



# NORTHEAST MULTIFAMILY HOUSING HUB NEWS



Vol. 14 No. 8 Thomas Langston, Acting Phila. Hub Director, thomas.langston@hud.gov, May 2015



[www.hud.gov/local/shared/working/13/mfhsq.cfm?state=pa](http://www.hud.gov/local/shared/working/13/mfhsq.cfm?state=pa)

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### New Housing Leadership

Biniam Gebre, stepped down from his position as Acting FHA Commissioner/ Assistant Secretary for the Office of Housing on April 6. He has joined the Deputy Secretary's team as a Senior Advisor to take Housing's focus on operational effectiveness Agency-wide.



In a message to the HUD staff, he stated, in part:

"In one way or another, a key element of almost every one of our successes is operational effectiveness. That's not an accident. When I arrived, I saw an organization with dedicated, hardworking people who were making a tremendous difference in housing. I wanted to refine the processes we use to help things run more smoothly. And I am very happy that we have been able to accomplish so much in this area.

Working on extremely challenging issues with such an elite team has been inspiring, heartwarming and truly memorable. In my roles as General Deputy Assistant Secretary and as Acting Commissioner, I have had the opportunity to get to know many different aspects of this organization. And as I did so, I became more and more impressed with you- your dedication, knowledge, skills, and most importantly, commitment to making a difference.

I am proud to have worked with Ben Metcalf to help transform the multifamily program office and launch RAD, which is, by the way, nearing \$1 billion of new investment into public housing. ..We have removed some of the barriers to homeownership, making it more affordable by reducing premiums and encouraging access by clarifying policy and procedures. Much of the work on access, affordability and more financially sustainable programs was only possible because of a more structured approach to risk management throughout the organization."

Ed Golding, the Secretary's Senior Advisor on Housing Finance, has stepped into the position of Principal Deputy Assistant Secretary for Housing. He is a strong advocate of affordable housing and has helped to develop a proposal to expand funding for the Housing Trust Fund and worked with the Dept. of Justice to craft consumer relief as part of mortgage settlements with the large lending institutions.

Prior to his service at HUD, he was a Senior Fellow at the Urban Institute where he played an instrumental role in launching the Housing Finance Policy Center, a leading research voice on housing finance matters. He began his career at the Federal Home Loan Bank Board during the savings and loan crisis and then joined Freddie Mac where he worked for 23 years. At Freddie Mac, he held a variety of senior positions from investor relations to strategy and research.

Prior to working in mortgage finance, he taught at the Univ. of Pennsylvania and the Univ. of Florida. He has an AB in applied mathematics magna cum laude from Harvard and a PhD in economics from Princeton.

## Transfers of Project-Based Assistance

HUD published a notice in the *Federal Register*, "HUD Approval of Requests for Transfers of Multifamily Housing Project-Based Rental Assistance, HUD-Held or Insured Debt, and Income-Based Use Restrictions," effective April 30, 2015, that establishes the terms and conditions by which HUD will approve a request for the transfer of project-based rental assistance, debt held or insured by the Secretary, and statutorily required income-based use restrictions from one multifamily housing project to another (or between several such projects).

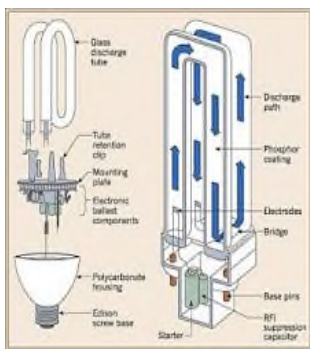


This preservation tool, for transferring project based rental housing assistance from one property to another, will better meet the needs of tenants in the very-low and low income categories. It will also allow HUD to authorize the transfer of existing project-based subsidies and liabilities from obsolete or economically nonviable housing to housing that better meets the needs of the assisted tenants. This also provides a path forward for those projects pending approvals.

