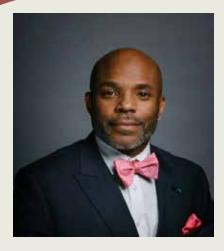
issue 3 ▲ volume 36 ▲ Summer 2020





President's Corner

George Guy, President

on Wednesdays from 9:00am-10:00am ET to share ideas throughout the region. The next call, taking place on July 22nd, we will discuss the updated HUD Waivers and the Foster Youth to Independence Program. These calls serve to assist all of our agencies during this difficult time. We anticipate using this platform to build on and discuss all of the challenges facing our industry and we navigate through this pandemic. Again, these calls are to support engagement and collaboration.

We appreciate former NCRC President, Jennifer Keogh, joining us a few weeks ago to provide an update on what Minneapolis is going through as a community. She shared a great perspective and we appreciate her willingness to share her experiences as it pertains to the residents she serves.

2020 Calendar

NCRC Board Meeting TBD

Bi-weekly COVID-19
Best Practices Calls

9 a.m.

Join Zoom Meeting

https://zoom.us/j/9652 6077957?pwd=a0NkQ1 ZIU3ZtOU9adzE0aVpz dnFRdz09 Meeting ID: 965 2607 7957 Password: 593751 +1 646 558 8656 US (New York) +1 312 626 6799 US (Chicago)

Greetings,

We are so excited for the upcoming 2020 NCRC NAHRO Virtual Conference taking place August 25th and 26th! We have a lot of really great sessions in store for you and with the conference being virtual, we hope that even more members are able to participate. Registration is now open, and I encourage all of you to visit the NCRC website to take a look at the schedule and register today!

NCRC continues to host bi-weekly COVID-19 Best Practices Calls

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Far More Than a Connection...

National Dates State Chapter Reports Advertising Rate Sheet I continue to meet regularly with the NCRC Vice Presidents, as well as the State Presidents, to discuss how we can better serve the NCRC Membership. We strongly believe that now, more than ever, is the time to prove how valuable NCRC is to our members and the value of our organization as a whole. We are looking to begin virtual lunch-and-learn trainings by the end of the year.

In addition, we have signed a letter of support for the DOE DER Center for Educational Training Proposal for Midwest Housing Authorities. As president, one of my goals is to put forth as many education opportunities for our members during my two-year term. Knowing that many of our members are faced with limited resources for staff, resident, and board of commissioners' trainings, any type of on-line, virtual, and/or on-site training to introduce and expand energy knowledge would be most welcomed. In addition, providing key

trainings and information on latest DOE DER technologies would address a large gap in our knowledge and awareness.

Earlier in July, I joined Elizabeth Scott-Glenn and Sengor Manns on the Image Profile Report Podcast, hosted by Herb Glenn, to discuss Affordable Housing: The Next Agenda. I also joined Elizabeth for a panel discussion on Diversity and Inclusion at the NAHRO Summer Conference.

It remains my belief that with our well-timed and efficient response during this pandemic, we have shown our communities and stakeholders across the country how effective and essential our business is. Please continue to remain steadfast during this time and we will be stronger and better when this passes. Remember, we are in this together.

We look forward to "seeing" you at the NCRC NAHRO Conference in August!



Senior Vice President Report

Alan Zais, SVP

Small Housing Authorities

One of the housing authorities I operate is a small housing authority of about 250 families serving a city of 26,000,

or about 1% of the population. Sixty miles away the Chicago Housing Authority is the third largest in the nation with about 26,000 families serving a city of 2.7 million, or about 1% of the population.

Small housing authorities have the same impact on their communities as medium and large housing authorities, yet the scale of resources can make their work much more difficult. A change of family income or size for only 25 families is a huge 10% of a 250-voucher program that significantly disrupts the HUD Two-Year forecast. A staff of two has a 50% drop in the work force when one person is on medical leave. And with the vast majority of the 3,300 public housing authorities at 50 – 1000 units, it's so important that we recognize the continued need for regulatory relief and the shared resources that can be found in an organization like NAHRO that can both advocate for small agencies and create the platform for shared resources for small agencies, which are a big part of our membership and nation.

Future of HUD and Advocacy

The urgency for small housing authorities can be seen in a recent conversation I had with HUD,

which was well-meaning when they asked if the small agency of 250 vouchers had the financial resources needed to operate with some of its recent expenses. No. Small housing authorities have the same fixed expenses as any other size agency such as insurance, utilities, legal, audits and training to name a few. Yet in this instance this small housing authority had to be competitive with high area rents by using 110% Payment Standards at 50% Exemption Fair Market Rents. which reduce the number of vouchers, which in turn reduce the administrative fee. But this increased the leasing success to 90% and stabilized utilization. This small housing authority was put in the position of reducing its operating resources to create a successful program.

After this was explained to HUD, they understood the challenge for this small agency and could see the complete situation beyond just the account expense ratio. Yet this explanation for HUD shows another concern not just for all small housing authorities, but all housing authorities. The HUD workforce has shrunk to 49% of its 1991 staffing high point—more than any other cabinet level department—and 25% of the department is currently retirement eligible and that is projected to be 49% of the department in the next four years. It will be important for our industry to tell our story and advocate for ourselves with HUD as well as with our communities and political leaders.

National NAHRO Committees, Ex-Offender Re-Entry Programs, and Addressing Diversity, Equity and Exclusion

In my past report I shared that I serve on the State of Illinois Re-Entry Task Force that looks at how housing authorities can help be a force to address recidivism, through such programs as the Vera Institute of Justice *Open Doors to Public Housing Program*, which has helped

create successful programs with a number of housing authorities across the nation. At the summer NAHRO conference, one of the panels discussed re-entry efforts and was moderated by Vera with presentations by HUD and Delaware State public housing agencies and their state-wide program. We are working with Vera to see how the Delaware model could be made a replicable model for consideration by Illinois agencies. The International Resource and Global Exchange (IRGE) Committee that I Chair also hosted a presentation by Vera, and we are exploring a White Paper, done in collaboration with other NAHRO national committees, that look at models of the criminal justice system and affordable housing re-entry programs both globally and nationally, and best practices that can be learned and shared. This becomes all the more valuable when we realize that a disproportionate application of the legal system and those incarcerated are poor and minorities. In just one area it is easy to see that this population cannot afford the same legal defense as an affluent person, and therefore receive a more harsh punishment. The ability of our industry to help address this with re-entry through affordable housing also lets us help in this one area of housing need by creating equity.

