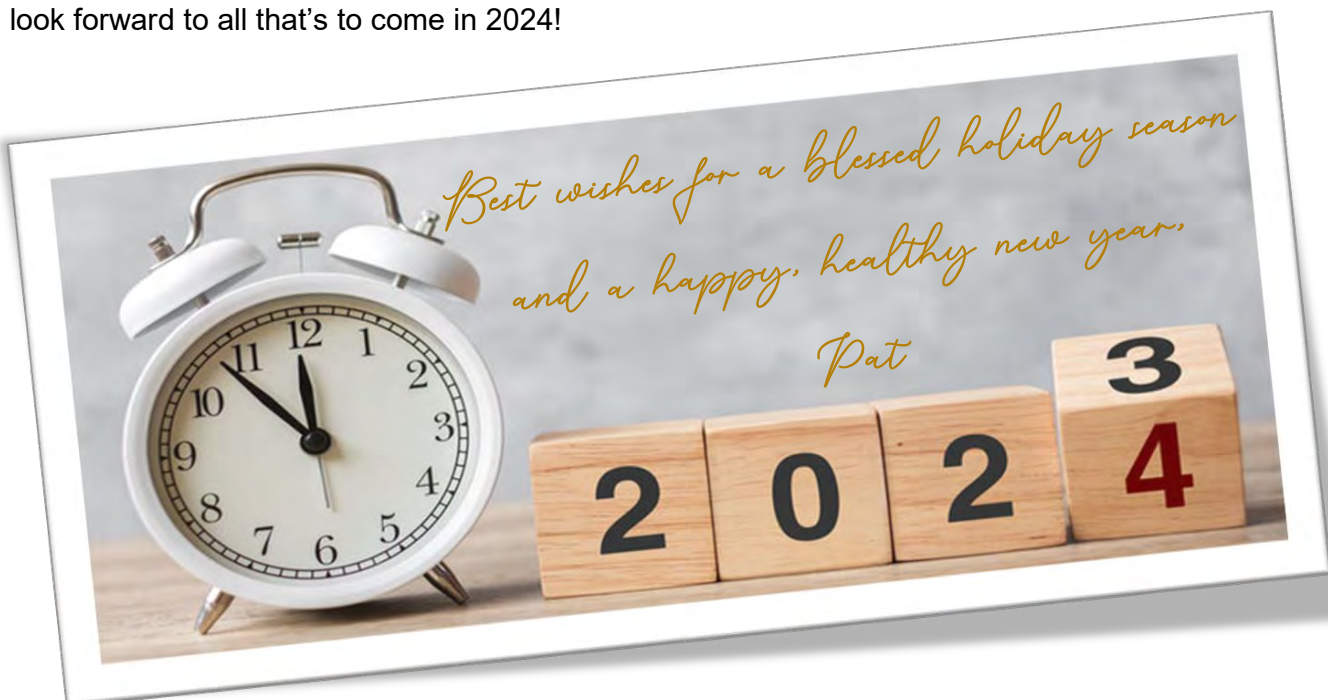
As another calendar year has nearly come and gone it can be so easy to get lost in all that we need to accomplish to remain up to date in the ever-changing and evolving housing and redevelopment world.

It's not difficult to get overwhelmed with what needs to *'get done before year end'*, enough so that we can find ourselves unable or unwilling to take some time and look back. I'm sure that there are those of you reading this and you're quickly thinking, *"Who has the time for that?"*

To you may I suggest the quote from Ferris Bueller, *"Life moves pretty fast. If you don't stop and look around once in a while, you could miss it."* Don't listen to me, take it from Ferris, and take a minute and look around. Step back and make time to reflect on 2023 before you turn to 2024. In looking back, appreciate just all that has happened.

In a quick look back at 2023 for our industry, it may be easy to overlook that PHFA is celebrating their 50<sup>th</sup> year of service, and our friends at NAHRO have celebrated their 90<sup>th</sup>. It's hard to imagine how much has changed within those two entities and how much they have grown and evolved since their inception. PAHRA was established 67 years ago. We've come a long way since then, and with your help we can continue to grow and evolve as well.

As this year comes to a close, we ask that you do the same for yourselves and your agencies. Pause for a moment to contemplate and appreciate all you have accomplished in 2023. Then go ahead and look forward to all that's to come in 2024!





PAHRA President Patrick Mack asks that we join him in extending a warm welcome to Erik Spiegel, pictured below, who was recently elected to the PAHRA Board of Directors for a three-year term.

Mr. Spiegel looks forward to joining the PAHRA leadership team. Erik is Chief Operating Officer at Westmoreland County Housing Authority (WCHA), where he previously held the position of Director of Architectural & Engineering Services. Of Pennsylvania's 67 counties, Westmoreland County is the eighth largest in geographical size and ranks eleventh in population, which drives demand for the 45 housing communities owned and operated by WCHA.



Our 2023 election also resulted in four incumbents retaining their seats, each for an additional three-year term through September 2026. Returning members are listed alphabetically as follows:

- Penny Campbell, Executive Director of Clarion County Housing & Redevelopment Authority, who serves as PAHRA Secretary, and Co-Chair of the PAHRA Professional Development Committee
- Holly Nogay, Executive Director of Mercer County Housing Authority, who currently Chairs the PAHRA Member Services Committee
- Danielle Powell, Executive Director of Wyoming County Housing & Redevelopment Authorities, serving in her second term as PAHRA's First Vice-President
- Barbara Wilson, Executive Director of Lancaster City Housing Authority, member of the PAHRA Executive Board, who also serves as Chair of the PAHRA Scholarship Committee

PAHRA also recognizes and extends our appreciation to departing Board member and former Second Vice-President Steven Fischer, Executive Director of the Chester Housing Authority, who has served his maximum term on the PAHRA Board of Directors. Mr. Fischer joined the PAHRA Board of Directors in 2013, and throughout his tenure Steve has provided valuable contributions to the association, including leadership of the Legislative Committee and establishment of the Diversity, Equity, and Inclusion Committee.

President Mack will continue to preside over our association's governing board through September 2024. His leadership is supported by the dedicated members of our Executive Board and the Board of Directors as listed on page 4 of this issue.





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# THE LEGISLATIVE REPORT

PROVIDED BY HOUSING ALLIANCE OF PENNSYLVANIA  
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of Pennsylvania

## PHARE and Whole Home Repairs Update

The FY 2023-24 State Budget stalemate lingers with the 2024 budget cycle now on the horizon. Funding for the Whole Home Repairs Program awaits a final Fiscal Code bill to be enacted. While \$50 million for Whole Home Repairs passed as part of the General Appropriations bill, the funds cannot be spent without an enabling Fiscal Code along with many other important state programs. HB 1300—the current Fiscal Code legislation—has now been traded twice between House and Senate with the bill currently awaiting consideration by the Senate Rules Committee after last passing the House 121-82.

A potential PHARE Cap increase from \$60 million to \$100 million lies in the fate of Tax Code legislation, HB 1219, which is waiting to be considered by the Senate Committee on Finance after passing the PA House 102-101. PHARE is only one of many proposals included in this omnibus legislation, and it is considered the least likely of code bills to pass this year.

PHARE is also still in play as two free standing bills—Senator Elder Vogel’s SB 532 which was approved by the Senate Urban Affairs Committee in June and former State Representative Sara Innamorato’s HB 1316 which passed the House in June. While it is still possible that PHARE can be increased through one of these free-standing bills, it is more likely that we will ultimately succeed in increasing PHARE through a tax code provision.

We are certain that all legislators appreciate the need to address affordable housing, but a divided General Assembly will continue to present obstacles to efficient policy making in the foreseeable future. It is more important than ever for PAHRA to be a strong voice in the State Capitol presenting a unified message on the need for affordable housing and community development.

## Forthcoming Legislation Seeks Zoning Reforms

Republican State Senators John DiSanto, Dan Laughlin, and Greg Rothman have announced forthcoming legislation aimed at increasing affordable homes in more communities by alleviating municipal zoning restrictions.

The senate co-sponsorship memo circulated on October 31<sup>st</sup> announcing the legislation states:

*Some of the primary culprits contributing to the ongoing housing shortage are excessive land use regulations and zoning restrictions that unfairly limit what kinds of housing can be built where. These regulations not only increase construction costs but also curtail the development of medium and high-density housing options, which are being sought by potential residents across all income levels.*

*Our proposed legislation offers defensible limits on local zoning regulations while restoring the rights of private property owners to create more affordable housing alternatives. Many other states and local governments have successfully employed similar measures to stimulate housing construction without burdening taxpayers with costly, inefficient government programs.*

## **Forthcoming Legislation Seeks Zoning Reforms *(continued)***

The legislation will grant the automatic right to use manufactured housing and accessory dwelling units in single-family zoning districts. For municipalities with larger populations, medium-density housing will also be permitted by right. The legislation will also ensure minimum lot sizes and parking space requirements don't interfere with housing affordability.

Washington and Montana recently joined California, Oregon, and Maine in passing legislation to allow more types of housing on land previously zoned exclusively for single-family homes. The federal government is also encouraging communities to tackle restrictive land use through \$85 million in HUD grants that will help cities identify and implement zoning reforms.

## **PAHRA Closely Monitors Companion Bills to Create Redevelopment Authority Loan Program**

Bucks County legislators, State Senator Frank Farry and State Rep. Joe Hogan are working towards the passage of legislation creating a new loan program under the Department of Community and Economic Development for county redevelopment authorities, classifications second class a through eighth.

The companion bills, SB 802 and HB 1347 would make long term loans available to the authorities, at a low interest rate, in order to acquire blighted residential or commercial properties, and to redevelop or rehabilitate them. This money would then be paid back to the Commonwealth and returned to the fund for other redevelopment authorities to utilize.

The proposed program has been modeled from a highly successful blight abatement program in Bucks County. Following an initial capitalization in 2016, the Bucks County Redevelopment Authority has successfully rehabilitated 35 residential properties without additional funding. These efforts have also resulted in over 100 additional properties to be rehabilitated by the private sector, without government intervention.

This new loan program would be offered as a pilot program, available through the full utilization of the funds or 2026, whichever occurs first. The program stipulates that one county of each classification, if eligible and who has applied, would be awarded a loan up to \$500,000.

SB 802 has been reported from the Senate Urban Affairs and Housing Committee and has been re-referred to the Appropriations Committee for a fiscal note. HB 1347 was approved by the House Housing and Community Development Committee on October 31<sup>st</sup>.

