

NAHMA News

PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

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IRS Issues New Average-Income Test Regulations

In early October, the IRS released final and temporary regulations on the Low-Income Housing Tax Credit (LIHTC) Average Income Test (AIT) minimum set-aside. The new guidance removes the “cliff test” and allows unit redesignations based on a wide range of justifications. The final rule went into effect Oct. 12.

Additionally, the IRS issued Notice 2022-52, which extends relief announced in Notice 2022-05, specifically placed-in-service deadlines for 2019-2021 allocations, postponement of the reasonable restoration period by 24 months instead of 18 months, extension of the correction period by up to 12 months and the continuation of waivers for physical inspections.

AVERAGE INCOME TEST RULE

In October 2020, the IRS released proposed regulations for the “income averaging” flexibility, the third minimum set-aside for the housing credit introduced

The AIT minimum set-aside is considered met as long as 40% of the units in the property have designations that average 60% or less of area median income (AMI), and the households living in those units meet the income designation for their respective units.

in the Affordable Housing Tax Credit Improvement Act of 2017 and enacted through the 2018 omnibus spending package.

According to the Affordable Housing Tax Credit Coalition (AHTCC), of which NAHMA is a member, “the final regulations make significant changes to the October 2020 proposed rule, which was intended to provide clarity around the ‘income averaging’ flexibility enacted in 2018, but instead had the effect of severely limiting utilization of the income averaging option.”

According to the National Council of State Housing Agencies (NCSHA), of which NAHMA is a member, the key takeaways from the final rule include:

- The AIT minimum set-aside is considered met as long as 40% of the units in the property have designations that average 60% or less of area median income



To read the updates in their entirety, visit:

LIHTC Pandemic Relief Extension: <https://www.nahma.org/wp-content/uploads/2022/10/LIHTC-Relief-Extension-2022.pdf>

Low-Income Housing Credit Average Income Test Regulations: <https://www.nahma.org/wp-content/uploads/2022/10/Average-Income-Regulations-2022.pdf>



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NAHMA News is published six times a year by the National Affordable Housing Management Association, 400 North Columbus Street, Suite 203, Alexandria, VA 22314, Phone (703) 683-8630, Website: www.NAHMA.org

SUBSCRIPTIONS: Free for NAHMA/AHMA members, \$110 for nonmembers.

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QUERIES: Letters to the Editor and other queries should be sent to Jennifer Jones at the address above.

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Wrapping Up 2022

THE YEAR MAY BE WRAPPING UP, but we are still busy at NAHMA. Here are just a few things we are working on before we ring in 2023.

SUCCESSFUL FALL MEETING

NAHMA wrapped up its annual NAHMA Biannual Top Issues in Affordable Housing fall conference in October, which drew more than 150 affordable housing professionals to Washington, D.C., to hear the

Top Issues in Affordable Housing winter conference in March. Look for the online meeting registration to open in early January.

SUPPORT BUDDING ARTISTS

Finally, now is the time to celebrate the people who make up our wonderful communities by ordering a 2023 NAHMA Drug-Free Kids Calendar.

The calendars feature outstanding original artwork by children, seniors,

NAHMA wrapped up its annual NAHMA Biannual Top Issues in Affordable Housing fall conference in October, which drew more than 150 affordable housing professionals to Washington, D.C., to hear the latest updates from the Department of Housing and Urban Development (HUD) and other government officials, including HUD Deputy Secretary Adrienne Todman.

latest updates from the Department of Housing and Urban Development (HUD) and other government officials, including HUD Deputy Secretary Adrienne Todman. Additionally, NAHMA members helped raise more than \$550,000 for the NAHMA Educational Foundation. To read more about the annual meeting, see Page 23.

CELEBRATING COMMUNITIES

NAHMA has received the entries for the 2022 Communities of Qualities Awards. Judging has taken place, and we will be announcing the winners in the next January/February issue of NAHMA News. The winners will be honored at the NAHMA Biannual

and adults with special needs living in affordable multifamily housing. The underlying message for the annual contest is always a drug-free theme. Still, the association wanted to open the door for more avenues of expression, so a subtheme is incorporated into the poster contest. The subtheme for this year is *Healthy Is Happy: Nutrition and Fitness Propel Us Forward*, see more details on Page 17.

The cost is \$5.50 per calendar, which is a HUD and U.S. Department of Agriculture allowable project expense. There is an additional small shipping and handling fee. **NN**
Kris Cook, CAE, is chief executive officer of NAHMA.

(AMI), and the households living in those units meet the income designation for their respective units. In addition, all units comprising a property's applicable fraction must also average 60% or less of AMI; however, should a household living in a unit be ineligible under the respective income designation of that unit, and the removal of that unit from the applicable fraction causes the average to exceed 60% of AMI across all low-income units, it

The rule establishes a system under which an owner must keep records and report to the state agency on the unit designation and their compliance with the rule.

does not result in a violation of the minimum set-aside as long as 40% of the units in the project have an average designation of 60% or less with households living in them that comply with those designations. The rule no longer includes the mitigating actions included in the proposed rule because the change to the requirement to meet the minimum set-aside substantially reduces the risk assumed by the owner and investor, making them unnecessary, according to NCSHA.

■ The rule establishes a system under which an owner must keep records and report to the state agency on the unit designation and their compliance with the rule. A taxpayer must identify the units in the qualified group of units that satisfy the AIT minimum set-aside—at least 40% of total units—and the units in the qualified group for purposes of the applicable fraction (i.e., all low-income units in the property on which eligible basis is established for purposes of receiving credits). Temporary regulations included with these final regulations require recording these identifications in the taxpayer's books

and records and communicating that information annually to the state housing credit agency. The records must be sufficient so that agencies may ensure the accuracy of the project's applicable fraction, satisfaction with the AIT set-aside, and compliance with all requirements of Section 42 and regulations. Unit designations would be due when the unit is first occupied as a low-income unit. Housing credit agencies have the flexibility to determine when

and how owners must communicate this information to the agency and have discretion on a case-by-case basis to waive compliance with these temporary regulations related to recordkeeping and reporting, according to NCSHA.

■ The final rule also provides flexibility so that owners can modify unit designations. According to NCSHA, changes are allowed in accordance with any procedures established by the IRS in the future; in accordance with written policies and procedures the housing credit agency puts in place; to ensure protections under the Americans with Disabilities Act of 1990, the Fair Housing Amendments Act of 1988, the Violence Against Women Act of 1994, the Rehabilitation Act of 1973, or any other state, federal, or local law intended to protect tenants; to allow an income-qualified tenant to move to a different unit within the project keeping the same income limitation; and to restore the average of no more than 60% of AMI as applied to either meet the AIT minimum set-aside or the applicable fraction.

The final regulations apply to tax-

able years beginning after Dec. 31, 2022. For taxable years before the application of these regulations, taxpayers may rely on a reasonable interpretation of the statute and do not need to adhere to the proposed rule.

HOUSING CREDIT DEADLINE EXTENSIONS

The IRS also extended key housing credit program deadlines and flexibilities in October. Notice 2022-52 specifically:

■ Extends the placed-in-service deadline by one year:

- If the original placed-in-service deadline was Dec. 31, 2020, the new placed-in-service deadline is Dec. 31, 2022

- If the original placed-in-service deadline was Dec. 31, 2021, and the original deadline for the 10% test was before April 1, 2020, the new placed-in-service deadline is Dec. 31, 2023

- If the original placed-in-service deadline was Dec. 31, 2021, and the original deadline for the 10% test was on or after April 1, 2020, and on or before Dec. 31, 2020, the new placed-in-service deadline is Dec. 31, 2023

- If the original placed-in-service deadline is Dec. 31, 2022, and the original deadline for the 10% test was in 2021, the new placed-in-service deadline is Dec. 31, 2023

- If the original placed-in-service deadline is Dec. 31, 2023, and the original deadline for the 10% test was in 2022, the new placed-in-service deadline is Dec. 31, 2024

■ Extends the reasonable restoration period in the event of casualty loss by 24 months

■ Extends the correction period by 12 months

■ Extends the temporary waiver for compliance monitoring for physical inspections. **NN**



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Election Recap and Year-End Business

FOLLOWING NOVEMBER'S ELECTION results, 2023 will begin two years of divided government in the 118th Congress. While a run-off election in Georgia will take place on Dec. 6 between incumbent Sen. Raphael Warnock (D) and former football star Herschel Walker (R), Democrats will have retained control of the Senate for the 118th Congress. Meanwhile, the U.S. House of Representatives will be controlled by the Republican party. Under a divided government, both parties must work together to advance legislation or nothing meaningful gets done. Through the remainder of 2022, the current Congress must finish their work, and they have a few significant items on the year-end agenda.

FY 2023 GOVERNMENT FUNDING, DEBT LIMIT, AND TAX EXTENDERS

Congress will again need to pass a bill to fund the government beyond Dec. 16, when the current deadline is set to expire. A full-year fiscal year (FY) 2023 funding package could be the potential vehicle for additional legislation, including the National Defense Authorization Act (NDAA), an annual federal law that specifies the budget, expenditures, and policies of the Department of Defense. Congress needs to pass the FY 2023 NDAA, which usually has bipartisan support. In addition to funding bills, President Joe Biden and Democrats are looking for ways to raise the debt limit by striking a deal with Senate Minority Leader Mitch McConnell (R-KY) and the moderate House Republicans. Finally, lawmakers from both parties have expressed interest in finalizing a year-end tax bill. Democrats hope to revive a reformed version of the Child Tax Credit, which expired at the end of 2021. At the same

time, Republicans are pushing for a reformed Research & Development tax credit. Led by the House Ways & Means Committee Chairman Richie Neal (D-MA), several lawmakers and housing industry groups are advocating to restore and expand on the Low-Income Housing Tax Credit (LIHTC) 12.5% allocation increase and lowering the "50% test" bond financing threshold to 25% to allow states to finance twice as much affordable housing with their existing bond cap.

