



NORTHEAST MULTIFAMILY HOUSING REGIONAL NEWS



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Retirements



The following Northeast Regional Multifamily Housing Center employees have recently retired or will be retired by the end of November 2015:

Philadelphia: Thomas Langston, Rodell Burton, Shirley Bryant, Donna O'Rourke, Mary Burrell-Collier, Elaine Garvin, Wesley Neal & Helene Willow.

Newark: Mary Ann Diak-Stern, Barbara Barilla, Juan Bonilla, Barbara Grant & Andy Jaysnovitch.

Pittsburgh: Roxanne Oertel, Sara Obringer, Charlene Gillcrese, Melvin Cherry, Bob Hanna and Mary Harrison.

Charleston: Clara Midkiff

Manchester: Kevin Pillsbury, Pamela Kearns, Nick Rago, Lincoln Spencer, Sandra Morin & Janice Higgins.

Providence: Laurene Bowers.

Mid-Atlantic Preservation Clinic

Owners of Section 202 and 236 projects, as well as developers, consultants and local/state government, are invited to attend a HUD Multifamily Affordable Housing Preservation Clinic to be held in Washington, DC on December 9, 2015.



The training clinic is provided free-of-charge and are sponsored by HUD's Office of Multifamily Housing Programs, in partnership with HUD Headquarters and the Washington, DC and Baltimore HUD Field Offices.

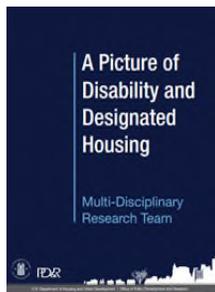
The clinic will take place at the Metropolitan Washington Council of Governments, 777 N. Capitol Street, NE, #300, Washington, DC 20002.

The intensive one-day session will focus on guiding owners of Section 202 and Section 236 properties to develop a roadmap to preserve long-term affordability and improve their properties. The day will feature interactive workshops and small group activities to help owners understand and evaluate their financing, re-capitalization, and rental assistance options. Also featured will be a presentation from HUD about recent policy changes and updates.

Registration can be made at:

www.hudexchange.info/training-events/courses/hud-multifamily-affordable-housing-preservation-clinics/.

Availability of Accessible Housing



It is estimated that 20% of households receiving HUD assistance have disabled members. The HUD's Office of Policy Development and Research recently released a study, *A Picture of Disability and Designated Housing*, that explored the status of available and accessible housing for HUD-assisted households with disabled members, compared the profile of this population with that of the larger population of disabled U.S. residents and considered the implications of these findings for HUD policy and data resources.

Researchers used HUD administrative data, the 2009–2013 American Community Survey (ACS), and 2006–2010 and 2008–2010 Comprehensive Housing Affordability Strategy (CHAS) data to develop a picture of households with disabilities and their HUD-assisted housing. It was found that 78% of disabled renter households in the United States do not receive HUD housing assistance. Counties with lower median rents and incomes tend to house a larger concentration of potentially eligible disabled persons who are without HUD assistance and are in lower income brackets. The researchers suggest that these findings indicate a need for more community outreach, particularly in the South, to identify households with disabled members who are potentially eligible for HUD assistance. Because of the aging of the U.S. population, HUD can also expect increased demand for housing assistance from elderly heads of households, among whom the rate of disability tends to be higher.

The full study can be read at:

www.huduser.gov/portal/pdredge/pdr_edge_research_092815.html

REAC Scores

A total of 29,185 HUD projects have REAC scores.

2.8% (828) have scores from 60–69; 2% (598) have their last score lower than 60; .17% (50) have their last score 30 or below.

44 properties are currently under review for possible Civil Money Penalties due to poor physical condition.



How to Read Utility Meters

Knowing how to read electric and gas meters can help to monitor energy usage. Here's how to read them;



Electric Meters:

The basic unit of measure of electric power is the watt. One thousand watts are called a kilowatt. If you use 1,000 watts of power in one hour, you have used a kilowatt hour (kWh). Utility companies bill by the kWh.

