

PennDel News

President's Message

Eric Naftulin, NAHP-e®

President, PennDel AHMA

Valued Members,

Let me begin with a spirited "Happy New Year" to you and yours! 2017 is surely off to an interesting start with the new Trump administration moving into the White House and all of the uncertainty that surrounds many of the newly proposed policies.

While Trump and Obama were busy transitioning, PennDel AHMA was busy with its own transition(s). Outgoing President, **Bill Brown** willingly shared his experiences, wisdom, and thoughts with me as I transition into my new role as your association President. Bill's leadership and commitment are both admired and greatly appreciated and we know he will continue the long-standing tradition of supporting PennDel AHMA as an esteemed Past President for many years to come.

As many of you also know, Executive Director, **Gerri Aman** retired at the end of December 2016 after more than a decade of professional service to our association. Gerri made a long-lasting impact and helped to shape the

PennDel AHMA we all enjoy today. As Gerri departed, **Jo Ann McKay** stepped into the Executive Director position along with **Monica Pauro** who will serve as Assistant Executive Director of our association. Both Jo Ann and Monica have made the transition seamless and I am thankful for their dedication, professionalism and guidance as we embark on 2017 together.



Following our first board meeting of the New Year, I am pleased to report that our association remains strong and is in a unique position to grow and offer new and exciting educational and networking opportunities to you, our valued members. With your input, our committees are hard at work developing new programs, creatively thinking about ways to improve membership value, and benefits to make our association the envy of the industry. I am excited by the level of enthusiasm, creative thinking, and spirited

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NAHMA Honors Affordable Housing Industry's Best

Rich Skoczylas, CPM, FHC, SHCM, NAHP-e, CPO, of Community Realty Management, was recognized as the industry leader in Membership Recruitment for recruiting three new Executive Level members to NAHMA in 2016. His efforts have been instrumental in furthering the mission of NAHMA, and helping maintain NAHMA's high standards in the industry.

(L-R) Kris Cook NAHMA Executive Director; Rich Skoczylas; and Michael Johnson, NAHMA President

What's in the News?

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PennDel
AHMA

2017 Officers and Directors

Officers

President

Eric Naftulin, NAHP-e

1st Vice President

Eileen Wirth, CPM, SHCM

2nd Vice President

Michelle Storino, ARM, SHCM, NAHP-e

Treasurer

Jody Dimpsey, CPM

Secretary

Julieann Duca, NAHP-e

Past Presidents

William Brown

Richard Skoczylas, CPM, FHC, SHCM, NAHP-e, CPO

Suzanne Sigmund, CPM

Directors

Judy Batchelder, ARM, FHC

Sharon Jacob, CAPS, BOS

Marty Josephs

Jay Laff, NAHP-e

Jane Lahage, NAHP-e

Advisors

Lisa Case, PHFA

Paul Cohen, Esq., CRE

Susan Eliason, DSHA

James McGrath, SHCM, NAHP-e

Mark Morgan, CPM

Kenneth Penn, CPM

Randall Scheetz

Michael B. Simmons, CPM, NAHP-e

Nancy Twyman, CPM

Board Liaisons

Andrew Goldberg, CR, WLS, AIT

Executive Director

Jo Ann McKay, 856-786-2183

Mission Statement

PennDel AHMA serves as a vital resource for technical education and information, fosters strategic relations between government and industry, and recognizes those who exemplify the best in affordable housing.

PennDel AHMA's mission is to support legislative and regulatory policy that promotes the development and preservation of decent and safe affordable housing.

The National Affordable Housing Management Association (NAHMA) is the leading voice for affordable housing, advocating on behalf of multifamily property managers and owners whose mission is to provide quality affordable housing.

Welcome

to our New PennDel AHMA Associate Members!

Advanced Enviro Systems

Waste Reduction and Recycling Equipment & Services
Rich Goetz, www.advancedenvirosystems.com



Allied Construction Services II, Inc.

Construction Management/General Contracting
Mr. Jody Arena, www.allied-altman.com



Associated Insurance Management, Inc.