The Commissioners Committee is interested in working with IRGE on this White Paper, which is so important—we cannot do our work without the support of an informed, creative and involved boards. Many of the commissioners on that committee serve on the board of small housing authorities. The small housing authority has a powerful voice.



Housing Committee

Lee Talmage Vice President of Housing

COVID-19 Efforts and Concerns Continue

PHA funding under the March 27 CARES Act continues to be available for meeting particu-

lar COVID related expenses and the regular operational needs for both public housing and HCV programs. Make sure that you are expending your CARES Act funding and documenting every dollar of those expenses. To date, PHAs have drawn down and expended only \$103 million in supplemental Operating Funds, just 15% of the \$685 million made available nationwide. PHAs are strongly encouraged to access HUD's COVID Q&A site for guidance on the allowed use of CARES funding and to begin documenting their use of these funds.

The CARES Act included a 120-day eviction moratorium that expired July 25. Public Housing Authorities and landlords may begin issuing 30-day notices to vacate for non-payment of rent after July 25, 2020. Fortunately, for our agencies, employees, and the families we serve, most PHAs should be able to report that their residents have been able to keep rent paid and that legal action will be at a minimum. To assist with this concern HUD has published an eviction prevention and stability toolkit. The toolkit consists of six documents that offer information and resources to PHAs and HCV landlords on ways to stabilize families during and after COVID-19. The documents include a PHA Brochure, Tenant Brochure, HCV Landlord Flyer, Repayment Agreement Guidance, Sample Repayment Agreements, and a COVID-19 needs assessment survey.

PIH Notice 2020-13 extends most of the COVID-19 related waivers to December 31, 2020 and adds certain new COVID waivers. PHAs may be asked by their field office which waivers they are using, but they are not required to notify HUD or submit their waivers for approval in order to use them. It is absolutely necessary though that you carefully document your use of waivers. One of the best ways of documenting our

efforts is to have proof of direct communication to program participants of changes that have been approved and are currently being followed to keep them housed during this period.

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Regarding waivers. Be mindful of where we can advocate with Congress and the Administration for revisions in policy the choice of which should be made permanent after COVID. Many of our agencies are doing an excellent job serving their residents and Voucher holders with these waivers in place without doing any damage to the integrity of the programs.

Capital Fund Obligation and Expenditure deadlines have been extended for one year.

HUD Delivers on COVID-19 HCV HAP & Admin Fee

The CARES Act also made \$400,000,000 available for supplemental HAP funding to PHAs that due to extraordinary circumstances experienced a significant increase in voucher per unit costs (PUC) or despite taking reasonable cost-saving measures, would otherwise be required to terminate rental assistance for families as a result of insufficient funding. HUD issued PIH Notice 2020-17, which covers the requirements related to the supplemental HAP funding for the HCV program, including Mainstream vouchers.

PIH Notice 2020-18 extends the period of availability for the CARES Act HCV administrative fees through June 30, 2021; and the CARES Act HAP funding for PUC increases is likewise available through June 30, 2021. The period of availability for supplemental HAP funding for shortfalls is December 31, 2020. This date will not be extended because funds are provided to prevent terminations in 2020.

COVID-19 Brings Halt to Public Charge Rule

At the end of July the U.S District Court for the Southern District of New York issued a preliminary injunction and temporary stay of the U.S. Department of Homeland Security's (DHS) Public Charge rule. This injunction and stay provides that DHS and U.S. Citizenship & Immigration Services (USCIS) can not enforce, apply, implement, or treat as effective the Public Charge rule as long as "there is a declared national health emergency in response to the COVID-19 outbreak."

AFFH FINAL RULE

Announcement on the final rule "Preserving Community and Neighborhood Choice" was released on July 23, 2020. This rule implements HUD's latest version of the Fair Housing Act's duty to Affirmatively Further Fair Housing (AFFH).

The previous version from 2015 was determined by the current Administration and many commenters to be too complicated, unfunded and unwieldy to be effective in taking the Fair Housing Act to the next level. This brand-new rule, defines fair housing broadly to mean housing that, among other attributes, is affordable, safe, decent, free of unlawful discrimination, and accessible under civil rights laws. It then defines "affirmatively furthering fair housing" to mean any action rationally related to promoting any of the above attributes of fair housing.

PHAs will be required to collaborate with the local consolidated planning process and insure PHA annual plans are in line with the local consolidated plan. Local officials will then provide certification that the PHA is in compliance with State civil rights laws and furthering fair housing. This has been controversial as our communities are varied in their concern for this issue.

This Final Rule goes into effect 30 days from the announcement cited above.

I would like to recommend The NAHRO Blog and Tushar Gurjal's July 27, 2020 article.

At the end of March 2020, did we have any reasonable expectation that eighteen weeks later we would find ourselves still struggling with this microscopic mess, and only three months away from a national election? But in spite of all the turmoil and uncertainty many in the nation and most in our industry, have responded quite well to this challenge.

Thank you for allowing me to serve as your Senior VP of Housing.

Professional Development Committee

Steven Rackis, Vice President of Professional Development

The sub-committees of the Professional Development (PD) Committee had numerous between April 2020 to July 2020 establishing the work plans necessary to meet our selected objectives. On July 20, 2020, the PD Committee met and approved the full work plan. This work plan is a "live document" and can be accessed via the following link:

https://nahro.sharepoint.com/:w:/s/ ProfessionalDevelopment/ESj-YK8zNZMpdz696eICMQBORx_ bUz74YtL9FBY8Dq4bq?e=3j1lvb

Jackie Rhodes, National Director of Professional Development, NAHRO, updated the PD committee on the status of the profit-sharing agreement that would allow for NAHRO to market directly to Regional Council members by providing a code to use upon registration. Each Region would then receive a portion of the profits based upon how many people use that code. Updates on the Regions:

- MARC signed agreement
- MPRC Jackie and Greg participated in meeting. The Region is discussing with board.
- NCRC have not heard back
- NERC have not heard back
- PNRC have not heard back
- PSWRC sent agreement for signature, have not receive back yet
- SERC opted out
- SWRC have not heard back

On behalf of NCRC President, George Guy, Cheryl Anne Farmer, Regional Service Officer, NCRC, sent out this agreement and a doodle poll to the NCRC membership on July 9, 2020. George has requested we Are asking the NCRC review the form and respond with an email vote of YES (to participate) or NO (to





decline the agreement) or click on the following doodle poll. The Revenue Sharing Agreement is attached:

https://doodle.com/poll/p5mvnuraumbtcu4g.

