Should a Decent Place to Live be a Right?

By: William F. Snyder

Why haven’t our nation’s policy makers come to grips with the negative societal impacts that the lack of affordable housing is causing. It seems that our leaders are more concerned with providing funding for the military, debating the need for free college tuition, medical coverage for all and just about anything other than dealing with the nation’s growing affordable housing crisis. While these issues are important to the health and safety of our nation and its citizens, a family’s right to a decent place to live is just as important.

Behavioral psychologists understand that people have certain basic needs in order to meet their maximum potential; the process is known as self-actualization. The most basic need that a person has is physiological. The need for air, water, food and shelter are considered basic needs. A child is unable to meet their fullest potential without having their physiological needs met. School systems provide free or reduced cost meal programs to their students because they understand that a hungry child is unable to adequately function in school. After physiological needs, a person needs to feel that they are safe. Safety plays an important role in the positive maturation of an individual. Safe & decent housing provides the foundation for a person’s early development into functioning members of society.

Understanding that a decent place to live provides the foundation for an individual’s self-actualization is critical to the development of a functioning society. Free college will greatly assist those that can make it to that point in their life by breaking down the financial barriers that currently exist. However, there are many obstacles getting to the point where you can attend college. That journey starts at a very young age with a decent place to live. A place that is affordable, safe and free from drugs and violent crime. The right to a decent place to live must be elevated in our national debate. We need to prioritize shelter as the foundation for all other programs that are being proposed. Housing instability can lead to unemployment, lower academic achievement and poorer health outcomes.

(Continued on Page 25)
2018 NJNAHRO AFFORDABLE HOUSING ADVOCATE AWARD PRESENTED TO: SHEILA OLIVER

Sheila Y. Oliver has been serving as the Lieutenant Governor of New Jersey since 2018. She previously served in the New Jersey General Assembly from 2004 to 2018, where she represented the 34th legislative district. She also serving as the Speaker of the New Jersey General Assembly for two terms, from January 12, 2010, to January 14, 2014, as a member of the Democratic Party.

In July 2017, Phil Murphy, the Democratic Party nominee for governor, selected Oliver as his running mate for Lieutenant Governor of New Jersey in the November 2017 election. The Murphy/Oliver ticket won the general election. Oliver was sworn in as Lieutenant Governor on January 16, 2018.

NJNAHRO is proud to present Sheila Oliver its prestigious award as the Affordable Housing Advocate for 2018.

Sheila Y. Oliver
New Jersey Lieutenant Governor

NJNAHRO 2018 ANNUAL FALL CONFERENCE
Tropicana Hotel-Atlantic City, NJ
The best Housing Authority insurance at the most reasonable rates. NJPHAJIF was formed and is controlled by its member New Jersey Housing Authorities. The members understand their insurance needs and the need to control costs!

The New Jersey Public Housing Authority Joint Insurance Fund (NJPHAJIF) provides All-Lines insurance coverage to New Jersey Public Housing Authorities and their related non-profit entities. The fund was formed in the early 1990s by a core group of less than 10 public housing members for the purpose of providing Workers Compensation Insurance coverage. The formation was a result of some turmoil in the private insurance market which resulted in excessive costs and an inability by some members to obtain insurance coverage. In 1990, the State of New Jersey passed legislation which allowed public bodies to form Joint Insurance Funds. Today, most public bodies participate in one of the many Joint Insurance Funds. The small group of charter members has grown to more than 80 members with a complete All-lines insurance program. Today, the NJPHAJIF is the largest Joint Insurance Fund in the State of New Jersey based upon membership. The fund continues to grow and has established a positive track record in addressing its member’s insurance needs, while staying true to its core mission.

The success of the New Jersey Public Housing Authority JIF’s program has been well documented and in fact, has produced a dividend to its members since its inception in the amount of $7,793,029! This is a remarkable track record to build on. Our program is designed to provide long-term stability both for coverage and rates, which requires membership stability. In addition, the Authority becomes an owner in the program. With ownership comes a voice in all future transactions that affect your membership and governance.

As a Housing Authority owned Joint Insurance Fund, the requirement to bid insurance is waived by HUD. In addition, the Fund meets all the requirements set forth by the Department of Banking and Insurance of the State of New Jersey.

The fund’s Account Manager is Tracy Lopez who can be reached at 201 881-7632 or by email at: tracyL@permainc.com. She can provide information on all your insurance needs.

NJNAHRO IS A PROUD SPONSOR OF NJPHAJIF.
Hackensack Housing Authority Completes a Portfolio-wide RAD Conversion

The Housing Authority of the City of Hackensack has converted its 504-unit public housing portfolio to Project Based Vouchers under the Rental Assistance Demonstration Program (RAD). This program was created by the U.S. Department of Housing & Urban Development and approved by Congress. RAD was created to allow Housing Authorities to preserve and improve public housing properties. HUD has determined that there is a $26 billion-dollar nationwide backlog of deferred maintenance. Because of the deferred maintenance, many Housing Authorities were opting to demolish their public housing units. There is no new funding to rebuild public housing once the buildings are demolished. This has resulted in the elimination of a significant number of affordable housing units across the country. The Hackensack Housing Authority is committed to preserving its affordable housing units.

The Hackensack Housing Authority’s public housing stock varies in age with some of it constructed in the 1950s. It has always been the Housing Authority’s mission to maintain its housing stock in a decent, safe and sanitary condition. The Housing Authority saw the RAD program as an opportunity to both preserve and improve its housing stock. HUD approved the Housing Authority’s RAD conversion in 2017. The approval moved all the Housing Authority’s public housing units (Section 9) to the more stable Section 8 platform. Once the conversion closing was accomplished, the Housing Authority commenced with the rehabilitation work which is more than $2.4 million dollars. The work was funded via a first mortgage, Housing Authority reserves and HUD Capital Funds.