Property & Casualty Insurance Programs for
Affordable Housing Property Owners
Chuck Wise, www.chuckwise-aim.com



FMB Laundry

Laundry, Glenn Duvall, www.fmblaundry.com



G. Fedale Roofing & Siding

Roofing, Siding, Maintenance,
Glenn Fedale, Sr., www.gfedaleroof.com



IGS Energy

Full Service Energy Company,
Rick Peepers, www.igscompanies.com



JC Ehrlich

Pest Control, Termite, Wildlife & Bird Control,
Bed Bug Services, Vegetation Management, Bio Remediation
Michael DeZutti, www.jcehrlich.com



Life Station, Inc.

Emergency Call Systems
David Schwartz, www.lifestation.com/ecs



McDonald Building Company, LLC

Construction Management
Paul McDonald, www.mcdonaldbc.com



Northeast Construction, Inc.

General Contractor
April Slobodrian, www.northeastconstructioninc.com



Penn Outdoor Services

Landscape Maintenance, Snow Removal, Hardscape
Robert Wilson, www.pennoutdoorservices.com



Pincus Elevator

Elevator Maintenance, Repair & Modernization
Matt Pincus, www.pincuselevator.com



Reynolds Restoration Services

Disaster Restoration
Bob Strickland, www.reynoldssolutions.com



Pennsylvania Delaware Affordable Housing Management Association

600 Main Street, Suite 7
P.O. Box 44
Riverton, NJ 08077

856-786-2183, Fax 856-786-1264
penndelahma@comcast.net
www.penndelahma.org



President's Message

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commitment around the table. While the PennDel AHMA board and I have agreed on many goals that we believe will benefit you, we must have your input and ongoing participation if we are to be truly successful.

Goals for 2017 are as follows:

- Complete Strategic Planning with specific goals and identified responsible parties
- Update Bylaws, Reimbursement Policy, Investment policy, and Nominating Process with emphasis on succession planning
- Finalize & Implement Student Internship Program
- Finalize & Implement Board Officer position descriptions & board

commitment letter

- Create a web based Blog (or similar platform) for members to interact, exchange info, share ideas, Q & A, etc.
- Enhance member experiences via informal meet and greets sponsored by vendors, engage more members via direct committee involvement, newsletter spotlight, etc.
- Strengthen and expand collaboration efforts with other AHMA's and similar agencies including webinar participation
- Grow our membership base at all levels/evaluate various levels of membership
- Continue support of NAHMA scholarship program via Journal

expansion

- Expand and strengthen our Delaware base via outreach, educational opportunities, etc.
- Continue to broaden our educational and certification opportunities
- Re-establish Task Force/Round Table discussions with government partners ~ HUD, PHFA, DSHA, etc.

What are your work-related goals in 2017 and how can PennDel AHMA help YOU fulfill them?

*I look forward to seeing
YOU at the next
PennDel AHMA event.*

Welcome to our New PennDel AHMA Affiliate Property Members!

Abe Cramer B'nai B'rith Apartments

JLD Property Management Group, Kristin Dunkle

Big Valley Apartments

JLD Property Management Group, Barb Hornberger

Brookville Apartments

JLD Property Management Group, Angel Gordon

Brown Apartments

JLD Property Management Group, Barb Hornberger

Cedar Acres Apartments

JLD Property Management Group, Barb Hornberger

Central Apartments

JLD Property Management Group, Megan Geisert

East Berlin Manor

JLD Property Management Group, Sandy Ferguson

Edgewood Apartments

JLD Property Management Group, Angel Gordon

Evergreen Pointe

JLD Property Management Group, Marlene Shipe

Fayette Acres

JLD Property Management Group, Beverly Richmond

Hedgerow Apartments

Community Realty Management, Mary Daley

Lipscomb Square

Community Realty Management, Shante Madison

Market Court

JLD Property Management Group, Kathy Strausbaugh

Middlecreek Village

JLD Property Management Group, Barb Hornberger

Nativity Bvm Place

Catholic Health Care Services, Heather Huot

North Street Manor

JLD Property Management Group, Beverly Richmond

Overton Road

JLD Property Management Group, Chris Maneval

Rosewood Apartments

JLD Property Management Group, Gary Hummel

Sarah Allen Senior Apartments

Community Realty Management, Robert Davis

Shikellamy Homes North

JLD Property Management Group, Meka Sanchez

Southview Manor

JLD Property Management Group, Beverly Richmond

St. Francis Villa

Catholic Health Care Services, Heather Huot

St. John Neumann Place

Catholic Health Care Services, Heather Huot

St. Matthew Manor

Community Realty Management, Jacqui Tolson

Susquehanna Apartments

JLD Property Management Group, Sandy Ferguson

Tel Hai Apartments, Inc.