*Respectfully submitted by: Aaron Zappia, Director of Government Affairs, Housing Alliance of Pennsylvania*

## PHFA Shares Progress Made on PAHAF Assistance to Homeowners

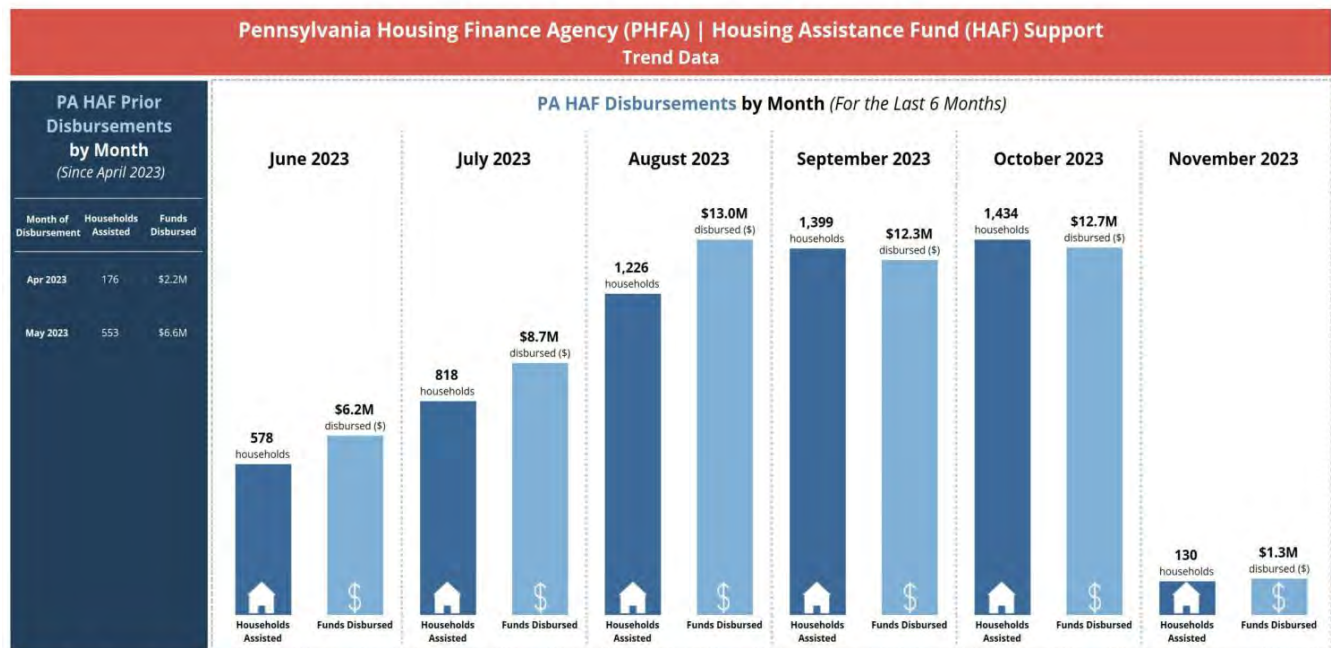
*An additional \$12.7 million of PAHAF funding has been disbursed*

The Pennsylvania Housing Finance Agency has provided an update on the steady progress being made to assist homeowners whose lives were disrupted by the pandemic.



Pennsylvania was awarded \$350 million for the administration of the program and the disbursement of funds as part of the American Rescue Plan Act of 2021. That federal legislation was enacted to prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and the displacement of homeowners experiencing financial hardship due to COVID-related impacts.

Monthly data for the program for June through October is shown below. It also is available on the PAHAF dashboard at: [www.pahaf.org/program-dashboard/](http://www.pahaf.org/program-dashboard/). The dashboard is updated on a regular basis. For more detailed information about the program, the quarterly PAHAF legislature reports are available at: [www.pahaf.org/policies-and-reporting/](http://www.pahaf.org/policies-and-reporting/).



\* November 2023 disbursements are through November 3, 2023  
 \*\* Period shown covers disbursements from the start of the program's system migration to present  
 \*\*\* It is possible for a household to receive disbursements in more than one month

During the month of October, the PAHAF program disbursed an additional \$12.7 million of funding to homeowners in need of pandemic-related assistance. As of this reporting, the number of homeowners assisted has grown to 13,595 total households. Total funds remaining to be disbursed are \$129.8 million.

The agency is continuing its push to have applicants re-register in the new software being used by PHFA to automate many of the processing steps for homeowners. When applicants re-register, it allows them to make sure their most current documents are uploaded in the system and then lets them see more accurately where their application is in the review process.

PHFA has used a variety of methods to encourage applicants to re-register, including emails, mailed letters in English and Spanish, outbound phone calls by PAHAF call center representatives, and 14 statewide community events. The agency will continue these efforts and is asking the media to please help us broadly promote this re-registration effort.



Customers can re-register directly through the website by visiting [www.PAHAF.org/reregister](http://www.PAHAF.org/reregister). They also can phone the PAHAF call center at 1-888-987-2423 for assistance by trained customer service personnel. The process to re-register takes about 30 minutes.

PLEASE NOTE: Homeowners who have applied and re-registered for PAHAF assistance who are facing an adverse action such as foreclosure, sheriff sale, or utility shut off, are advised that they should verify that their application notes that action and notify the PAHAF call center immediately so that the program can prioritize the application, determine eligibility and disburse approved funds that may prevent the action.

“Our call-out campaign to help applicants re-register in our processing system is making a positive difference, and we will continue our outreach to help program applicants,” said PHFA Executive Director and CEO Robin Wiessmann.

The agency frequently receives emails from satisfied homeowners grateful for the assistance they’ve received through the Pennsylvania Homeowner Assistance Fund, which has helped them save their home from foreclosure.

For instance, when a homeowner in Knox was notified she was approved for PAHAF assistance in July, she responded, “I went on my account and saw I was approved. So first and foremost thank you so much. Thank you from the depths of my soul and the bottom of my heart. I am in tears. This came at a very good time. Again thank you for all your help and the work you do. Forever grateful.”

The homeowner, who asked to remain anonymous, received more than \$700 in utility assistance from PAHAF.

Earlier this spring, PHFA moved the full management of PAHAF from a third-party vendor to its in-house team with the goal of expediting payments to eligible Pennsylvania homeowners. As part of the transition, PHFA strengthened program procedures, hired more employees, trained a dedicated call center staff, and implemented the Neighborly software system to improve how the agency tracks PAHAF applications.

Current PAHAF applicants are homeowners who experienced a reduction of income or increase in living expenses due to the COVID-19 pandemic after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date). They also currently own and occupy their home in Pennsylvania as their primary residence.

New applicants are not being accepted into the program until the existing pool of applicants is processed to ensure sufficient funding exists to continue. The program has until September 2025 to disburse all \$350 million of PAHAF funding.

PAHAF assistance is being used to provide mortgage reinstatement, forward mortgage payments, property charges and unpaid utility bills. Funds are being distributed directly to mortgage lenders, servicers, utility providers and other authorized third parties, not to homeowners.



Celebrating its 50<sup>th</sup> year of helping the state’s residents with rental housing and homeownership, PHFA remains fully committed to quickly and responsibly disbursing all PAHAF financial assistance to Pennsylvania homeowners, as evidenced by its improvement to the program’s management.





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## HUD ENCOURAGES PUBLIC HOUSING AUTHORITIES TO REDUCE ENERGY RATES

Pursuant to HUD regulation 24 CFR § 990.185(b), a PHA may be eligible for a Rate Reduction Incentive (RRI). The RRI is a financial incentive for PHAs that pursue special and significant efforts to reduce their utility rates for natural gas and electricity.

In Pennsylvania, PHA properties have the option to procure electricity and natural gas from a supplier other than their regulated utility. If the commodity is purchased correctly, the Authority can save money versus the default utility rates. The PHA is then eligible for one-half of the annual savings realized through their procurement efforts.

A PHA interested in pursuing a Rate Reduction Incentive is required to submit a request to its local Field Office and the energy policy mailbox ([PIHEnergyBranch@hud.gov](mailto:PIHEnergyBranch@hud.gov)) for review.

For PHA's which do not have an existing multiyear RRI approval letter, the requests must be submitted no later than August 30<sup>th</sup> prior to the upcoming funding period.

Calculations and documentation for all RRI eligible PHA's must be submitted no later than September 30<sup>th</sup> each year.

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Chrislynn conducts the energy RFP's, prepares a detailed pricing & savings analysis, helps negotiate supplier contracts and manages the contracts for the entirety of the term. Each year we can help the PHAs with HUD reporting to obtain the RRI's.

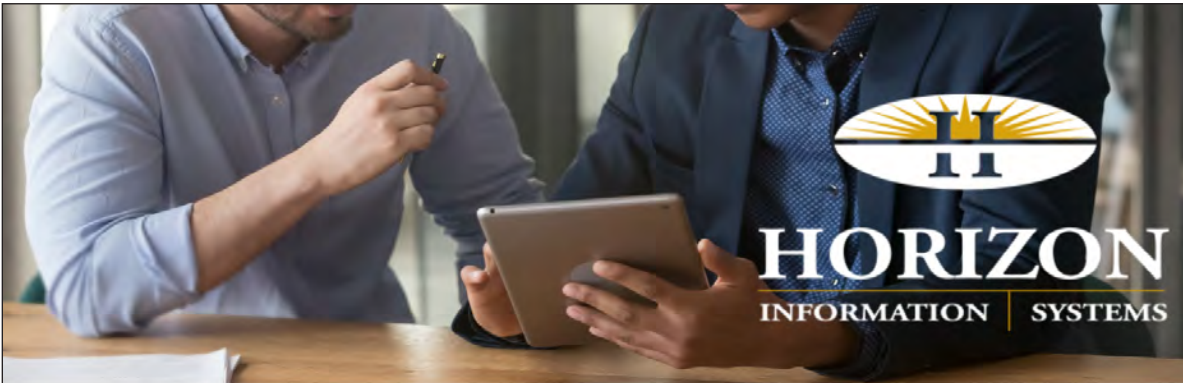
With the utility default rates continuing to be high compared to market, now is the time to secure your energy agreements to ensure you receive your Rate Reduction Incentive for the 2024 funding period.



If you have any questions or would like more information, please contact our team of knowledgeable energy consultants at [info@chrislynnenergy.com](mailto:info@chrislynnenergy.com), call toll free at 888-431-1553, or visit our website [www.chrislynnenergy.com](http://www.chrislynnenergy.com).

