I am honored and excited to take over as the CONN-NAHRO President and I am looking forward to leading this wonderful organization over the next two years. The nominating committee and membership has given me a tremendous board to work with and I am thrilled to be working with them as well as continuing to improve and expand our reach in all aspects of public housing and community development in Connecticut. This organization has excelled over the last two years under Kate Forcier’s leadership and I would like to acknowledge all of her dedication and hard work. Kate has been very accommodating and has helped to make the transition as smooth as possible. The organization is better because of her and she should be proud of her work. My first order of business is to fill our committees with hard working dedicated individuals looking to help shape our organization’s future and want to make a difference. I am asking all of you to please consider volunteering to serve. I know how busy we all are but I have found that we can always find more time especially to benefit a great organization like CONN-NAHRO. One thing I can truly say is that any of the work I put into this organization has come back in rewards I never expected or desired. The quality individuals whom are part of this group have given me friendships and industry contacts that will last a lifetime and that make doing my job easier and more fulfilling. So take it from me, getting more involved is worth the effort.

I will soon begin working with our Strategic Planning Committee to develop a new Strategic Plan for CONN-NAHRO to help guide in the coming years. This plan will be our roadmap for the future and we will be soliciting input from our members to aide in its development. The last plan was developed during Scott Bertrand’s Presidency and has been completed with the organization reaching or exceeding most of the goals. We hope to be just as successful with our new plan.

One of the most important things we do as an organization is to help our members advocate for legislation that will positively impact our organizations. Our Vice President of Housing and Legislation, John Rumberger, will soon be soliciting input on our legislative agenda for the 2016 legislative session. Please take the time to respond and give your input so that we can better serve your needs. Additionally, please start to reach out to your local representatives and senators to establish relationships and let them know the importance of your agencies to their communities. These relationships will be crucial to help advance our agenda and shape legislation in the years to come.

Finally, I want to thank all of our members for electing me as your CONN-NAHRO President and I look forward to serving you. I encourage you all to contact me directly if you have any questions about our organization or I can assist you in any way.

Jeffrey Arn, CONN-NAHRO President
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At the Summer Conference of the National Association of Housing and Redevelopment Officials held in Austin Texas, Bristol Housing Authority officials were on hand to receive two Awards of merit for resident programs. Pictured left to right are Preston Prince, President of NAHRO, Gary Schaffrick, Chairman of the BHA Board of Commissioners, David Godin, BHA Resident Commissioner and Saul Ramirez, Executive Director of NAHRO.

Congratulation to Steve Merritt, from the Norwood (MA) Housing Authority, the new NAHRO President. Steve is the first NAHRO from New England in more than 40 years, as well as the first ever from Massachusetts, Steve’s term will begin in mid-October. Currently he is the NAHRO Senior Vice President and NERC-NAHRO Immediate Past President. “I am thrilled to be elected, and look forward to continuing our programs and efforts in Norwood and nationally,” Merritt said

Commissioner Yvonne Klein from the CT Department of Housing, Karl Kilduff, Executive Director, CHFA and Suzanne Piacentini, Director, HUD Field Office at CONN-NAHRO’s 17th Annual Convention & Exhibition in August.
Serving the National Goal of Reducing Homelessness with Public Housing Programs

Jennifer Gottlieb Elazhari, HUD Office of Public Housing Program Center Coordinator

As the federal government’s housing agency, preventing the harm done by homelessness is a critical component of HUD’s core mission. We encourage all housing professionals to familiarize themselves with the overarching federal strategy to reducing and preventing homelessness that is articulated on the website of the United States Interagency Council on Homelessness at http://usich.gov and discussing with your local colleagues in housing and government policy how your community can adapt these strategies to meeting your local need.

1. **Research the Issue**: There may be homeless in your community that you are not aware of. As Board members coming from a variety of backgrounds, it may be instructive to consult with teachers, psychologists and shelter providers about the needs of the homeless population, how best to serve them and some of the things you should be aware of when formulating a local response that is both responsive to their urgent needs and balances the needs of other stakeholders in your community. It is important to have data about the population you are serving when designing your program so that the program is responsive with respect to unit sizes (number of bedrooms needed) and design (support services, number of units set aside). The homeless issue unfortunately encompasses a wide range of individuals from the un- or underemployed to domestic violence victims, veterans and the re-entry population.