Regarding ongoing training, e-learning session available from NAHRO may be reviewed at the following:

https://www.nahro.org/certification-training/trainings-services/all-trainings/online-trainings/

Commissioners Committee



Renee Smith, Vice President of Commissioners

Commissioner Training and Professional Development:

Goal: Commissioners will obtain NAHRO Certification and other professional development, to enhance leadership and oversight skills

The Coronavirus (Covid-19) severely impacted opportunities for training and professional development; however the NCRC is offering a Commissioners Track at the virtual conference scheduled for August 25 and 26th(Commissioners tracks on 8-26). Also, Commissioners Fundamentals and Ethics trainings continued to be offered on a limited basis.

Status: Ongoing

Measurable Outcome: Compare how many Commissioners obtained Certification in 2019 to those certified in 2020

2020 Goal: 20% increase **2021 Goal:** 25% increase

Commissioner Engagement/ Retention:

Goal: Encourage all Commissioners to become involved in NAHRO activities by serving as a Mentor to Commissioners at NCRC and National Conferences. This will be an ongoing goal which includes increasing communication with Commissioners throughout the year and requesting personal email addresses from Commissioners when they become Associate members of NAHRO.

Status: Ongoing event - Mentor's Booth- 2020 & 2021 National Conferences.

Measurable outcome: Compare collected inquiries received from Commissioner Information Booth to gauge outreach efforts.

2019 National Conference Data: 44 2020 Goal: 70 **2021 Goal**: 100

Community and Legislative Advocacy:

Goal #1: Urge participation in advocacy efforts and other topics relevant to Commissioners by contacting Chapter Commissioners and Vice Presidents to distribute

messaging from the Advocacy Action Center alerts from National NAHRO.

Commissioners have been actively involved in advocacy letter writing campaigns; reaching out to legislators, other Commissioners, constituents, service providers and other housing advocates to assure that important funding for housing is maintained.

Commissioners throughout the Region will work at the Commissioners Mentor's booth at national conferences; advising new and veteran commissioners how to access/navigate the Advocacy Action Center online and via the app - NAHRO Advocacy, conference app – YAPP.

There have not been any conference due to Covid 19 but we are exploring ways to reach out, provide support and mentoring to Commissioners virtually.

Status: Ongoing

Measurable Outcome: Compare the number of Commissioners reached through Chapters/ State and Regions, in 2020 and 2021.

2020 Goal: 25 2021 Goal: 50

Goal #2: Work with Legislative Network Advisory Committee (LNAC) to actively engage in all letter writing campaigns.

Status: Ongoing Yearly event - goal set by LNAC

Measurable outcome: 2020 Goal*:12,501 2020 August recess: 8,501 2021 Goal: Number to be set at later date:

(*number determined by LNAC)

Enhanced Collaboration at Regional and National Levels

Goal: Create a Regional Commissioner Committee

Status: Ongoing

Collaborative work has begun in this area, with Commissioners communicating with other Commissioners within their region and on the national level. I am optimistic that a Regional Commissioner committee will come to fruition during my term.

Member Services Committee

Keon Jackson, Vice President of Member Services



On the previous member services conference call Denita Johnson (Chair) discussed the goals set by the BOG and asked that the different subcommittee chairs hold conference calls to come up with objectives and measurable outcomes for

each goal. Most recent call Denita Johnson provided an overview of the Steering Committee meeting. She said the Housing America Advisory Council was in full scholarship mode. They had received seven applications from the regions, and they were currently reviewing them. She also encouraged everyone to attend the online Summer Conference if they were able. Milet Hopping was voted in as the Vice Chair of member services committee.

Scholarships: Earnest J. Bohn Education scholarship applications were received, and the winners have been notified and will be awarded in August.

NCRC Awards: We will be extending the deadline for individual NCRC awards given the COVID-19 pandemic across the nation. Deadline will be TBD after the last meeting. Please encourage your peers to send in nominations.

Member Services Committee 2019-2021 and the NAHRO goals and other items remain as follows:

CONTINUING ITEMS/RECOMMENDATIONS

Dues- Review the dues structure every two years **Awards**: Continue to evaluate, promote, and fine tune the award program. Consider ways to increase the num-

ber of entries and to better market the program such as recognizing the size of each agency in the awards catalog.

Fellows- Continue the collaboration with the Emerging Leaders. Work with regions and chapters to increase the number of applications and create more opportunities for the Fellows to be engaged with the membership.

Emerging Leaders- Continue to submit session ideas for conferences and plan events for Emerging Leaders. Look into the possibility of holding a sponsored hospitality suite or reception for Emerging Leaders, adding an Emerging Leader representative to the Regional Presidents meeting to bring more awareness of the group, including articles written by and about the Emerging Leaders in the Monitor or Journal.

IT- continue to meet with NAHRO staff on technology updates and provide feedback.

Marketing and Relationship/Partnerships Subcommittees- Continue to have the two subcommittees meet and review and create future survey questions.

Conference- continue to participate in the site selection process and work with the Site Selection Task Force to revamp it. Continue with the First-Time attendee's overview and with other committees' functions such as Emerging Leaders, and representation on the National Conference Planning Committee.

Strategic Plan- Continue to work on Strategic planning and new tasks as needed.



Small Agency Task Force

Marty Ryan, SATF Chair



Greetings NCRC Board Members,

I honestly can say so much has happened since my last report and I don't even know where to begin and everything seems to change so rapidly that I'm sure that my report is going to seem like rambling! So I apologize in advance (3)

Life at a Small Housing Authority is challenging in itself, but add COVID-19 to the equation and...

My agencies have tried to keep normal operations for the sake of our Residents & Staff. We have been able to provide our public housing residents with a "Covid Essential Care Package" containing, hand sanitizer, reusable mask, \$10 grocery gift card, toilet paper, crossword book & reusable bag.

Wash you hand, Wear a mask, are just a few things you can

We've given you this care package because we care for you. So ride the wave and carry on, remember this too shall pass.

And when things return to "normal" it's sure to be a blast!