EFFORTS TO INCREASE HOUSING SUPPLY

In late October, Treasury Secretary Janet Yellen and the Department of Housing and Urban Development (HUD) Secretary Marcia Fudge authored an op-ed in Yahoo News highlighting the housing shortage in the U.S., the causes of the shortfall, and efforts underway by the White House, Treasury and HUD to increase the supply of housing. In the op-ed, they described the lack of critical investment in building new affordable homes, making affordable housing out of reach for too many families. The pandemic worsened this challenge, with increased demand for housing coupled with constraints on the ability to scale up the housing supply quickly. For families in the lowest income brackets, the pain of increasing housing costs, coupled with rising inflation impacting the price of food and gas, has left them teetering on the edge of financial ruin and even homelessness. Additionally, the recent increases in mortgage rates and the rising construction costs continue to price many first-time homebuyers out of the market, further tightening the housing supply.

The secretaries described how measures such as providing emergency rental assistance, targeting rental support for

landlords and providing loan modifications for homeowners kept eviction rates below pre-pandemic levels and prevented millions from losing their homes during COVID-19. They also underscored the importance of Congress having provided Fiscal Recovery Funds to states, localities and tribes to help them recover from the pandemic through the American Rescue Plan (ARP) and the Biden administration's continued efforts urging state and local governments to use a portion of their ARP funding to address housing costs. This includes using ARP funding to overcome increased construction costs related to the pandemic-created supply shortages. This effort comes on the heels of a Treasury Department-issued guidance that simplifies the requirements that states and localities must meet to devote ARP funds to affordable housing while making it easier for recipients to make long-term affordable housing loans, including those that take full advantage of LIHTC. The Treasury Department also recently published a new regulation that will unlock federal support for new types of affordable housing developments using LIHTCs. At the same time, HUD continues working with states and localities to leverage the department's ARP dollars to build affordable housing for families experiencing, or at risk of experiencing, homelessness. The secretaries concluded their op-ed by calling on Congress to increase investments in LIHTC and enact the Neighborhood Homes Investment Act this year, citing these bipartisan proposals as the fastest way to surge the production and preservation of affordable rental and owner-occupied housing in communities nationwide. **NN**

Larry Keys Jr. is director of government affairs for NAHMA.



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Developers, Owners Should Consider Solar for LIHTC Properties

LOW-INCOME HOUSING TAX Credit (LIHTC) properties are having their moment in the sun.

Clean energy provisions in the Inflation Reduction Act (IRA), signed into law in August, provide significant additional incentives to install solar panels on affordable housing rental properties. The magnitude of the added benefits means that every developer and owner should consider adding solar to their LIHTC properties, both those in service and those under development.

BASICS OF IRA

Among the \$369 billion in clean and green energy provisions in the IRA are extensions of the renewable energy investment tax credit (ITC) and production tax credit (PTC), eligibility of storage for the ITC, direct payment for certain clean and renewable tax credits, extensions of the Internal Revenue Code (IRC) Section 45L new energy efficient home credit and an expansion of the IRC Section 45Q carbon oxide sequestration credit.

Most notable for affordable housing stakeholders is the extension of the ITC at 30% (when complying with certain rules) and the potential for a 20% bonus credit when solar is installed on affordable multifamily housing that participates in a list of federal programs—which includes property financed by LIHTC equity. The right to claim the 20% bonus credit will be awarded annually by Treasury, beginning in 2023. Total annual awards are limited to 1.8 gigawatts (GW) nationally of solar and wind capacity, with any unused amounts carried into the following year.

The even bigger news is that LIHTC

eligible basis is not reduced by the solar ITC, which means the costs may also be eligible for LIHTCs.

If you review the statutory language, you will observe that the IRA technically extends the ITC at 6%, with two ways for it to increase to a 30% credit. The first is by meeting prevailing wage and apprenticeship program standards, the second is when the solar property is for less than 1 megawatt (MW) of electricity. Many LIHTC properties will meet the first standard, almost all will meet the second (for example, one LIHTC property has 108 kilowatts (kW) of rooftop solar that serves 128 units and common areas, another property serves 155 units with a smaller installation, due to rooftop capacity limits, of 55 kW).

Regarding the 20% bonus for affordable housing, technically there is a 10% credit for projects in a low-income community with a capacity of less than 5 MW and the 10% increases to 20% when used for affordable housing. The low-income residential building provision specifically requires that there be a benefit to the tenant, which is addressed later in this column.

Beyond the 30%, and the 20% bonus for affordable housing, two other IRA provisions increase the ITC percentage further. Those provisions relate to domestic content and energy communities. The 10% domestic content credit is available for projects that incorporate a minimum required amount of iron, steel or manufactured products produced in the United States. An additional 10% energy community credit is for properties located on brownfield sites or in economically distressed sites of former fossil

fuel production—all phrases with specific definitions in the legislation.

NEW CONSTRUCTION OPTIONS

Since there is no reduction in eligible basis for solar, a LIHTC property may qualify to claim 4% or 9% LIHTCs on the eligible basis attributable to the solar property, which would aggregate to 40% or 90% over the compliance period. Assuming the lower percentage (the 4% LIHTC), is combined with a 30% ITC and 20% affordable housing bonus puts the credit percentage for that solar at 90%, with the possibility of an additional 10% or 20% for properties that meet the domestic content or/and energy community standards.

Consider one more addition. Properties in difficult development areas or qualified census tracts get an additional 30% basis boost on the LIHTCs, which changes the 4% LIHTC (for properties built with equity from private-activity bonds) to a 5.2% credit. A 9% LIHTC development would receive significantly more tax credits. Note, LIHTC developments are subject to financial feasibility reviews by allocating agencies to prevent excess subsidization.

In most cases, where solar ITC is added to an LIHTC development, the expectation is that the LIHTC investor will increase their equity contribution and be allocated the solar ITCs. If the LIHTC investor partner isn't interested or able, the developer has other options, such as forming a second partnership to own the solar property or leasing space to a solar developer who will do so.

There's one more option for non-profit developers. Under the IRA,

there is a direct-pay option for the ITC, so nonprofit developers may be able to claim the credits and apply for a direct payment from the IRS.

Caveat: The above is an overview and many issues still need to be worked through, some of which are discussed below.

EXISTING PORTFOLIO OPTIONS

While proposed LIHTC developments can more readily incorporate solar into their plans, owners of existing LIHTC properties can also benefit themselves and their tenants by adding solar. It's a little more com-

First is the question of how to allocate the annual 1.8 GW of solar authority. The IRA gave the secretary of the Treasury responsibility to develop the procedures for allocating the increased credit, so stakeholders should prepare and be ready to adjust to the standards by which such approvals will be granted. This process may be highly competitive, with more project applicants than allocation available, so it could be a competition among developers to receive an award.

Every developer also needs to consider how to connect solar and its effect

such facility must be allocated equitably among occupants of the dwelling units of such building. Exactly what constitutes sufficient benefit and how it is measured is unclear and Treasury guidance is needed. The Novogradac LIHTC Working Group is asking Treasury for clarification.

NEXT STEPS

With the passage of the IRA, many LIHTC developers and owners are beginning to incorporate solar using the 30% ITC (with eligibility for the LIHTC on the full costs) into their developments, while remaining hopeful that they'll also be eligible for bonus credits once clarifying guidance is issued. Other LIHTC developers and owners—who may need the bonus credits for financial feasibility—are in a prepare-while-waiting stance, as they anticipate guidance.

As mentioned, there will be competition for the 1.8 GW annual cap, so developers—whether for-profit or nonprofit—should be ready as soon as possible.

Developers of housing covered by federally assisted affordable housing programs other than the LIHTC should also be preparing. Owners and developers should run various financial models to evaluate the benefits of the solar credits and consult with experts to help navigate the options concerning the partnership, power company and utility allowance. **NN**

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The magnitude of the added benefits means that every developer and owner should consider adding solar to their LIHTC properties, both those in service and those under development.

plicated, but the ability to claim 50% (or much more) of the expenditures in ITCs for installing solar on an existing property makes it worth examining.

One carry-over from new-construction LIHTC: if the LIHTC investor isn't interested in the solar credits, a property owner can consider forming a separate partnership to install and own the solar panels or lease the space to a third-party solar developer. Also note that nonprofits have the direct payment option mentioned earlier.

Under the scenarios involving a separate partnership or leasing the space, the owner should confirm who in the partnership controls the roof (or wherever the solar would be added) and whether approval from any partners is needed. If so, negotiations should address both financial and liability issues.

ISSUES TO ADDRESS

Adding solar to existing or planned LIHTC developments is an attractive option, but as mentioned, there are challenges.

on utility allowances.

How to connect: Regulations for solar power vary from state to state and even within states, so affordable housing developers who add solar must familiarize themselves with how they'll connect to the grid. Are they able to provide power directly to their building? Is the property in a net metering state? Are there other regulatory issues in the local area?

Understanding the regulations and requirements for solar power is crucial and varies greatly from place to place. For many developers, this is reason to subcontract solar installation to an experienced developer. How you answer the connection question—including the utility allowance discussion below—will affect the economics of the property, so take time to consider the options.

Utility allowance: The IRA requires that to receive the 20% bonus credit for affordable housing, the financial benefits of the electricity produced by

White House Issues Progress Report on Housing Supply Plan

In October, the White House announced progress on implementing its Housing Supply Action Plan, a set of administrative and legislative priorities aimed at closing the housing supply shortfall in five years that was first announced in May by President Joe Biden. The president is seeking to boost the supply of affordable housing, which is critical to easing the burden of rising housing costs for renters and aspiring homeowners

while addressing near-term housing affordability and fair housing challenges. The new steps announced by the White

House should further reduce barriers to affordable housing construction and preservation and make it easier to build affordable housing, according to administration officials. Efforts to improve federal financing for affordable housing production and preservation include:

Finalized LIHTC Income Averaging Rule and Extended Deadlines for Placed-in-Service Rules for LIHTC Projects: The Department of the Treasury (Treasury) and the IRS finalized the Low-Income Housing Tax Credit (LIHTC) income averaging rule and provided an extension for the deadlines when an affordable housing project seeking to earn LIHTCs must be placed-in-service. The IRS also announced several additional deadline extensions to ensure that affordable housing projects delayed

by public health, economic, and supply-chain issues can be built as expeditiously as possible and still qualify for LIHTCs. See the cover article for more details.