2. **Research Best Practices for Sensitive Issues**: Some of the most pressing homeless issues need sensitivity and skill to maneuver. While housing an underemployed person with little need for services is relatively straightforward, there are other populations for whom the presence or lack of housing can literally be the difference between hope and total hopelessness. For example, the high rate of recidivism, single parents, and many other grave problems is partly attributable to how unforgiving our society is of individuals who have been to prison. This is becoming a critical problem in our society. It is vital to protect safety in our developments and housing. We should also be mindful of the urgent need to give a second chance to some individuals who may pose no risk. I encourage you to start discussing this issue and formulating small step solutions that can serve as laboratories for a larger solution. You may consult with the an Agency in our State with a re-entry population program, Elm City Communities, to learn Best Practices on addressing challenging issues in homelessness.

3. **Define Homeless**: Become familiar with the HUD definition of homeless that is at 24 CFR 578.3. In your work, you may want to discuss if the population at risk of homelessness is a target population, if you want to have target populations at all or if you want to have a broad definition.

4. **Communicating with the Homeless**: In program design, please be aware that homeless people may not have a stable address and design your communication with them to rely on email or other methods that will protect them from being purged from waitlists when they would like to remain.

5. **Learn about HUD Programs for Specific Homeless Populations**: Some homeless populations, such as homeless veterans, have special HUD programs designed for them. The HUD Veterans Supportive Housing Voucher Program has over 700 vouchers active in the State of CT. The largest VASH program is through the State of CT Department of Housing. VASH vouchers can also be project based. HUD has a small number of Family Unification vouchers with referrals of children separated from parents for lack of housing. There is a large unserved need for housing that can sometimes result in foster care placement, even when no abuse is present.

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6. **Memorandums of Agreement with Service Providers (Program Design):** Our office encourages PHAs to have a formal Memorandum of Agreement (MOA) signed with social service providers that express interest in delivering supportive services to homeless individuals and families that would need those services. The MOA will clarify what support these partners will provide for the Housing Authority.

7. **Wait List Preferences and Unit Set Asides:** When enacting any preference it is important to balance the needs of the group benefiting from the preference with other people in housing and on the waitlist. We recommend that when enacting a preference, you also have an adequate selection policy to ensure that both people with the preference and those without the preference have a chance to obtain housing. You may consult our office for guidance and consult *PIH Notice 2013-15*.

In working through the many complexities of community need and program design, the HUD Hartford Division of Public Housing is committed to supporting you. Please do not hesitate to contact us with your interest or questions on how to use our programs to better serve the homeless population.

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But I’m Only a Limited Liability Corporation?

The Case for Directors & Officers Liability Insurance

Being named a commissioner or officer for a public housing agency or tax credit entity is exciting. However, the role a person plays in managing the entity can vary. Some individuals are deeply involved in the day-to-day operations while others are officers or directors for several companies. Most are volunteers, giving of their time and talent. The one thing they all have in common is by being named on the paperwork, they have become personally liable for the decisions and operations of that company.

Any officer’s decision can result in a lawsuit. In this age of entitlement, it has become common for those who are disappointed to try to solve their issues using our legal system. For smaller companies, being closer to the day-to-day decisions places their directors and officers at greater risk.

These lawsuits can allege anything, including discrimination, harassment, inefficient administration, inattentive supervision, wasting the company’s assets, or filing misleading reports. Other claims that have been made against a company’s officers or directors include misrepresentation, failing to deliver what was promised, or acting beyond their authority. Recently, a development company in California found itself and its officers sued by its tenants. They alleged that the rules of the association discriminated against tenants with children and that the threats of eviction for breaking the rules were a form of harassment.