The Housing Authority has created a “Reserve for Repair & Replacement” account to ensure that enough funds are available to make needed repairs over the next 20 years. The initial deposit to this account was $866,000.00 and annual deposits will be made in the amount of $90,000.00. This will provide funding to make more than $7 million dollars in repairs over the 20-year period.

Hackensack Mayor John Labrosse stated that he was “very excited about the improvements being made at the Housing Authority. This work will allow the Housing Authority to maintain its properties in a condition that we can be proud of. It is my administration’s goal to ensure that all residents have a decent and affordable unit in our city. The Housing Authority’s pursuit of the RAD Program will allow us the preserve these units according to the high standards that we have established.”

The Housing Authority indicated that the program conversion under the RAD Program has provided more stable funding and additional funding. It is anticipated that the first mortgage will be repaid in less than 10 years. This will allow the Housing Authority to be debt-free in a very short period.

In closing, Mayor Labrosse stated that “this is a win-win situation for the City of Hackensack and the Housing Authority residents. This was a collaborative effort that exemplifies what can be accomplished when everyone works together for a common goal.”
Dear Colleagues:

Welcome to another edition of our NJNAHRO newsletter. I hope that everyone has so far enjoyed this mild winter season, which at some agencies has resulted in significant snow removal savings. As we prepare to welcome the spring season, it may be time to dust off that annual preventative maintenance plan and begin focusing on those HVAC service initiatives, parking lot stripping, fence repairs, gutter and leaders, security camera upgrades, changing of filters etc. Sound property management is grounded on pro-activeness rather than re-activeness and I wish you all the continued success as we welcome a change of season.

Spring time is also the traditional time of the year for our Annual New Jersey NAHRO Conference. Our agenda is packed with extremely helpful professional development courses and topics. As always, there are significant legislative changes that will overhaul the way we operate; these topic include marijuana deregulation, lead based paint regulations, sick time, equal pay, and minimum wage adjustments. In addition, we have placed a lot more focus on maintenance issues as well as development. I would like to extend gratitude to the NJNAHRO conference planning committee for a great agenda and for their thorough planning. I hope that you and your staff can join us and we promise that you will not be disappointed.

Lastly, I would like to commend our Congressional leadership for their advocacy and passage of the 2019 Transportation-HUD appropriations bill, which was part of the deal to avoid another government shutdown. For the public housing program, our preliminary national NAHRO estimates is a pro-ration factor of about 96% which encompasses $103 million more from FY 2018 levels. The Capital Fund Program was increases $25 million more to $2.775 billion. The Housing Choice Voucher program was funded at $20.31 billion which NAHRO estimates as a 99% pro-ration. The HCV administrative fee is outlined at $1.856 billion which is an 82-83% proration. Congress should be commended for negotiating an appropriations bill that protects our nation’s most vulnerable residents. It is up to us now to stretch those dollars as far as we can.

Thank you very much for the opportunity to serve the membership and I hope to see you at our Annual Spring Conference.

With many blessings,

Victor Cirilo
NJNAHRO President
2018 NJNAHRO SCHOLARSHIP WINNERS

The New Jersey Chapter of NAHRO provides annual scholarships to eligible program participants who are either graduating from high school or are continuing their education at a later stage of life. Recipients of the awards may attend either college or a vocational school. Another component of the program offers an internship program to expand employment opportunities in the housing industry. NJNAHRO’s Scholarship Program is a major commitment of the organization to make a difference in the life of many students throughout the state. The Scholarship Committee is chaired by Janice DeJohn, Executive Director of the Passaic County Public Housing Agency. Committee members include Louis Riccio, Executive Director of the Madison Housing Authority, Joseph M. Billy, Executive Director of the Summit Housing Authority, and Douglas Dzema, Executive Director of the Perth Amboy Housing Authority. Chairperson DeJohn noted, “This past year, 5 scholarships and 1 internship were awarded for a total of $22,100.00 to be distributed to the deserving students.”

2018 Scholarship Winners

Khoa Nguyen – Secaucus Housing Authority

Khoa graduated with a 4.13 GPA and was active in Basketball, Football, UNICO, and the Leadership Club. Aside from that, he was inducted to the National Honor Society, Mu Alpha Theta, the National English Society, and the American Technology Honor Society. He also volunteered at the local library. Khoa will study at Rutgers University.

Elise Bryant – Morris County Housing Authority

After raising her family, Elise began taking classes at the County College and then transferred to a four year college. She has also worked at the County College Student Technology Help Desk. Elise would like to become a pro-bono lawyer so that she can assist others in need.
Dajjah Brown-Range–Passaic County Housing Authority

Dajjan was involved in cheerleading, softball, track and field, and choir. She also held a part time job in addition to her activities and studies. Dajjan will attend Johnson and Wales in North Carolina and is intent on being the first female college graduate in her family.

Nathaniel Harris–Trenton Housing Authority

Nathaniel was very involved in the local community as a basketball coach, a volunteer in the summer reading program, and a teacher’s assistant. He also participated in Varsity basketball, the high school radio show, and the year book club. Nathaniel intends to pursue his passion for reading with a career in sports journalism.