Providing \$30 million for Thriving Communities Program: The departments of Transportation (DOT) and Housing and Urban Development (HUD) are partnering to launch a new \$30 million Thriving Communities Program to help communities plan

Additionally, the Biden administration continues to urge Congress to act on a bipartisan basis to support the construction and preservation of affordable housing and has asked Congress to expand rental assistance, assist aspiring homeowners with down payment assistance, and help create a more equitable housing market.

and develop transformative infrastructure projects. Through Thriving Communities, HUD and DOT will support technical assistance to improve the coordination of housing and transportation planning, increase housing supply, increase affordable transportation options, enhance economic opportunity, reduce environmental burdens, and improve access and quality of life. Both agencies released notices of funding opportunities to select technical assistance providers and capacity builders, and DOT issued a call for letters of interest from communities interested in receiving Thriving Communities technical assistance.

Utilizing the Federal Financing Bank's Risk Sharing Program to Build More Affordable Rental Housing: Last September, the Biden administration announced that Treasury and HUD finalized an agreement to restart the Federal Financing Bank's Risk Sharing program. The program provides loans at reduced interest rates to state and local housing finance agencies to create and

preserve high-quality, affordable homes. Since the relaunch, HUD has committed more than \$1.6 billion to develop and preserve more than 9,000 rental homes.

Reforming Forward Commitment Programs to Facilitate Creating More Long-Term Affordable Housing: The Federal Housing Finance Agency has expanded Fannie Mae's and Freddie Mac's (Enterprises) Forward Commitment programs, which allow developers

to secure financing to pay off a construction loan when construction has been completed, and the housing project has been approved for occupancy. Specifically, the Enterprises are now permitted to provide \$3 billion in Forward Commitments per year—above and beyond the multifamily purchase cap.

Other measures include promoting more housing options near transit and other modes of transportation, coordinating transportation and housing planning, and rewarding jurisdictions that have removed barriers to housing development. Additionally, the Biden administration continues to urge Congress to act on a bipartisan basis to support the construction and preservation of affordable housing and has asked Congress to expand rental assistance, assist aspiring homeowners with down payment assistance, and help create a more equitable housing market. The administration is also working closely with state and local governments to reduce needless barriers to housing production, especially restrictive zoning and land use regulations. **NN**



To view the White House press release, visit <https://www.whitehouse.gov/briefing-room/statements-releases/2022/10/07/biden-harris-administration-announces-progress-in-implementing-its-housing-supply-action-plan/>.



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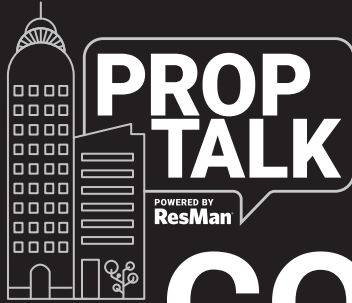


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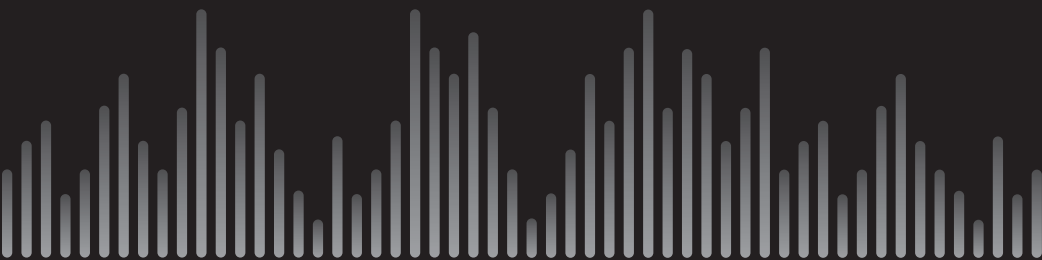
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Senate Holds Second Hearing on RHS

On Sept. 20, the Senate Committee on Banking, Housing and Urban Affairs Subcommittee on Housing, Transportation, and Community Development held a hearing that addressed how the U.S. Department of Agriculture (USDA)'s Rural Housing Service (RHS) can better serve rural residents.

Witnesses testifying before the subcommittee included Elizabeth Glidden, deputy executive director of Minnesota Housing Partnership; Marcia Erickson, CEO of GROW South Dakota; Tonya Plummer, director of Native American Housing Programs, Enterprise Community Partners; and David Battany, executive vice president of Capital Markets, Guild Mortgage Company, on behalf of the Mortgage Bankers Association.

During the hearing, witness testimony focused on the need to decouple rental assistance from Section 515 mortgages; as properties with these mortgages age and their mortgages mature, many rural low-income families are at risk of unaffordable rent increases. For many rural communities, the shortage of affordable housing is an enormous impediment to attracting new business, new residents, and new talent.

"A longtime concern has been mortgage maturation, as many 515 properties do not have a preservation or replacement strategy. The peak of mortgage maturation for Section 515 properties in the Midwest states is 2030, about 10 years before the

peak occurs in other areas of the United States," Glidden testified.

Since its inception in 1963, the Section 515 program has financed nearly 28,000 rental properties containing over 533,000 affordable apartment units, but fewer than 12,900 properties and approximately 370,000 occupied units remain in the program today. No new construction has been undertaken in a decade. Without action, RHS and the rural families they serve will continue to lose thousands of affordable Section 515 units yearly to mortgage maturations.

Specifically, the bill will provide the RHS tools to maintain rental assistance for residents in prepaid or maturing properties who risk losing their homes by restructuring existing Section 515 loans and extending incentives for property owners to stay in the program.

Addressing the mortgage maturation crisis, Sen. Tina Smith (D-MN), chairwoman of the subcommittee, announced the introduction of the Strategy and Investment in Rural Housing Preservation Act, along with Sen. Jeanne Shaheen (D-NH).

If passed into law, this legislation would allow tenants to remain in affordable rural housing even after a USDA mortgage on the property has matured. Specifically, the bill will provide the RHS tools to maintain rental assistance for residents in prepaid or maturing properties who risk losing their homes by restructuring existing Section 515 loans and extending incentives for property owners to stay in the program. If a loan restructuring is not possible, the bill further protects residents by allowing rental assistance to be decoupled from the underlying loan but remain in place at the property. It also allows the resident to transfer their rental assistance to another eligible property. Finally, the bill requires USDA to establish a plan to preserve affordable rental housing in

rural areas in consultation with an advisory committee composed of interested stakeholders, including tenants.

A similar bill has also been introduced in the House of Representatives. Several witnesses also underscored the need to pair decoupling with increased funding for RHS programs such as the multifamily preservation and revitalization program and that implementation conditions must be included with any program change.

The witnesses also highlighted the need for further, systematic investments in funding for RHS.

Describing how the goal of RHS lending can better serve consumers and industry participants alike, Battany testified that the current loan payment and application process for both lenders and applicants is cumbersome and outdated.

Witnesses also proposed ways to streamline program regulatory requirements and increase flexibility for the smallest communities, as cumbersome processes have deterred nonprofits from utilizing programs. Other suggestions included integrating RHS with better technology—in some cases, RHS uses nearly 25-year-old software. The outdated technology can delay applications from prospective renters and buyers and scare away prospective landlords interested in utilizing RHS programs for their properties.

This was the second hearing Sen. Smith chaired aimed at improving rural housing programs. In May, the subcommittee focused on aspects of the USDA's Rural Housing Service programs that are functioning well and which areas should be changed or reformed. **NN**



To view the entire hearing, visit <https://www.banking.senate.gov/hearings/examining-the-us-department-of-agricultures-rural-housing-service-stakeholder-perspectives>.

To read the Strategy and Investment Act bill text, visit <https://www.shaheen.senate.gov/imo/media/doc/MIR22825.pdf>.

HUD Moves Forward With Green and Resilient Retrofit Program

In September, the Department of Housing and Urban Development (HUD) released a request for information to obtain public input on the development of its Green and Resilient Retrofit Program (GRRP). The Inflation Reduction Act passed by Congress in August provides \$1 billion in funding to HUD's Office of Multifamily Housing

Programs to implement the GRRP and support benchmarking of water and energy use in Multifamily-assisted housing properties.

When implemented, the GRRP will provide grant and loan funding to facilitate retrofits of properties participating in HUD's Multifamily-assisted housing programs to make them more energy efficient, healthier,

and resilient in the face of natural disasters and climate change. Eligible properties will include those participating in Section 8 Project-Based Rental Assistance, Section 202 Supportive Housing for Low-Income

Elderly, and Section 811 Supportive Housing for Low-Income Persons with Disabilities programs, according to a HUD press release.

The program's water and energy use benchmarking component will enable multifamily property owners and HUD to understand current water and energy usage better to inform future policy and

program development efforts.

According to the release, HUD sought input on GRRP program design features, energy-saving measures, low-emission technology, and resilience design measures that

When implemented, the GRRP will provide grant and loan funding to facilitate retrofits of properties participating in its Multifamily-assisted housing programs to make them more energy efficient, healthier, and resilient in the face of natural disasters and climate change.

have proven effective in affordable multifamily buildings. In addition, HUD sought input on how it can best implement and incentivize benchmarking of energy and water consumption of assisted multifamily properties.

Comments were due 30 days after publication in the *Federal Register*. **NN**



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HUD Releases Agenda For Economic Justice

The Department of Housing and Urban Development (HUD) released an agenda for economic justice that describes actions the department will take to help low-income renters build assets, along with a Notice of Funding Opportunity (NOFO) for \$113 million for the Family Self-Sufficiency (FSS) program to help HUD-assisted families increase earned income and improve financial stability, according to a press release.

HUD's agenda, *Bridging the Wealth Gap: An Agenda for Economic Justice and Asset Building for Renters*, focuses on asset building through increased savings, access to mainstream banking, and credit score improvement. By integrating asset building, anti-poverty policies can more directly facilitate economic stability for millions of Americans.

Unequal access to savings, positive credit history and banking is a national problem that especially impacts renters and contributes to the racial wealth gap. This leaves renters with a minimal safety net to draw from in times of unemployment or unanticipated expenses such as car repair or medical emergencies. For example, less than half of American households have three months of sav-



Read *Bridging the Wealth Gap: An Agenda for Economic Justice and Asset Building for Renters* by visiting https://www.hud.gov/sites/dfiles/PIH/documents/Bridging_Wealth_Gap.pdf.