The standard electric meter is a clock-like device driven by the electricity moving through it. As the residence draws current from the power line, a small set of gears inside the meter move. The number of revolutions is recorded by the dials that you can see on the face of the meter. The speed of the revolutions depends on the amount of the power drawn. The more power consumed, the faster the gears will rotate.

When reading the meter, read and write down the numbers, as shown on the dials from right to left. When the pointer is directly on a number, look at the dial to the right. If it is past zero, use the next highest number. If it is not past zero, use the lower number. Record the numbers shown by writing down the value of the dial to your extreme right first and the rest as you come to them. If the hand of a dial falls between two numbers, use the smaller of the two numbers.

Natural Gas Meters:

Natural gas is measured by the cubic foot and you are billed by the thousands of cubic feet (MCF) or hundreds of cubic feet (CCF). You may also be billed by the therm, which is about the same as a CCF.

A gas meter is driven by the force of the moving gas in the pipe. As the flow increases, the meter turns faster. Each time the dial with the lower value makes one revolution, the pointer on the next higher value dial moves ahead one digit. When reading a gas meter, read and write down the numbers as shown on the dials from left to right (opposite of an electric meter).

Digital Meters (new electric or gas):

The difference between one month's reading and the next is the amount of energy units that have been used for that billing period.

What is a COOP?

Continuity of Operations (COOP), as defined in the National Security Presidential Directive-51/Homeland Security Presidential Directive-20) and the National Continuity Policy Implementation Plan, is an effort within individual executive departments and agencies to ensure that Primary Mission Essential Functions (PMEFs) continue to be performed during a wide range of emergencies, including localized acts of nature, accidents and technological or terrorist attack-related emergencies.



Simply stated, continuity planning is the good business practice of ensuring the execution of essential functions and services of the Federal government to its stakeholders- in the case of Multifamily Housing, its project owners, management agents, lenders, HFAs, PBCAs, etc.

An organization's resiliency, in times of crisis, is directly related to the effectiveness of its continuity capability. An organization's continuity capability- its ability to perform its essential functions continuously- rests upon key components or pillars, which are in turn built on the foundation of continuity planning and program management. Those key pillars are leadership, staff, communications and facilities. The continuity program staff within each agency coordinate and oversee the development and implementation of continuity plans and supporting procedures.

The elements of a viable COOP are as follows:

- **Essential Functions-** The critical activities performed by organizations, especially after a disruption of normal activities.
- **Orders of Succession-** Provisions for the assumption of senior agency offices during an emergency in the event that any of those officials are unavailable to execute their legal duties.
- **Delegations of Authority-** Identification, by position, of the authorities for making policy determinations and decisions at HQ, field levels, and all other organizational locations. Generally, pre-determined delegations of authority will take effect when normal channels of direction have been disrupted and will lapse when these channels have been reestablished.
- **Continuity Facilities-** Locations, other than the primary facility, used to carry out essential functions, particularly in a continuity event. This includes non-traditional options such as working at home ("teleworking"), telecommuting and mobile office concepts.

- **Continuity Communications-** Communications that provide the capability to perform essential functions, in conjunction with other agencies, under all conditions.
- **Vital Records Management-** The identification, protection and ready availability of electronic and hard copy documents, references, records, information systems, data management software and equipment needed to support essential functions during a continuity situation.
- **Human Capital-** During a continuity event, emergency employees and other special categories of employees who are activated by an agency to perform assigned response duties.
- **Tests, Training and Exercises (TT&E)-** Measures to ensure that an agency's continuity plan is capable of supporting the continued execution of the agency's essential functions throughout the duration of a continuity event.
- **Devolution of Control and Direction-** Capability to transfer statutory authority and responsibility for essential functions from an agency's primary operating staff and facilities to other agency employees and facilities
- **Reconstitution-** The process by which surviving and/or replacement agency personnel resume normal agency operations from the original or replacement primary operating facility.