Adriane Villanueva – Passaic County Public Housing Agency

Adriane returned to college after many years and is now working on her Masters Degree in Counseling. She has earned a BA in Psychology and Counseling. She has served as a counselor intern at the City Counseling Center, and is a licensed minister. Adriane’s goal is to open a private practice as a licensed clinical alcohol/drug counselor.
SENIORS AND STUDENTS SHARE ART

In an effort to both enhance the living experience of Bayonne Housing Authority senior/disabled residents and provide Bayonne High School art students an additional venue to create and display their talents, the Bayonne Art Project (BAP) was born.

Students were brought to the Back Bay Gardens building to work on the project. It was a beneficial opportunity for both students and residents alike. The residents were able to observe the creative process these talented young adults are learning and have original art work displayed in the building. The students were able to have a vehicle to display their work while enhancing the atmosphere of the building.

For the inaugural project, the students had the unique opportunity to create a winter scene painting that is displayed in the main lobby of the building. “The project intention is to create new paintings on at least a semiannual basis,” said BHA Executive Director John Mahon. “We are hoping that this successful first collaboration leads to more frequent paintings and possibly leading to varied artistic endeavors as well as including some of the other BHA communities.”

It was thought that this undertaking would be a win-win situation: providing original artwork for the Back Bay community, allowing the students a venue to create and display their talents and fostering an interaction between the residents and the students.

“Who knows where this may lead? Maybe we can match up some of our talented residents with some of the students and they can jointly work on painting,” Mahon added.

The BHA wants to thank all involved and appreciates the willingness of Bayonne High School and the Bayonne Board of Education to partner with the BHA to enhance the lives of residents of the BHA community while providing an opportunity to help the students enhance their educational experience.

A WORK OF ART – Artists in the Bayonne Art Project (BAP) recently unveiled their inaugural painting at Back Bay Gardens. From left to right are Teacher Christopher Wolfer, Cindy Gonzalez Munoz, Kayah Vanliew, Erica Prudon, Julieanne Castillo and BHA Afterschool Coordinator/BHS Teacher Michale Olesky. Missing are Iris Garcia and Aliyah Leighton.
The Housing Authority of the City of Camden Moves Right Along with One of the Few Choice/RAD Developments in the Country.

The Housing Authority of the City of Camden (HACC) secured a HUD Choice Planning Grant for the Clement T. Branch Village Development (Branch Village) in 2012 and completed their two-year plan. Branch Village had a new community center built with Capital funds and had 244 units.

HACC also submitted a multi-phase RAD application for the site in 2013. The 4 phase Branch Village RAD application was approved by HUD. HACC then applied for and was awarded a 2016 HUD Choice Implementation Grant of $13.2 million for Branch Village.

The first 50-unit low-rise phase has been complete and occupied for over a year (see photo). This first phase was a tax-exempt/4% tax credit mixed-finance transaction using HUD Replacement Housing Factor funds. HACC also transferred RAD subsidy to this phase because a Section 18 Demo approval from the SACTA office was already granted prior to the financial closing for this phase. The first phase did not receive Choice funds because there had already been a phase prior to a Choice award.

The second phase of 72 townhouse style family units are under construction now (see photo). This mixed-financed phase is a 9% tax credit deal with Choice Funds and a RAD supported 1st mortgage.

HACC is moving forward with closing on Phases III and IV this April and May respectively. They are both 9% mixed-finance deals with Choice funds and a RAD supported 1st mortgage. Phase III has 68 townhouse style units and Phase IV has 58 low-rise units. The total dollar amount for the four phases is approximately $80 million. The re-development of this site has been very exciting yet challenging because HACC needed to meet the HUD RAD unit-for-unit replacement requirement and the HUD Choice bedroom-for-bedroom replacement requirement.

As HACC keeps moving forward this is another example of keeping up with our motto…. “Because We Care”.
NEWARK HOUSING AUTHORITY

CELEBRATES 80 YEARS

The Newark Housing and Redevelopment Authority has a rich history that dates back to 1938. Franklin D. Roosevelt was the President of the United States, Harold G. Hoffman was the governor of New Jersey, and Meyer C. Ellenstein was the Mayor of Newark, New Jersey. Those were the years of the great depression in our country and many found refuge and direction by moving to cities such as Newark, New Jersey.

To address a housing shortage, the city of Newark’s municipal council passed an ordinance under the provisions of the then recently enacted “Local Housing Authorities Law” to begin the building low income housing units through funding mechanisms of FDR’s New Deal. It was the first Housing Authority in New Jersey to do so. Many of the newly built units were named after persons who were apart of the fiber and the renaissance of Newark. A few of those names are James M. Baxter who was the principal of the Colored School in Newark at James Nesbit, and Orange streets; and also Seth Boyden, the Newark inventor of malleable iron, patent leather and a number of inventions that aided Newark’s industrial revolution. The first fully completed complex, Pennington Court is still in operation in the City’s East Ward.

The modern Newark Housing Authority has changed the face of public housing by fully demolishing all family high rise buildings and replacing them with over 2,000 scattered townhomes. This vision enhances neighborhoods and generates new aesthetics for the city. Housing programs have also expanded to include opportunities for mixed-income housing and homeowner programs, which enhance Newark’s ability to strengthen its economic base and create a sense of pride among the citizens who live and work in the city. Over the years, the Agency has also built recreational facilities so that residents can have a place to improve their quality of life through wellness, programming, training, and sportsmanship.
NEWARK HOUSING AUTHORITY
CELEBRATES 80 YEARS

(Continued from Page 10)

The agency has become one of the leading examples of how public housing becomes an integral part of the entire community as opposed to being perceived as apart from the community. It seeks to nurture strong tenant organizations as partners, not just clients, which is a tradition still upheld to this day. For the next 80 years, the Housing Authority seeks to collectively form an inclusive vision of affordable housing and development that will benefit the entire City of Newark. The Housing Authority and Board of Commissioners believe that the future is bright for the over 50,000 clients it services and it is certainly a future for all.