Wendi Chapman

Tuscarora Acres I

JLD Property Management Group, Carol Waters

Tuscarora Acres II

JLD Property Management Group, Carol Waters

WC Atkinson

JLD Property Management Group, Tolonda Cain

Zion Gardens Apartments

Community Realty Management, June McFadden

Save the Dates!



Sponsored by PennDel AHMA and IREM Del Val No. 3



Maintenance Matters!



June 15, 2017



Xfinity Live! Philadelphia, PA



Presenting Sponsor



Baseball Sponsor



General Event Sponsors



One Day of Extensive Training for the Maintenance Professional!

More details at www.PennDelAHMA.org

Sponsorship Opportunities are available! Contact Monica Pauro at 856-786-2183

September 27-28, 2017

**Dover Downs
Hotel & Casino**

Dover, DE

Watch our website
for coming details!

www.PennDelAHMA.org

Contact Monica Pauro at the
chapter office if you would
like to participate on
the planning committee.



1½ Days of Educational Sessions including a VENDOR EXPO

Delaware Landlords: Forced to Police Tenants While Under New HUD Regulations Regarding Criminal Backgrounds

by Paul Cohen, Esq.

Landlords in Delaware are increasingly being held responsible for policing their communities. Both local ordinances and state statutes play part in the increased efforts of the state attorney general's objectives to hold Landlord's responsible for their tenants' actions. The state law, the Criminal Nuisance Abatement Act, is quite broad. Passed in 2000, the law was expanded in 2011. While all complaints are subject to attorney general review, the statute provides that anyone, not just the attorney general, may file a complaint against a property. Attorney General Matt Denn has stated:

"We want landlords to keep track of what's happening on their properties, and if they have illegal activity going on on their properties, to deal with it—contact the police, evict the tenants if necessary ... [W]e want this activity to stop, and the easiest way for that to happen is for the landlords to deal with it."

Landlords are held responsible if they "permit" or facilitate a criminal nuisance.

Criminal nuisance is defined broadly, and does not require criminal convictions of tenants. It includes "material annoyance, inconvenience, discomfort, or a tangible injury ... to neighboring properties or persons, ... which a court considers objectionable under the circumstances, or any other public nuisance defined by state or municipal codes or Delaware law."

Landlords and management may raise the defense that they attempted

to abate the alleged criminal nuisance prior to receiving notice in writing of the State's intent to bring a criminal nuisance abatement action regarding the premises. To show an abatement attempt, a Landlord may show: (1) the lease prohibits the criminal conduct in question; (2) the Landlord filed an action for summary possession of the rental unit; or (3) the Landlord sought police intervention to address the criminal activity and actively assisted the police in their efforts.

Local laws also come into play. Wilmington's ordinance works on a point system, assigning a designated number of points to various violations, including criminal conduct. Wilmington does not require that an arrest occur in order to prove a crime has occurred on the property. A rental property with 12 or more points in six months, or 18 or more points in twelve months is a nuisance property, making it subject to fines, or revocation of rental licenses. New Castle fines for everything disruptive (even "coarse utterances"), and once two or more arrests for disruptions have occurred, the landlord's property is referred to the state attorney general to abate the nuisance under the state statute.

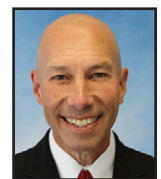
Meanwhile, Delaware Landlords are also coping with HUD's new guidance issued in the spring of 2016. Arrests may no longer bar a prospective tenant from renting. Convictions may be considered; however, blanket bans on any applicants who have a conviction

are not allowed. Instead, HUD urges an "individualized assessment" of each prospective tenant with a conviction history considering various factors including the facts or circumstances surrounding the criminal conduct, the age of the individual at the time of the conduct, evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct, and evidence of rehabilitation efforts.

Landlords may not have a blanket ban on prospective tenants convicted of crimes, let alone consider a prospect's arrest history, yet simultaneously, Delaware law may require Landlords to evict tenants who have been arrested for a crime. While the current HUD guidance stands, and while Delaware nuisance laws remain, the best approach is to follow HUD's guidance with respect to prospective tenants but to begin eviction actions on existing tenants who have been arrested for a crime which is prohibited by your lease. If your lease does not prohibit criminal conduct, it should be amended as soon as possible.