Stay Healthy*Stay Safe*Stay Strong

My boards approved a COVID Differential Compensation Pay for all staff prorated on number of hours worked. This definitely helped with staff moral as I have not experienced any issues with absences due to COVID and felt that this warranted a "bonus".

My agencies have went to a virtual platform for HQS inspections. Fortunately, our agencies were equipped to handle this platform. It's been a learning curve for the landlords, but we just make it work!

THIS & THAT: SECRETARY CARSON ANNOUNCES HUD WILL SAFELY RESUME PHYSICAL INSPECTIONS

Inspections previously paused during COVID-19 outbreak due to health concerns

https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_119

Cares Act – Round 1 https://www.hud.gov/sites/dfiles/PIH/documents/PIH2020-08.pdf
Cares Act – Round 2 https://www.hud.gov/sites/dfiles/PIH/documents/pih2020-18.pdf

August Advocacy: https://www.nahro.org/advocacy/advocacy-and-congressional-resources/action-alert-center/

Week 1: COVID -19 Relief

Week 2: Vouchers for all eligible

Week 3: Increase affordable housing supply

Week 4: Increase access to resident services

Week 5: Transportation -HUD Funding (this is our operating/capital fund and Section funding)

If you have any questions or recommendations, please contact me at <u>albiahousing@iowatele-com.net</u> or 641-777-6203.

This sums it up!



Legislative Report Jim Dewey, NCRC Legislative Chair

Even with this crazy world we are living in, your advocacy efforts shined through again.

LegNet set a goal of 2,000 letters to be sent in by July 1st and it was crushed with 3,889 letters because of your efforts! Thanks to all NCRC members for your participation. The timing could not have been better with negotiations ramping up in the Senate on another COVID-19 relief bill and the House Appropriations Committee considering the FY 2021 Transportation-HUD bill in subcommittee.

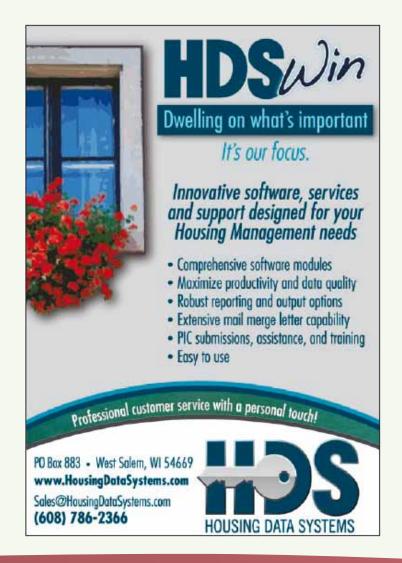
The House Appropriations Committee released its FY 2021 Transportation-HUD spending bill in early July, a bill that maintains or increases funding for nearly every HUD program and proposes an additional investment of \$49 billion in HUD infrastructure programs. The bill increases funding for the Capital Fund by \$310 million, the HOME program by \$350 million, and CDBG by \$100 million. It continues the language preventing HUD from unilaterally making changes to the ACC. The bill also proposes \$49 billion in additional investments on top of regular FY 2021 appropriations, including \$24.25 billion for the Capital Fund and \$17.5 billion for HOME.

August advocacy month is upon us and NCRC's very own Jennifer Keogh as Chair of the National Legislative Committee is promising a robust advocacy month. Weekly letters are once again the best course of action to advocate our most important programs to congress. Also, remember to schedule visits (live or virtual) with your congress folks while they are back in your own districts during their August recess, it is a wonderful opportunity to engage them with the local need and success.

Keep an eye out for upcoming Advocacy letters to be posted in the Advocacy Center through National NAHRO. They have continued to produce letter's so we are not forgotten in the future stimulus packages Congress is currently considering.

Every NAHRO member is considered a member of Leg Net, so if you would like to receive weekly e-blasts and participate on monthly calls, contact Tess Hembree at thembree@nahro.org and she will include you in those opportunities.

Advocate- If we are not heard, others will be!





Housing America Task Force Report

Anna Judge, Housing America Poster Contest Chair



Due to the current environment we find ourselves in, and the inability to meet face to face for our NCRC Annual Conference, we have decided to announce our regional poster contest winners in this newsletter. The region received a lot of GREAT entries this year. Unfortunately, we are only able to choose 3 (one from each age category) to be our regional winners and make their way to the national contest. So without further ado.

NCRC's 2021 "What Home Means to Me" Regional Poster Winners are......

Elementary School LillyAnn Hoagland Moorhead PHA, Minnesota



Middle School Alyissa Schweickhardt Greater Metro Area HA, Illinois



High School Kailin Giusti-Brownell St. Paul PHA, Minnesota



Please join me in congratulating our three regional winners! All three will receive a \$100 Visa gift card from NCRC and will also make their way to National NAHRO for the national judging as well. The *Housing America Task Force* relies on your support to continue our mission. Thank you, as always, for your unwavering support. We couldn't be as effective and present as we are without the backing of NCRC's membership.



IRGE Committee Ann McKenzie, Vice President of IRGE

International Research and Global Exchange July 2020 NCRC Newsletter

How do we keep a global perspective while

quarantined? How can we think beyond ourselves when we are hardly leaving our homes? Alan Zais, Chair of the International Research and Global Exchange (IRGE) committee, pulled us from our isolation by hosting a Canadian professional for our May meeting. We all spoke with Jeff Morrison, Canadian Housing & Renewal Association (CHRA) Executive Director from our homes about what was going on in Canada.

Jeff reported that the Canadian National Housing Strategy is still moving forward with some delays due to the pandemic. Our discussion turned personal as Jeff shared how empty Ottawa, Ontario felt and I could sympathize with similar empty streets in Chicago. As housers, we were all working to keep our residents safe and well. These types of conversations reinforce that we have more in common than differences.

This isolating time has been a great time to read. Here are some international ideas worth pondering:

From France:

Starting from a situation of explosive fragility in the ecological, energy, territorial, economic, food, social, health and political fields, the health crisis plays the dual role of detonator and revealer. There are many ready-made solutions that belong to a future that is still being planned according to forecasts that will not come true, but which draw attention to the precarious situation of many citizens. What can we do today that will have positive consequences tomorrow?