Newark Housing Authority Executive Director, Victor Cirilo and Board Chairperson Eddie Osborne discuss future plans for the NHA
NJNAHRO
OFFERS TRAINING COURSES FOR
COMMISSIONERS, EXECUTIVE DIRECTORS & STAFF

NJNAHRO will be holding its Annual Conference and Trade Show on May 5th – 8th, 2019

This newsletter includes the complete Agenda for this three day event. As you can see it is very ambitious and has many sessions which will be useful to Commissioners, Executive Directors, Administrative and Maintenance staff. All of the sessions have been developed to provide you with the tools and strategies needed to build a more effective and efficient organization.

There will be several Special Maintenance Courses offered on Monday May 6th from 9:00 AM till Noon and 1:00 PM until 4:00 PM, which specifically address plumbing and electrical repair problems. The courses will be taught by HD Supply personnel. They have taught this course for maintenance staff at the New Jersey Apartment Association Conference, the New Jersey League of Municipalities, the New Jersey Affordable Housing Management Association, NAHRO and for numerous private landlords.

We had to limit the sessions last year to only 30 registrants. If you plan on attending the entire Conference you will be given a preference.

Based upon the outstanding response to last year’s conference sessions, we know that the demand for this year’s sessions will once again be overwhelming. Early notice is being sent to you so that you are not shut-out. We have only been able to reserve a block of 100 rooms for Sunday, Monday and Tuesday evenings. Many people were unable to reserve a room for last year’s Conference or even attend because they did not register early enough. You can stay at the NEW Hard Rock by calling 609-449-1000. Cut-off date is April 10th. The attached registration form provides the necessary information to register for the conference and hotel.

Please make your reservations for the Conference by mailing or faxing (973-377-5237) the attached registration form. Your registration will not be valid until payment is received!

Be one of the first 50 to register and be entered into the lottery to win a gift card.
The New Jersey State Chapter of the National Association of Housing and Redevelopment Officials (NJNAHRO) is holding its Annual Conference and Exhibition May 5 - 8, 2019 at Hard Rock Hotel & Casino in Atlantic City. I would like to invite you to take advantage of a very special marketing opportunity available to your business in 2019.

Through the 2019 NJNAHRO Annual Conference your business can reach the decision-makers in public housing, redevelopment and community development in New Jersey. Our Conferences and Trade Shows offer you a cost-effective method of communicating directly with the decision-makers in New Jersey’s multimillion dollar housing and community development market.

The Annual Conference offers numerous options:

- Exhibit at the Conference
- Corporate Sponsorship
- Enhanced Marketing
- Sponsor a Social Event at the conference

If you would like more information, call Louis Riccio at (973) 377-0258. Space is limited, so be sure to let us know of your interest today. You don’t want to miss this once a year opportunity to reach such an important market.

Louis Riccio
Conference Chairman

Vendor application packages can be obtained on-line at www.NJNAHRO.Org
RESERVE THESE DATES

NJNAHRO
ANNUAL CONFERENCE & TRADE SHOW

May 5th – 8th 2019

Mark your calendars for the NJNAHRO Annual Conference and Trade Show. The conference will be held at Hard Rock Hotel & Casino in Atlantic City (Sunday through Wednesday).

The 2019 NJNAHRO Conference & Trade show will provide important and timely information on Housing & Community Development issues facing every Housing & Redevelopment Authority. Pages 12 through 18 of this newsletter have been dedicated to the upcoming conference. The agenda has been specifically designed by industry experts in order to provide relevant topics and subjects for both Commissioners and staff. We have reduced this year’s conference fee for those Authorities that register multiple members. This is also an opportunity to meet and speak with your peers about the various common issues facing our industry.

Pages 6 & 7 of the newsletter describe NJNAHRO’s Scholarship Program. Funds raised from our conference and golf outing are utilized to support these worthwhile efforts. Your participation is critical to assisting us in maintaining these programs. Pages 19 & 20 provide information on the upcoming scholarship golf outing that is being held in conjunction with the annual conference.

William F. Snyder-NJNAHRO Service Officer
2019 NJNAHRO SPRING CONFERENCE & TRADE SHOW

Don’t miss the 2019 NJNAHRO Conference & Trade Show!

May 5th to May 8th, 2019

NJNAHRO Spring Conference

New Jersey NAHRO (NJNAHRO) will be holding their Spring conference this May.

The conference is being held at Hard Rock Hotel & Casino Atlantic City, New Jersey

The Annual Spring Conference & Trade Show will attract Executive Directors, staff and Commissioners from the entire state. Don’t miss this opportunity to network with your peers. This conference will focus on important issues and topics facing our industry.