The *Federal Register* be read in its entirety at:

<https://federalregister.gov/a/2015-06776>

## How Does a CFL Lamp Work?



Compact fluorescent lamps (CFLs) produce light differently than incandescent bulbs. In an incandescent, electric current runs through a wire filament and heats the filament until it starts to glow. In a CFL, an electric current is driven through a tube containing argon and a small amount of mercury vapor. This generates invisible ultraviolet

light that excites a fluorescent coating (called phosphor) on the inside of the tube, which then emits visible light. A CFL's ballast helps "kick start" the CFL and then regulates the current once the electricity starts flowing.

Although CFLs need a little more energy when they are first turned on, once the electricity starts moving, CFLs use about 70% less energy than incandescent bulbs!

## Risk Sharing Program

HUD's Section 542(c) Risk Sharing Program, administered by 33 state and local Housing Finance Agencies (HFAs), has been very successful, with the financing of 1,000 loans totaling nearly \$6 billion in principal supporting more than 110,000 affordable rental homes, since 1992.



The program is an increasingly important part of meeting HUD's strategic goal to support affordable housing preservation and development. Among the top 12 producing HFAs are: MassHousing, Rhode Island, New Hampshire and Maryland.

Two new risk sharing initiatives are the Section 542(b) Qualified Participating Entity (QPE) Green Risk Sharing and Federal Finance Bank (FFB) Risk Sharing Programs. The Green Risk Sharing Program is designed to preserve older affordable properties and encourage installation of energy-saving features. In return for using at least 5% of loan proceeds for energy retrofits identified in a Green Needs Assessment, HUD and QPEs will share risk on loans that offer more favorable loan-to-value and debt service coverage, but require higher MIP than conventional Section 542(b) loans.

Similarly, in order to facilitate the expansion of rental housing, an inter-agency partnership has been created between HUD and the U.S. Treasury/Federal Financing Bank (FFB). Under the initiative, financing costs are significantly reduced compared to the cost of tax-exempt bonds under current market conditions. In October 2014, the initial transaction was closed with the New York City Housing Development Commission. Participants will assume a 50% risk on all loans. The plan is to offer the program to Level I risk share HFAs in the present 3rd quarter of 2015.

## Lamp Recycling Resources

Used lamps containing mercury are a hazard to the environment and must be disposed of properly. Three resources that provide information on laws, regulations and lamp recyclers are as follows:

- Association of Lighting and Mercury Recyclers—[www.almr.org](http://www.almr.org)
- Northeast Waste Management Official's Assoc.—[www.newmoa.org](http://www.newmoa.org)
- EPA— [www.epa.gov/osw/hazard/wastetypes/universal/lamps](http://www.epa.gov/osw/hazard/wastetypes/universal/lamps)

### Interest Rate Reductions

On April 19, 2013, HUD provided guidelines to its field offices regarding processing Interest Rate Reduction (IRR) requests. Due to historically low interest rates, and as an alternative to a refinance under Section 223(f) or Section 223(a)(7), a mortgagor may request a reduction of the interest rate on their existing multifamily mortgage loan, thereby significantly improving the property's cash flow. An IRR, unlike a loan modification, does not alter the loan documents or any terms of the loan other than the interest rate.



Borrowers may realize significant savings in debt service resulting from an IRR. For Section 202 and Section 223(f) loans, debt service savings may be used for operation of the project or deposited in the project's reserve for replacement account. Any debt service savings that is not used for operations or deposited in the project's reserve for replacement account flows directly to residual receipts and is subject to a sweep. In order to deposit debt service savings into a property's reserve for replacement account, the borrower must present a Capital Needs Assessment (CNA) that confirms that additional deposits into the reserve for replacement account are warranted. A new CNA is not required to fulfill this requirement. An existing CNA may be used to substantiate additional deposits.