For information on the Notice of Funding Opportunity for Family Self-Sufficiency (FSS) grant, visit https://www.hud.gov/grants?utm_medium=email&utm_source=govdelivery.

Read the new FSS rule by visiting <https://www.federalregister.gov/documents/2022/05/17/2022-09528/streamlining-and-implementation-of-economic-growth-regulatory-relief-and-consumer-protection-act>.

ings. In 2019, the median cash savings of renter households was \$1,400 compared to homeowner cash savings of \$10,100, according to the release.

Bridging the Wealth Gap focuses on helping low-income families safely access financial institutions and tools, which federal programs have not typically focused on. The agenda expands HUD's work to build a critical continuum between federal rental assistance and homeownership programs by helping renters in HUD programs take the necessary first steps toward financial well-being and potential homeownership through saving, credit building, and banking.

Specifically, *Bridging the Wealth Gap*

Unequal access to savings, positive credit history and banking is a national problem that especially impacts renters and contributes to the racial wealth gap.

announces the following current and future actions HUD is taking to promote asset building:

Current Asset Building Actions

- Launch the Asset Building Moving to Work Demonstration
- Expand asset building programs like the FSS Program
- Move from annual to triennial income recertification
- Support renters with credit and financial counseling
- Help HUD-assisted young adults save
- Partner with other federal agencies and stakeholders

Future Asset Building Actions

- Build credit history through rent reporting
- Integrate financial well-being and supportive services into Public Housing Authorities (PHAs) standard practice
- Improve homeownership programs

and supports for HUD-assisted renters

The \$113 million FSS NOFO is a historic expansion of the program and central to HUD's agenda for economic justice, according to the release.

The FSS program is the nation's largest asset-building program for low-income families. The program serves around 65,000 participants at over 700 PHAs. It is a voluntary program that uses a combination of coordination of services and support from community partners and escrow savings accounts to help participants grow their earned income and savings and increase their financial well-being. Upon graduation from the program, the average family participating in FSS in 2021 had about

\$9,500 in savings.

On May 17, HUD published a new FSS rule. Among its changes, the rule permits any adult household member, not only the official head of household, to enroll in the program and eliminates regulations that were potential barriers to program graduation. The rule also eliminates a cap on savings that had been in place for higher-income families.

HUD anticipates being able to fund new FSS programs, in addition to renewals, through the \$113 million funding opportunity. For the first time, owners of Multifamily properties participating in Section 8 assisted housing programs are eligible to apply for funding under this grant opportunity. The fiscal year 2022 FSS NOFO competition was posted to Grants.gov and HUD.gov on Aug. 4, with an application deadline of Oct. 3. **NN**



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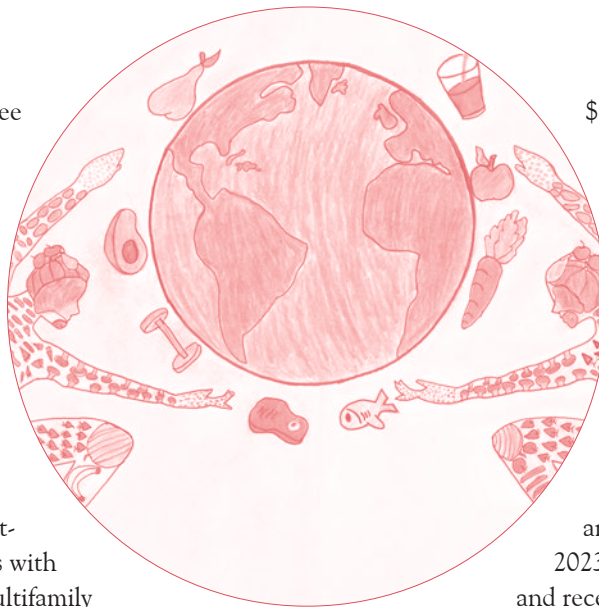
Contest Winners Illustrate the Benefits of Making Healthy Choices

NAHMA's annual AHMA Drug-Free Kids Calendar is more than an art project for the participants. It also encourages the children to set goals, emulate good role models and live a drug-free lifestyle. It provides scholarships to contest winners and other dedicated students through the NAHMA Educational Foundation. Moreover, it is guaranteed to be a conversation starter in any office.

The calendars feature original artwork by children, seniors and adults with special needs living in affordable multifamily housing. The underlying message for the NAHMA's annual AHMA Drug-Free Kids poster and art contest is always a drug-free theme. Still, NAHMA wanted to open the door for more avenues of expression, so a subtheme was incorporated into the poster contest. This year's subtheme was *Healthy Is Happy: Nutrition and Fitness Propel Us Forward*.

Esme Fordjour, a ninth grader from Worcester, Mass., has been named the grand prizewinner in NAHMA's annual AHMA Drug-Free Kids poster and art contest. The talented artist's creation will appear on NAHMA's 2023 calendar cover. Esme, 14, also receives an all-expenses-paid trip to Washington, D.C., for a future NAHMA Biannual Top Issues in Affordable Housing conference, as well as a scholarship of \$2,500 from the NAHMA Educational Foundation.

Typically, the contest draws hundreds of participants nationwide. Each winner of the NAHMA contest receives a



\$1,000 educational scholarship from the NAHMA Educational Foundation. All winners are also featured in the 2023 calendar.

Additionally, participants in the annual art contests held by the local Affordable Housing Management Associations (AHMAs) are eligible to be selected as Regional AHMA Art Contest Honorable Mentions.

Those chosen for this distinction are featured in a special section of the 2023 NAHMA Drug-Free Kids Calendar and receive a \$100 educational scholarship.

For the contest, the artwork is divided into categories with winners selected from each of the following: kindergarten-first grade, second-third grade, fourth-sixth grade, seventh-ninth grade, and 10th-12th grade, and finally, seniors and residents with special needs. Only students are eligible for the grand prize.

Calendars are available for purchase by downloading an order form at <https://www.nahma.org/wp-content/uploads/2022/08/2023-ORDER-FORM.pdf>. The cost is \$5.50, which is a Department of Housing and Urban Development and U.S. Department of Agriculture allowable project expense. There is a small shipping and handling fee for each calendar.

New this year, the calendar features a QR code—which can be scanned using the camera on your smart device—that takes you to a Calendar of Observances to be more inclusive. The Calendar of Observances features diverse religious observations and national and international holidays searchable by month. The calendar's pages feature the observed federal holidays as determined by the United States Office of Personnel Management.



The annual poster contest is open to children and elderly residents 55 years or older who live in a community of a NAHMA or a local AHMA member company, as well as residents with special needs who live in a permanent supportive housing community or Section 811 community of a NAHMA or a local AHMA member company.

continued on page 18

2023 CALENDAR CONTEST WINNERS

JEREMIAH BERGER, 7

SECOND GRADE

PLAZA MANOR COURT, JACKSONVILLE, N.C.
WESTMINSTER COMPANY
SAHMA

"I wanted to draw something about the community, and I wanted kids to make healthier choices in beverages and food," Jeremiah said. He likes playing games and being outdoors. He wants to be a police officer one day.

His drug-free message: "Don't use drugs because they can give you cancer."

BILL DEVLIN, 78

SENIORS & RESIDENTS WITH SPECIAL NEEDS
THE LEDGES, ASHLAND, MASS.
PEABODY PROPERTIES
NEAHMA

Bill said, "I drew what I felt is important—a good message to elders on what they can do to take care of themselves." He enjoys running, art, cooking and socializing.

His drug-free message: "Say no. They ruin your life and will come back to haunt you."

ANTHONY KESHISHYAN, 16

12TH GRADE

THE GARDENS ON GARFIELD, GLENDALE, CALIF.
THOMAS SAFRAN & ASSOCIATES
AHMA-PSW

"The main thing that had motivated me to draw the poster was connecting with the mind and being able to put the art of mind and health first," said Anthony. The future registered nurse likes playing basketball, going on long hikes, and spending time with his loved ones.

His drug-free message: "My message would be that no matter how hard life is, relying on drugs isn't the answer. It's not worth throwing your life and health away."

ALI KRAMEN, 56

SENIORS & RESIDENTS WITH SPECIAL NEEDS
COUNCIL GROVES APARTMENTS, MISSOULA, MONT.

TAMARACK PROPERTY MANAGEMENT
ROCKY MOUNTAIN HEARTLAND AHMA
Ali said, "I really believe that healthy is happy. When I feel good physically, I have a more positive attitude." She recently finished writing a novel and is looking for an agent.

CALENDAR COVER

ESME FORDJOUR, 14

NINTH GRADE

STRATTON HILL PARK
APARTMENTS, WORCESTER,
MASS.
BEACON COMMUNITIES LLC
NEAHMA

The future general surgeon said, "The poster theme was health, nutrition and fitness, which reminded me of my mother's profession as a medical assistant at UMass Hospital.

During the pandemic lockout, I got the opportunity to see my mother in action and see what really happened when we were at school. As a single, working mother and the only provider for my brother, sister, and myself, she manages to keep us healthy with a good balance of nutrients and encourages us to exercise daily. (Which most of the time we didn't.) My poster represents a woman giving another woman the strength to keep moving forward."

Esme is a cheerleader at the Far-Out Gym in Worcester, Mass., with her sister, Moriah. She also loves reading.

Her drug-free message: "Drugs are bad; stay away from them. Doing any type of drugs is a bad habit. Drugs are a bad decision, and they will ruin your future and your bank account."



Ali enjoys painting oil portraits, playing the guitar, reading, camping, taking road trips, and hanging out with her family.

Her drug-free message: "Drugs are like malignant cancer. They destroy families and communities one person at a time. You can help yourself and everyone you know by completely avoiding illicit drugs."

ARI'BELLA LANDRY, 8

FIRST GRADE

DAVIS COMMONS, BROCKTON, MASS.
FIRST REALTY MANAGEMENT
NEAHMA

Ari'bella said her motivation for her artwork was that she enjoys being artistic, drawing and coloring. She hopes to be a teacher. In the meantime, Ari'bella likes Roblox, playing outside, coloring and playing with her siblings.

Her drug-free message: "Don't do drugs."