Information regarding this conference may be obtained at NJNAHRO.ORG
# 2019 NJNAHRO CONFERENCE AGENDA

## Sunday, May 5th

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>10:20 AM – 3:00 PM</td>
<td>Scholarship Golf Outing – Seaview Resort’s Bay Course</td>
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<tr>
<td>4:00 PM – 5:00 PM</td>
<td>Early Registration</td>
</tr>
<tr>
<td>5:00 PM – 6:30 PM</td>
<td>Opening Reception – Hollywood Ballroom</td>
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## Monday, May 6th

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>8:00 AM – 9:00 AM</td>
<td>Registration – Hollywood Ballroom</td>
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<tr>
<td>8:00 AM – 9:00 AM</td>
<td>Continental Breakfast - Hollywood Ballroom</td>
</tr>
<tr>
<td>9:00 AM – 12:00 PM</td>
<td>Maintenance Training – Basic Electrical Problems - Immokalee B</td>
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<tr>
<td>9:00 AM – 10:15 AM</td>
<td>Marijuana and Multifamily: Know the Facts - Immokalee A</td>
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<tr>
<td>9:00 AM – 10:15 AM</td>
<td>New Jersey Public Housing Authorities Joint Insurance Fund - Big Cypress A</td>
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<tr>
<td>9:00 AM – 10:15 AM</td>
<td>Repositioning - Immokalee A</td>
</tr>
<tr>
<td>10:30 AM – 11:45 AM</td>
<td>50 Ways to Leave your Losses - Big Cypress A</td>
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<tr>
<td>10:30 AM – 11:45 AM</td>
<td>New Lead Based Paint Regulations – Immokalee A</td>
</tr>
<tr>
<td>10:45 AM – 12:00 PM</td>
<td>How to Be a Better Communicator I – Big Cypress B</td>
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<tr>
<td>12:00 PM – 1:30 PM</td>
<td>Luncheon — Adrienne Todman, NAHRO CEO-Hollywood Ballroom</td>
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<tr>
<td>1:30 PM – 2:45 PM</td>
<td>Bed Bugs and Law Suit Payouts – Immokalee A</td>
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<tr>
<td>1:30 PM – 4:15 PM</td>
<td>Maintenance Training – Basic Plumbing Problems - Immokalee B</td>
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<tr>
<td>1:30 PM – 2:45 PM</td>
<td>Commissioner Training-Lead the Way (HUD video) – Big Cypress B</td>
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<tr>
<td>3:00 PM – 4:15 PM</td>
<td>Alternate Revenue Resources for New Construction and Capital Improvements – Immokalee A</td>
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<tr>
<td>3:00 PM – 4:15 PM</td>
<td>Maintenance Preparation for the REAC Inspection &amp; HQS to UPCS-V</td>
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<tr>
<td>5:00 PM – 6:30 PM</td>
<td>Networking Reception – Hollywood Ballroom</td>
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**2019 NJNAHRO ANNUAL CONFERENCE & TRADE SHOW**

**HARD ROCK, ATLANTIC CITY**

**MAY 5 – MAY 8, 2019**
### Tuesday, May 7th

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<tr>
<th>Time</th>
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<tbody>
<tr>
<td>8:00 AM—9:00 AM</td>
<td>Registration –</td>
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<tr>
<td>8:00 AM - 9:00 AM</td>
<td>Continental Breakfast – Hollywood Ballroom</td>
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<tr>
<td>9:00 AM – 4:00 PM</td>
<td>Ethics – Rutgers Course – Big Cypress Studio A (Must register with Rutgers)</td>
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<tr>
<td>9:15 AM – 10:45 AM</td>
<td>HUD Update – What’s New – Brighton Ballroom</td>
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<td></td>
<td>Tim Kaiser, Executive Director PHADA</td>
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<tr>
<td>10:45 AM – 12:00 PM</td>
<td>Marijuana &amp; Multifamily: Know the Facts – Immokalee A</td>
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<td>Tracy Goldstein, Esq.-Feinstein, Raiss, Kelin, Booker &amp; Goldstein</td>
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<tr>
<td>10:45 AM – 12:00 PM</td>
<td>Manage Workplace Stress &amp; Focus on Your Well-being - Big Cypress B</td>
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<td>Ms. Jeanne Rohach, Coordinator, Foundations of Success Workshops</td>
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<tr>
<td>12:00 PM - 1:45 PM</td>
<td>Luncheon – Craig Coughlin *, NJ Speaker of the Assembly &amp; 2019 Scholarships - Hollywood Ballroom</td>
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<tr>
<td>2:00 PM – 3:15 PM</td>
<td>Commissioners Training–The Role of the Chair - Big Cypress B</td>
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<td>E. Dorothy Carty-Daniel, Commissioner, Perth Amboy HA &amp; John Mahon</td>
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<td>Executive Director, Bayonne Housing Authority</td>
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<tr>
<td>2:00 PM – 3:15 PM</td>
<td>Current Legal Issues- Sick Time Law, Equal Pay, etc. - Immokalee A</td>
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<td>Tracy Goldstein, Esq. &amp; Sal Anderton, Esq.</td>
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<tr>
<td>3:15 PM – 4:30 PM</td>
<td>RAD – What Does the Future Hold? - Immokalee A</td>
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<td></td>
<td>Gregory Byrne, HUD Office of Recapitalization, William Snyder &amp; Louis Riccio</td>
</tr>
<tr>
<td>3:15 PM – 4:30 PM</td>
<td>Preventing Sexual Harassment and Hostile Behaviors in the Workplace - Big Cypress Studio A</td>
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<tr>
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<td>Philip E. Freeman, Assistant Director, Office of the Attorney General</td>
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<td>NJ Division on Civil Rights</td>
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<tr>
<td>5:30 PM– 7:30 PM</td>
<td>RECEPTION &amp; RAFFLE – Hollywood Ballroom</td>
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### Wednesday, May 8th

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>9:00 AM □ 10:30 AM</td>
<td>Breakfast – Hollywood Ballroom</td>
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- Dr. Ben Carson, HUD Secretary *
- Dominque Blom, General Deputy Assistant Secretary Public & Indian Housing *
- Lynne Patton, HUD Regional Administrator
- Maria Maio-Messano, HUD Field Office Director