In order to obtain an IRR, certain processing fees must be paid to the Department. Non-profit organizations may borrow funds from the operating or reserve account of the property to pay the fees associated with getting an IRR. The borrowed funds must then be repaid with the savings realized as a result of the IRR. For-profit mortgagors requesting an IRR may not borrow funds from the operating or reserve account of the property to pay associated fees. For IRR-only transactions, a modification to the Security Instrument is not necessary in instances when this document does not reference the interest rate (e.g., the 2011 and 2014 versions), unless there is a state-specific addendum that includes the interest rate, as in Illinois.

This memo, along with a clarifying memo that was published in April 2015, can be found at:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/mfh](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh).

[http://portal.hud.gov/hudportal/documents/huddoc?id=Interest\\_Rate\\_Reduction.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=Interest_Rate_Reduction.pdf)

### ADA Accessibility

The Americans with Disabilities Act (ADA) is sometimes confused as a building code. It is a civil rights law that operates in part under a document called ADA Standards for Design.



ADA accessibility applies to all publically accessible buildings regardless of the year they were built in order to attain readily achievable barrier removal. Buildings built or renovated after 1990 or 2010 are held to a more stringent standard of accessible design.

Both the property owner and the tenant share the responsibility of complying with ADA, including removing barriers or providing accessible devices such as written materials and computer-aided services.

ADA accessibility, however, is much broader than physical modifications. It also applies to owner policies, practices, or procedures to allow disabled individuals with access to any goods or services offered to all residents.

The following groups are protected by the ADA:

- Someone with a physical or mental impairment that substantially limits one or more major life activities (e.g., walking, talking, hearing, etc.).
- Individuals with a record of impairment that previously limited life activities, such as a history of cancer now in remission.
- Anyone who is regarded as having a disability even if their life activities are not substantially limited (e.g., controlled diabetes).

Owner and management agents should be thoroughly familiar with their responsibilities under the ADA. More information can be found at:

[www.ADA.gov](http://www.ADA.gov)

### Low-Income Housing Demand



In the U.S., in 2012 there were only 3.3 million rental units affordable and available to the 11.5 million extremely low-income households



## Alzheimer's Disease

Alzheimer's is a type of dementia that causes problems with memory, thinking and behavior. Symptoms usually develop slowly and get worse over time, becoming severe enough to interfere with daily tasks. It affects 1 in 9 (11%) of the population and becomes more prevalent as people age (<65 years old= 3%, 65-74= 15%, 75-84= 43% and 85+= 38%). The disease was first identified more than 100 years ago, but 70 years passed before it was recognized as the most common cause of dementia and a "major killer."



Alzheimer's is not a normal part of aging, although the greatest known risk factor is increasing age, and the majority of people with Alzheimer's are 65 and older. But Alzheimer's is not just a disease of old age. Up to 5% of people with the disease have early onset Alzheimer's (also known as younger-onset), which often appears when someone is in their 40s or 50s. Alzheimer's worsens over time. Alzheimer's is a progressive disease, where dementia symptoms gradually worsen over a number of years. In its early stages, memory loss is mild, but with late-stage Alzheimer's, individuals lose the ability to carry on a conversation and respond to their environment. Alzheimer's is the sixth leading cause of death in the United States. Those with Alzheimer's live an average of eight years after their symptoms become noticeable to others, but survival can range from four to 20 years, depending on age and other health conditions. Alzheimer's has no current cure, but treatments for symptoms are available and research continues. Although current Alzheimer's treatments cannot stop Alzheimer's from progressing, they can temporarily slow the worsening of dementia symptoms and improve quality of life for those with Alzheimer's and their caregivers.

Today, there is a worldwide effort under way to find better ways to treat the disease, delay its onset, and prevent it from developing. The most common initial symptom is a gradually worsening ability to remember new information. This memory decline occurs because the first neurons to malfunction and die are usually neurons in brain regions involved in forming new memories. As neurons in other parts of the brain malfunction and die, individuals experience other difficulties. The following are common symptoms of Alzheimer's:

- Memory loss that disrupts daily life.
- Challenges in planning or solving problems.
- Difficulty completing familiar tasks at home, at work or at leisure.
- Confusion with time or place.
- Trouble understanding visual images and spatial relationships.
- New problems with words in speaking or writing.
- Misplacing things and losing the ability to retrace steps.
- Decreased or poor judgment.
- Withdrawal from work or social activities.
- Changes in mood and personality, including apathy and depression.