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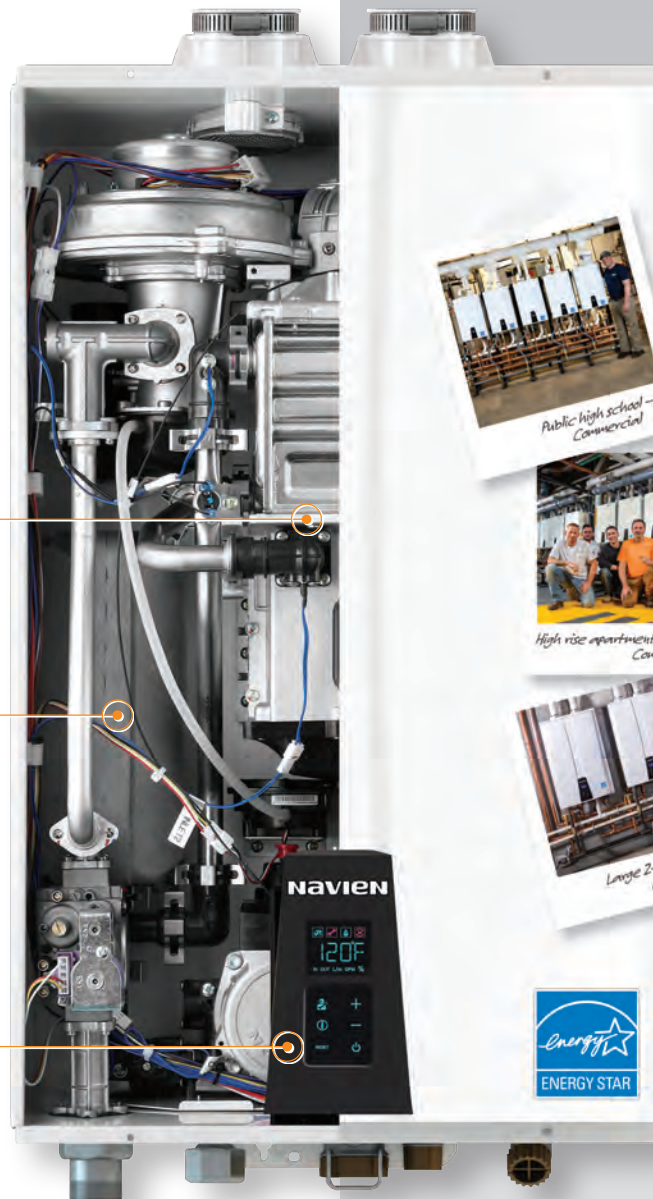
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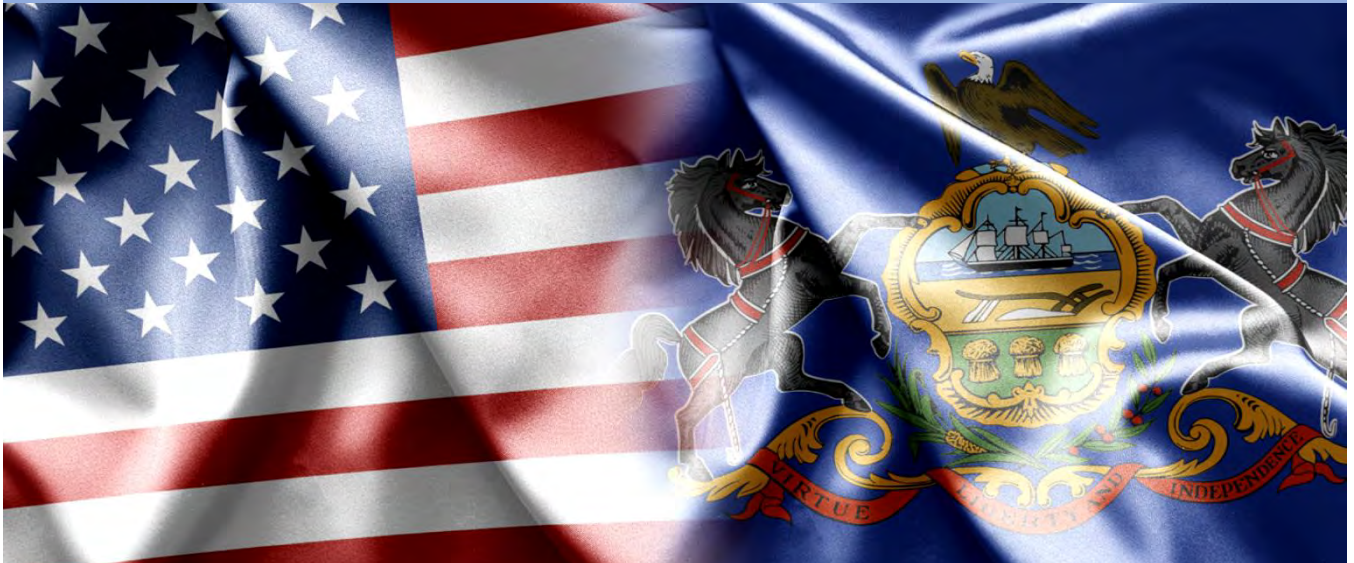
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## LEGISLATIVE SUMMIT

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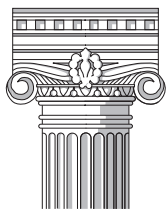
Registration, hotel information, and additional conference details will be posted soon at [www.pahra.org](http://www.pahra.org)

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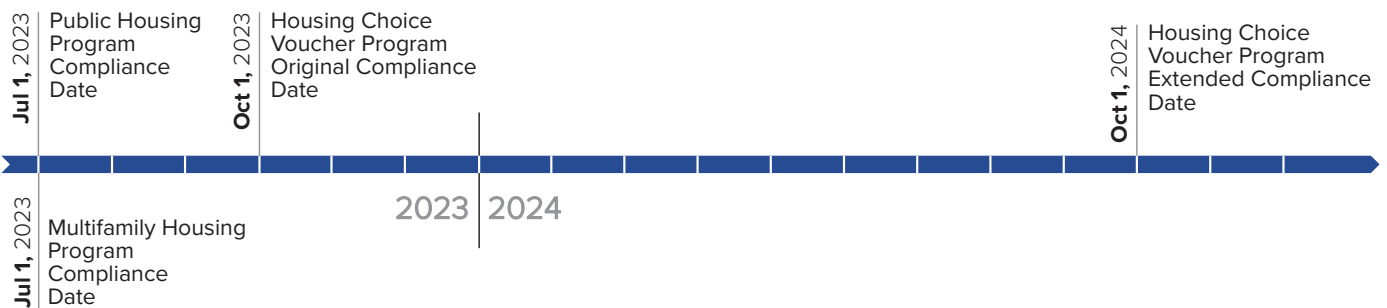
# What You Should Know About NSPIRE Now

The first NSPIRE inspections of record took place on August 10 at public housing properties. As housing authorities (HAs) prepare for the rollout and implementation of NSPIRE across various programs, it is important to be aware of the variation of

compliance dates and requirements among programs.

The following includes a brief description of important dates and pertinent information that has been provided by the Department of Housing and Urban Development (HUD), by program.

## NSPIRE Compliance Dates, Based on Program



### Public Housing Program

#### Compliance Date of NSPIRE: July 1, 2023.

- HUD’s stated goal for public housing is to schedule approximately 150 high priority inspections in 2023.
- Following these high priority inspections, the Department intends to focus efforts on HAs with fiscal year end dates of 3/31 and 6/30.
- All related guidance for public housing has been published and is available on HUD’s NSPIRE website, including the public housing Administrative Notice.
- HAs should now be utilizing NSPIRE standards for their routine annual inspections of units, in addition to training their staff on the standards and scoring methodology.
- HAs will continue to receive 28-day notices of an upcoming inspection.

### Housing Choice Voucher Program

#### Original Compliance Date of NSPIRE: October 1, 2023.

- As announced in late September 2023 in the Federal Register, HUD extended the compliance dates for HCV and Project Based Voucher (PBV) programs until October 1, 2024.
- NSPIRE for the HCV program retains a pass/fail designation and inspections will continue to be completed by the HA, or HA representative.
- All related guidance for the HCV program has been published and is available on HUD’s NSPIRE website, including the HCV Administrative Notice.
- Agencies must report the decision to continue using HQS or another approved alternative standard to HUD

by sending an email to: NSPIREV\_AlternateInspection@hud.gov, with a courtesy copy to the Field Office representative. The email’s subject line must read “Notification of Extension of HQS, [PHA Code]” and the body of the email should include the PHA name, PHA code, a statement that HQS will continue to be used, and what date the HA tentatively plans to implement NSPIRE (which may be no later than October 1, 2024).

- Agencies are highly encouraged to implement NSPIRE as soon as feasible after October 1, 2023, but must comply with NSPIRE Standards no later than October 1, 2024.
- HUD will provide a future software application that HAs and HA inspectors can use on mobile devices or tablets for the HCV and PBV programs. Agencies can choose to use the tool, software, or application that works best for them and their program, as long as the tool is based on the latest version of the NSPIRE Standards (currently 3.0).

### Multifamily Housing Program

#### Compliance Date of NSPIRE: July 1, 2023.

- HUD commenced inspections for participants in the NSPIRE Demonstration beginning July 1, 2023.
- NSPIRE inspections have commenced for the remaining multifamily properties, including Section 8 Project-Based Rental Assistance (PBRA) and other Multifamily assisted housing (e.g., Section 202/811) as of October 1, 2023.
- HUD intends to complete NSPIRE inspections prior to the end of 2025 for properties that received unofficial inspections under the NSPIRE demonstration program.

- Owners will continue to receive 28-day notice of an upcoming inspection.
- All related guidance for multifamily housing has been published and is available on HUD's NSPIRE website, including the Administrative Notice.

**Other Programs**

**Original Compliance Date of NSPIRE: October 1, 2023.**

- The compliance dates for all CPD programs have been extended to October 1, 2024, including:
  - HOME Investment Partnership (HOME),
  - Housing Trust Fund (HTF),

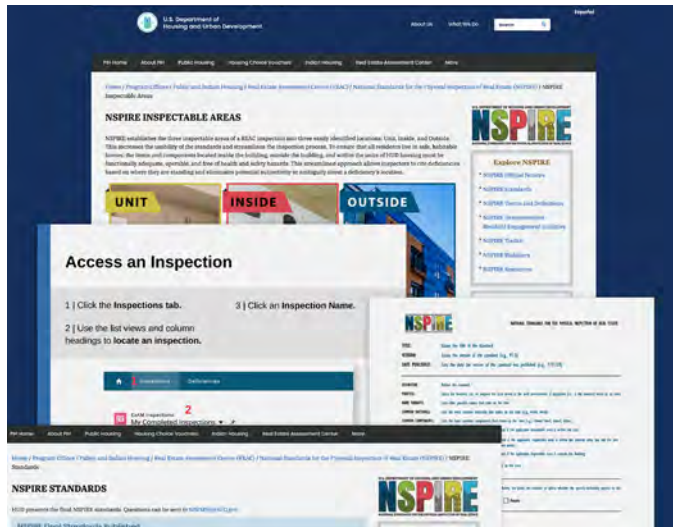
- Housing Opportunities for Persons with AIDS (HOPWA),
- Emergency Solution Grants (ESG), and
- Continuum of Care (COC).
- Project-Based Voucher (PBV) and Mod Rehab programs' compliance dates have also been extended to October 1, 2024.
- The Department states that these extensions were provided to allow HAs additional time to implement the standards in their inspection programs.

**Additional Resources**

As agencies implement NSPIRE across various programs and prepare for REAC inspections, there are tools available to assist on HUD's NSPIRE webpage (<https://bit.ly/47krHK5>), including:

- **HCV NSPIRE Inspection Tool and Checklist**, including Excel tools and fillable PDFs, which are optional, but could be utilized by inspectors that use paper-based checklists in areas without electronic tools or internet connectivity. The Department states that it will issue an NSPIRE software application for voucher programs in the coming months.
- **NSPIRE Score Calculator** assists agencies in estimating a potential NSPIRE score in public housing units based on the types and locations of deficiencies identified during an inspection.

The NSPIRE webpage also includes resources like news and announcements, official notices, the NSPIRE Standards, and HUD webinars. **PHADA encourages members to reach out to: [policy@phada.org](mailto:policy@phada.org) with any questions or concerns, and to communicate with the Association when NSPIRE inspections are scheduled.** ■



Materials from HUD's NSPIRE website including a PDF Toolkit for PHA and property owners/agents, and final NSPIRE standards. Available at: [www.hud.gov/program\\_offices/public\\_indian\\_housing/reac/nspire](http://www.hud.gov/program_offices/public_indian_housing/reac/nspire).





For years, the U.S. Department of Housing and Urban Development's ("HUD") Rental Assistance Demonstration ("RAD") program has provided public housing authorities ("PHA") a path to a sustainable future beyond the public housing program. RAD offers PHAs an opportunity to generate non-federal funds and to lock their former public housing properties into long-term site-based Section 8 contracts with funding from HUD that is predictable each year (as opposed to the unpredictable annual appropriations for Capital Fund grant funds and operating subsidy under the public housing program). The RAD rules and regulations are also generally less onerous than the detailed and often antiquated rules governing the public housing program.