This article is not legal advice. You should consult your attorney regarding the right approach for your community for complying with Delaware's state and local nuisance laws, as well as all fair housing laws. Cohen Willwerth & Marraccini, LLC, is a firm dedicated to meeting Landlords' various legal needs in Delaware, Pennsylvania, New Jersey, and New York.

Paul Cohen is an attorney with Cohen, Willwerth & Marraccini LLC in Southampton, PA • www.cwm.legal



How to Handle Credit Card Fees

by Jessica O. Shawaluk, Esq.,

As every business that accepts credit cards knows, credit cards are an expensive proposition. The credit card companies charge your business a lot of money for the privilege of being able to accept payments from your customers. Many landlords have informed tenants that they cannot pay by credit card because accepting the credit card comes at too high a cost for the landlord.

checkout fees or surcharges, unless the business accepted cards which prohibited such fees. Visa and MasterCard, on the other hand, had always prohibited such fees. Thus, because most businesses have accepted Visa or MasterCard if they accepted Discover or American Express, as a practical matter checkout fees were barred across the board.

Checkout fees are what they sound like: a fee that a customer using a credit card would pay at the time of payment or checkout. This payment would not apply to cash or check paying customers.

Businesses are now free to charge checkout fees to customers who use credit cards, but this freedom is not without limitation. Pennsylvania, New Jersey and Delaware have no prohibition on charging checkout fees, but New York and other states do. If you are in one of the states that permits checkout fees, you still must follow certain steps and rules. The following is a summary of these steps and rules.

First, you must notify the card issuer that you will be surcharging. The time requirements and the notice type required vary by the different card issuers, but a thirty day advance notice is a good rule of thumb, and the card issuer may have a form to use on their website for this notice.

Second, your fee may not be too high. You must not charge a fee greater than your actual credit card processing costs. If the fee you charge your customers exceeds the fee you pay the credit card company, then your checkout fee is too high. In no circumstance may the checkout fee exceed four percent (4%), even if the fee you pay to the credit card company is higher.

Third, checkout fees only apply to credit cards. You are never permitted to surcharge debit or prepaid cards. Fourth you must notify your customers. The notice must inform the customers which cards will be

surcharged. For example, you may choose to surcharge only rewards cards, which cost you the business owner, more money to process. The notice must also inform the customer of how much the surcharge will be, and the surcharge should be a separate line on any receipts. In addition, signs and notices may be required in your place of business or on your website, depending on how your transactions are performed.

You should consult your attorney should you be interested in using checkout or convenience fees to make sure you comply with the rules in your community applicable to your type of business. This article is not legal advice. While checkout fees can help a business recoup some of the monies it loses in credit card processing fees, it is also important to follow all of the requirements some of which are summarized here.

Jessica O. Shawaluk, Esq., is an attorney with Cohen, Willwerth & Marraccini LLC in Southampton, PA • www.cwm.legal



After January 2013, however, there was a settlement that permitted businesses to charge customers what are called "checkout fees." Prior to this settlement, businesses were only permitted to charge customers what are called "convenience fees" for the use of credit cards in a very limited set of circumstances.

Convenience Fees

Generally, a convenience fee is a charge that applies if the customer uses an alternative payment method. Thus, if the business typically conducts face to face transactions, but permits a sale by phone, there may be a convenience fee. Various card issuers' policies vary, but there are some general guidelines. The customers should be informed of the fee in advance, and the fee should be flat. Lastly, the fee should be applied to all means of payment that are accepted in the alternative payment channel. For example, if the customer may pay online through PayPal and through credit card, then the convenience fee must apply to both types of payments.

Checkout Fees

Prior to January 2013, Discover and American Express always permitted

Volunteers Needed!

If you have an interest in volunteering on one of our committees, email Monica Pauro at penndelahma@comcast.net.

Education Roundup

January 19, 2017 • Lansdale, PA

Facing MOR's:

Do you know what you don't know?

PennDel AHMA jumped right into our educational offerings for 2017 at Advanced Living Communities in Lansdale, PA. **Jeanette Claus**, a highly respected trainer in the affordable housing industry, helped 40 concerned PennDel AHMA members explore how best to prepare a property to score well on an MOR.