Whether a lawsuit has merit is irrelevant as the average cost of defending a lawsuit could run between $35,000 and $100,000. Without the protection of a Directors and Officers (D&O) liability insurance policy, people in these roles may find themselves facing the prospect of hiring an attorney and paying the costs from their own pocket.

While there is no standard D&O policy, most protect against civil or administrative proceedings. In some cases, policies may also provide defense if there are ‘criminal’ allegations, like discrimination or Employee Retirement Income Security Act (ERISA) violations. Typical benefits include payments for awards, settlements, and defense costs. Depending on your state, a policy may also offer payment for punitive damages.

Like any insurance, there will be exclusions. Some of the more typical exclusions include dishonest or fraudulent acts, actions that resulted in the officer or director personally profiting, or claims that involve professional services provided by the officer or director.

Individuals who give their time and talent to manage these ventures deserve to have their personal assets protected. Transferring the risk of serving as an officer or director through D&O liability insurance is a good way to reward those who step up to help the company move forward.

By Lynn R. Crisci, CPCU, ARM
Assistant Director of Product Development and Compliance at HAI Group in Cheshire, Connecticut.
Updated Portability Requirements  
Janet S Wortman, CPA

HUD recently provided training on the new portability requirements pertaining to the Housing Choice Voucher (HCV) program. Here is an overview:

Briefings:
- Explanation of advantages of areas with low concentrations of low income families must be provided to all families in the oral briefing and the information packet.
- Information on how portability works must be provided to all families in the oral briefing and the information packet. (Including how the family’s assistance may be affected by rescreening, changes in subsidy standards & payment standards, etc.)
- Resources covering areas outside of poverty or minority concentration must be provided: List of landlords who may be willing to lease a unit as well as other resources (newspapers, organizations, online search tools, etc.)
- HUD-provided info must be provided in oral briefing & written materials.

Eligibility to Move:
- Initial PHA must determine family’s eligibility to move.
- PHA policies on family moves must be consistent with applicable civil rights laws.
- If a non-resident applicant wishes to move during the 1st 12 months after being admitted to the program, initial PHA can approve. (Previously the receiving PHA approval was required.)

Insufficient funding:
- If denying a portability move due to lack of funds, the PHA must notify HUD in writing within 10 business days of the date it determines there is insufficient funding.

Mandatory Suspension of Voucher Term:
- Requires PHAs to suspend the term of the voucher when the family submits request for tenancy approval for all families including port-outs.
- Suspension of voucher term ends when PHA notifies family in writing whether request for tenancy approval is approved or denied.

Voucher Expiration:
- Receiving PHA’s voucher cannot expire less than 30 days from expiration of the initial PHA’s voucher.
- If voucher has expired before the family arrives at receiving PHA, receiving PHA must contact initial PHA to determine whether initial PHA will extend voucher term.
- Receiving PHA may extend voucher term beyond 30 days and must notify initial PHA of the extension.

Delivery Confirmation:
- E-mail or other delivery confirmation method is required for communications between initial & receiving PHA.

Requirement to Administer:
- Receiving PHA cannot refuse to assist a portability family except under limited circumstances and with prior written HUD approval.
Upcoming Events

Visit CONN-NAHRO online for a list of professional development opportunities throughout the year. You can find information on the CONN-NAHRO calendar or under the “The Latest News” tab located on the home page.

Now is the time to become a member of CONN-NAHRO or renew your membership. Membership runs from October 1, 2015 through September 30, 2016. Make sure you are receiving all of our invitations to trainings, events, convention and sponsorship opportunities as well as our communications including legislative updates and the best possible pricing on all of our events including trainings and convention registration. Go to www.conn-nahro.org for information on becoming a new member or to renew your annual membership.

7 Green Building Trends to Watch in 2015

1. Using sustainable construction materials
2. Green architecture with cross ventilation
3. Zero Energy Buildings
4. Water reuse and supply technologies
5. Storm-water management
6. Low emittance windows and smart glass
7. Cool roofs

For more information about these trends visit: www.triplepundit.com/2015/04/7-green-building-trends-watch-2015/

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