While the strengths of the RAD program are many, its drawbacks stem primarily from a fundamental aspect of RAD: it is a revenue neutral program. In other words, HUD will provide Section 8 subsidy to former public housing units at the same funding level every year as the units received in Capital Fund grant funds and operating subsidy when they were public housing units, subject only to annual increases in subsidy using the Operating Cost Adjustment Factor published by HUD every year. This funding level is typically lower than what the units would receive if they were true project-based voucher units under Section 8, where the subsidy would be based on the Fair Market Rents for the region where the property is located. For some PHAs, the lower RAD subsidy is simply not sufficient to make renovations to the public housing units feasible.

In recent years, HUD has acknowledged that certain PHAs were unable to convert their aging public housing units to RAD because they could not justify the revitalization costs with RAD funding. Accordingly, HUD has made a number of updates to the RAD rules to try to give PHAs additional incentives and flexibility to convert their properties to the Section 8 platform.

One recent innovation relates to the Faircloth Amendment, a law passed by Congress in 1998 to limit the number of public housing units a PHA could build to the PHA's existing portfolio as of October 1, 1999. PHAs that are currently under their Faircloth limit for public housing units can now receive a commitment from HUD that if they construct new public housing units within their Faircloth limit those units will automatically convert to RAD upon completion of construction. This means that those units will receive RAD subsidy as soon as they are completed, rather than public housing subsidy. This new addition to the RAD rules gives PHAs an opportunity to develop new units using public housing funds (on existing public housing property or elsewhere) and to treat the newly-constructed units as RAD units with all of the advantages that the RAD program provides over public housing.

These "Faircloth-to-RAD" conversions are a welcome addition to the RAD program, but they are still limited by the RAD program's method of subsidizing the units at the same level as if they were public housing units. Unfortunately, the lower subsidy payments that are an inherent drawback of the RAD program are even more pronounced in Faircloth-to-RAD conversions. This is because in calculating the public housing rents that Faircloth-to-RAD units would have received under the public housing program, HUD's formula typically gives newer public housing units less subsidy—the assumption is that newer units will have lower operating costs than older units that may have significant capital needs. Generally speaking, this means that Faircloth-to-RAD conversions may result in less subsidy than RAD conversions of existing (often older) public housing units. With the often miniscule subsidy committed to the Faircloth-to-RAD units from HUD, PHAs may find it difficult or impossible to obtain private financing to construct and operate those units.



Unfortunately, HUD has not yet come up with a satisfactory solution to make Faircloth-to-RAD conversions more feasible with higher subsidy levels. The most recent updates to the RAD program rules allow PHAs that participate in the Moving-to-Work program to provide additional funding to Faircloth-to-RAD units on top of what they would receive based on HUD's formula for calculating subsidy to the units. But most PHAs do not participate in Moving-to-Work. For those PHAs, the RAD program now allows them to supplement the Faircloth-to-RAD rents at conversion using existing project-based voucher budget authority under certain circumstances. While this may boost rents at a Faircloth-to-RAD property, it comes at the expense of funding that would otherwise be available for the PHA's Section 8 program.

Ultimately, if Faircloth-to-RAD is going to be a widely-used tool to expand a PHA's affordable housing portfolio, HUD will need to make changes to the formula for calculating the subsidy to Faircloth-to-RAD units so that PHAs are not being asked to make up the difference using their own much-needed Section 8 funds. Faircloth-to-RAD conversions show early promise, but without a method of boosting subsidy to Faircloth-to-RAD units, their full potential cannot be unlocked.

If you are interested in learning more about Faircloth-to-RAD conversions, please contact Alec Stone (email: [ajstone@foxrothschild.com](mailto:ajstone@foxrothschild.com); phone: 412-391-2523) or Michael Syme (email: [msyme@foxrothschild.com](mailto:msyme@foxrothschild.com); phone: 412-391-2450).



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



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## **MS. EBONY GEE HONORED BY NAHRO AS A NAHRO-LDG SCHOLAR**

Congratulations to Ms. Ebony Gee, who was selected by PAHRA to receive our 2023 L. DeWitt Boosel Memorial Scholarship Award in the amount of \$3,000. Ms. Gee is attending Cedar Crest College majoring in Nuclear Medicine Technology.

While attending Liberty High School, Ebony carried a 4.8 GPA with a rigorous schedule that included Advanced Placement and honors classes, along with many medical-based classes in Project Lead the Way Biomedical Track.

In addition to her academic success, Ebony contributes to her community through volunteer efforts including the Northeast Community Center Food Bank, the Center of Animal Health and Welfare, and the Historic Bethlehem Museum. Ebony's teachers describe her as "a student of immense academic promise and personal ambition" with "a creative, inquisitive and optimistic mindset."



Bethlehem Housing Authority is proud to have sponsored Ebony's scholarship application. PAHRA subsequently submitted Ms. Gee's application to MARC NAHRO, where she was chosen as recipient of their \$500 regional scholarship. Ms. Gee then advanced to competition at the national level, and was awarded a \$1,000 NAHRO Merit College Scholarship, ultimately being selected as one of three national NAHRO-LDG Scholars.

NAHRO-LDG Scholars receive a \$12,000 scholarship distributed over four years, as well as an opportunity to earn up to \$9,000 in stipends for summer internships and other approved activities that support the student's academic goals.

The NAHRO-LDG Scholars Program is a 10-year venture that will provide \$1 million in scholarships and internship opportunities to low-income students from around the country and is funded by multi-family housing developer, LDG Development.

Cedar Crest College has also recognized Ebony's potential by offering her a Dean's Scholarship of \$20,000 per year. We wish all the best to Ebony as she moves forward on her path to success!



# PAHRA PROUDLY PRESENTS 2023 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. 2023 **Bellamy Awards** were awarded to the following:

## Housing Authority of the County of Beaver (HACB) – Community Block Parties

Mental health crises, suicide rates, and hospitalizations continue to rise as residents still suffer lingering effects of long-term isolation and other issues resulting from the pandemic. Yet partnerships and processes for obtaining needed services have been affected due to staffing shortages, burn out, early retirements, etc. HACB service coordinators were focused on providing on-site services for residents. Inspired by a meeting with Highmark Wholecare, a plan was developed to hold community block parties at ten public housing sites with local partners and service providers including mental health counselors, suicide prevention teams, churches, healthcare providers, Children and Youth representatives, Head Start, and others. Each event was tailored to that community's unique needs and activities included: educational and parenting information; books and baby item giveaways; free dental checkups and teeth cleaning; free vision screenings; healthy cooking and nutritional tips; connection with fire and police personnel; CommuniCycle provided free bikes; and so much more! In addition to a day of fun, these block parties provided an opportunity for residents and staff to build relationships, and to establish a solid network of social service partners who are available to provide assistance when needed.



## Jefferson County Housing Authority (JCHA) – Operation Volunteer Military Share

The Second Harvest of Northwest Pennsylvania is a member of the Feeding America network. Second Harvest serves 11 counties in the northern region of the Commonwealth, including Jefferson County, which was committed to expanding services to bring the Military Share Program to their service area. Military Share is designed to provide fresh, nutritious foods for veteran families. It relies solely on donations and volunteers. The Jefferson County Shelter Task Force, Office of Veterans Affairs, and Second Harvest set to the task of identifying a distribution location and securing a network of volunteers to make this goal a reality. That is where JCHA came in. A typical distribution requires 15-20 volunteers, of which the majority are usually JCHA employees. Their volunteer time does not require PTO, but is granted to them to give back to those who have served. Beyond their distribution duties, members of the JCHA team also deliver Military Share packages to those lacking transportation to the distribution site. Since its establishment just one year ago, the Jefferson County Military Share has served an average of 163 veterans for each distribution, and is the largest Military Share in the Northwest Region.

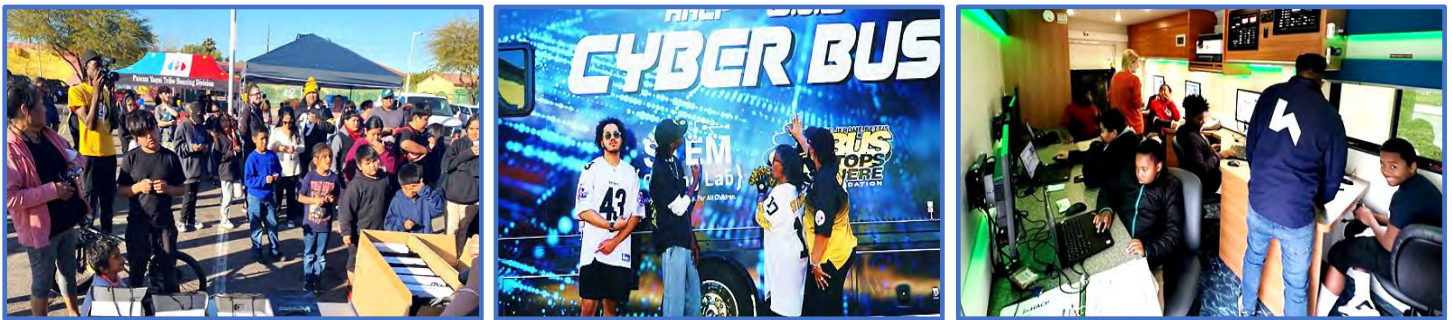




Earning **Best Practice Awards** were Housing Authority of the City of Pittsburgh and the Reading Housing Authority for these excellent programs:

### Housing Authority of the City of Pittsburgh (HACP) – WiFi on Wheels Cyberbus

HACP identified digital literacy as a priority for many resident households and set a goal to bridge the digital divide within public housing communities and surrounding low-income neighborhoods. Through partnerships with the STEM Coding Lab and the Jerome Bettis Bus Stops Here Foundation, the WiFi on Wheels (WOW) Cyberbus was launched. Equipped with laptop computers and high-speed internet access, the Cyberbus enables remote instruction, computer science education, and digital literacy classes. By providing mobile computer and internet access, residents learn basic programming and internet navigating skills which aides in attaining self-sufficiency through access to employment and educational resources and other relevant services. The program has become a cornerstone of HACP's digital literacy efforts. Program hours were expanded for summer 2023, and additional expansion is being considered to add a second mobile learning vehicle. Technology has the power to bring people together and provide opportunities for growth and innovation. Unfortunately, not everyone has equal access to these benefits. The WOW Cyberbus helps to address these disparities.



### Reading Housing Authority (RHA) – Oakbrook Homes Center for Community Services

Reading Housing Authority's Oakbrook Homes community, built in 1952, consisting of 531 units housing 1,598 persons, offers no centralized location for residents to receive services intended to promote physical, emotional, or economic health and wellness. The Oakbrook Homes Center for Community Services will address that void through redevelopment of a 4-acre parcel, which includes a comprehensive plan to revitalize and invigorate existing indoor and outdoor resources. To address a long-term goal of increasing access to much needed services, RHA will repurpose two current structures to create a Neighborhood Resource Center (NRC) and a Family Services Complex (FSC). The NRC will offer a food pantry, small grocery store, large common areas for educational and vocational programs, a senior center, business center, and shared office space for human services agencies. The FSC will provide property management services that emphasize resident self-sufficiency and promote life beyond public housing, the likelihood of which will be amplified by the complex's flagship offering – on-site childcare and an early learning center.