February 8, 2017 • Lansdale, PA

HUD Occupancy Training

PennDel AHMA members were given the opportunity to explore with **Gwen Volk** two different but related subjects at Advanced Living Communities' Schwenkfeld. In the morning, 32 attendees sped through a three hour **Basic HUD Occupancy Refresher** which included a review of program and project eligibility, the application process, income, assets, allowances and adjusted income.

After a short break, 3 new attendees joined the group to tackle **HUD Occupancy Challenges: The Difficult and the New**. During the next 3 hours the annual and interim recertification process and special issues when terminating assistance and subsidy were reviewed as well as screening new applicants in compliance with HUD's criminal background guidance. There was also an update on HUD's streamlining rule to assist attendees in determining whether their site's tenant selection plan is ready for an MOR.

February 21, 2017 • Assistance and Tenancy Webinar

Terminations in Subsidized Housing

RockyAHMA webinar attendees along with 8 PennDel AHMA webinar attendees learned about the three types of terminations for subsidized tenants: termination of housing assistance by the owner, termination of tenancy by the owner, and termination of tenancy by the tenant. This session clearly explained the differences between the grounds, procedures and timelines for each type of termination and included a discussion of how EIV discrepancies and repayment agreements come into play for both termination of assistance and termination of tenancy.

March 8-10, 2017 • Trevoise, PA

Certified Professional of Occupancy

The most recent educational offering was completed March 8th through 10th. The Radisson Hotel Philadelphia Northeast in Trevoise, PA hosted the two-and-a-half day **Certified Professional of Occupancy** course co-sponsored by PennDel AHMA and JAHMA. This intensive course, taught by **Gwen Volk**, is the only occupancy course that covers the HUD 4350.3 Handbook in its entirety, with specific handbook references cited in the margins of the course text. The 50 PennDel AHMA participants each received a copy of the 4350.3 Handbook and a voucher from PennDel AHMA to take the CPO exam independently on their own at their home office, or property. Students who successfully pass the exam will receive a CPO certificate and lapel pin and will be listed in an online national certification directory. The CPO is a requirement for NAHMA's National Affordable Housing Professional (NAHP®) certification program.



Keep in touch with PennDel AHMA!



LinkedIn

A click on these logos will take you to our pages!

Do you have something to share in the next newsletter?

The next edition is scheduled to come to your inbox in the summer.

Please submit articles to JBatchelder@bostonland.com.

March 17, 2017 • Wilmington, DE

The Spring Luncheon & Members Meeting

The Spring Luncheon & Members Meeting was held at Harry's Savoy Ballroom in Wilmington, DE on Friday, March 17, 2017. As always, the food and service were excellent. Although it was a little chillier than last year, it was at least sunny enough to look like spring weather.

After PennDel AHMA's new president, **Eric Naf-tulin**, shared some important PennDel AHMA updates, and **Andy Goldberg**, of RestoreCore and SecureCore, discussed the upcoming Maintenance Matters, **Sharon Jacob** introduced our speaker, **Derek Reed, Esq.** Mr. Reed, is a partner with the firm of Ehrlich, Petriello, Gudín & Plaza, with offices in Newark, NJ, Morristown, NJ and New York, NY.

He shared with us some hot button federal fair housing issues that real estate management companies and owners need to know in order to limit liability and effectively operate under federal law.

Mr. Reed presented a great deal of interesting information and he fielded many questions. I am sure that the 43 attendees found it a valuable use of their time.



Our speaker, Derek Reed, Esq.

Just a few interesting highlights to make you wish you'd been there...

- Because the only known federal occupancy standard is the Keating memo which states that you can have a 2 person per bedroom limit, any other occupancy limit can leave you open to discrimination claims based on familial status.
- There is a distinct difference between a companion animal and a service animal — be careful not to mix your terminology
- If there is a companion animal which is disrupting the quiet enjoyment of other residents, you can probably get the animal out, but check your state law.
- Per the ASPCA, any domesticated animal can be a companion animal.
- You can have the resident sign a rider agreeing to provide appropriate care for either a companion animal or a service animal (curb animal, muzzle outside unit, etc.), but the restrictions cannot be more strict than for any pet, assuming you allow pets.
- Alcoholism and addiction are classified as a handicap and come under a protected class, but current alcohol and drug use do not.
- Hoarding is classified as a handicap and comes under a protected class. Mr. Reed has never had a fair housing defense in a hoarding case, so his tactic is that the only way to resolve the fire issue is to take possession of the unit. Working with the resident to resolve the issue never works long-term, so move immediately for possession and work with the resident during the period of time after you give them the requisite notice and before you have a court hearing. You have to consider safety and security of your residents.