* Invited

**GRAND PRIZE DRAWING**
NJNAHRO ANNUAL CONFERENCE & TRADE SHOW
May 5-8, 2019
REGISTRATION FORM

Please print clearly. Complete a separate form for each registrant. Form may be copied as needed.
FAX REGISTRATIONS ACCEPTED - Fax to 973-377-5237. Simply fax entire page
Or email to Lriccio@madisonha.com

Room Reservations – https://www.hardrockhotels.com/atlantic-city Your Group/Promo Code is GNJNA18
The Password is NJNAHRO. Or Call 609-449-1000

$99+$15 Resort Fee per night (rate only guaranteed until 4/17/19)

Name ______________________________________________________________________________
Title _______________________________________________________________________________
Agency ____________________________________________________________________________
Address _____________________________________________________________________________
City __________________________________________ State_________________ Zip______________
Daytime Phone ____________________ Fax ____________________ E-Mail ____________________

Only General Registration includes sessions, meals and receptions

<table>
<thead>
<tr>
<th></th>
<th>Member</th>
<th>Non-Member</th>
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<tbody>
<tr>
<td>General Registration STARTS AT 4:00 PM Sunday</td>
<td>$495</td>
<td>$575</td>
</tr>
<tr>
<td>Late Registration (After April 10th)</td>
<td>$525</td>
<td>$625</td>
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<table>
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<tr>
<td>On Site Registration</td>
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<td>One Day Registration</td>
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<td>Late One Day Registration (After April 10th)</td>
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<td>One Day Maintenance Course</td>
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<tr>
<td>Second Registration</td>
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Rutgers Course – Ethics - must be paid directly to Rutgers.

TOTAL AMOUNT ENCLOSED $ ___________

Sorry No Refunds after April 25th.

First 50 registrants will be entered into a drawing for a Costco Gift Card

Make Checks payable to:
NJ/NAHRO
24 Central Avenue
Madison, NJ 07940
2019 NJNAHRO ANNUAL CONFERENCE

Annual Charity Scholarship Golf Tournament

PLAY GOLF AND HELP US RAISE MONEY FOR A GREAT CAUSE ON A GREAT COURSE!!

FORMAT:
- Four Person Scramble
- Includes Golf Fees & Cart
- Includes Reception

Entry fee includes green fees, cart fees, prizes, use of locker room facilities and more.

WHEN: Sunday, May 5th, 10:00 AM Start

WHERE: The Seaview Resort – Bay Course
15 minutes from the Hard Rock Casino Hotel and the other Atlantic City Boardwalk Casinos

TO REGISTER TO PLAY GOLF
Please fill out this form and fax it to Louis Riccio at (973) 377-5237. Send hard copy with payment to Louis Riccio, 24 Central Avenue, Madison, New Jersey 07940. Make checks payable to NJNAHRO Scholarship Fund.

NO REGISTRATIONS WILL BE ACCEPTED AFTER APRIL 29TH, 2019

GOLF REGISTRATION - $150 SINGLE / $600 FOURSOME

Name: ___________________________________ Organization: _______________________________

Phone ___________________________________

Address: __________________________________________________________________________________________

My Foursome Includes (Open Foursomes will be filled)
Name: _________________________________________
Name: _________________________________________
Name: _________________________________________
Name: _________________________________________

WE HAVE ONLY BEEN ABLE TO RESERVE SLOTS FOR TEN FOURSOMES

Annual Charity Scholarship Golf Tournament

Through a sponsorship you will be supporting the NJNAHRO Scholarship Fund. This is an awesome cause that helps many low-income children of public housing afford a higher education.

Your organization’s logo will be included on the sign.

BE A SPONSOR OF THE 2019 NJNAHRO SCHOLARSHIP FUND

Visit our website for details - NJNAHRO.ORG

PLEASE HELP US HELP THE KIDS!!
NJNAHRO Scholarship Fund
Help Us, Help the Students!
(See pages 6 & 7 for the 2018 Scholarship Recipients)

BE A SPONSOR OF THE 2019
Annual Charity Scholarship
Golf Tournament
Through a sponsorship you will be supporting the NJNAHRO Scholarship Fund. This is an awesome cause that helps many low-income children of public housing afford a higher education. Your organization’s logo will be included on the sign.

PLEASE HELP US HELP THE KIDS!
THE TOURNAMENT TO BE HELD DURING THE 2019 NJNAHRO ANNUAL CONFERENCE AT THE SEA VIEW RESORT BAY COURSE ON SUNDAY May 5th, 2019

TO BE A SPONSOR OF THE TOURNAMENT

PAYMENT MUST BE RECEIVED BY APRIL 18th, 2019

Organization Name on Sign:_____________________________________
Contact Person:________________________________________________
Phone #:______________________________________________________
Address:______________________________________________________
City:______________________, State:____________Zip Code:________
Email Address:________________________________________________

PLEAS CHECK ONE
___Closest to the Pin-$500.00
___Longest Drive-$500.00
___Hole in One Sponsorship-$450.00
___Range Ball Sponsor-$300.00
___Beverage Cart Sponsor-$500.00
Madison Housing Authority Receives NAHRO’s Award of Merit

The Madison Housing Authority was recognized by the National Association of Housing and Redevelopment Officials with their Award of Merit in two categories; Project Design and Innovative Affordable Housing Development. These awards were given to the MHA for their role in the collaboration with the Borough of Morris Plains in developing the 56 unit affordable housing complex named Davenport Village.