There are four phases of Continuity of Operations Activation:

- **Phase I - Readiness and Preparedness.**
- **Phase II - Activation and Relocation:** plans, procedures and schedules to transfer activities, personnel, records, and equipment to alternate facilities are activated.
- **Phase III - Continuity Operations:** full execution of essential operations at alternate operating facilities is commenced.
- **Phase IV – Reconstitution:** operations at alternate facility are terminated and normal operations resume.

COOPs can be activated in response to a wide range of events or situations – from a fire in the building; to a natural disaster; to the threat or occurrence of a terrorist attack. Any event that makes it impossible for federal government employees to work in their regular facility could result in the activation of the Continuity Plan.

BOMA Code Proposals



More than 1,300 proposed changes to the International Building Code (ICC) were considered by the Buildings Owners and Managers Association International (BOMA) at its April 2015 hearings.

The proposed changes involved accessibility requirements for existing buildings, fire safety, occupancy, general construction and Legionnaires' disease (updated design and maintenance procedures, to reduce the growth of water borne Legionella bacteria).

The proposed changes can be read at:

www.boma.org/search/Pages/results.aspx?k=code%20proposals

Signage

Emergency signage for both tenants and project employees must be accurate, current and plentiful. It must protect them from harm and the ownership from liability.



To insure that your building's signs accomplish this purpose, you are encouraged to visit the following websites for guidance:

www.ada.gov (U.S. Dept. of Justice– 2010 ADA Standards for Accessible Design)

www.osha.gov (OSHA Standard 1910.145)

www.nfpa.org (National Fire Prevention Association– Life Safety Code)

Davis-Bacon Certification

On October 5, 2015, HUD published Mortgagee Letter 2015-25 and Housing Notice 2015-09 regarding the Implementation of Electronic Submission of Davis-Bacon Wage Rate Certifications. These documents introduce an electronic means to submit the Davis-Bacon Prevailing Wage Payroll Certifications for federally funded and/or assisted construction projects receiving HUD grants, loans, loan guarantees and insurance.

The software and systems tool is intended to improve HUD's Davis-Bacon oversight and compliance by enabling the Office of Labor Standards and Enforcement (OLSE) to monitor and ensure compliance with Davis-Bacon wage rates for all

HUD directly-administered projects (Multifamily, Hospitals, Nursing Homes, Rental Assistance Demonstration (RAD) and Sections 202 and 811 and other assisted construction that contain \$2,000 or more in HUD funding or assistance. This web-based subscription

service– called the Davis Bacon Electronic Certification Submission Program (“ECSP” and /or “Davis Bacon ESCP”) will be used on all in-house contracts where staff performs the administration and enforcement of labor standards compliance.

Use of the Davis Bacon ECSP will be mandatory for all Davis Bacon Payroll certification submissions after March 30, 2016 for all projects that are less than 50% complete as of that date. The Notice and Mortgagee Letter can be found at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/notices/

Mortgage Insurance Premiums

On October 2, 2015, The Office of Healthcare Programs and the Office of Multifamily Housing published a notice in the Federal Register announcing no change in the Mortgage

Insurance Premium rates (MIPs) for FHA Multifamily, Health Care Facilities, and Hospital mortgage insurance programs that have commitments to be issued or reissued in FY 2016. The Notice does not apply to loans insured under the Risk Sharing programs of Section 542(b) or 542(c).



Bed Bug Newsletter



Midwest Pesticide Action Center publishes an informative newsletter about the latest treatment options and research on bed bugs.

In its latest issue, there was a research report that looked into the reason why low income apartment communities in the U.S. suffer from disproportionately large bed bug infestations. Its conclusion was the lack of effective monitoring and treatment.

Several previous studies have tested Integrated Pest Management (IPM) in isolated apartments. However, a 2015 study at Rutgers University is the first to evaluate the effectiveness of IPM on a community-wide scale (2015 study at Rutgers University). The study found that implementing IPM in an affordable housing complex can successfully reduce infestation rates to very low levels. The program resulted in a 98% reduction in bed bug counts among treated apartments. Reducing pesticide use and exposure are key goals of any IPM program; this study relied on mostly non-chemical measures resulting in very low pesticide usage.