EZRA LOPEZ, 6

KINDERGARTEN

COUNCIL GROVES APARTMENTS, MISSOULA, MONT.

TAMARACK PROPERTY MANAGEMENT
ROCKY MOUNTAIN HEARTLAND AHMA

Ezra said that the motivation for his poster is that he likes riding his bike. Additionally, he likes baseball and playing Fortnite. Ezra wants to be either a firefighter or a professional baseball player.

His drug-free message: "Don't do it."

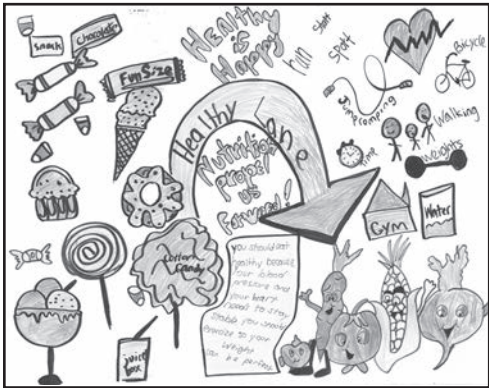
ANA A. MAZA, 54

SENIORS & RESIDENTS WITH SPECIAL NEEDS
LAKESIDE TOWERS APARTMENTS, MIAMI, FLA.
ROYAL AMERICAN MANAGEMENT
SAHMA

"I wanted to know if I was able to draw something that would be a positive message

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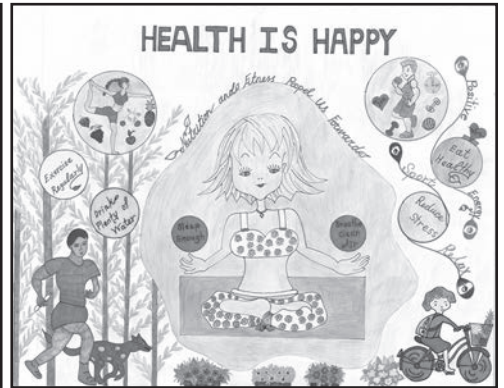
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2023-NAHMA-CALENDAR-ORDER-FORM.PDF



JEREMIAH BERGER



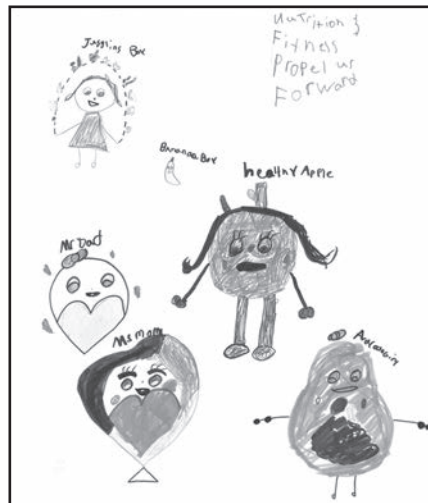
BILL DEVLIN



ANTHONY KESHISHYAN



ALI KRAMEN



ARI'BELLA LANDRY



EZRA LOPEZ

to people," Ana said. She loves gardening, especially orchids. She also likes music, doing Zumba and enjoys walking to see nature and animals.

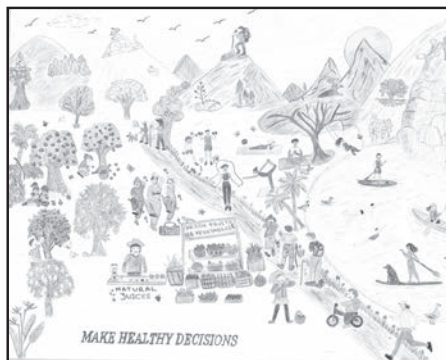
Her drug-free message: "Drugs are not a solution to anything. They are the beginning of more problems and pain because drugs destroy all. Life is too beautiful."

ANGIE MONTERO, 18

12TH GRADE

LAKESIDE TOWERS APARTMENTS, MIAMI, FLA.
ROYAL AMERICAN MANAGEMENT
SAHMA

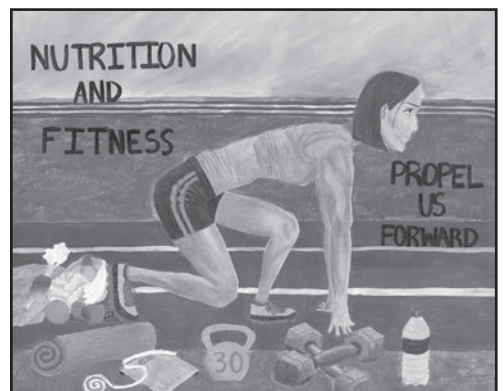
"I was motivated by the strength that good health and fitness routines can provide people to perform daily tasks. Maintaining good health may sometimes be out of our control, but by eating nutritious foods and keeping the body fit, we can ensure better prospects and well-being that can allow us always to do our best," she said. Angie loves art in all its many forms, whether through writing, drawing, music



ANA A. MAZA

or even cinema. She also enjoys creating art and admiring the work of others as well. Angie enjoys staying fit and physically active, making her feel more motivated to seize the day.

Her drug-free message: "Drugs have such a detrimental effect on people's lives. In doing drugs, not only do you lose yourself,



ANGIE MONTERO

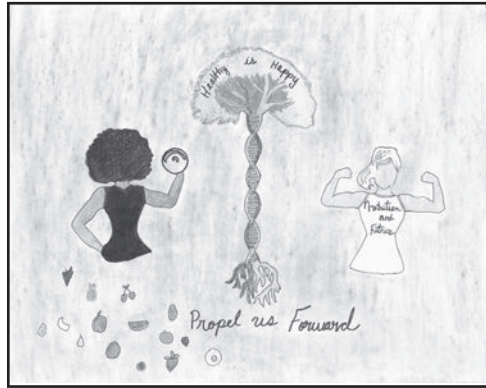
but you risk losing those that love you the most. Prioritize your well-being, and don't do drugs. We all go through tough times; your strength comes with learning to persevere by your own will."

continued on page 20

2023 CALENDAR CONTEST WINNERS



ALINA OGANEZOVA



SKYE ROBERSON



DIEGO HUMBERTO SALCIDO

ALINA OGANEZOVA, 12

SIXTH GRADE
STRATHERN COURT, SUN VALLEY, CALIF.
THOMAS SAFRAN & ASSOCIATES
AHMA-PSW

"I am living with my parents and younger sister and brother. I really like nature, camping, and my family. I like to go with my family to the river or oceanside and have a nice time and fun on the weekend," she said of her motivation for her artwork. Alina likes playing piano, cooking, drawing, and crafting. Additionally, she likes to read interesting new books about people, anatomy, and different disease, which is helpful for someone planning to go to medical school to become a doctor and find better ways to treat and help people.

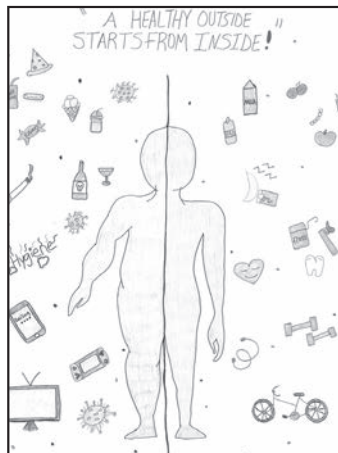
Her drug-free message: "I believe that drugs must be used only to treat pathological conditions in humans only. Drugs should never be used for fun or entertainment because it could lead to irreversible conditions in the body."

SKYE ROBERSON, 9

SIXTH GRADE
STRATTON HILL PARK APARTMENTS,
WORCESTER, MASS.
BEACON COMMUNITIES LLC
NEAHMA

Skye said of her motivation for her artwork, "Your mind and health strength are important when you are not using drugs." The future professional basketball player naturally likes playing basketball. She also enjoys swimming and playing video games.

Her drug-free message: "Drugs are not cool. Drugs are bad."



JOSHUA SILVA

DIEGO HUMBERTO SALCIDO, 13

EIGHTH GRADE
STRATHERN COURT, SUN VALLEY, CALIF.
THOMAS SAFRAN & ASSOCIATES
AHMA-PSW

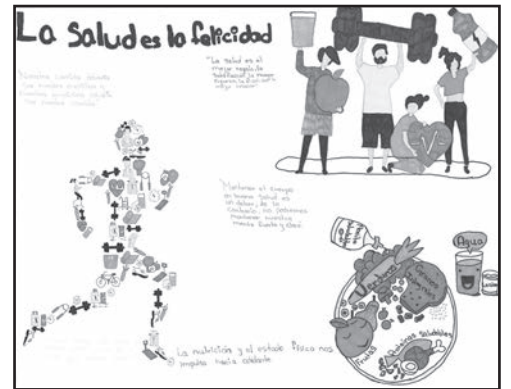
Diego said his motivation was "The pandemic after being in lockdown so long. I also picked up healthy eating and working out." When he grows up, he wants to be a welder or a YouTuber with his own channel. In the meantime, Diego likes playing video games, thrifting and skateboarding.

His drug-free message: "Don't try them. The risk is not worth it. There are far more better things to do than drugs."

JOSHUA SILVA, 13

EIGHTH GRADE
KINGSVILLE LULAC MANOR, KINGSVILLE, TEXAS
PROSPERA HOUSING COMMUNITY SERVICES
SWAHMA

"You only get one body in life! Having



LISA MARIE VELIZ SANTIAGO

healthy habits and giving your body the best nutrients will lead to a healthy path in life," said the future engineer about the motivation for his artwork. Joshua likes playing video games, reading, playing football and drawing.

His drug-free message: "Drugs are not worth the risks and consequences."

LISA MARIE VELIZ SANTIAGO, 17

10TH GRADE
RESIDENCIAL EL RECREO, SAN GERMAN,
PUERTO RICO
J.A. MACHUCA & ASSOCIATES INC.
SAHMA

"What motivated me was to find a way to convey a message through drawing," she said of her artwork. Her hobbies are drawing and painting. She wants to take care of senior people when she grows up.

Her drug-free message: "Taking drugs does not make you modern and free; it makes you weak and a slave."