There was a paucity of affordable housing in the Morris Plains area, and the lack of available funds made it almost impossible to develop any affordable housing. Furthermore, local housing prices and rents were skyrocketing making the need for affordable housing even greater. In addition, the local opposition to affordable housing exacerbated the problem. The only way to resolve this was to create a joint venture with a municipality and get “buy-in” from the local community. Moreover, the site constraints of the property forced the design of a unique structure that would house both families with children as well as the elderly families. This design was critical to its acceptance by the neighborhood. However, through a series of meetings with the local community and the cooperation of Morris Plains, an affordable housing complex was conceived, and a 56-unit low income affordable housing development was created.

Past Conferences
Cliffside Park Housing Authority  
Senior Center Promotes Enhanced Quality of Life

If you are looking for acceptance, enjoyment and a social center filled with diversity, look no further than the Cliffside Park Housing Authority Senior Center. Breakfast and lunch is served daily, along with three days of bingo. Since all of the residents that attend the Senior Center are extremely involved and consider each other family, there are residents who host Saturday morning coffee and games for all. The Cliffside Park Housing Authority Senior Center offers recreational, cultural, health and social activities in order to promote independence, personal enrichment and an enhanced quality of life. Some activities that are offered are art classes, fitness classes, yoga, Zumba and monthly movie afternoons. Aside from fitness classes that are brought into the center, there is a fitness room located above our activity center. During the holiday season, the center puts together many activities and parties. For the month of October, on Halloween, there is a party hosted with food, a DJ and a costume contest. In November, a luncheon is held honoring the Veterans that live in the Senior building, as well as the Veterans that attend the Senior Center. In the month of December, there is an annual holiday party with catered food, a live band and a visit from Santa! A few outside programs have also come into the center to discuss and educate Seniors on blood pressure and provide health screenings. In addition to these programs, the center also puts together many outside trips for the Seniors to attend together. Outside trips organized through the center change monthly; to name a few, there are trips to Arthur Avenue in New York City, the Culinary Institute, Sands Casino, bowling and mini golf. The trip many look forward to is a Cruise to Florida and the Bahamas. The Cliffside Park Housing Authority and Senior Center do their best to provide and educate Senior Citizens on health care and keep them updated on all of the medical advances and changes that are made.
MORRIS COUNTY HOUSING AUTHORITY
EXECUTIVE DIRECTOR RETIRES

Roberta L. Strater retired on December 31, 2018 after 42 years as Executive Director of the Housing Authority of the County of Morris. She has used her extensive knowledge and expertise in the planning, development, and management of affordable housing in Morris County, with an emphasis on resident services and empowerment of some of the county’s neediest families, for more than four decades.

Under Roberta’s leadership, the Housing Authority created and administered 424 units of vitally needed affordable housing; developed the first Congregate Living Facility for low-income, frail elderly residents; offered 634 housing choice vouchers for county residents -- and established the first county home ownership program that used voucher payments as mortgage payments.

Roberta formed the Morris County Affordable Housing Corporation in 1995 to provide home ownership opportunities for low-and-moderate-income residents by rehabilitating and/or constructing affordable for-sale units. She created the Family Self-Sufficiency program to guide residents towards home ownership and developed a partnership with Habitat for Humanity that expanded home ownership opportunities for families in Morris County. Roberta also served as Executive Director of the Dover Housing Authority from 2005-2015.

She has received the New Jersey NAHRO Housing Excellence Award, County College of Morris Foundation Humanitarian Award, the Morris County Fair Housing Council Community Service Award, the Founders Award for her work with Morris Habitat for Humanity, and was named a Woman of Purpose by the Calvary Baptist Church, among many other honors.

Roberta was also honored by the Morris County Board of Chosen Freeholders on December 12, 2018, on the occasion of her pending retirement and for her years of service to the residents of Morris County.

Kelly A. Stephens was appointed as Roberta’s successor. She has been with the Housing Authority of the County of Morris since April 1996 and has held various positions including Social Services Administrator, Director of Operations and most recently Deputy Director.

NJNAHRO wishes Roberta the best of health and happiness in her retirement. The housing industry will miss your tremendous knowledge and compassion. We also congratulate and wish Kelly Stephens much success in her role as Executive Director of the Morris County Housing Authority.
Secaucus Housing Authority Commissioner Celebrates 20 Years of Service on the SHA Board

On April 26, 2019 Commissioner Michael Harper will celebrate twenty years of service as a Commissioner on the Secaucus Housing Authority Board of Commissioners. Commissioner Harper will be reappointed by the Town of Secaucus Mayor & Council at their March 26, 2019 for another five year term. He will soon become the longest serving Board member since the Authority was created by Ordinance in 1953. During his two decades, Commissioner Harper has served as either chairman or vice chairman for a majority of his tenure. He has been an integral leader on the Board in the growth and transition of the Authority, including its conversion from Public Housing to the Section 8 program through the U.S. Department of Housing & Development’s Rental Assistance Demonstration (RAD) Program.

Mr. Harper is an active supporter of affordable housing issues. He serves as a Trustee on the Secaucus Leased Housing Corporation which is dedicated to the development of affordable housing in Secaucus. In addition, he has been appointed to the Secaucus Affordable Housing Board. The Affordable Housing Board is responsible for administering the town’s affordable housing plan. This board has ensured that private developers have constructed in excess of 500 affordable units within the town of Secaucus. These units are in addition to the units owned and managed by the Housing Authority.

In addition to serving on the Housing Authority & Affordable Housing Board, Commissioner Harper has been the Clerk to the Board for the Hudson County Board of Elections for the past 13 years. As a leader in this profession, Commissioner Harper served on a number of committees for the New Jersey Association of Election Officials (NJAEIO) and as Region V Vice President. In March 2017, he was elected President of the NJAEIO by the membership, comprised of election administrators from each of New Jersey’s 21 counties.