To read more informative articles like this, see:

<http://midwestpesticideaction.org>.

Snow Removal from Roofs

It is not too early to begin thinking about how to remove heavy accumulations of snow from your building's roof. While snow removal may be necessary to prevent overloading and collapse or to clear off space for construction or repairs, you should also be aware that it exposes workers to a number of risks.



Employees might need to climb directly onto the roof and use equipment such as shovels, snow rakes, snow blowers and ladders. These operations may also be performed from the ground level using snow rakes. Aerial lifts are sometimes used to access roofs and apply de-icing materials. Snow, ice, and wind can make it difficult for contractors to maintain their footing and grip while working in the winter.

Before snow starts to accumulate, OSHA wants you to think about what is needed to safely remove snow from roofs or other elevated surfaces:

- Can snow be removed without workers going onto the roof?
- Are there any hazards on the roof that might become hidden by the snow and need to be marked so that workers can see them, such as skylights, roof drains, and vents?
- Based on the building's layout, how should the snow be removed to prevent unbalanced loading?
- What are the maximum load limits of the roof and how do they compare with the estimated total weight of snow, snow removal equipment and workers on the roof?
- What tools, equipment, protective devices, clothing and footwear will workers need?
- What type of fall protection will be used to protect staff on roofs and other elevated surfaces?
- What training will employees need to work safely?
- How will mechanized snow removal equipment be elevated to the roof?
- How will you protect people on the ground from snow and ice falling off the roof during removal operations?

Whenever possible, use methods to clear ice and snow without workers going on the roof. Staff can climb up ladders to apply de-icing materials or use snow rakes or drag lines from the ground. Keep in mind that workers and bystanders standing below could become trapped under

snow falling from roofs and suffocate. Mark a safe work zone in the area where snow will be removed and keep people back 10 feet from the point where snow is expected to be blown or fall. Ensure workers are wearing eye and head protection, especially when removing ice. When using snow rakes, have staff remove small amounts of snow at a time.

If it is necessary for workers to access the roof for snow removal, evaluate the loads exerted on the roof- total weight of snow, workers, and equipment used- compared to the load limit. Snow load is the weight of the snow as generally reported in pounds per square foot. The weight of the snow will vary depending on its water content. Snow load on the ground can provide a rough indication of roof snow load, but roof snow loads also depend upon factors such as melting and re-freezing of snow and ice, drifting, roof slope, type of roof and design features.

Sustainable Carpets

Did you know that carpets with recycled content are eligible for LEED credits?



Flooring with recycled content can be submitted for Materials Credit 4- recycled content.

Another point can be earned for your project by diverting used carpets from landfills with Materials Credit 2- construction Waste Management.

Carpet with few or no VOCs qualifies under Materials Credit 4.1- low Emitting Materials

For more information about LEED and its rating system, see:

www.usgbc.org/leed

New EPA Label



The EPA has renamed the label that identifies cleaning and other products that use safer chemical ingredients, while maintaining high performance standards.

The "Design for the Environments" product label is now "Safer Choice."

Look for it when you purchase your supplies.

Mobile Devices- Good for Health

With smartphones now in the hands of nearly 2/3 of U.S. consumers the number of people turning to mobile devices to manage their lives is soaring, according to a new study from the pew research Center.



MOBILE APPS

The most common searched subject is healthcare. In the past year, more than 605 of smartphone owners have used their devices to look up information about a health condition. Consumers now have access to mobile apps that can update them on their health benefits and even comparison shop for medical services. They can also track appointments, manage prescriptions, check claims or enable users to pay their medical bills.

Here are two free iPhone and Android apps that tenants can use:

- Health4Me- It enables anyone to locate nearby health care providers, convenience care, urgent care and emergency facilities. It also provides a review of market average prices for more than 755 medical services.
- ScriptHub- It allows consumers to enter their medicines for themselves, or their family members, and find a nearby pharmacy. Also, there is a medicine reminder feature.