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Discussing the Top Issues In Affordable Housing

More than 150 members and affordable housing insiders attended the NAHMA Biannual Top Issues in Affordable Housing fall conference, Oct. 26-28, at the Fairmont Washington, D.C.

The association's Executive Council, consisting of its executive, associate, and affiliate members, voted for new officers and board members. In addition, the Executive Council voted to change the association's bylaws to include new titles for the officers, as reflected on Page 24, along with NAHMA's executive director, who will now be known as the association's chief executive officer.

The meeting featured sessions led by experts in their fields, including: keynote speaker, U.S. Department of Housing and Urban Development (HUD) Deputy Secretary Adrienne Todman; DEI Workshop: Is Your DEI Strategy Too Legit To Quit?; "Cocktails & Compliance," a podcast event with ResMan hosts Rue Fox and Janel Ganim; the annual Vanguard Awards Luncheon and Panel; 2022 Comp Survey Highlights: What's Changed in the Last Year and Where Trends Are Pointing the Industry Heading Into 2023; and Well-Being: Leadership Edition, How To Respond Support & Care for Today's Teams.

Several top officials from the departments of HUD and Agriculture presented the latest news and policies from HUD, REAC/NSPIRE, Rural Development and more.

Additionally, the NAHMA Educational Foundation Inspire Gala took place, Oct. 27, at The Hay-Adams, featuring a live and silent auction. The evening raised \$550,000 for the foundation's educational scholarship program.

Mark your 2023 NAHMA Drug-Free Kids calendars now, the NAHMA Biannual Top Issues in Affordable Housing winter conference is Wednesday, March 8-Friday, March 10, at the Fairmont. NAHMA returns to the Fairmont, Tuesday, Oct. 24-Thursday, Oct. 26, for the fall conference. **PHOTOS BY LARRY FALKOW**



HUD Deputy Secretary Adrienne Todman provides the keynote address.

BELOW: The Vanguard winners explain their successful strategies during a panel discussion.





TOP FROM LEFT: Karin McGrath Dunn accepts an emeritus member plaque of behalf of her father, Jim McGrath, from NAHMA President Michael Simmons. Guest speaker Danielle Willis presents DEI Workshop: Is Your DEI Strategy Too Legit To Quit?

MIDDLE ROW FROM LEFT: Anthony Sandoval and Peter Lewis take part in the “Cocktails & Compliance,” a podcast event with ResMan with hosts Rue Fox, and Janel Ganim (not pictured). Bob Iber, senior advisor, HUD Office of Multifamily Housing, leads a session. The Vanguard Awards honor the four 2021 winners, Avena Bella II in Turlock, Calif., Broadway Cove // 735 Davis in San Francisco, Calif., Royal Oak Manor Co-op in Royal Oak, Mich., and The Machon in Swampscott, Mass.

BOTTOM FROM LEFT: Representatives from Royal Oak Manor Co-op in Royal Oak, Mich., accept their Vanguard Award for Major Rehabilitation of an Existing Rental Housing Community, and the NAHMA Educational Foundation Chair Alicia Stoermer Clark presents ongoing foundation board member with Larry Sisson a plaque for his contributions.

BOTTOM FAR RIGHT: NAHMA Educational Foundation scholarship administer Bruce Johnson, foundation gala speaker and past scholarship recipient, Margaret E. Brown, and foundation board member Stefanie Lee at the foundation's Inspire Gala celebration.

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NAHMA Welcomes Newly Elected Board of Directors Members

Directors (new): Jeff Baker and Alice Fletcher

Directors (re-elected): Sonya Brown, John Kuppens, Jack Sipes, and Janel Ganim

Officers: Chair of the Board Larry Sisson, Chair-elect of the Board Peter Lewis, Vice Chair of the Board Sandra Cipollone, Vice Chair of the Board Christina Garcia Sanchez, Secretary Melissa Fish-Crane, Treasurer Noel Gill and Immediate Past President Michael Simmons

Many Thanks to Outgoing NAHMA Board Members

Nancy Evans, secretary; Tim Zaleski, former Immediate Past President

NAHMA Educational Foundation Welcomes Newly Elected Board of Directors and Officers

Directors (new): Peter Lewis, who will serve as the NAHMA board representative

Directors (re-elected): Anthony Sandoval, Lisa McCarroll, Greg Proctor, Lisa Tunick

Officers: Alicia Stoermer Clark, chair; Anthony Sandoval, vice chair and Diane Smith, secretary

Many Thanks to Foundation Outgoing Board Members

Larry Sisson, who served as the NAHMA board representative



Welcome, NAHMA Committee Chairs and Vice Chairs for 2023–2024

Affiliates Committee: chair Amber Day; vice chair Nathan Burnett

Affordable 100 Task Force: chair Nathan Burnett; vice chair Jeffrey Promnitz

AHMA Liaison Committee: chair Peter Lewis; vice chair Sandy Cipollone

Budget & Finance Committee: chair Noel Gill; vice chair Melissa Fish-Crane

Certification Review Board: chair Eileen Wirth; vice chair Anthony Sandoval

Education & Training Committee: chair Anne Sackrison; vice chair Sonja Horn

Fair Housing Committee: chair Jonathan Gershen; vice chair Lisa Tunick

Federal Affairs Committee (committee of the whole): chair Michelle Norris; vice chair Betty Perry

Membership and Marketing Committee: chair Gianna Richards; vice chair Melissa Fish-Crane

Nominating Committee: chair Michael Simmons; vice chair Larry Sisson

Regulatory Affairs Committee (committee of the whole): chair Noel Gill; vice chair Nancy McIlhane

Resolutions and Bylaws Committee: chair Phil Carroll

Rural Housing Committee: chair Babbie Jaco; vice chair Larry Anderson

Senior Housing Committee: chair Alicia Khasky; vice chair Layne Hurst

Tax Credit Committee: chair Jennifer Wood; vice chair Glenda Leduc

Thank You, NAHMA Committee Chairs and Vice Chairs for 2021-2022

Affiliates Committee: chair Mike Coco; vice chair Amber Day

Affordable 100 Task Force: chair Amber Day; vice chair Nathan Burnett

AHMA Liaison Committee: chair Larry Sisson; vice chair Peter Lewis

Budget & Finance Committee: chair Christina Garcia Sanchez; vice chair Nancy Evans

Certification Review Board: chair Cindy Lamb; vice chair Eileen Wirth

Education & Training Committee: chair Heather Wezensky; vice chair Anne Sackrison

Fair Housing Committee: chair Alan Weckerly; vice chair Jonathan Gershen

Federal Affairs Committee (committee of the whole): chair Jack Sipes; vice chair Amy Albery

Membership and Marketing Committee: chair Sonya Brown; vice chair Lisa Tunick

Nominating Committee: chair Tim Zaleski; vice chair Michael Simmons

Regulatory Affairs Committee (committee of the whole): chair Chuck Durnin; vice chair Noel Gill

Resolutions and Bylaws Committee: chair Phil Carroll

Rural Housing Committee: chair Bert Loe; vice chair Babbie Jaco

Senior Housing Committee: chair Darlene Perrone; vice chair Alicia Khasky

Tax Credit Committee: chair Jamie Kerr; vice chair Jennifer Wood

Thank You to Our NAHMA Educational Foundation Gala Organizers

Stefanie Lee, Amber Day, Carlita Mendez, and Maxx Hofmann

Thank You to Our NAHMA Educational Foundation Sponsors:

AHMA-NCH
AHMA-PSW
CAHEC Foundation
Converged Services
Consulting
First Realty Management
Gwen Volk INFOCUS Inc.
JAHMA

MAHMA
Navigate Affordable Housing
Partners
NHE Inc.
Northwest Real Estate
Capital Corp.
Park Properties Management
Peabody Properties Inc.

SAHMA
Seldin Company
The Schochet Companies
Watchtower Security Inc.
WinnCompanies
WSH Management Inc.
Yardi



FROM TOP: Gala attendees test their paddles before the start of the fundraising auction. Taylor Davis accepts the NAHMA Educational Foundation Inspire Award on behalf of his late father, Harris Davis.

PHOTOS BY AMBER DAY



FROM TOP: NAHMA Educational Foundation board member Greg Proctor entertains everyone at the Inspire Gala, Oct. 27, which raised \$550,000 for the scholarship program. Stefani Lee shows the grandprize winning poster at the gala celebration and auction at the Hay-Adams. Kathy Porter with Babbie Jaco at the No Mask Masquerade Inspire Gala. PHOTOS BY AMBER DAY

NAHMA Scholarship Program Looks Forward to 2023

The 2022 class of NAHMA scholars is already more than halfway through the fall 2022 semester. With recognition of that fact, the NAHMA Educational Foundation is beginning to prepare for the 2023 scholarship calendar year, which will be the 17th consecutive year of awarding scholarships to residents of AHMA-member apartment communities across the country. This year, 96 scholarships were awarded, each worth \$3,500 for a total of \$336,000. Over the life of the scholarship program, more than 1,050

cational Foundation funding to 226. More than 150 different management companies have had at least one resident receive a NAHMA scholarship.

“The NAHMA Educational Foundation is very proud to continue providing impactful financial assistance to so many residents each and every year. As we look forward to 2023, the foundation remains committed to expanding our footprint nationwide and encourages management companies to make their residents aware of the scholarship program. We want to assist students, and our track record says

Over the life of the scholarship program, more than 1,050 scholarships have been awarded to more than 670 different residents for a total of over \$2,250,000.

scholarships have been awarded to more than 670 different residents for a total of over \$2,250,000. Additionally, \$2,000 will be donated to the Department of Apparel, Housing, and Resource Management at Virginia Tech for scholarships for students pursuing their bachelor’s degree in property management.

Scholarship recipients can reapply annually, provided they are making satisfactory progress toward a degree and maintaining a strong grade point average. Over 75% of the 2022 NAHMA scholars maintain a GPA above 3.0. During the 2021/2022 school year, 25 NAHMA scholars graduated, raising the total number of students graduating while receiving NAHMA Edu-

that we are helping—the graduation rate of NAHMA scholars is impressive, with more than 30% of our recipients reaching that important milestone,” said NAHMA Educational Foundation Chairperson, Dr. Alicia Stoermer Clark, at the recent fall meeting.