Additional agencies listed below that submitted an entry for the 2023 awards were recognized with a **Certificate of Merit** acknowledging their accomplishments.

## ALLEGHENY COUNTY HOUSING AUTHORITY (ACHA) – COMMUNITY BASED CARE MANAGEMENT PROGRAM

It has long been recognized that access to safe, quality, affordable housing is one of the most basic and powerful Social Determinants of Health (SDOH). SDOH are defined as the non-medical variables that influence a person’s length and quality of life. For those trapped in a cycle of crisis and housing instability due to extreme poverty, trauma, violence, mental illness, addiction or other chronic health conditions, housing is a major factor in their health trajectory. ACHA recently implemented a Community Based Care Management (CBCM) program in public housing communities to provide evidenced-based needs assessments and comprehensive screenings to reduce health inequities; improve access to resources for financial literacy and planning, workforce development, increase mental health supports, substance recovery treatment, improve accessibility and affordability for childcare, transportation, and more. One-on-one support from a program coordinator provides direct services as well as connections with major health system stakeholders to refer and reduce barriers to medical treatment and behavioral healthcare.



## HOUSING AUTHORITY OF THE CITY OF ERIE (HACE) – FOOD RESCUE PROGRAM

Food insecurity can be a daily reality for residents of public housing where there is limited access to supermarkets, fewer healthy food items and fresh produce, higher prices, and lack of transportation options. HACE has partnered with local food pantries, non-profits, and a variety of community organizations to bring high quality food options and other services to their public housing sites including:



- Monthly food distribution is available to hundreds of families at John Horan Garden Apartments and Eastbrook Apartments
- YMCA Kids Club serves a nutritious after-school snack and dinner to participants daily
- John F. Kennedy Center provides a hot well-balanced meal to attendees daily
- Lake Erie Food Rescue delivers fresh produce, and ready-made food items to Friendship Apartments weekly. This program is so successful that Lake Erie Food Rescue has offered to add another day to their delivery schedule
- Erie Food Co-Op offers free memberships to residents of Friendship Apartments and Schmid Towers
- Second Harvest delivers senior food boxes to Schmid Towers/Ostrow and Curry Schell Apartments

Members of HACE staff coordinate the program by organizing site distributions and volunteers, notifying residents, and handling referrals. The HACE food distribution program addresses challenges and barriers faced by these underserved populations.





## PHILADELPHIA HOUSING AUTHORITY (PHA) – SHARSWOOD CHOICE NEIGHBORHOOD DEVELOPMENT

Sharswood is designated by HUD as a Choice Neighborhood, anchored by public housing where public and private dollars are leveraged to support local strategies in a comprehensive approach to neighborhood revitalization. Sharswood Ridge is part of the Sharswood/Blumberg Transformation plan through which PHA has:

- Imploded Blumberg Apartments - 158 new housing units have been completed with 457 more currently under construction
- Purchased the former Sharswood High School, reopening it as the Big Picture High School, housed in a building along with Section 3 and Workforce Development Centers, a health clinic, PowerCorps, Mighty Writers, CVS pharmacy technician training program, and the Choice offices. PHA provides an annual subsidy of \$500 per student
- Relocated PHA headquarters to the Sharswood business district, subsequently drawing Santander Bank and Everest Urgent Care to open within the development's commercial corridor
- Most recently opened the Sharswood Grocery Outlet, which provides much needed healthy food options and discounted goods in this former North Philly food desert. Approximately one-third of its workers are PHA residents

Thanks to the commitment of PHA and its partners, this once neglected neighborhood has become the talk of the town.




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 2024 Showcase.

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# The Energy Efficient Home Credit

Buchanan

## QUICK FACTS REGARDING ENERGY RELATED CREDITS

The Energy Efficient Home Credit (EEHC) may be a relatively easy add to a capital stack if a residential development meets certain Energy Star requirements or is a certified zero energy ready home (ZERH) and meets all other requirements, including prevailing wage.

Updates to §48 contained in the Inflation Reduction Act (IRA) targeted to spurring investment in underserved communities may be sufficient reason to consider investing in solar and wind facilities in connection with upcoming developments to potentially lower operating and utility costs. As highlighted below, when added to the credit, including available adders, already available under §48, the IRA's new bonus credit could potentially be as high as 70%.

At the time this article was submitted, guidelines are developing and changing. For purposes of an article of this length, we are providing a very high-level generalized overview of these complex, but impactful programs to help you determine if either is something worthy of further consideration of the applicable requirements. You can read a more detailed description of both at <https://www.bipc.com/insights/>.

### ENERGY EFFICIENT HOME CREDIT (EEHC) AVAILABLE UNDER IRC §45L

**Who?** EEHC may be claimed by eligible contractors for building and selling qualified new energy-efficient homes. A developer of a LIHTC development that hires the contractor qualifies as an eligible contractor. Acquisition may be by purchase or lease.

**Application?** No, this is an as-of-right credit.

**Undefined.** The term “construction” includes “substantial reconstruction and rehabilitation,” but that term is not currently defined, so guidance would be helpful.

**What is a Qualified New Energy-Efficient Home?** It is a dwelling unit located in the United States with its construction “substantially completed” after August 8, 2005 that is (1) a certified new single-family home that meets certain Energy Star requirements, (2) a certified manufactured home that meets certain Energy Star requirements, (3) a certified multifamily home that meets certain Energy Star requirements, or (4) a certified ZERH.

A multifamily dwelling unit meets the requirements if the home satisfies the most recent Energy Star Multifamily New Construction National and Regional Program Requirements, as in effect on January 1, 2023, or on January 1st of three calendar years before the date when the home is acquired—whichever is later. This is evidenced by being certified under the rules of such respective program requirements.

**Amount?** For certified new multifamily homes that meet the Energy Star requirements, the “applicable amount” is \$2,500 per unit if prevailing wage requirements are satisfied, and \$500 per unit if they are not. For new multifamily homes that are certified as ZERH, the applicable amount is \$5,000 if prevailing wage requirements are satisfied or \$1,000 if they are not.



**LIHTC Basis Adjustments?** The IRA eliminated the basis adjustment for purposes of determining the adjusted basis of any building under §42.

**Certification?** A unit must be certified as Energy Star compliant or ZERH compliant, as applicable, prior to claiming the EEHC. The certification is not filed with the return on which the credit is claimed.

## **LOW-INCOME COMMUNITIES BONUS CREDIT PROGRAM UNDER IRC §48(e)**

**What?** Under §48, taxpayers are entitled to an investment tax credit (ITC) for a portion of the expenses they invest in “energy property” that they place in service during the taxable year. Energy property includes solar and wind facilities and a list of additional facilities identified in §48.

**Percentage.** The ITC for a given tax year is calculated by multiplying the “energy percentage” by the basis of the energy property placed in service during that year. The energy percentage is a base rate of 6%, but if all requirements (not detailed here) are met, this can be increased:

- **Bonus Rate (30%)** for projects that have a maximum net output of less than 1 megawatt (MW) or for larger projects that satisfy requirements;
- **10% “Energy Community” Adder** for projects located within an “energy community” as identified in IRS guidance;
- **10% “Domestic Content” Adder** if any steel or iron used to produce project components and at least 40% of other manufactured products were produced in the United States; and
- **Low Income Communities Bonus Credit Program Adder (10% or 20%)** for “eligible solar and wind facilities” with a maximum net output of less than five MW. The credit increase is (a) a 10% bonus credit for such facilities that are (i) installed in a “low-income community” (a Category 1 Project) or (ii) on “Indian land” (a Category 2 Project) or (b) a 20% bonus credit for such facilities which are part of (i) a “qualified low-income residential building project,” which includes LIHTC developments (a Category 3 Project) or (ii) a qualified low-income economic benefit project (a Category 4 Project). Under the IRA, there is no reduction in LIHTC eligible basis by the amount of the ITC.

**Considerations for a Category 3 Project.** A Category 3 facility is “installed on a qualified residential property” participating in a LIHTC program or other covered housing program (including 202, 811, public housing and vouchers, among others). Unlike Category 1 facilities, the project must “equitably allocate” the “financial benefits” of the electricity (energy) produced by the facility among the occupants of the dwelling units. This requirement is satisfied if at least 50% of the financial value of the energy produced by the facility is equitably allocated to the qualified residential property's low-income occupants. HUD has issued several guidance documents.

**Application?** Yes. Register in DOE's application portal to apply. The DOE began accepting applications on October 19, 2023 for 30 days. If not fully allocated during that window, there will be rolling application review until the IRS allocates all capacity limitation in a program year.



Carl F. Staiger, Shareholder



Michelle R. Yarbrough Korb, Shareholder



Nathan D. Clark, Counsel

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For the past 38 years, HARIE has lived up to its mission, providing quality insurance at reasonable premiums to public entities – housing and redevelopment authorities, municipalities and school districts.

However, there have been hurdles to clear over the years to stay the course of that mission, all of which have been cleared, including keeping in place the HUD Bidding Waiver to bypass bidding requirements for authorities.

Several times over the years, the waiver has been threatened by HUD with regulations, but the waiver remains in place to this day.

The need for HARIE arose in the mid 1980's when large insurance companies were indiscriminately raising liability insurance premiums on housing and redevelopment authorities in the neighborhood of 200 to 300 percent. Worse, deductibles were being increased from \$1,000 to \$50,000 with no decrease in premium.

To pay those kind of increases, public agencies would have no choice but to either significantly cut services or worse, raise rents on people who could least afford it.

## **SUPERIOR CLAIMS SERVICE**

Attorney Charles J. Volpe, President of Excalibur Insurance Management Services and HARIE's Attorney-in-Fact, told a group of attendees at the recent PAHRA Annual Conference that HARIE's financial health is fine, with \$50 to \$60 million in assets. He said HARIE has the best reinsurance there is, coupled with superior claims service. Mr. Volpe noted that HARIE also has a 24-7

response team for emergencies such as fires or storm damage.

Mr. Volpe said the formation of HARIE stopped authorities from being rated for insurance purposes with large metropolitan authorities, which for all intents and purposes, were tremendous risks and big losers. He said HARIE does not write those large authorities like Philadelphia and Pittsburgh, which generally have huge liability and property losses. "We won't write them", he said.

The HUD Waiver, Mr. Volpe said, not only saves authorities money in premiums but it eliminates the preparation of bid documents and saves them the money it would cost to advertise the request for bids, which gets quite expensive.

Mr. Volpe said that on occasion an insured will move its coverage to another insurance provider for one reason or another, maybe for a cheaper price. However, after a claim or two, they soon find out that the lower premium they received was increased by 50 percent or more. With HARIE, he said, there may be an increase but it would be in the neighborhood of 20 percent, depending on the amount of the loss. Those who moved their coverage usually return.

"We are all in this together", Mr. Volpe said in explaining that one entity's loss is shared by all of the stakeholders. Under the Company's reciprocal status all losses are shared by all of the stakeholders. "It's all for one and one for all"



## MUCH MORE THAN INSURANCE

But HARIE offers much more than just insurance. There is an in-house safety inspector backed up by an outside professional inspection service. Safety classes are also offered to HARIE's clients.