Risks of Alzheimer's

Early on-set Alzheimer's seems to be familial- if a parent has the gene associated with it before age 50, a child has a 50-50 chance of developing it.

Researchers, however, have not found a specific gene associated with it in a very high percentage of cases and think that it arises from a combination of factors.



A new study in the Journal of Neurology has identified nine risky conditions for Alzheimer's (all modifiable) and several high-grade ways that the elderly can protect themselves from developing the disease. The modifiable risk factors are:

- Obesity
- Smoking
- Carotid Artery Narrowing

- Type 2 diabetes.
- Low educational attainment.
- High levels of homocysteine.
- Depression.
- High blood pressure.
- Frailty.

These risks can be mitigated by taking the following actions:

- 30-60 minutes of physical activity a day.
- 30 minutes of strength building exercise 2-3 days per week.
- Avoiding the "Five Food Felons."
- Sleeping 7-8 hrs. a night.
- De-stressing.
- Enjoying friends and family.

See the May 2015 newsletter for additional information.

Lumber Construction

While options such as concrete and steel remain popular, lumber is making a comeback in the construction industry.



Researchers from the University of Basque Country cited the following advantages of using lumber: light weight, durability and strong performance. In addition, it uses less energy to manufacture and can be a sustainable option for building construction if harvested correctly.

See the July 2014 newsletter for an interesting article regarding the use of cross-laminated panels in the construction in high rises.

Eldercare Locator

The Eldercare Locator, a public service of the Administration on Aging, U.S. Department of Health and Human Services, is a nationwide service that connects older Americans and their caregivers with information on senior services.

The locator provides a wealth of information on the following topics: adult day care, Alzheimer's, caregivers, elder abuse prevention, financial assistance, food & nutrition, health insurance, healthy aging, home repairs, housing options, in-home services, legal assistance, long term care, nursing homes, transportation and volunteerism. The website can be accessed at: www.eldercare.gov/Eldercare.NET/Public/About/Index.aspx

“Around the Hubs”**PHILADELPHIA****Renovated School**

The historic Duffy School, in Florence, NJ, has been converted into the Duffy Apartments- a joint venture of MEND (Moorestown Ecumenical Neighborhood Development) and Conifer, LLC of Mount Laurel. The 53-unit community, at 225 W. Second St. is for senior citizens aged 62 and over. Thirty-five apartments are in the former school and another 18 are in a three-story addition.

The redevelopment maintained the historic nature of the building, such as the tin ceilings. Its gymnasium is now a large community room. Its wooden floor has been retained and refinished with its original markings for basketball games. Built in 1870, the building had four classrooms and was the first public school in Florence. It was expanded several times, first in 1924 and again in the 1950s, turning it into a K-8 school to accommodate growth in the community.

The \$14 million redevelopment project was funded with Federal Low Income Housing Tax Credits, Federal Historic Tax Credits, Florence Township Affordable Housing Trust funds, Burlington County HOME funds, and a construction loan from TD Bank. Red Stone Equity Partners syndicated the tax credits. The New Jersey Housing and Mortgage Finance Agency has estimated the project generated approximately \$22 million in one-time economic output and created approximately 133 full-time jobs during construction.

Governor Wolf’s Homeless Challenge

Governor Tom Wolf has challenged all commonwealth agencies and communities to reduce veteran homelessness by 40% in the last 100 days of 2015. The challenge began Sept. 22, aiming to give 550 veterans stable housing by the end of the year. In order to achieve this goal, Pennsylvania’s veterans and their families who are in need of permanent housing must have access to the programs and services that will help rebuild their lives, acquire meaningful employment, and successfully establish themselves in our communities.