The pace at which symptoms advance from mild to moderate to severe varies from person to person. As the disease progresses, cognitive and functional abilities decline. People need help with basic activities of daily living, such as bathing, dressing, eating and using the bathroom; lose their ability to communicate; fail to recognize loved ones; and become bed-bound and reliant on around-the-clock care. When individuals have difficulty moving, they are more vulnerable to infections, including pneumonia (infection of the lungs). Alzheimer's-related pneumonia is often a contributing factor to the death of people with Alzheimer's disease.

Help and support is available for affected elderly tenants from the local chapter of Alzheimer in their area. The telephone number and web site address are as follows:

Helpline telephone number: 800-272-3900 (24/7)  
Web address: [www.alz.org](http://www.alz.org)

## Lithium Smoke Alarms

A smart decision is to replace 9-volt alkaline battery-powered smoke alarms with 10-year sealed battery alarms. These alarms are powered by sealed, long-life lithium batteries for 10 years (the life of the alarm)- meaning they are always on. While smoke alarms are installed in 96% of US homes, 20% of those alarms are not functioning, mainly due to dead or missing batteries. Moreover, two-thirds of residential fire deaths occur in homes without smoke alarms or in homes with non-functioning smoke alarms (i.e., dead batteries or missing batteries). With a sealed, long-life lithium battery smoke alarm, residents can enjoy peace of mind knowing that their homes' smoke alarms are always on- operating 24 hours per day, seven days per week for 10 years. That's a decade of hassle-free protection until they need replacement.

Although lithium battery smoke alarms are more expensive than 9-volt versions (around \$25), they are actually cheaper in the long run because there is no need to buy and replace batteries every six months. Overall, a savings of up to \$40 can be realized over the life of the alarm.

### Interior Décor Trend

Pineapples, which have been showing up in American interior design for years now, are now one of the hot trends in interior décor.

The reason for this tropical fruit being a popular decorating choice has a lot to do with history and goes back to the time of Christopher Columbus. Pineapples originated in South America, but once they were “discovered” by Christopher Columbus in 1493, the fruit made its way to Europe and became an instant hit. By the 17<sup>th</sup> century, this sweet fruit made its way to America- and design enthusiasts are grateful that it did. What started out as a delicious piece of fruit eventually became a stylish symbol for hospitality in people’s homes.

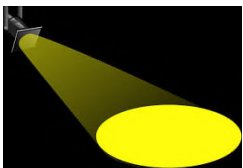


In early America, colonists had to import pineapples from the Caribbean and this made the fruit a rare commodity. Those who were lucky- or wealthy enough- to get a pineapple would show it off and use it to adorn their dining table. Since this fruit was so hard to come by, people who were visiting saw a pineapple centerpiece as a compliment and a welcoming gesture. The popular fruit then became more than just a tasty treat. It became a sign of neighborliness and was used to show friendliness toward guests.

It didn’t take long before pineapples moved from the dining table and started showing up in interior design. People would welcome guests into their home with pineapples featured in light fixtures, doors, shutters, bedposts and even wallpaper.

Similarly, you can add a little pizzazz to sample apartments through the use of pineapple accessories for shelves or as table centerpieces. This decor idea is especially great for the summer. Be creative. Vacant apartments will rent much quicker if the sample is displayed in an attractive manner.

### Be a Reporter



Would you like to see your project spotlighted in a future newsletter? Send a tenant interest story or a best practice (in Word format) to:

thomas.langston@hud.gov

### HUD Portfolio Summary

HUD’s national insured portfolio has an unpaid principal balance of \$71.07 billion, representing 10,748 assets. The top 23 multifamily servicers account for 85% of this portfolio.



Its non-insured portfolio consists of 18,485 assets.