Inta-aivn.org May 2020 Newsletter

Words from the United Kingdom: In the current extreme Covid-19 lock-down situation, staying at home — the understandable message from government - may be harder for people in poor quality housing compared to others. But this is merely making longstanding inequalities worse.

https://theconversation.com/coronaviruspandemic-puts-the-spotlight-on-poorhousing-quality-in-england-136453

The world is also watching as we throughout the United States seek to come to terms with generations of racism. CHRA put it clearly:

The Canadian Housing and Renewal Association and the community housing sector across Canada calls for an end to racism, racist behaviour, and structural racism in all its forms . . . Community housing providers commit to working with their tenants and others to create safe spaces where tenants can feel secure, supported, and protected. CHRA calls on political leaders in Canada, the United States, and around the world to provide strong leadership by implementing measures designed to lead to greater equality between all peoples. The time is now to stop racism in all its forms - it is now up to all of us to act.

https://chra-achru.ca/news/statement-by-the-canadian-housing-and-renewal-association/

Continue to think globally and live very locally. Take care of yourself and those around you through this difficult time.



Community Revitalization & Development Report (CR&D)

William Pluta, Vice President of CR&D

Greetings, Everyone,

I know that most of us are inundated with information on programs, funding, waivers, and administration of

CARES Act and related COVID-19 funding, so i just wanted to provide a brief summary of those matters on the community revitalization & Development side of HUD. Here goes:

-CDBG-Congress appropriated \$5 billion to CDBG under the CARES Act, and HUD has allocated the first two traunches of funding. The last allocation released by HUD on May 11th, was a \$1 billion allocation to states, under which states were authorized to fund activities in CDBG Entitlement areas. The third allocation of \$2 million is supposed to be allocated based on a needs formula being developed by HUD, and is to be announced by October 1st. Both State and local HUD grantees are working on submitting Substantial Amendments to their FY 2019 Action Plans and/or are submitting their FY 2020 Action Plans to access these funds. HUD has provided an expedited citizen participation process for this purpose. Grantees are still awaiting HUD's release of CDBG waivers governing the use of CDBG CARES Act funds. CDBG funds can be used in qualifying circumstances for emergency rental assistance under "public services", but is limited to 3 months.

ESG-Congress appropriated \$4 Billion in Emergency Solutions Grant funds to State and local grantees. Most funds go through local Continuum of Care or "Balance-of-State" grantees, and can be used for emergency shelter operations/rehhabilitation, as well as rapid re-housing and homeless prevention, with the latter two often being in the form of emergency rental assistance. HUD issued waivers early on for ESG,

HOPWA, and Continuum of Care funding, and re-issued all of them along with HOME Program waivers on June 29, 2020. (Note:No new HOME or HTF funding was included in the CARES Act.). Both ESG and HOPWA programs are also going through the state and local Substantial Amendment process with most grantees to be able to more quickly access these funds to meet local needs.

CRF-States and larger local governments (over 500,000 population) also received Coronavirus Relief Fund (CRF) allocations from Treasury Dept. to address this pubic health pandemic. Some Governors and State legislatures have appropriated part of these funds for emergency housing assistance, including emergency mortgage and rental assistance. So far, Illinois,Ohio, and Iowa in the NCRC region have established such programs, generally through their state HFAs. Please check with your Governor's Office or State HFA to see if such assistance has been made available in your state.

CSBG-The CARES Act also included additional funding of the Community Services Block Grant, which provides funding to local community action agencies. Many of these CAAs are using at least a portion of these funds for emergency rental and mortgage assistance. Contact your local CAA for more information.

LIHTC-IRS had issued previous guidance on extending the placed-in-service and 10% expenditure requirements for LIHTC projects during natural disasters, but State allocating agencies (again, generally State HFAs) had to set up a pro-

cess for such waivers to,be requested by developers/property owners. NCSHA has been working with IRS to provide further regulatory flexibility, which was recently included in IRS Notice 2020-53.

Legislation-The House passed the HEROES Act recently, which provides significant additional funding for HUD and housing programs, Including emergency rental assistance (\$100 Billion), emergency mortgage assistance (\$75 billion), State and local governments (\$540 Billion), additional CDBG and ESG funding, as well as a national 12-month eviction moratorium, but it has stalled in the Senate. LIHTC advocates are pushing to include parts of the LIHTC Affordable Housing Credit Improvement Act bill (50% per capita increase and permanent fix to 4% Credits)in the Senate version of this bill, should there be one.

In addition, the House has taken to the strategy of passing separate stand-alone bills for housing programs (HB 7301), Emergency Rental Assistance (HR

6820/S.3685), and the Housing Assistance Fund-HHF (HR 6729/S.3620).

NAHRO anticipates possible action in the Senate before the August recess, but too early to tell what that will include.

The House also recently passed a \$3 trillion Infrastructure As Housing bill, the Moving Forward Act, which would provide substantial funding for the PHA Capital Fund (\$70 Billion) as well as long-term funding for the housing Trust fund and other housing programs, but this legislation is not expected to move in the current session...

-Finally, the House has begun work on the THUD FFY 2021 appropriations bill, which released a draft \$75.9 Billion spending bill last week, which included a \$1.9 Billion increase in tenant-based rental assistance. Also includes \$49 Billion in CRF emergency funding as a "backstop" should none of the above funding succeed.

That's all for now. Should continue to be a very busy summer and fall for all of us.



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Many of us have heard previous Secretaries of the Department of Housing and Urban Development state that a person's zip code can be a clear indicator of one's health (and educational) outcomes. Where we live directly affects our health (and wealth) in many ways – air pollution, toxins, access to green space, healthy food and even health care can lead to better or poorer outcomes and varied life expectancies.

Today, just weeks past the death of George Floyd, more in our nation are waking up to the other socio-economic and racial factors that also reduce health outcomes and life expectancy. For many of us, the historic systemic racism in housing, across our justice system, and even in healthcare is not new and we didn't need George Floyd's death or even science to understand how these systemic inequities adversely affect the trajectory and outcomes for many of our residents; we've lived it alongside of them. For years, many of us have advocated for fair housing along with housing funding, and improvements to housing rules and regulations. While these are important factors, we must begin to advocate for both housing and health care together because there is more than a connection between the two.

There is a quickly growing body of research showing the impact of housing instability on health outcomes. The connection between housing and health is gaining acceptance and discussions on this interconnectedness are happening in the healthcare realm. It is time we, as housers, start to up our understanding of this interconnectedness and understand the influence we have to bring about change and a better quality of life for those we work to serve.