Orchard Park Neighborhood

On Sept. 10, officials showcased the \$17.4 million dollar, 44-unit mixed-finance Orchard Park Neighborhood of Duquesne that replaced the former Burns Heights public housing development. Allegheny County Housing Authority (ACHA) joined developers Ralph A. Falbo, Inc. and Pennrose Properties, LLC to transform the 5.1 acre property into Orchard Park. To accomplish this transformation, ACHA was awarded \$11.7 million dollars from PHFA’s Low-Income Housing Tax Credit Equity funds; \$5.3 million dollars from a HUD Capital Fund Grant, \$750,000 from Allegheny County Economic Development HOME Funds and \$500,000 from Pennsylvania Economic Development Funds. Locally, the City of Duquesne played a pivotal role in assisting the development team through the process of zoning approval, building code enforcement and the issuance of certificates of occupancy.

NEW YORK**Shared Renewable Energy Access**

Governor Cuomo has announced the approval of a bold new community initiative enabling millions of New Yorkers to access clean and affordable energy for the first time. It will allow businesses, schools, low-income residents, homeowners and renters the ability to access clean energy by setting up shared renewable energy projects. The Shared Renewables Initiative, commonly known as community distributed generation, will allow a range of customers to join together in sharing the benefits of local solar, wind and other renewable sources, with each member’s production appearing as a credit on their monthly utility bill.

The first phase of the projects, occurring from Oct. 19 through April 30, 2016, will focus on siting distributed generation in areas where it provides the biggest benefits to the larger power grid, as well as supporting economically disadvantaged communities by insuring that at least 20% of participants are low or moderate-income customers. Starting on May 1, 2016, the second phase is designed to make community distributed generation available throughout entire utility service territories.

For more information, see:

www.governor.ny.gov/news/governor-cuomo-announces-expanded-access-renewable-energy-millions-new-yorkers

BOSTON



Deep Energy Retrofit

One of the Cambridge (MA) Housing Authority's projects, L.B. Johnson Apartments is undergoing a \$33 million modernization.

The project, a recipient of a \$10 million ARRA energy efficiency grant, has been able to leverage \$22 in private equity to bring the project into compliance with Energy Green Communities criteria, as well as to convert studio apartments into more marketable one-bedroom units. Overall, the building has been able to reduce its annual water and energy costs by over 60%. This has impressive achievement been accomplished by the following measures:

- Air sealing and ventilation (high efficiency R4 window wall and R19 insulating exterior cladding; energy recovery units to provide corridor ventilation and fresh air supply; and a passive solar "Matrix Air" exterior solar plenum to pre-treat incoming ventilation air during winter months).
- On-site generation of electricity (To supplement the building's new high efficiency boilers and DDC controls, two 75kW co-generation units have been installed- one for hot water supply and one for winter operation to reduce the building's electric load by 15%; and a 81kW rooftop solar array has been installed to offset 15% of the building's remaining electric uses and reduce carbon dioxide emissions by 69 tons).

The co-generation units are directly owned with the capital costs offset by utility rebate programs. The solar array was structured as a power purchase agreement so that no capital funds were required for installation.

BALTIMORE



Preservation Clinic

This is a reminder to owners of projects with maturing Section 202 and 236 mortgages to register for the HUD Preservation Clinic, to be held at the Metropolitan Washington Council of Governments, in Washington, DC on December 9, 2015.

The clinic will cover preservation options, financing and long-term stability. You will also have the opportunity to meet with subject matter experts to discuss your specific project questions at several mini-clinics.

Registration should be made, on line, at the HUD Exchange:

www.hudexchange.info/training-events/courses/hud-multifamily-affordable-housing-preservation-clinics/.

Do not delay. Seating is limited!

Market Profile

A housing market profile has been completed for the Charlottesville, VA metropolitan area. Among the findings reported in the Charlottesville Housing Market Profile:

- Apartment market conditions are currently slightly soft because of higher levels of construction activity since 2010 than during the 2007-2009 period.
- The apartment vacancy rate was 5.7%, up from the rate of 5.1% during the second quarter of 2014.
- Vacancy rates have fluctuated but remained above 5.0% during the second quarters since 2010.
- The average rent was \$1,115.

The full report can be read at:

http://www.huduser.gov/portal/periodicals/USHMC/reg//CharlottesvilleVa_HMP_July15.pdf