Locally, the Northeast Region’s insured portfolio has an UPB of \$18.3 billion, representing 2,285 assets. Its non-insured portfolio consists of 5,358 assets.

### Equal Access to HUD-Assisted Programs

HUD has published Notice H 2015-01, on February 6, 2015, *Notice of Program Eligibility for HUD Assisted and Insured Housing Programs for All People Regardless of Sexual Orientation, Gender Identity or Marital status as Required by HUD’s Equal Access Rule.*



The purpose of the Notice is to increase the awareness of program participants and stakeholders of the requirements of the HUD Equal Access Rule for actual or perceived discrimination based on sexual orientation, gender identity or marital status.

The notice can be read in its entirety at:

<http://portal.hud.gov/hudportal/documents/huddoc?id=15-01hsgn.pdf>

### Rents on the Rise

Renters in the U.S. paid about \$441 billion in rent in 2014, compared with an estimated \$420 billion in 2013.



Also, the number of rental households rose 77,231 in 2014, while the average monthly cost of renting rose nationally by \$26 to almost \$900 per month. The largest cumulative rent paid out was in the New York/Northern NJ area at \$50 billion.

(Source: MultiHousing Pro, March/April 2015)

## U. S. Housing & Market Conditions

HUD'S U. S. Housing and Market Conditions reports for the 4th Quarter 2014 are available at:

<http://www.huduser.org/portal/ushmc/home.html>



## PHFA Housing Services Conference



**BUILDING BRIDGES**  
2015 PHFA Housing Services Conference

Registration is NOW OPEN for PHFA's 2015 Housing Services conference, June 10-12, in Pittsburgh, PA.

This year's conference includes more than 38 breakout sessions, three plenary sessions and a variety of networking events. HUD Service Coordinators continuing education credits can be earned by attending the conference.

The conference brochure and registration information can be found at: [www.phfa.org/hsc](http://www.phfa.org/hsc).

Please contact [housingservices@phfa.org](mailto:housingservices@phfa.org) with any questions.

## Health Benefits of Board Games

Playing board games provide much more than entertainment and socialization. They can actually have a beneficial impact on the quality of life of elderly tenants. It is an excellent way for helping the elderly to think logically, improve their visual perception and improve their health.



One of the primary benefits of playing board games is reducing the risk of cognitive decline, such as that associated with dementia and Alzheimer's. Board games help the brain retain and build cognitive associations well into old age. The hippocampus and prefrontal cortex especially benefit from playing board games. These areas of the brain are responsible for complex thought and memory formation, and their decline is one of the first stages of dementia and Alzheimer's. While those who are elderly show the most benefit from activities like board games, never forget that (like any healthful activity) the earlier you start, the greater the benefits received.

Board games also provide health benefits through an often overlooked side effect of many games, laughing. Laughing has been shown to increase endorphins, which are chemicals that create a feeling of happiness. This release of endorphins help muscles to relax and blood to circulate, which in turn can lower blood pressure. High blood pressure is associated with greater risk of artery damage, heart disease and stroke.

Along with reducing blood pressure, board games may also boost the immune system. Research has shown that negativity and stress can reduce ability to fight disease. Positive feelings, like the laughter and enjoyment that often comes with board games, counteracts these effects by releasing neuropeptides that fight stress and boost the immune system.

Many board games require the use of fine motor skills to pick up or move pieces, actions that take both coordination and dexterity. Regular practice and activity improve these basic skills, which is important for children, people with mental or physical disabilities, the elderly and those recovering from accidents. Board games make a helpful addition to occupational therapy treatments, as well as work well in areas like special needs classrooms to help improve muscle and nerve function over time.

There are also quite a few board games that seniors will enjoy. Here are a few: Mahjong, What's That Saying?, Reminiscing, Senior Moments, Scrabble, Cranium, Rook, Big Boogie, Chronology, Carcassone, Rack-O, Cheeky Monkey, Keltis, Winner's Circle, Ticket-to-Ride, Can't Stop, Coloretto, Rummikub, Qwirkle, Skip-Bo, Take it Easy and Bunco Party.