NAHMA Certifications Awarded

The National Affordable Housing Professional® Certification (NAHP®) is the only professional certification program with stringent requirements dedicated solely to recognizing and promoting achievement of the highest possible standards in affordable housing management.

PennDel AHMA sincerely congratulates members who have recently achieved these certifications!

Debra Kline of Community Realty Management in Lebanon, PA – NAHP

Tina Poffenberger of St. John's Towers, Inc. in Havre de Grace, MD – NAHP

Paul Felix of Path, Inc. in Philadelphia, PA – NAHP-e



PennDel AHMA Represented at Area Conferences



Sharon Jacob of Pennrose Management and **Eileen Wirth** of the Octavia Hill Association represented PennDel AHMA at the **PHFA 2016 Multifamily Affordable Housing Conference** held at the Valley Forge Casino and Resort in King of Prussia. Approximately 40 vendors attended to promote their services to the over 500 attendees at the event. They distributed information about PennDel AHMA emphasizing the benefits of membership. Thanks to Sharon and Eileen for volunteering their time in support of PennDel AHMA!



PennDel AHMA was represented by **Judy Batchelder** of the Boston Land Company at the **Delaware Governor's Conference on Housing**. The theme "Anchoring Communities" drew 510 attendees and 40 exhibitors to Dover Downs Conference Center.



2016 Governor's Conference on Housing



Save these dates!

2017

Calendar of Events

April 13

NAHMA Fair Housing Compliance™ (FHC™)
Instructor: Gwen Volk, gwen.volk@INFOCUS, Inc.
Location: Radisson Hotel, King of Prussia, PA

May 11

Maintenance Training
Presenter: Alan Lloyd / Central Wholesalers
Location: Florence Green House, Trevese, PA

June 15

Maintenance Matters Event
Location: Xfinity Live! Phila, PA

August 9

Tax Credit Training for CEU
Sponsored by PennDel AHMA and JAHMA
Instructor: Deborah Gershen
Location: NJHA Conference & Event Center
Princeton, NJ

September 12

EIV Training
Instructor: Jeanette Claus, PMCS
Location: Radisson Hotel, King of Prussia, PA

September 27-28

Fall Management Conference and Expo
Location: Dover Downs Hotel and Casino
Dover, DE

November 2-3

Tax Credit & SCHM
Sponsored by PennDel AHMA and JAHMA
Instructor: Deborah Gershen
Location: NJHA Conference & Event Center
Princeton, NJ

December 8

Holiday Luncheon & Toy Drive
Location: Hilton, Philadelphia City Ave.
Philadelphia, PA

Be sure to check
www.PennDelAHMA.org
for updates to our calendar.

PennDel AHMA Executive Director Retires

As most of you know by now, PennDel AHMA's Executive Director, **Gerri Aman**, retired at the end of 2016. Her retirement was celebrated at the member meeting in December, and at a luncheon with both PennDel AHMA and IREM Officers and Board Members in January at The Madison Cafe, in Riverside, NJ.

Jo Ann McKay, who is certainly no stranger to PennDel AHMA, will be acting as Executive Director. As Assistant Director, **Monica Pauro** will be working closely with Jo Ann while she learns all the details which Gerri handled to keep everything running smoothly for PennDel AHMA.



2017 Art and Poster Contest for the 2018 NAHMA Calendar

Learning Will Get Me Where I'm Going: Reaching for Knowledge

Who is eligible to enter the calendar contest?

Children who live in a family community of a NAHMA and/or a local AHMA member company.

Elderly/Disabled Residents who are 55 years or older who live in a community of a NAHMA and/or a local Affordable Housing Management Association (AHMA) member company.

Special Needs Residents who live in a permanent supportive housing community or 811 community of a NAHMA and/or a local Affordable Housing Management Association (AHMA) member company.

PennDel AHMA will provide awards to our first place winners in each age category. The winning entries in each category will be forwarded to NAHMA where a distinguished panel of judges will select the 13 winning entries that will appear inside the pages of the 2016 calendar. The individual with the winning poster for the overall national contest will win a trip to Washington, D.C.