Because of the fundamental need to lower healthcare costs and improve health outcomes, the pace of change for healthcare is accelerating more quickly than the pace of change for affordable and fair housing. Because of

this, health care providers are leaning in more on connecting these two "systems" than we as housers are. Need proof? Recent studies are exploring health and housing interventions for families with children with the objective of health improvement.

One study, Housing Prescriptions as Health Care is a randomized controlled trial that is investigating the impact on physical and mental health by integrating priority placement in affordable housing and the provision of services (case management, financial, and legal), compared to the standard of care (providing resource guides and hospital-based social work or care navigation services)¹. In this trial, at six months, a comparison of these two approaches showed decreases in the number of children in poor to fair health and in average anxiety. Additionally, there were declines in depression scores among these children's parents collectively prescribed the integrated model over the control group receiving the traditional standard of care. This means lower health care costs, and likely higher family earnings.

The integrated intervention was delivered through an aligned series of cross-sector partnerships that assessed and addressed housing instability in a standardized way and provided intensive case management and intentionally designed wraparound services to meet the needs of participating families. Further, services were also designed to maximize family income so that participating families could maintain housing stability, thereby reducing the stress on the entire family. Side bar: How hard would it be for us to leverage an existing program like the Family Self-Sufficiency (FSS) program and incorporate improved health as a goal in the tenant services plan; recognizing that improved health means an improved ability to obtain and maintain employment?

The high and growing cost of health care in the U.S. remains a huge and hotly debated issue. As I write this

(June 24th), the administration and 18 attorneys general are expected to file briefs in the Supreme Court to end the Affordable Care Act (ACA) and associated rising government health expenditures. These rising costs are attributed to the health care utilization of a small group of Americans with the most complex care needs and it has been shown that only 5 percent of the population accounts for nearly half of all healthcare spending. Many of these "high cost, high needs utilizers" are also shown to reside in our properties or the neighborhoods around them, making place-based strategies (i.e. Choice Neighborhoods) effective in changing this trajectory.

Because of the pressure on the ACA, health care systems continue their transition to value-based care models (i.e. accountable care organizations) as a means to control and reduce health care costs. In this transition, there may be greater opportunities to connect and influence the root causes of poor health outcomes i.e. homelessness and housing instability.

Health care systems have the potential to be great partners as they have access to different resources and the pressure on them is driving innovative solutions. As example, they can utilize Medicaid Section 1115 waivers to test new ways pay for health services motivating some health care systems to find ways to utilize Medicaid funding for nonmedical services that address health through social needs such as access to stable housing.

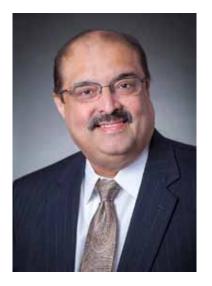
With positive results in the Housing Prescriptions study,

it can be supposed that further integrating, through a social determinants lens, intentionally aligned place-based strategies with a wraparound service plan, should produce improved and more holistic outcomes that may break a cycle of housing and economic instability. Further, it has also been shown that by doing this, the government costs for both health care and housing come down.

In this time of intense attention to issues of race and class, if we are truly going to make the durable changes needed to eliminate zip code disparities, now is the time to advocate collectively for housing and health access. Moreover, if we advocate, we cannot advocate as siloed systems, but as partners for integrated health outcomes influencers that bring the costs to other systems down; other systems like education and justice. Partnership and alignment have been badly needed between health care providers and housers and now is the time to advance both.

(Endnotes)

1 Allison Bovell-Ammon, C. M. (2020, April). Housing Intervention For Medically Complex Families Associated With Improved Family Health: Pilot Randomized Trial. *Health Affairs*, pp. 613-621.



GRAND RAPIDS HOUSING COMMISSION EXECUTIVE DIRECTORCARLOS A. SANCHEZ ANNOUNCES RETIREMENT

Grand Rapids Housing Commission Executive Director Carlos A. Sanchez announced today that he will retire on August 31.

Sanchez has led the Grand Rapids Housing Commission (GRHC) since 1983. Under his direction, the

number of affordable housing units available to low-income households in Greater Grand Rapids has grown from 818 to 4,580; this represents a 460 percent increase in the number of affordable units the Housing Commission makes available to low-income families, seniors and people with disabilities. The GRHC's annual budget has grown from \$3.8 million in 1983 to \$29.1 million in 2019.

The growth of GRHC programs is due in large part to Sanchez' ability to identify programs and development efforts that address Grand Rapids' affordable housing needs and then effectively collaborate with federal, state and local partners to find resources to support those efforts. The GRHC was recently awarded \$1.4 million in federal Low-Income Housing Tax Credits it will leverage to construct a \$13.5 million, 50-unit development that will house veterans and individuals who qualify for Permanent Supportive Housing. Antoine Court Apartments begins construction this spring and will open in 2021.

Additional GRHC achievements under Sanchez' leadership include:

A \$20.6 million total redevelopment of Creston Plaza Apartments. The 100-unit development serves low-income families, seniors and people with disabilities.

A \$4.8 million revitalization project that transformed the abandoned Sheldon Elementary School into a 45-unit apartment complex for low-income seniors.

A \$14 million total redevelopment of Campau Commons Apartments, a 92-unit complex that serves low-income families, seniors and people with disabilities.

The establishment of Family Self-Sufficiency, Homeownership

and Resident Services programs designed to help low-income households access community resources and achieve selfsufficiency.

The transformation of Mount Mercy, a former Catholic school and convent, into 125 units of affordable senior housing, and later construction of 55 additional housing units.

Construction or renovation of 70 units of Scattered Sites affordable rental and home ownership housing.

The establishment of Hope Community, a 24-unit transitional housing (now rapid re-housing) facility that serves homeless women and children.

The establishment of a Rental Assistance Center in partnership with the City of Grand Rapids; this provides rental readiness services to low-income households struggling to find rental housing.

"I am sincerely grateful to the Housing Commission board and staff and to all of the wonderful local, state and national partners that have worked with us throughout the years to meet the housing and supportive needs of low-income families," Sanchez said. "Your enduring support and dedication to housing equity have been and will be incredibly important to our agency's ability to meet current and emerging community needs. Thank you!"