The release of the 2023/2024 scholarship application is expected in mid-February, and all members will be alerted to the exact date through a formal announcement from the foundation. Please watch for it and make your residents aware of this outstanding program! Anyone with questions or seeking additional information can contact Dr. Bruce W. Johnson, NAHMA scholarship program administrator, at bjohnson@tmo.com. **NN**

HUD Seeks Remarks On REAC Inspections

The association has submitted comments on the Department of Housing and Urban Development (HUD)'s continued efforts to improve the Real Estate Assessment Center (REAC) physical inspection process and protocols.

"NAHMA is appreciative of HUD's commitment to the safety and soundness of the portfolio, but the pandemic continues to have major consequences to our members' properties and staff. Currently, owners and agents are struggling to catch up on unit inspections and routine maintenance. They

are now faced with physical inspections at a scale threatening their capacity. HUD must balance any future

changes with the current burden placed on frontline staff, who continue navigating this pandemic and its challenges," according to the comments.

HUD specifically solicited comments on several questions. NAHMA provided a general response and responses to HUD's questions.

GENERAL RESPONSE

NAHMA recommends that HUD extend the NSPIRE implementation deadline to account for the pandemic's impact on property management staff and operations, saying HUD's aggressive pace to inspect their entire federally assisted portfolio has challenged the capacity of property management staff. "Despite our members sharing their challenges with labor shortages, supply chain disruptions, and pandemic-related health impacts on staff and residents, HUD has continued this large-scale inspection effort. NAHMA members feel overwhelmed, and we fear HUD is ignoring the unfair nature of reviewing final NSPIRE standards, preparing for

subsequent implementation while fulfilling their current obligations. NAHMA recommends HUD delay NSPIRE's implementation until our members can review the full scope of NSPIRE, including the final regulation, inspection standards/protocols, and scoring methodology," said the comments.

RESPONSES TO QUESTIONS

Question 1: HUD is considering amending the proposed "Mold-Like Substance Standard" to include a deficiency or deficiency criteria related to

NAHMA is appreciative of HUD's commitment to the safety and soundness of the portfolio, but the pandemic continues to have major consequences to our members' properties and staff.

mold risk. This amended deficiency would help identify sources of moisture conducive to potential mold or mold-like substances. The amended deficiency would outline the required use of moisture meters and moisture levels and establish the threshold for such a deficiency. The amended deficiency would also recommend, but not require, the use of infrared cameras to detect moisture intrusion. HUD seeks input on this proposed requirement, the use of appropriate equipment, and what would be an appropriate correction timeframe.

NAHMA Response: HUD should not amend the proposed "Mold-Like Substance Standard" to include a deficiency or deficiency criteria related to mold risk. This is not a reasonable standard without first ensuring proper maintenance and property staff training.

Question 2: As discussed in the NSPIRE proposed rule, HUD is considering adding the term "safe" to the regulations at 24 CFR 5.703(d) addressing drinking water. This addition would cover situations where the public water

supply system has identified drinking water contamination and notified customers of the hazard. This change would not require a new standard. The NSPIRE inspector would collect information from the property manager or owner on the following: (1) any current local water alerts for the jurisdiction where the housing is located; and (2) the name of the public water supply system that serves the property. For the building information collection, the property manager or owner would advise if the property is known

to be serviced by a lead service line. If this information is not known for the portion of the pipe on the property, the owner or manager would be asked to identify the water service point of entry into the building, and the inspector would conduct a visual evaluation. Details on the process would be published in a subsequent notice. HUD seeks comment on the advisability of adding new requirements for the public housing authority submission of information performed in advance or as part of the physical inspection.

NAHMA Response: Members recommend water safety be monitored and tested by professionals trained in this capacity rather than REAC inspectors. Federal, state, and local authorities oversee water safety, specifically the Environmental Protection Agency (EPA) at the federal level. The EPA is responsible for ensuring that public water supplies are safe and in compliance with the Safe Drinking Water Act, along with localities and water suppli-

continued on page 28

ers who implement the standards. HUD should not attempt to define or change what safe or potable water means. Furthermore, REAC inspectors should not be required to verify that a municipal water supply authority complies with the EPA's Safe Drinking Water Act. If HUD seeks to verify the availability of safe and potable water for residents, the department should communicate with local water system administrators rather than with property owners and agents.

Question 9: HUD is considering amending the “unprotected outlet is present within six feet of a water source” proposed deficiency within the Electrical—Outlet and Switch Standard to explicitly allow using a receptacle tester with a ground fault circuit interrupter (GFCI) test button or using the integral device tester during the inspection process. This amended deficiency would specify the acceptable types of receptacle testers and could include acceptable industry standards for a receptacle tester with a GFCI test button. An acceptable industry tool standard example would be Underwriters Lab Standard 1436-for Outlet Circuit Testers and Similar Indicating Devices. The amended deficiency would also add protocol details to the inspection process for the deficiency. HUD seeks input on this proposed tool specification requirement.

Question 10: HUD is considering amending the Electrical—Conductor Standard to include a new deficiency to address leaks onto or near electrical components in the built environment. HUD seeks input on deficiency criteria for this proposed deficiency.

NAHMA Response to Questions 9 and 10: Members recommend electrical requirements should match the code when the building was built. Given electrical codes are constantly changing, buildings constructed at a specific time are and should remain “grandfathered,” meaning they do not need to be brought up to the current code. Unless the building is undergoing rehab or renovations,

a requirement for electrical upgrades to existing buildings would be a financial hardship for building owners. During significant building renovations, the building owners must obtain permits when the local jurisdiction requires electrical upgrades. Members recommend that the proposed GFCI requirement be limited to areas within six feet of water sources and that other areas—exteriors, garages, and unfinished basements—be excluded from the requirement.

Question 11: HUD is considering amending the correction timeframes for standards and deficiencies categorized as “Severe Non-Life Threatening,” where corrective action may not be technically feasible within 24 hours. The statutory repair timeframes required under Housing Opportunity Through Modernization Act of 2016 prevent changes to correction timeframes to properties in the Housing Choice Voucher (HCV) or Project-based vouchers (PBVs) programs. The amendment HUD is considering would continue to require that the health or safety risk to the resident be removed within 24 hours, but the correction timeframe would be extended. HUD recognizes that not all severe conditions can be repaired within 24 hours as they may require building permits or an appropriate contractor's services. HUD seeks specific input on whether this proposed change in correction timeframes should be addressed within the standards or through an administrative process where HUD makes an adjustment within its database to reflect an extended repair timeframe. HUD also seeks specific input on which standards and deficiencies would benefit from this proposed approach to corrections.

NAHMA Response: NAHMA agrees and supports this amendment to create a longer time frame of repair/correction for Severe Non-Life Threatening standards and deficiencies.

Question 12: HUD is considering amending the Infestation Standard to create new deficiencies for extensive

infestations for the pest deficiencies, which currently lack an extensive deficiency. The current deficiency criteria for extensive cockroach infestation have a specific threshold for visual observation. The amended standard would include specific criteria with thresholds comparable to the extensive cockroach infestation deficiency. HUD seeks input on this proposed deficiency, appropriate deficiency criteria and which pests, if others, should also be covered under the Infestation Standard and elevated to “extensive.”

Question 13: HUD is considering amending the Infestation Standard to create a more extended repair timeframe for severe infestation deficiencies. The amended deficiency would allow longer correction timeframes when properties utilize industry best practices for mitigating infestations and assessing infestation risks. The amended correction timeframes that HUD is considering would apply only to Public Housing and Multifamily properties due to the statutory constraints on the HCV and PBV programs. An example of industry best practices would be utilizing integrated pest management as a form of proactive pest control. HUD seeks input on an appropriate correction timeframe and the use of industry best practices to address infestations in HUD-assisted properties.

NAHMA Response to Questions 12 and 13: Members are concerned that the weight of the Infestation Standard will be placed on in-unit conditions outside managers' control. REAC should consider if it is possible for an Infestation Standard to be an advisory portion of the inspection. To “incentivize” residents' cleanliness within units and on the property, members strongly recommend that residents be held financially accountable for tenant-caused damages or failure to address infestations. Accordingly, the HUD lease would need to be modified to include language such that the lease is more enforceable on matters of this nature. Members agree that a longer response time is necessary, as presented in any infestation, pest removal, or remedial actions. **NN**

TO READ THE NOTICES below in their entirety, visit the issuing agency's webpage under the Agencies tab at [nahma.org](https://www.nahma.org). For all updates related to the COVID-19 coronavirus, visit the Coronavirus Information and Resources webpage at <https://www.nahma.org/coronavirus-information-and-resources/>.

HUD NEWS

ON NOV. 4, THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) PUBLISHED A NOTICE, 60-Day Notice of Proposed Information Collection: Implementation of the Violence Against Women Reauthorization Act of 2013, OMB Control No.: 2577-0286, in the *Federal Register* seeking comments on implementing the new rules and form revisions included in the recent VAWA Reauthorization Act, signed into law on March 15, 2022. HUD is soliciting comments on five key questions:

1. Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the informa-

- tion will have practical utility;
2. The accuracy of the agency's estimate of the burden of the proposed collection of information;
3. Ways to enhance the quality, utility, and clarity of the information to be collected;
4. Ways to minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated collection techniques or other forms of information technology (e.g., permitting electronic submission of response); and
5. HUD seeks comment on the implementation of the requirement that covered housing providers must keep a record of all emergency transfers

requested under its emergency transfer plan and the outcomes of such requests and that such data must be reported to HUD annually. Specifically, is HUD's list of potential outcomes adequate or are there outcomes that should be added or modified? Further, HUD proposes to collect data on the "length of time" for emergency transfers to be implemented. Should a covered housing provider only measure from when the emergency transfer was requested to approval/denial, and/or should it be measured to the move-in date? If a victim is issued a Housing Choice Voucher because of their emergency transfer request, should the length of time be measured from request to voucher issuance and/or lease-up date? Should covered housing providers be able to explain the circumstances that affected the length of time for emergency transfers (e.g., the victim turned down offered units due to safety concerns?) The comment deadline to HUD was Jan. 3.