Commissioner Harper, a graduate of the University of Scranton with a degree in Political Science resides in Secaucus with his wife, Detra (nee Branda) and their three children Justin, Mykailla and Karegan.
EDITORIAL

Should a Decent Place to Live be a Right?
(Cont. from Page 1)

The population of the United States was approximately 323 million people in 2016. It is estimated that there are about 44 million households that rent their units. In the United States extremely low-income renters (households with incomes less than 30% of area median income) make up a little over a quarter (11.2 million) of total renters. There are about 7.5 million affordable rental units that are available to extremely low-income rentals. This results in a shortage of 3.7 million affordable rental units to this financially distressed segment of society.

Today there are about 19 million households in the United States with incomes that are low enough to qualify for housing assistance. Our government provides subsidies for about 4.5 million households. As a result, we have millions of households that do not have access to an affordable, decent, safe place to live. Many without affordable housing options often end up elsewhere like homeless shelters. Some of our homeless suffer from things that may require medical and mental health treatment. A decent place to live can greatly reduce our homeless population and related medical costs.

Our nation’s leaders need to take a hard look at their priorities and try to understand that the solution to our nation’s socio-economic problems are closely tied to a person’s right to a decent place to live. A child is unable to self-actualize without having a decent and safe home environment. We need to appropriate more funds to develop new affordable housing. While the short-term cost of affordable housing development will look expensive, the long-term cost associated with shelters, jail, prison and hospitalization are far costlier. The shortage is a threat to the economic stability of American families and the consequences are far reaching.

The Public Housing Industry has witnessed unprecedented cuts to all forms of housing assistance and the elimination of any real form of affordable housing development. The federal government’s disinvestment in affordable housing has been a major contributor to the current shortage and crisis.

Let’s try to educate our legislators in order that they understand that free college and a right to medical care are closely aligned and secondary to a right to a decent place to live. We need to elevate shelter to its rightful position in our national debate!
Edison Housing Authority Residents Take First Steps Toward Homeownership

The Edison Housing Authority took the initiative toward helping their residents become homeowners with a day-long workshop in November. Approximately 55 residents of the Edison Housing Authority and participants in the Section 8 Project Choice Voucher program gave up a Saturday and crowded into the community room at Robert Holmes Gardens to begin the process of owning their own home.

“For many of our residents, homeownership seems like an out-of-reach dream,” said Deborah Hurley, EHA Executive Director. “We want to show them that it is possible, and this workshop was the first step toward that goal. With the right skills, tools, and planning, the dream of homeownership can come true.”

The all-day workshop was a partnership between EHA and PRAHD (Puerto Rican Association for Human Development). It was organized by Section 8 administrators Michelle Thorne and Veronica Mickens-Long and facilitated by PRAHD’s housing program manager Raquel Landero. This homeownership bootcamp covered every aspect of the process, which takes a minimum of one year: readiness to buy, managing money, budgeting, getting a mortgage, choosing a home, home inspection, and insurance.

In the afternoon, representatives from Affinity Federal Credit Union discussed the mortgage process from the day of offer to closing, including closing costs. Eugenia Hill from Petra’s Best Realty advised the audience about how to choose a home.

Once they completed the workshop, each attendee received a certificate that enabled them to move to the next step – counseling. Certain organizations such as PRAHD are authorized by HUD to offer homeownership counseling. This training makes the participants eligible for grants to help with the down payment. “Depending on the program, you can get up to $30,000 to $40,000 in grants,” said Thorne.

(continued on Page 27)
That puts homeownership within reach for many EHA residents who, with a lot of dedication and determination, can achieve their dream of being homeowners. “Edison has a lot of potential,” said Landero. “They showed up and were eager to learn. They just needed guidance.”

EHA is already seeing positive results. There are currently approximately two to three participants ready to start the process of homeownership.

About Edison Housing Authority

The Edison Housing Authority creates, offers and provides qualified lower income families the best opportunities for affordable, safe and decent housing and communities. EHA’s goal is to significantly contribute to families achieving and sustaining economic self-sufficiency.

**NJNAHRO ANNUAL CONFERENCE & TRADE SHOW**

The 2019 NJNAHRO Annual conference will have sessions designed specifically for maintenance staff. Monday, May 5th will have the following sessions for Maintenance:

- Basic Electrical Repair
- Basic Plumbing Repair
- Maintenance preparation for your REAC Inspection

**ENSURE THAT YOUR MAINTENANCE STAFF IS WELL-RAINED IN ORDER TO MAINTAIN YOUR PROPERTIES ACCORDING TO YOUR STANDARDS! ATTENDANCE AT THESE TRAINING SESSIONS IS CRITICAL FOR YOUR STAFF. DON’T HESITATE-REGISTER TODAY!**
The New Jersey Chapter of the National Association of Housing and Redevelopment Officials (NJNAHRO) is the premier housing advocacy organization representing New Jersey Housing and Redevelopment Authorities. NJNAHRO represents more than 90 housing agencies in New Jersey. Its membership provides housing assistance to nearly 110,000 low and moderate income families throughout the state. The chapter reinforces its members’ goal of ensuring that every New Jerseyite have a decent, safe and sanitary unit. It provides professional development opportunities for its members in an effort to ensure that all members’ public dollars are expended in an economical and efficient manner. The Chapter is committed to working with all groups of similar interest in the exchange of knowledge and experience to make New Jersey a better state.

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