Moreover, HARIE also annually offers competitive Safety Grants. Now in its sixth year, the Safety Grant program was an idea of HARIE's Board Member, Cheryl Johns, who is the Executive Director of the Altoona Housing Authority. This year's Safety Grant awards totaled \$60,000.

Recipients of this year's Safety Grant Awards were as follows:

- Beaver County Housing Authority: \$12,000 for security cameras at Linmar Terrace
- Lower Lackawanna Valley Sanitary Authority: \$11,700 for repair and resurfacing of concrete and installation of handrails at its Treatment Plant
- Bristol Township Department of Fire Rescue: \$8,000 for scuba equipment
- Lackawanna County Housing Authority: \$7,500 for the purchase of three AED's (automated electronic defibrillators) for two high rises and its administrative offices
- Carbon County: \$7,000 for first responder equipment
- Avoca Borough: \$6,741 for signage and personal protection gear
- Clinton County Solid Waste Authority: \$5,000 for the purchase of an AED (automated electronic defibrillator) for its treatment plant and personal protection equipment
- Clearfield Township: \$2,059 for the purchase of two fire safety cabinets

To learn more about HARIE's comprehensive loss control, workplace safety training, and other safety services, as well as the Safety Grant Program, visit [www.harie.org/safety/](http://www.harie.org/safety/).



## 2024 PAHRA LEGISLATIVE SUMMIT

Conference Schedule (as of December 1, 2023)

Visit [www.pahra.org](http://www.pahra.org) for updated information on training sessions, speakers, events and other conference news.

### Monday, February 12, 2024

10:00 a.m. – 2:00 p.m.	Registration
12:00 p.m. – 1:45 p.m.	Opening Plenary & Legislative Luncheon (generously sponsored by U-COMP)
1:45 p.m. – 4:30 p.m.	Concurrent Educational Sessions

### Tuesday, February 13, 2024

7:30 a.m. – 12:00 p.m.	Registration
8:30 a.m. – 10:30 a.m.	Morning Plenary & Breakfast Buffet
10:45 a.m. – 3:00 p.m.	Concurrent Educational Sessions
6:00 p.m. – 8:00 p.m.	Legislative Reception (generously sponsored by Housing & Redevelopment Insurance Exchange)

### Wednesday, February 14, 2024

8:00 a.m. – 9:30 a.m.	Morning Plenary & Closing Breakfast (generously sponsored by Pennsylvania Housing Finance Agency)
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#### Conference Highlights Include:

- **What's Happening in Washington? Federal Legislative Updates**  
National housing advocacy group leaders representing NAHRO and PHADA, share their legislative agendas, federal regulatory and budgetary forecasts, present their perspectives on the current state of affairs on Capitol Hill and how those may affect HUD, your agency, and the future of our industry. Multiple sessions will provide in-depth analysis
- **State Policies & Programs** – Pennsylvania Department of Community & Economic Development, Department of Human Services, Pennsylvania Housing Finance Agency, and the Housing Alliance of PA are invited to discuss resources and issues affecting the H&CD industry in our Commonwealth
- **Educate & Advocate** – A number of sessions are scheduled to offer opportunities to participate in important and interactive listening sessions with leadership of the Pennsylvania House of Representatives Housing & Community Development Committee and the Senate Urban Affairs & Housing Committee
- **Financial Forum** – Register your CFO, Comptroller, and accounting team for informative workshops focused on GASB changes, auditing for governmental entities, and other hot topics in the world of accounting and finance
- **Legislative Reception** – Invite your elected officials to this evening networking event to converse and connect on a more personal level
- **Peer-to-Peer** – Take advantage of valuable networking and relationship-building opportunities with PAHRA colleagues

**Hilton Harrisburg:** For reservations February 12 and February 13, call 717-233-6000 or book online at <https://www.hilton.com/en/book/reservation/rooms/?ctyhocn=MDTHHHF&arrivalDate=2024-02-12&departureDate=2024-02-14&groupCode=962&room1NumAdults=1&cid=OM%2CWW%2CHILTONLINK%2CEN%2CDirectLink>  
PAHRA Group Number is 962.

**PAHRA Group Room Rate:** Available through January 22, 2024  
\$204.00 per night single | \$116 per person double  
Includes hot breakfast buffet Tuesday & Wednesday featuring our keynotes and plenaries.

**Please Note:** For those who may choose to arrive early, a very limited number of deeply discounted rooms at \$159.00 is available for Sunday, February 11.  
To book a Sunday night stay, call Hilton Group Sales at 717-237-6433. These rooms are not available through the booking link. Breakfast is not provided Monday morning.

# 2024 PAHRA LEGISLATIVE SUMMIT

(please use black ink and print clearly)

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email: \_\_\_\_\_ Telephone: \_\_\_\_\_

## Don't forget the PAHRA MEMBER BONUS

### \$100 discount on each third full conference registration package!

**FULL PACKAGE:**  Member - \$325  Non-member - \$375

Includes admission to all plenaries, educational sessions, scheduled events and meals, Legislative Luncheon, Legislative Reception, and all conference materials.

**DAILY SESSIONS:**  Member - \$195  Non-member - \$225  Specify date: \_\_\_\_\_

Includes admission to one selected day of plenaries, educational sessions, scheduled events and meals for the specified date, and conference materials.

**GUEST PACKAGE:**  Guest - \$100

Includes admission to refreshment breaks and Legislative Reception.

Total Amount: \$ \_\_\_\_\_

**Email registration forms** to [kelly@pahra.org](mailto:kelly@pahra.org). Please copy and complete a separate form for each attendee. For secure online payment, visit [www.pahra.org](http://www.pahra.org) and click the MAKE A PAYMENT button.

If not paying online, checks made payable to PAHRA should be mailed to:

PAHRA, PO Box J, New Florence, PA 15944

**PAHRA Cancellation Policy:** Cancellation requests must be made in writing and emailed to [kelly@pahra.org](mailto:kelly@pahra.org) by February 1, 2024 for a full refund. No refunds will be made after that date.

This policy also applies to registrations transmitted electronically or mailed without a check.

# THANK YOU!





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The Pennsylvania Municipal League  
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Harrisburg, PA 17101



**PML.org**

# What You Need to Know About the Mandatory UC – 1609, Employer Information Form

The UC – 1609 Form, Employer Information Form, is a mandatory form an employer must provide to a separating employee or the employee receiving a reduction of hours.

This form provides the entity's information to be used if that person wishes to apply for unemployment compensation benefits. The completed form will provide the entity's seven-digit Employer PA Unemployment Compensation account number, Employer Legal Name, Address, Contact Person, Title, Phone and Email. Confirm that all the information provided is accurate as this will ensure a cleaner claim case.

Providing inaccurate information may lead to delays, wrong financial determination, and potentially, higher rates. In the long run, accurate information will save the entity time and money. Once this form is complete, provide a copy to the individual leaving the entity along with the second page of instructions.

The UC – 1609 Form can be found on the PA Labor & Industry website at:  
[https://www.uc.pa.gov/Documents/UC\\_Forms/UC-1609.pdf](https://www.uc.pa.gov/Documents/UC_Forms/UC-1609.pdf)

pennsylvania DEPARTMENT OF LABOR & INDUSTRY OFFICE OF UNEMPLOYMENT COMPENSATION BENEFITS		EMPLOYER INFORMATION	
<small>THIS FORM PROVIDES THE EMPLOYER WITH THE EMPLOYER'S INFORMATION TO BE USED BY THE WORKERS TO APPLY FOR UNEMPLOYMENT COMPENSATION BENEFITS.</small>			
<small>Employer: Providing this form to employees who have permanently or temporarily left the company is mandatory. Claimants need to include your company's PA Unemployment Compensation (UC) account number and provide accurate information when filing for UC benefits. Using this form helps ensure the department receives accurate information during the UC claims process. Providing the correct information increases the chances your account is accurately charged.</small>			
<small>Employer: Unemployment Compensation (UC) benefits are available to workers who are unemployed and who meet the requirements of state UC eligibility laws. You may file a UC claim in the first week that employment stops, or work hours are reduced. For more information about how to file and what you need when you contact us, see Page 2 of this form.</small>			
Employer PA UC Acct. No.:	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(seven-digit number)	
Employer Legal Name:	<input type="text"/>		
Employer Address (or TPA address):	<input type="text"/>		
City:	State:	Zip:	
Contact Person:	Title:		
Phone:	Email:		
<small>Complete the section below only if the employee is expected to return to work at your company.</small>			
Employee Name:	Last 4 digits of Social Security no.:		
Expected Date of Recall (MM/DD/YY)	<input type="text"/>		
Employer Representative Signature	Date		
<b>INSTRUCTIONS FOR EMPLOYERS WHEN COMPLETING THIS FORM</b>			
<small>PA Employer UC Account Number This seven-digit number can be found on the following forms:</small>			
<ul style="list-style-type: none"><li>• New Employer Confirmation Letter (UC-1408)</li><li>• Notice of Pennsylvania Unemployment Compensation Responsibilities (UC-851)</li><li>• Contribution Rate Notice (UC-657)</li><li>• Request for Relief from Charges (UC-848R)</li><li>• Notice of Financial Determination (UC-44F3)</li><li>• Monthly Notice of Compensation Charged (UC-640)</li></ul>			
<small>Employer Address - Enter your mailing address or the address where you want the Employer's Notice of Application (UC-45), unemployment fact-finding forms, and determinations to be mailed. If your company uses a Third-Party Administrator (TPA) to handle your unemployment claims, please enter the address for the TPA.</small>			
<small>Contact Person, Email Address - Provide the name, title, phone number, and email address of the individual in your organization that the department can contact if additional separation information is needed.</small>			

**SIDES: STATE INFORMATION DATA EXCHANGE SYSTEM**  
**SIDES E-Response** enables employers to receive and respond securely to Pennsylvania's **Employers' Notice of Application (UC-45)** ELECTRONICALLY, rather than by mail. For the form to enroll (UC-504) to this free-of-charge program or for more information on SIDES, please go to the Employers' section of our website: [www.uc.pa.gov](http://www.uc.pa.gov).

#### INSTRUCTIONS FOR EMPLOYEES WHEN FILING AN APPLICATION FOR UNEMPLOYMENT COMPENSATION BENEFITS

**When to file:** If you have worked your full, regular hours for this work week, then file on Sunday following your last day of work. If your separation from your employer caused a change to your normal working hours for the week, then file right away.

#### What you need to provide in order for the department to process your application:

- Full legal name
- Social Security number
- Residential and mailing address
- Phone number
- Email address
- Employer information: Use the information on the front of this form to look up the employer by account number or legal name
- First and last day worked with employer
- Reason for leaving
- Pension or severance package information (if applicable)
- Work authorization information if you are not a US Citizen
- (optional) Direct Deposit information, including the name of the financial institution, address, account number, and routing number

#### Different Ways to File:

- **Online:** Complete an online application using our secure website 7 days a week, 24 hours a day at [www.benefits.uc.pa.gov](http://www.benefits.uc.pa.gov).
- **Phone:** Call the statewide toll-free number 888-313-7284.
- **TTY:** Services for the Deaf and Hard of Hearing is available at 888-334-4046.
- **Videophone Services:** Individuals who use American Sign Language (ASL) can call 717-704-8474 every Wednesday from noon to 4 p.m.