BIPARTISAN PUSH TO EXPAND HOUSING CREDIT

REPS. SUZAN DELBENE (D-WA) AND BRAD WENSTRUP (R-OH) led a group of 54 bipartisan members of Congress in urging House of Representatives leadership to address the nation's growing affordable housing shortage. In a letter sent to Congressional leadership, the lawmakers requested provisions that would strengthen and expand the Low-Income Housing Tax Credit (LIHTC) be included in a potential year-end tax bill to increase affordable housing production and lower costs for American families. In the letter, the lawmakers explained how the LIHTC is the most effective and successful tool for building and preserving affordable housing. Since its creation in 1986, the program has financed more than 3.6 million affordable housing units—nearly 90% of all federally funded affordable housing during that time. The letter calls on House leadership to include two provisions from the bipartisan Affordable Housing Credit Improvement Act (AHCIA) that would increase affordable housing production:

- Extend the 12.5% Housing Credit allocation that expired at the end of 2021. These resources can be deployed immediately, allowing ready-to-go developments to move forward.
- Lower the "50% test" to 25% to increase LIHTC access. This would allow all states to more efficiently use their Private Activity Bond cap and unlock resources for states to complete hundreds of thousands of additional shovel-ready developments.

The two AHCIA provisions would build or preserve more than 1.5 million additional affordable homes. NAHMA supports the AHCIA and will continue to monitor these efforts closely.

To view the letter, visit https://delbene.house.gov/uploadedfiles/delbene_wenstrup_lihtc_letter_final_with_signatures3.pdf.

THE REAL ESTATE ASSESSMENT CENTER HAS BEGUN THE NSPIRE GET READY SERIES, in-person information sessions held across the country to discuss upcoming National Standards for the Physical Inspection of Real Estate (NSPIRE) policy, standards, scoring, operations and inspections set to be released soon. These events allow members to participate in an open dialogue with subject matter experts. Sessions include interactive panel discussions, question-and-answer sessions, and demonstrations. To date, sessions are scheduled through February in various locations. To register for the NSPIRE Get Ready Series nearest you, visit <https://apps.hud.gov/emarc/index.cfm?fuseaction=emarc.registerEvent&eventId=4286&update=N.NN>

Always Looking To Pay It Forward

A SUMMER YOUTH WORK PROGRAM was Gabriela “Gaby” Chavez’s first introduction to the property management field. She had a typing elective in high school, so she worked in a nonprofit’s administrative department. After graduation, she stayed with the company, transitioning to reception, and then assisting the occupancy director.

“That’s when I fell in love with the process,” Chavez said. “I love helping people, letting them know I got them approved for housing. That’s the compassionate part of what I do. I made it my career.”

Twenty-nine years in the business later—17 with GK Management—she is the director of compliance. Eventually, Chavez began working directly with the housing applicants.

“I never realized growing up we were considered low income. When I became an adult, I realized we were. I also realized I could help others,” she said.

Chavez thought education was the best way she could make a difference. However, she got married young and, at age 19, had a son. She continued with school off and on and says one of her goals is to finish where she left off.

“I had a great mentor in occupancy,” she said. “I want to continue with my education to better myself. I’m a big believer in that.”

While her passion has always been to help the residents, in the late-1990s, Chavez was offered a job to work with managers and training. At first, she wasn’t ready to transition to a behind-the-scenes role. When the opportunity

came around again, she took the chance.

“I realized I could have some impact with the front-line employees,” Chavez said. “I work more with the managers and regional staff on training to ensure we continue providing quality service to better help our residents. My passion evolved. I’m the teacher, which makes me feel good when I see one of my peers succeed.”

She says she is where she needs to be and is providing the right impact for the right reasons. Although, one day, she hopes to pass the baton to the next generation of leaders.

In that vein, Chavez started her two-year term as AHMA-PSW’s president. She has been involved with the association since 2008.

“I started as the director of seminars,” she said. “I was putting myself in a position where I could coach and lead.”

Her goals as president are to find better ways to serve the membership, especially as everyone transitions into a post-pandemic world.

“We’re looking at ways to provide the training for the necessary skill sets and incorporate innovations. We also have to look at our grassroots efforts,” Chavez said. “We have to look at what’s working and what’s not. In some cases, we need to go back to basics.”

Taking on leadership roles suits her. Eventually, Chavez hopes to take on an executive-level position in the industry.

“My demeanor is quiet, and I like to sit back and observe,” she said. “But I’m not afraid to speak up, and



I’m always willing to listen to other points of view.”

Chavez is married to Alfred, her high-school sweetheart, and they have three children, Fredy, Gabriel, and Abigail, the youngest is in college, and she recently became a grandma. The entire family

shares her passion for helping others.

“We have got to pay it forward,” she said.

When she isn’t working or volunteering, Chavez enjoys bike riding and hiking with her family. She also says she likes to sing but confesses, “That doesn’t mean I’m a good singer.” **NN**

Jennifer Jones is director of communications and public relations for NAHMA.

Welcome New Members

NAHMA welcomes the following new members as of October 13, 2022.

EXECUTIVES

Dana Patterson, ALCO Management, Memphis, Tenn.

Patricia (Patty) Sherman, NHE, Greenville, S.C.

ASSOCIATES

Taylor Davis, NHE, Greenville, S.C.

Kiva Speed, OneStreet Residential, Atlanta, Ga.

AFFILIATES

Ryan Sweeney, HelloSpoke, Louisville, Ky.

Colleen Winship, AppFolio, Indianapolis, Ind.

EDUCATION CALENDAR

For information on specific classes, contact the AHMA or organization directly. All dates and locations are subject to change. For the most up-to-date listings, visit the NAHMA Education & Event Calendar at <http://www.nahma.org/education/education-event-calendar/>.

EDITOR'S NOTE: Due to the evolving health recommendations due to the COVID-19 coronavirus, please contact the AHMA directly for the most up-to-date status of all in-person and virtual events and educational offerings.

DECEMBER

2
Lunch Meeting
Philadelphia, PA
PennDel AHMA
856-786-2183
www.penndelahma.org

5-6
Tax Credit Training and Online SHCM Exam
Memphis, TN
SAHMA
800-743-8278
www.sahma.org

6
Understanding TRACS
Webinar
SAHMA
800-743-8278
www.sahma.org

7-9
CPO Certification Course
Memphis, TN
SAHMA
800-743-8278
www.sahma.org

8
Interviewing Applicants for Move-In: All Programs
Webinar
SAHMA
800-743-8278
www.sahma.org

13
Intermediate LIHTC Compliance
Richmond, VA
Mid-Atlantic AHMA
804-564-7898
mid-atlantichahma.org

Accelerated Certified Professional of Occupancy/ CPO Certification
Richmond, VA
Mid-Atlantic AHMA
804-564-7898
mid-atlantichahma.org

14
Advanced LIHTC Compliance
Richmond, VA
Mid-Atlantic AHMA
804-564-7898
mid-atlantichahma.org

15
Exam Administration
Richmond, VA
Mid-Atlantic AHMA
804-564-7898
mid-atlantichahma.org

SHCM Exam Prep: Recertification, Documentation & Record Keeping
SAHMA
800-743-8278
www.sahma.org

Terminations in Subsidized Housing: Assistance and Tenancy
Webinar
SAHMA
800-743-8278
www.sahma.org

20
Resolving EIV Discrepancies
Webinar
SAHMA
800-743-8278
www.sahma.org



Bringing Housing and Community Development Research Home to You

HUD User is the primary source for affordable housing research, reports, and data from the U.S. Department of Housing and Urban Development's Office of Policy Development and Research (PD&R). Visit HUDUser.gov to explore the various resources available including HUD Income Limits and Fair Market Rents.

To find out about the latest affordable housing data and research releases from PD&R, subscribe to receive email updates and check out *PD&R Edge*, an online magazine.



PROTECTING THE INTERESTS OF AFFORDABLE HOUSING PROPERTY MANAGERS AND OWNERS

the last word

Time for Reflection

WITH THE CLOSE OF THE NAHMA October fall conference, so too, my two-year term as NAHMA president came to an end. I will be the last NAHMA president—in title, anyway. One of the things we accomplished in October was to amend the association's bylaws to include new titles for the officers. The president will now be the chair of the board, the presi-

dent-elect becomes the chair-elect, and the vice presidents are now the vice chairs. NAHMA's executive director also received a name change to chief executive officer.

dent-elect becomes the chair-elect, and the vice presidents are now the vice chairs. NAHMA's executive director also received a name change to chief executive officer.

As I reflect on the last two years, I will not forget all the good things that have happened at NAHMA.

During COVID-19, we moved quickly to create ways to keep members up-to-date on constantly changing information and resources. NAHMA held regular conference calls for members, which continue. The association took steps to create online educational opportunities in a short amount of time. And NAHMA staff was

able to pivot the annual in-person meetings to virtual multiday events. In all, we held three successful virtual conferences.

Although the virtual meetings were well attended, admittedly, I think we were all excited to be once again able to meet in person this year.

As COVID vaccines became readily available, I could visit the AHMAs

and meet their executive directors, presidents, boards and members. The exchanges with them were invaluable for the organization. I only wish I could have visited more in person.

In response to social changes, we created a Diversity, Equality, and Inclusion Committee to review the organization's current protocols and recommend a DEI Policy and any other changes to ensure it was recruiting a diverse membership and treating everyone fairly and with respect.

As a result of their work, we adopted the NAHMA Diversity, Equity, and Inclusion Policy Statement, the NAHMA Board

Member Agreement was updated to reaffirm everyone's commitment to upholding the association's DEI policies, and NAHMA committed to having a DEI session at least once a year at one of its annual meetings. Moreover, the yearly NAHMA Drug-Free Kids Calendar now includes a QR code that will take a user to a webpage that contains a more inclusive list of

cultural and religious holidays.

And this is only a shortlist of all that we've accomplished.

I want to thank the Board of Directors for stepping up and being active over the last two years. I'd also like to thank the NAHMA staff and all the AHMAs' staff for providing light in the face of adversity.

I wish Larry Sisson, the incoming chair of the board, the absolute best. I'm excited to see what will happen under his leadership.

Finally, thank you to all the members, colleagues, and affiliates working to serve those less fortunate than us. **NN**

Michael Simmons, NAHP-e, is CEO Emeritus of CRM and serves as NAHMA's immediate past president of the board.