Card games always seem to be a hit with seniors. The following games are fairly easy to play, yet they still offer enough of a challenge to keep them interesting: Pinochle, Canasta, Euchre, Rummy, Phase 10, Cribbage, Backgammon, Haggis, and Five Crowns.

If you have elderly tenants, consider establishing game-playing activities at your project.

## Updated ASHRAE Standards

The ASHRAE/ANSI/IES Standard 100 have been revised for 2015. The revised standard uses performance metrics and provides comprehensive and detailed descriptions of the processes and procedures for the retrofit of existing residential and commercial buildings in order to achieve greater measured energy efficiency.

For more information, see: [www.ashrae.org/news/2015/ashrae-ies-publish-updated-standard-on-energy-efficiency-in-existing-buildings](http://www.ashrae.org/news/2015/ashrae-ies-publish-updated-standard-on-energy-efficiency-in-existing-buildings)

## **“Around the Hubs”**

### **Brownsfield Grants**

The EPA has selected 20 communities in 16 states to receive Brownsfields Area-Wide Planning (AWP) grants to catalyze the reuse of brownfield sites and strengthen local economies. As part of the Partnership for Sustainable Communities, these grants help communities redevelop these sites through a community-wide approach to revitalization. In the northeast, the following 8 entities received \$200,000 grants: PA- Temple University (Philadelphia, PA); NJ- City of Camden Redevelopment Agency; WV- City of Huntington, WV; NY- South Bronx Overall Economic Development Corp. and City of Rochester; MA- City of New Bedford and City of Lawrence; and ME- Greater Portland Council of Governments.

### **Top 25 Energy Star Cities**

Five cities in the northeast made the EPA’s 7th annual list of the top 25 U.S. metropolitan areas with the most Energy Star-certified buildings in 2014. The list shows how cities across America are embracing energy efficiency as a way to save money and reduce greenhouse gas emissions. The cities cited are: Washington, DC- 480 buildings (#1); New York- 299 buildings (#4); Boston 176 buildings (#10); Philadelphia- 158 buildings (#12); and Virginia Beach- 81 buildings (#20).

## ***PHILADELPHIA***



### **Leadership Changes**

Due to the retirement of Teresa Bainton, Thomas Langston will serve as the Acting Director Philadelphia Hub for 120 days. Randall Scheetz, Supervisory Project Manager, will serve as the Operations Officer during this period.

### **Philadelphia’s Next Hot Area**

The “Loft District,” aka Callowhill, may become the next hot area of Philadelphia, where industrial skeletons are living second lives as airy condominiums. The reinvention of this area, north of the Chinatown section of center city, will reach a new level if the long-discussed Rail Park

takes root.

The plan is expected to create an explosion of housing demand when the elevated viaduct that curves through the neighborhood is converted. Hopefully, the end result will be similar to what happened on Manhattan’s far west “High Line” side, where former bleak streets now boast bars, boutiques, art galleries, warehouse loft conversions, hotels, high rises and green open space areas.

If the Rail Park continues full steam ahead, increased housing demand for high-density buildings will be created. Last year, the Goldtex Apartments opened. It will be soon be joined by Mural Lofts, a 56-unit converted school.

### **Revised Management Fee Ranges**

The management fee ranges for eastern PA and DE have been adjusted, effective March 1, 2015, based on the CPI annual changes published for the 2012-2014 calendar years.

The lower fee yield is \$43.00 per unit/per month, and the upper fee yield is \$49.00 per unit/per month. Contact your Project Manager for the allowable add-on fees.

### **Homeless Initiative**

Philadelphia, one of 10 pilot cities, has made outstanding progress in its initiative to house the homeless, as evidence by the following statistics:

- 8 leases executed with family preferences.
- 16 leases executed for vets with VASH (Veterans Affairs Supportive Housing) vouchers.
- 8 leases executed for vets with non-VASH vouchers.
- 28 leases executed in IRM projects.
- 23 projects with preferences.
- 7 management agents adopted preferences.
- 6 management agents developing preferences.