For information about the status of your UC claim, check the Unemployment Status widget on your dashboard after logging into your account at [benefits.uc.pa.gov](http://benefits.uc.pa.gov). You can also call 1-888-313-7284 or email [UChelp@pa.gov](mailto:UChelp@pa.gov) for further assistance.



# U•COMP

## Unemployment Compensation Trust

Elizabeth Henry, U•COMP Trusts Member Services Manager, [ehenry@pml.org](mailto:ehenry@pml.org), 1-800-922-8063 ext \*250  
U•COMP, 414 North Second Street, Harrisburg, PA 17101

# ENERGY SAVINGS IN DAUPHIN COUNTY

In early 2023, the Housing Authority of the County of Dauphin (HACD) had two multi-family properties that needed to be updated. Both properties were approximately forty years old and, although well maintained, were among the least energy efficient and least comfortable units that they managed. But how could these updates be done on a very limited budget?



## Minnich Terrace, Lykens, PA

This family community has 20 townhouse units, including 1 handicapped accessible: 5 one-bedroom; 8 two-bedroom; 5 three-bedroom; and 2 four-bedroom. It began housing tenants in 1985. Included in each unit are a stove and refrigerator. Each unit has a washer and dryer hook-up for tenant-supplied laundry. A utility allowance can be provided for tenant-paid electric.



## Grubb Terrace, Williamstown, PA

This family community has 10 townhouse units, including 1 handicapped accessible: 4 one-bedroom; 3 two-bedroom; 2 three-bedroom; and 1 four-bedroom;. It began housing tenants in 1981. Included in each unit are a stove and refrigerator. Each unit has a washer and dryer hook-up for tenant-supplied laundry. A utility allowance can be provided for tenant-paid electric.

By teaming up with MT Building Services, HACD was able to make educated decisions about what updates would yield the best Return-On-Investment (ROI), find 70% of project funding via an existing public assistance program, and complete all installations ahead of schedule.

### **THE CHALLENGE:** How could HACD increase efficiency of two properties on a tight budget?

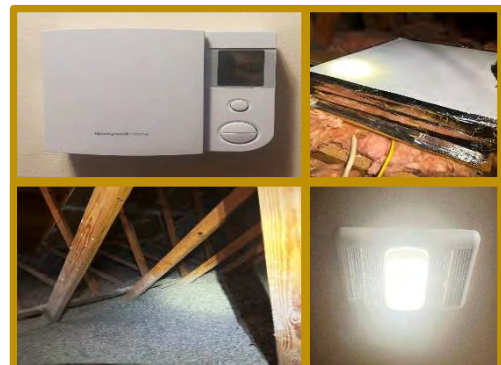
The HACD team was faced with figuring out which, if any, energy efficiency updates to make to the 30 housing units at the two properties. Plus, they needed to find additional funding to make the projects happen. The reality was that almost all their normal yearly budget for 2023 was already spent or allocated to other projects and they needed assistance!

### **THE SOLUTION:** MT assisted with personalized project plans and finding additional funds.

A certified weatherization technician conducted energy audits at the properties and then guided HACD staff on what Energy Conservation Measures (ECMs) would yield the best ROI. MT Building Services' support staff assisted HACD's residents with signing up for a utility company customer assistance program that they qualified for. Then electricians and weatherization technicians followed up and installed the ECMs ahead of schedule.

### **THE RESULT:** 30 housing units were updated.

1. ECMs, such as air penetration sealing, added insulation, and new baseboard heaters/thermostats were installed and select units received no-cost kitchen appliance upgrades via the assistance program.
2. Residents can expect 10% to 30% savings on their utility bills.
3. Overall healthier and safer living conditions for residents.





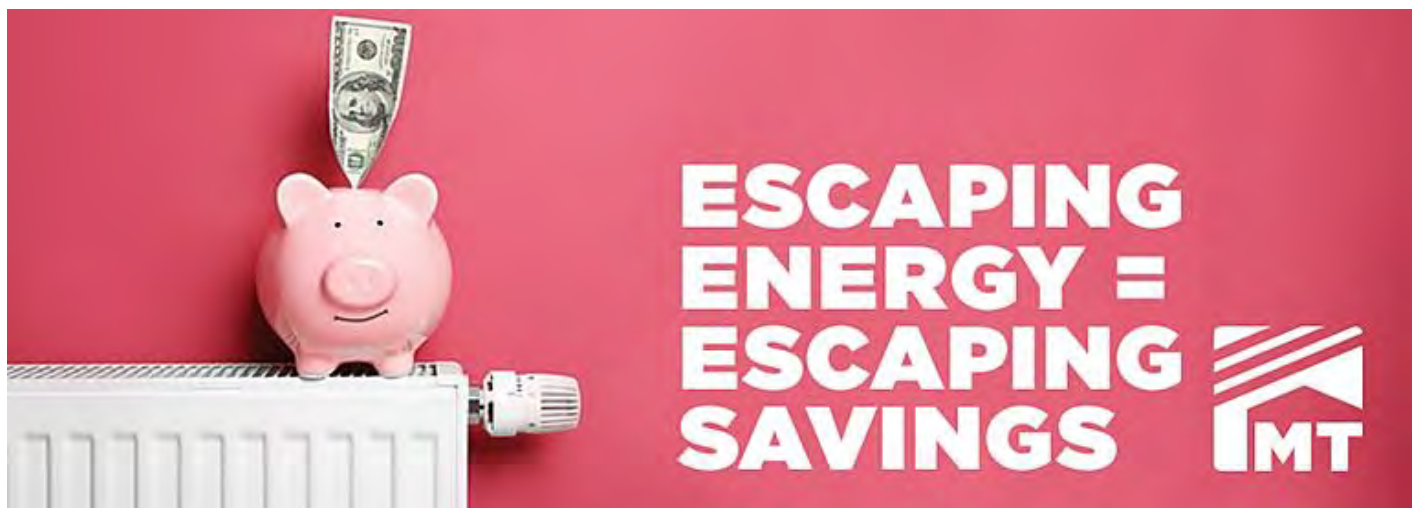
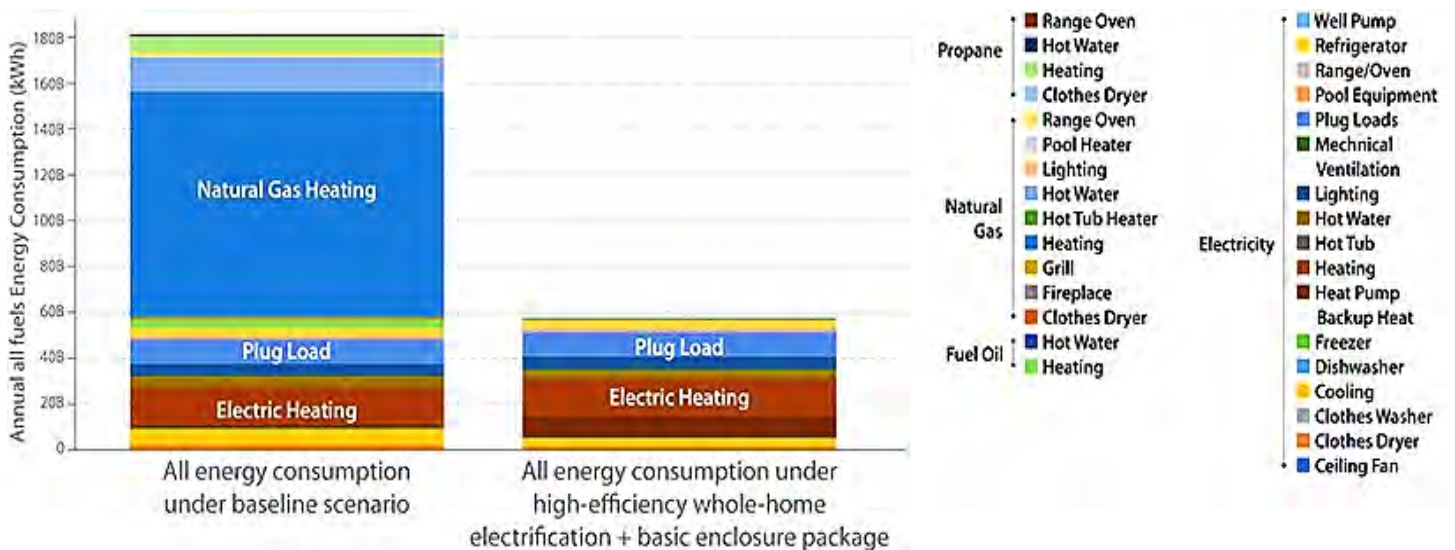
## WHO IS MT?

MT Building Services, Inc. has over 16 years of experience focusing on energy efficiency and, to date, has served more than 30,000 customers. As a full-service weatherization, electrical, and HVAC service provider, MT specializes in helping customers find supplemental funding through grants, public assistance programs, and tax credits. Please contact MT Building Services for more information at [mtbuildingservices.com](http://mtbuildingservices.com) or (717)525-9665.



## WHY CONSIDER ENERGY EFFICIENCY?

The National Renewable Energy Research Laboratory End-Use Load Profile research models show that basic air sealing, insulation, high efficiency electric/heat pump appliances, and other electrification can significantly reduce residential energy consumption in the United States. Table displays data for Ohio residential housing stock and reflects a 68% reduction in residential energy consumption and associated kilowatt savings. [nrel.gov/buildings/end-use-load-profiles.html](http://nrel.gov/buildings/end-use-load-profiles.html)



# RETIREMENT READY

Series



Duncan  
FINANCIAL GROUP

## PART 6 – CYBER SECURITY:

### *That's Not Going to Happen to Me...Is It?*

Welcome to the sixth installment of our Retirement Ready Series. You can read our previous offerings in the past five *Monitor* issues of 2022 and 2023.

Author Don Waite has departed a bit from the focus of the series as he addresses personal and business Cyber Security, as it is such a critical topic. Don recently met with Mercy Komar to discuss Cyber Security. Mercy is an Account Executive and Cyber Risk Manager for L. Calvin Jones in Canfield, OH, an affiliate company of Duncan Financial Group.

**Don:** Mercy, thank you so much for taking your time to discuss Cyber Security.

**Mercy:** You are welcome. Cyber Security is one of my passions. I hope I can bring some clarity and understanding to the readers about this very serious topic.

**Don:** Before we get into our content, let's define some of the acronyms we'll use, such as 2FA, PII, Phishing, Spear Phishing & SMB.

**Mercy:** That's a great place to start:

1. 2FA – Two Factor Authentication – use of 2 different forms of identification to gain access to a program or site
2. PII – Personally Identifiable Information – simply said, this is your personal information
3. SMB – Small and Medium-Sized Business – these are the organizations most vulnerable to a cyber attack
4. Phishing – an email designed to get the receiver to click on a link that will gain the sender access to your computer or cause a malicious program to be downloaded
5. Spear Phishing – a targeted email, that looks like it comes from a recognized source, trying to gain PII (Personally Identifiable Information)

**Don:** Let's explore some of these issues in more depth. What are some examples of phishing?

**Mercy:** Sure. For example:

*An email arrives from PayPal telling the receiver that their account has been compromised and will be deactivated unless they confirm their credit card details. The link in the email takes the victim to a "fake" PayPal website and the stolen credit card information is used to commit further crimes.*

**Don:** So, then what is spear phishing?

**Mercy:** Spear phishing is a more targeted approach from a seemingly recognized source. Here are a couple of examples:

*Dear Valued Member,*

*Thank you for trusting us with your banking needs. We have been notified about a phishing email targeting our members and have attached a notice for your review. For your protection, please use the link below to verify your account details.*





Dear User,  
Your account expires soon. Please click [here](#) to keep account active.  
Sincerely,  
The Google Team

**Don:** Oh my, those emails seem legitimate. What do you do to be sure they are, or are not?

**Mercy:** Firstly, *DON'T* click any links until, and if, you can verify the legitimacy of the email. You should access your PayPal, Google or bank account directly to ensure the warning is valid. If you find that it is not, then you can report the incident to the legitimate company and delete the email.