In addition to leading the GRHC for more than 36 years, Sanchez has been very active in civic and community affairs. He is the co-chair of the hospital board of directors for Metro Health-University of Michigan Health and also serves on the Grand Rapids Area Housing Continuum of Care/Vision to End Homelessness Advisory Committee. He has also served on the Grand Rapids Home Builders Association Affordable Housing Committee, the Grand Rapids Board of Education, the Arts Council of Greater Grand Rapids and many others. In 2013 Sanchez was named a distinguished NAHRO Fellow by the National Association of Housing & Redevelopment Officials (NAHRO), a professional membership organization that represents about 17,000 housing authorities and community development agencies and officials nationwide.

The Housing Commission board is working with Sanchez to ensure a smooth transition to new leadership and expects the selection process for the next executive director to take several months.

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General Forum
Small Agency Forum

NAHRO Professional Development Training Calendar

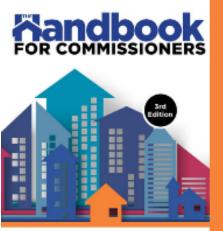
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STATE CHAPTER REPORTS

ILLINOIS CHAPTERJackie L. Newman, President





I don't have to tell you that we are in the midst of social unrest. . . . political unrest.a spike in COVID-19 and that these are unprecedented times in which we find ourselves; because you are living it along with the rest of us. The uncertainty of our times is not only being felt by the Great-8 States of the North Central Region, but felt throughout this nation!! We are living in a space and time in our history where the national issue of racism and other social injustices has created a gulf that is deeply dividing our nation. Unfortunately, that divide is sometimes along racial and economic lines; unfortunately, that divide is sometimes along political lines. We are facing extremely sensitive and difficult days with deep-seeded issues none of us can ignore. Suffice it to say none of us can simply dismiss the mistreatment of others or witness horrible acts against others without feeling, emotion or reaction.

I would be remiss not to mention the fact that I have been so deeply heartbroken and extremely troubled by the injustice being witnessed. The times in which we are facing is indeed disturbing, and we must accept our responsibility to address the issues being raised throughout this country by our fellow citizens and be committed to action, creating neces-

sary change in our circles of influence. I had the fortunate opportunity to listen in on a panel discussion a few weeks ago in which *our President, Mr. George Guy* participated and so eloquently reminded us of our responsibility during these troubling times as leaders in the affordable housing industry to be creators of CHANGE!! There are many leaders from around the country being driven to speak out; and speak out we must!!

While life during these unparalleled times is new to all of us and we are doing our best to adapt and adopt new ways to operate, our commitment across the Great-8 States continues to be improving the affordable housing landscape as we continue advocating for policy changes. Advocacy is so important if we are to remove the constraints that create barriers and not solutions to expanding, improving, developing and supplying affordable housing within our communities to some of the most vulnerable populations. Therefore, it is important and incumbent upon each of us to support the letters to Congress campaigns and other Advocacy campaigns encouraged by NAHRO and NCRC. Lift your voice. we must lift our voice. . . . collectively with a unified message!

Even with everything else that is going on, ILNAHRO is happy to host our NCRC Regional Conference. Our Regional Conference Committee has been very busy 're-imagining' our virtual conference scheduled for August 25-26 — ensuring there are timely topics to equip each of us in new ways. Thank you, conference committee for all of your hard work!! If you are reading this and you have not signed up already — don't delay — sign up today!! The conference registration fee is affordable and I assure you that you will find the planned workshops are timely and relevant.





INDIANA CHAPTERGeorge Guy, President

The Indiana Chapter of NAHRO is pleased to provide its report.

- Planning is underway for the IN NAHRO Virtual Conference taking place September 22nd-23rd. This conference will feature relevant sessions as we continue to navigate through this challenging time. Registration will be opening soon, so continue to look for additional updates.
- After taking a week off for the 4th of July, we've resumed IN NAHRO best practice calls. On average, 40+ attendees from PHAs across Indiana have been participating. These calls originally started as COVID-19 related but have quickly turned into a time of general resource sharing. We have discussed issues ranging from CARES Act funding to the mobility demonstration to Foster Youth to Independence (FYI) Initiatives. We've also reviewed state specific issues, like IHCDA's Rental Assistance Program. We've appreciated representatives from IHCDA and the HUD Indianapolis field office joining our weekly calls.
- Additionally, we're in the process of placing our second statewide PPE order. Small PHAs especially have benefited from better pricing from these large group orders. Through these group orders we are able to ensure quality PPE materials for our

residents and staff at a competitive price.

- Earlier in July, I joined Elizabeth Scott-Glenn and Sengor Manns on the Image Profile Report Podcast, hosted by Herb Glenn, to discuss Affordable Housing: The Next Agenda. I also joined Elizabeth for a panel discussion on Diversity and Inclusion at the NAHRO Summer Conference.
- attended the HUD Roundtable on Foster Youth Initiatives hosted by HUD Regional Administrators Joseph Galvan and Christopher Patterson, and HHS Administration for Children, Youth & Families Commissioner, Elizabeth Darling. this roundtable we discussed the Foster Youth to Independence (FYI) and Family Unification Program (FUP) vouchers and their use when emancipating out of foster care; how to develop a memorandum of understanding between Public Housing Agencies and Children Services Agencies; potential challenges that participants may have when making referrals or using Family Unification Program (FUP) or Foster Youth to Independence (FYI) vouchers; and recommendations on actions and policies that would reduce and streamline statutory, regulatory, and administrative burdens at all levels of government that potentially inhibit referrals for housing vouchers for foster youth and for foster youth obtaining vouchers. This goal of this roundtable is to provide HUD with important information that will be used in a white paper HUD will be writing for Regional Administrators Galvan and Patterson to deliver to HUD Secretary Ben Carson on this topic.





IOWA CHAPTER
Steve Rackis, President

The Iowa NAHRO Board met virtually on June 25, 2020. The 2020 Iowa NAHRO Conference will remain can-

celled. We decided we did not have the manpower to host a virtual conference. Instead the Board decided to only focus on our regularly scheduled Fall one-day training session. The Board decided to pick one of the Spring Conference's topics

and determine if the presenters are willing and able to do a virtual session. Adam Sutton, our Professional Development Chair, identified the top 3 sessions that members registered for and will reach out to these presenters. The top 3 session were:

- 1. Leadership and Effective Communication.
- 2. Sex & Labor Trafficking/Domestic Violence.
- 3. Healthy Neighborhoods/Healthy Communities.