### **Promise Zone**

The City of Camden, NJ was named as one of 8 new Promise Zones. The program, launched last year by President Obama, helps selected high-poverty areas to compete for federal aid. It is intended to boost economic activity, reduce violent crime and upgrade standards of living. In addition, the city will receive additional points when being scored for competitive grants. Five communities already in the program, including Philadelphia, have received more than \$100 million in federal aid.



## NEW YORK



### Leadership Changes

Due to the retirements of Teresa Bainton and Yvette Lugo, Rick Dougherty, the Director of the Hartford Program Center, will serve as the Acting Director New York Hub for 120 days. Bob Boden, Supervisory Project Manager (San Francisco Hub), will serve as the Operations Officer during this period.

## BOSTON



### New Lease for Homeless Families

In Massachusetts a public/private partnership known as New Lease For Homeless Families became the first organization in the nation to establish a homeless family preference in HUD multifamily housing. Ben Metcalf, Deputy Assistant Secretary of Multifamily Housing, Mara Blitzer, Senior Policy Advisor in the Program Administration Office and Joe Crisafulli, Boston Hub Director met with New Lease leadership and the state's leading homelessness practitioners to discuss implementation under Housing Notice H 2013-21. The conversation brought to light New Lease's successes, challenges, and growth strategies as ways are sought to expand owner-adopted admissions preferences in all states.

New Lease was started in 2013 by affordable housing development professionals, including Beacon Communities, Winn Companies, Schochet Companies, Planning Office of Urban Affairs, Peabody Properties, The Community Builders, Trinity Management and POAH.

The notice allows homeless families in the state supported shelter system placement into existing permanent affordable housing units in the Commonwealth's inventory of affordable housing. New Lease leverages the good will of the owners and managers of affordable housing in the Commonwealth with the expertise of shelter providers to

make such a matching system work. Services are delivered by the shelter providers. The providers conduct initial eligibility screening, refer households to New Lease and assist them in completing applications and assembling supporting documents. New Lease manages a referral list of families for each participating development and checks applications for completeness, thus ensuring a quick response when a vacant unit becomes available. New Lease facilitates face-to-face meetings between property managers and families if it appears that a New Lease household is going to be denied through the tenant selection process.

As of the beginning of March, New Lease for the Homeless has made referrals resulting in more than 100 moves of formerly homeless families into privately-owned housing with project based rental assistance contracts with HUD. New Lease staff estimate that one-third of these families would have been rejected were it not for the unique mediation services offered by the program.

### Annual NEAHMA Networking Meeting

The New England Affordable Housing Management Association (NEAHMA) held its annual Rhode Island Agency Networking Meeting on March 18, 2015 at Twelve Acres in Smithfield, RI. Agency presentations were given by HUD and Rhode Island Housing staff. Some of the topics covered by HUD included: Multifamily Housing Transformation (MFT), the HUD/USDA Summer Food Service Program, Performance-Based Contract Administration (PBCA) update, Rental Assistance Demonstration Program (RAD), EPA's Portfolio Manager, Section 8(b)(b); the Proposed Rule and Notice on Management and Occupancy Reviews (MORs); Vacancy Payments and the Use of Marijuana in Multifamily Assisted Properties.

Over 100 owners and management agents were in attendance.

### Promise Zone

The City of Hartford, CT was named as one of 8 new Promise Zones.