**Don:** What are some steps a person can take to avoid these phishing traps?

**Mercy:** Here are some:

1. Avoid websites that produce browser alerts and advise against access
2. Do not open email attachments or click links from unknown senders
3. Use strong passwords and change them as required
4. Hovering your cursor over the email address of the sender will show you the actual address from which the email was sent.



**Don:** We listed 2FA. How effective is it at thwarting attacks?

**Mercy:** It has different levels of security based on the practices of the provider (e.g., email provider, phone company, organization, etc.). 2FA is a helpful tool to slow criminals or cause them to move on to another target. It works by requiring the individual to provide a verification by second method via text, email or phone call.

**Don:** I'm sure there is a reason we defined SMB at the beginning of this article.

**Mercy:** Yes, small and medium-sized businesses are a *BIG* target for the cyber criminal. SMBs are generally behind the cybersecurity curve. These small organizations, also add in housing and redevelopment authorities, are often hyper-focused on running their businesses and have lacked tools, expertise, staff, and budget to make major cybersecurity investments.

SMBs need to have a more concentrated approach to their cybersecurity policies and practices. It's not a matter of if, but when, an unprotected or under-protected business will be the victim of an attack that could cripple, or even worse, eliminate their organization.

**Don:** What are actions an organization can take to protect themselves?

**Mercy:** Some or all of the following:

1. Have a **Cybersecurity Risk Assessment** from a qualified specialist, to include client data, financial transactions and sensitive information protections.
2. Appoint someone inside your organization to be your **Cybersecurity Specialist** or point person in this area.
3. Mitigate the risks with:
  - a. Firewalls
  - b. Encryption
  - c. Employee Training Programs
4. Have a comprehensive **Cyber Insurance Policy** that includes:
  - a. First and Third-Party coverage
  - b. Crime coverage
  - c. Social Engineering coverage





- d. Adequate limits to cover loss possibilities.
- e. Develop an Incident Response Plan covering:
  - i. Containment
  - ii. Investigation
  - iii. Recovery
- f. Be aware of the cybersecurity practices of your outside vendors and require them to maintain appropriate coverage.
- g. Be vigilant and conduct periodic assessments of your security.

**Don:** You have some surprising information about another threat to an organization or business. What can you tell us about threats from insiders (employees)?

**Mercy:** According to a recent report by Verizon, one out of five breaches originates from inside.

**Don:** 20% is a surprising number. How can that manifest itself?

**Mercy:** Insider attacks can be an employer's worst nightmare because identifying and stopping them is so challenging. They can be caused by employees or trusted insiders who abuse their privileges. They can be the biggest threat because those persons know the organizational vulnerabilities and their actions may go unnoticed as they are a trusted team member. They may remain hidden for a long time.

**Don:** What are some of the ways this can happen?

**Mercy:**

1. **Employee Data Theft:** Employees with authorized access to sensitive data may intentionally steal or misuse that information for personal gain or to sell it to malicious actors.
2. **Accidental Data Leakage:** Employees may unintentionally expose sensitive data through actions like sharing confidential information with unauthorized individuals or falling victim to social engineering attacks. Threat actors often employ phishing techniques to track employees into divulging sensitive information or providing access to secure systems.
3. **System Abuse:** Authorized employees may misuse their privileges to engage in unauthorized access or data alteration.
4. **Sabotage:** Disgruntled employees may attempt to sabotage the company's systems, data or operations, leading to financial losses or disruption of services.

**Don:** What has happened in the cyber threat space over the last couple of years and why?

**Mercy:** Cyber threats have increased 40% over the last 2 years because of remote work and The Great Resignation. Employees reassessing their work-life balance have prompted early retirements and a move to well-paying work from home possibilities.

Unchanged accounts are a gold mine for hackers. Some monitor LinkedIn for employees who are laid off or resign, and they attempt to access their dormant accounts.

**Don:** What should be done in those situations?

**Mercy:** Make sure there are documented procedures when someone leaves for:

1. Forwarding emails
2. Disabling accounts
3. Disabling passwords
4. Limiting permissions
5. Monitoring activity

**Don:** It seems like a minor breach can be a major issue.



**Mercy:** It can be devastating, financially and operationally to any organization. It can also undermine their credibility with the people they serve.

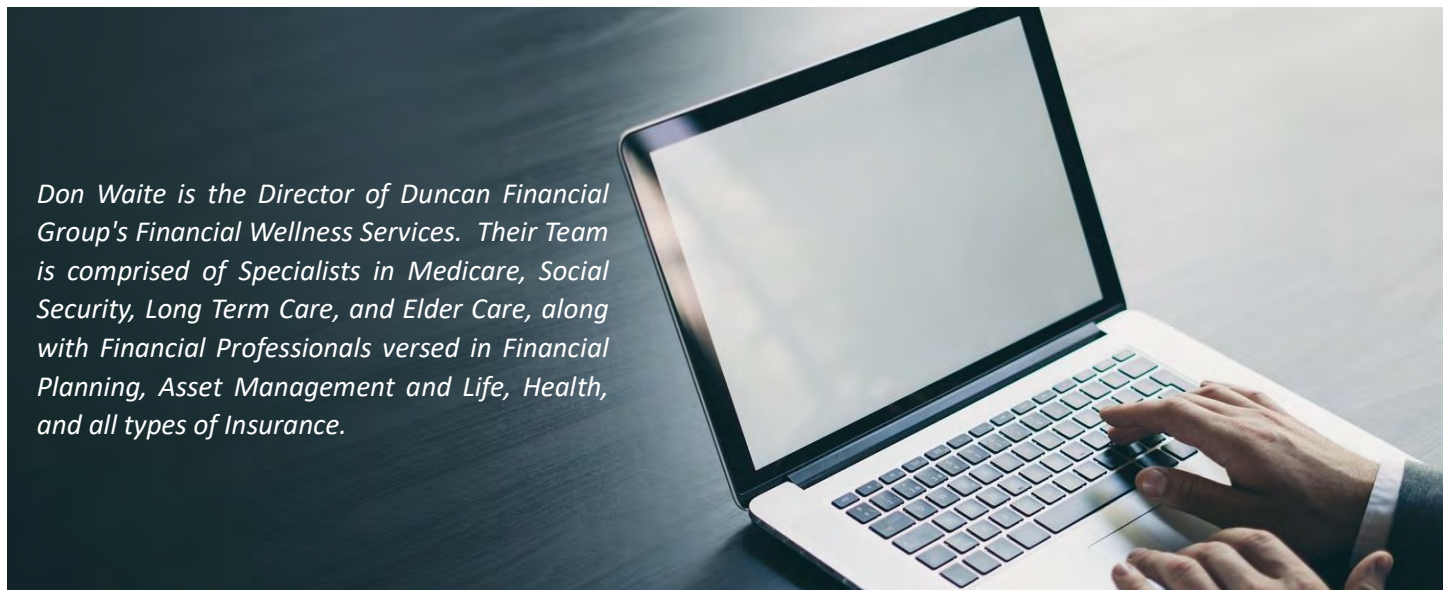
**Don:** With all the information you have provided here, cyber security doesn't seem like a "set it and forget it" process.

**Mercy:** Absolutely not. The criminals get better all the time, and the nature of the attacks changes all the time. They are very patient and keep chipping away at the armor of protection to find a weak spot.

Cyber attacks don't come from some kid playing with a computer in their parent's basement, although it could happen. There are full time businesses in countries like China and Russia where bad actors go to work every day to create these crimes.

My best advice is to be prepared, be vigilant and be secure.

**Don:** Mercy, what great advice. Thank you for bringing light to a very important topic.



Please look for the next **Retirement Ready** submission, about Education Funding, in the Spring 2024 Monitor issue.

*This article is not meant to give specific legal advice.*

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# UPCOMING EVENTS

Mark Your Calendars



## 2024

January 7-10, 2024

**February 12-14, 2024**

April 8-10, 2024

**May 5-8, 2024**

June 2-5, 2024

September 8-10, 2024

September 26-28, 2024

**October 27-30, 2024**

PHADA Commissioners Conference, San Diego, CA

**PAHRA Legislative Summit, Hilton Harrisburg**

NAHRO Washington Conference, Washington, DC

**PAHRA Spring Conference & Showcase, Wind Creek Bethlehem**

PHADA Annual Convention & Exhibition, New Orleans, LA

PHADA Legislative Forum, Washington, DC

NAHRO National Conference & Exhibition, Orlando, FL

**PAHRA Annual Conference & Awards, Erie Bayfront Sheraton**

## 2025

May 5-6, 2025

**October 18-21, 2025**

CD&H Practitioners' Conference, Penn Stater, State College, PA

**PAHRA Annual Conference & Awards, Skytop Lodge**

B | T

## PROUDLY SUPPORTING THE PENNSYLVANIA ASSOCIATION OF HOUSING AND REDEVELOPMENT AGENCIES

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Fannie Mae / Freddie Mac  
Commercial Loans  
Cross-Collateralized Loans

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# You're invited...

... to exhibit at the PAHRA Spring Conference & Showcase to be held May 5-8, 2024 at Wind Creek Bethlehem



Please plan to join us for the 2024 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, May 5, 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, April 1, 2024**. Ad specs: 4.75” wide x 7.625” high, using vertical orientation. Preferred format is a high-quality PDF file.*

### Booth reservations due:

*Monday, April 1, 2024*

### Booth setup:

*Sunday, May 5, 5:00 PM – 7:00 PM  
or Monday, May 6, 7:00 AM*

### Exhibits open:

*Monday, May 6, 8:00 AM*

### Exhibits close:

*Tuesday, May 7, 12:30 PM*

### Exhibit cost:

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

### Member Non-Member

*\$600 \$ 750  
\$1,000 \$1,350*

*Hotel reservations should be made directly with Wind Creek Bethlehem Reservations Department by calling 877-726-3777 and mentioning PAHRA. PAHRA room rate is \$199, which includes a delicious hot breakfast buffet each morning. Group rate is available through April 5, 2024.*



# 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 2024 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](http://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/exhibitor-sponsor-marketing-opportunities/](http://www.pahra.org/exhibitor-sponsor-marketing-opportunities/), and scroll to view our *2024 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](mailto:kelly@pahra.org), then visit [www.pahra.org](http://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](mailto:kelly@pahra.org).



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balten@bdo.com

**Nick Auriemma, CPA, CFE**  
Managing Director  
nauriemma@bdo.com

**Jason Casterline, CPA**  
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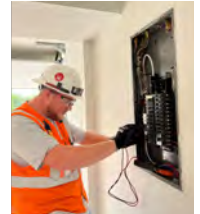


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Pittsburgh, PA  
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## 2023 PAHRA PARTNERS & FRIENDS

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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