Entries must be received by PennDel AHMA by Friday, May 19, 2017.

Complete details and contest rules are at www.penndelahma.org



Congratulations to PennDel AHMA's own Savorahan Powell!

Savorahan received honorable mention in the 2016 contest in the senior category.

Savorahan Powell lives in Opportunities Towers I & II, in Philadelphia, managed by Community Realty Management.

Congratulations to PennDel AHMA's 2016 scholarship recipients !

Raven Black, a graduate student in Pre-Nursing at Penn State University

Ashley Pugh, a sophomore Criminal Justice student at Kutztown University

Jessica Sharkey, a freshman Theater major at Delaware County Community College

Merwah Shinwari, a sophomore Pre-Pharmacy student at University of Delaware



Our mission is to assist residents of affordable housing as they strive to enhance their lives, job opportunities and children's futures.

NAHMA Educational Foundation

Scholarship
2017 application available on
2/2/17

<https://nahma.communityforce.com>

How to enter your application for an education scholarship

ELIGIBILITY

Must be a resident of an AHMA member community

High School Senior or Hold either a High School Diploma or GED and

You are pursuing higher education at an accredited college, community college, university, or trade/professional school or institute

The program requires that an applicant be a resident in good standing at an AHMA affiliated apartment community and be either a high school senior or a matriculated student at an accredited college or trade/technical school. High school seniors must have a minimum of a 2.5 grade point average and matriculated post-secondary students must be maintaining at least a 2.3 grade point average in order to apply.

APPLICATION

The process requires applicants to provide online an application form, an essay, two references and a Certification of Residency in Good Standing form. A current grade transcript is also necessary and is the only application component sent via U.S. Mail to the foundation. All necessary forms are provided within the web-based application and no hard copies are needed.

DEADLINE

Application must be completed by:
May 31, 2017

- 1 Work on the application weekly
The dashboard will provide you with a visual of the completeness of the application
- 2 Pick good references
Selecting a reliable references will help insure your application is complete.
Suggested references:
Teachers of subjects that you excel at
Volunteer Supervisors
Coaches
Work supervisors
Property Manager
Church minister or priest
- 3 If do not have access to a computer
Use a computer at your local Library or YMCA
- 4 Scholarship administrator who can help you with your questions every step of the way:
Dr. Bruce W. Johnson
Phone #: 215-262-4230
Email: bjohnson@themichaelsorg.com

A FUTURE OF HOPE

Associate Member Yellow Pages

When Choosing Products and Services, Please Consider Our Associate Members!

Acadia Windows & Doors

Windows & Doors, Siding, Entrance Ways
Heather Kamasa
930 Todds Lane, Baltimore, MD 21237
410-780-9600
hkamasa@acadiawindows.com
www.acadiawindows.com

Action Termite and Pest Control

Bed Bug, Dog Inspection & Bed Bug Control Services
Michael Russell
1913 Hooper Ave., Toms River, NJ 08753
800-920-0906
michael@actionpestcontrol.com
actionpestcontrol.com

ADR Services & Atlantic Flooring

Painting/Remodeling/Floor Covering
Roxane Mandel
353 C Camer Drive, Bensalem, PA 19020
215-884-8950
brittany.afcinc@gmail.com

Advanced Enviro Systems

Waste Reduction and Recycling Equipment & Services
Rich Goetz **NEW**
727 E. 9th Street, Chester, PA 19013
610-876-7226
rgoetz@adenviro.com
www.advancedenvirosystems.com

Alan Hostetler Insurance Agents & Brokers, LLC

Insurance & Brokerage Firm Specializing In Affordable Housing
Alan B. Hostetler
300 S. Progress Ave., Harrisburg, PA 17109
717-657-3141
ahostetler@c1mail.com

Allied Construction Services II, Inc.

Construction Management/General Contracting **NEW**
Mr. Jody Arena
240 New York Dr., St. 1, Ft. Washington, PA 19034
215-884-0500
jarena@altmanco.com
www.allied-altman.com

Alpha to Omega Termite and Pest Control

Pest Control, Snow Removal, Animal Trapping
Ayanna Laney-Martin
5821 Haverford Ave., Philadelphia, PA 19131
215-474-2111
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