## BALTIMORE



### North Street Senior Residences

The North Street Senior Residences officially opened with a ribbon-cutting ceremony hosted by Home Partnership, Inc. Elkton Housing Authority and The Community



Builders, Inc. The Residences are the dream of local stakeholders to retrofit a historic building that served as the county jail, into an affordable housing complex for senior citizens in downtown Elkton. The building has 53 apartment units and includes a community room with a kitchen and fireplace, and a separate activity room with a pool table and a computer lab. One of the residents, Marion Whitaker, spoke eloquently to the partners gathered. "I'm a new senior, and I appreciate that you put a lot of thought into this center and now we have a decent place to live. The love of my life got me a penthouse on the third floor," Ms. Whitaker said as she pointed to her husband. Funding included HUD Community Development Block Grant program funds, Low Income Housing Tax Credits (LIHTC) and State Mortgage Revenue Bond proceeds. With the most ideal location in Cecil County, the Residences are located on a bus line for easy transportation and the convenience of having a variety of shops and restaurants within walking distance

### **Grand Opening- Bon Secours Benet House**

On April 23, the Baltimore Field Office Director and Multifamily Housing Director attended the Grand Reopening of Bon Secours Benet House. Bon Secours Benet House is a 101-unit former Section 202 building, originally renovated in 1991 as an adaptive reuse of a former Baltimore City public school building. The current renovations were accomplished with a FHA Section 223(f) loan, HOME funds from Baltimore City, Rental Housing Works and Energy funds from the State of Maryland and Federal Home Loan Bank funds. Renovations include updated apartment interiors (kitchens, baths, flooring), improved building performance and enhanced common areas. Green features include upgrades to the central heating system, Energy Star appliances and light fixtures, low-flow plumbing fixtures and low VOC paints. The sponsors are Bon Secours Hospital and Enterprise Homes. Enterprise has a long history both in Baltimore and nationally of creation and preservation of affordable housing. Bon Secours continues to serve Southwest Baltimore community through health care and housing services and is located less than a mile away.

### **Navigating the Waves**

In August of 2014, a team of 11 Asset Management and Production employees, from selected offices across the nation, assembled together in Washington, D.C., as they embarked upon an incredible journey as "navigators" for Wave 1, the initial Wave, of the "Multifamily for Tomorrow Transformation." The journey began with two intensive weeks of training appropriately called "navigator boot camp." The team members were eager but uncertain of the full task at hand as they were submerged

in a full calendar of lessons designed to build understanding of the new business model, as well as refine and develop technical, teaching, coaching and mentoring skills. The expectation levels were high since the Southwest Region's Leadership training would begin only two weeks following boot camp and run for three consecutive weeks in September, followed by five weeks of frontline training in Fort Worth and Kansas City, from October to December 2015. There was a true sense of purpose and camaraderie among the navigators as they forged through new territory, tackled unique challenges and celebrated successes together. In the process they became, in a sense, a "family."

While there were changes to the original team over time, the same level of commitment and effort continued to be demonstrated as new members were added in preparation for Wave 2. Donning heavy coats, hats, gloves, boots and all other types of winter gear, 18 navigators set out in February 2015 to brave the frigid temperatures in Chicago, Minneapolis and Detroit. The extreme cold was rivaled only by the record snow and ice storms in the Northeast that caused widespread flight delays and cancellations. In spite of the circumstances, the navigators were fully engaged and focused on delivering quality training to the leaders and frontline staff in the Midwest Region. As with Wave 1, the feedback provided from the participants was thoroughly reviewed and used as the basis for continuous improvement to the training content and delivery methods.

Serving as a navigator is a great commitment given the extensive travel required, the time away from home and the level of responsibility- not to mention the long days and frequent changes. In fact, the only thing consistent has been change. Nevertheless, there have been countless lessons learned on flexibility, patience and empathy. The rewards, however, have definitely outweighed the challenges. Not only has the experience provided the navigators with an opportunity to think holistically about risk on both sides of Multifamily, it has also provided a rare opportunity to meet and build relationships with colleagues from different areas of the country. Much hospitality has been shown to the navigators in each office throughout the duration of their stay. And, while the accents and dialects have varied, the personal stories and motivations have had much in common. Fundamentally, our fellow coworkers have a sincere desire to do their jobs well and help further the mission of the agency, despite professional and personal difficulties resulting from a changing business environment. Collectively, these experiences have provided inspiration for the navigators as they prepare to fly south for the summer, to the Southwest Region, to continue navigating the Waves.