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National Association of Housing and Redevelopment Officials, Minnesota Chapter



MINNESOTA CHAPTER Bryan Hartman, President

The Minnesota NAHRO chapter has continues to provide timely and relevant information to our members on the COVID-19 pandemic and how to operate their agencies in this time of cri-

sis. MN NAHRO is providing information to our members in several ways.

The Minnesota chapter held a virtual spring conference this year in place of our usual in-person conference. The sessions included many related to the COVID-19 pandemic and other timely topics. The two and one-half day conference was well attended and provided a great opportunity for members to share experiences and best practices.

The staff of MN NAHRO has created a COVED-19 information page, linked from our home page: www.mnnahro.org. This page offers a number of resources and links on topics including: state and

federal health information on COVED-19; sample agency policies and forms for responding and adapting to the crisis; program administration notices from HUD and state of Minnesota; and also community/resident information for managing multi-family properties. This page is updated at least weekly with the most up-to-date information that is important to our members.

MN NAHRO continues to host free conference calls for members to share information and with speakers who can share timely information and best practices for managing their agencies and programs during the pandemic crisis. These calls also offer the opportunity for asking questions and identifying topics for future calls.

A one-day virtual Leadership Retreat was held in July to replace our usual in-person retreat. The topics included updates on State and Federal eviction moratoriums, CARES Act reporting & accounting, planning for re-opening and an Executive Director Open Forum. This well attended event provided thought provoking and timely information that members will find valuable as we navigate the crisis.

The Board of Directors of MN NAHRO has recently made the difficult decision to cancel our

three-day fall conference which was to be held in mid-September. This decision was made in order to protect the health of our attendees and employees at the venue. In its place, we will hold a virtual conference on September 16-18th. Look for details soon on our website: www.mnnahro.org

The State of Minnesota's legislative session ended this spring without action on a variety of bills supported by MN NAHRO. Also, no action was seen in special sessions that were held in June and July. We anticipate another special session in August and/or September and are hopeful that action will occur on these import bills. Our priorities for this year are detailed below.

MN NAHRO Legislative Policy Priorities for 2020

 Seek \$200 million Housing Infrastructure Bonds to finance affordable housing of all types across the state. This includes rental and supportive housing and homeownership opportunities.

- Seek \$100 million in general obligation bonds to finance public housing rehabilitation projects to preserve and improve housing that is a critical asset four our most vulnerable residents, including seniors, families with children and those with disabilities. Based on a 2019 report, the state's public housing has over \$187 million in critical needs.
- Support the efforts of the Homes for All coalition and its advocacy work at the legislature for funding of affordable and supportive housing and related priorities.
- A recent addition to our priorities is the support for MN Senator Tina Smith's federal bill to create a \$25 million grant program within HUD that would allow PHA's to install automatic sprinklers in public housing facilities.





MICHIGAN CHAPTER, Zachary Fosler, President

Greetings Friends and Colleagues,

This year has certainly been full of surprises. I am in awe of how so many of you have stepped up during this global pandemic to continue providing the critical services our residents need now more than ever.

Here is a short list of some of the amazing work I am seeing:

- Drop-in COVID testing sites and wellness checks on or near PHA properties
- Transportation assistance for residents who have found their public transit options limited or eliminated
- Subsidized internet services and distribution of computers and tablets to help children stay

- connected to their education and adults to work, family, etc.
- Boxed meals for seniors and additional food assistance to families
- Educational support for families as they try to help their children navigate virtual learning
- Childcare options for children of essential workers
- Accessing emergency rental assistance funds for families struggling to make rent (especially in unsubsidized LIHTC units)
- Launching public awareness campaigns to help residents understand how to stay safe during this pandemic

I am proud of you and the work you do. I am proud to be a part of this industry. Thank you.

I do not have other updates to share at this time. Like many of you, I have been largely focused on responding to resident needs among an everchanging landscape and reevaluating how our organization conducts business. I wish you all a safe and healthy autumn!



NEBRASKA CHAPTERTrine McBride, President

I will start the newsletter with a State COVID-19 update. Nebraska has not seen an upswing in COVID-19 cases and

housing authorities in Nebraska are reopening their doors to the public and resuming regular business and maintenance activities. The number of COVID-19 cases has remained low, except for 4 counties. There are counties that have no reported cases. Nebraskans consider themselves very lucky to live where the vast land and small population creates a natural social distancing situation.

The State Chapter Board of Directors continues to hold meetings by teleconferencing.



President George Guy, along with Alan, Lee, and Jessica joined our June board meeting. They presented the NCRC conference and annual membership fee proposal and gave board members an

opportunity to ask questions and present concerns the NCRC Conference Work Group. They did a good job in swaying the Nebraska Board of Directors to support the restructuring of the conference and annual membership fees.

As I mentioned in the last newsletter, the State Chapter has canceled the annual Maintenance Conference and Fall Conference. The conferences will be rescheduled in 2021. To make up for loss income from the annual conferences, the Chapter is offering a NAHRO Executive Director online training in September.

OHIO CHAPTER Ralph Chamberlain, President





OHAC is doing its best to keep up with COVID-19 developments in our state and nation, and we are making efforts to ensure our membership is informed.

About a dozen member directors have continued volunteering for the COVID-19 Ad Hoc Committee which generally meets weekly by tele-conference and shares information with the general membership. It is an interesting time with recent spikes of identified infections in areas of the State.

Of course, due to COVID-19, OHAC canceled the Annual Spring Conference which was to be held April 29 – May 1, 2020, at the

Sheraton Suites Akron Cuyahoga Falls. The group plans to return to this location for the Spring Conference in 2021. Additionally, the Fall 2020 Conference scheduled in Columbus from September 9-11, 2020, has now also been canceled with us returning to that location in 2022.

This, of course, brings with it the concerns of the ongoing viability of OHAC itself as an entity as reserve funding can only go so far. The Administrative Services Committee has recently met to review budget saving measures and propose updates to by-laws to help stem the tide.

Membership agencies have been generous in working through the epidemic's resulting financial crisis by sponsoring or contributing to the annual scholarships and adjusting contracts. Special thanks noted here to Akron MHA and Mansfield MHA!

Further thanks go out to the recent website

sponsors, including annual website sponsors Arthur Gallagher, Clemans Nelson, and OCCH; as well as six-month sponsor, AHRMA!

A new focus on web-based training has also arisen to try to keep the membership updated and informed. Successful web-based sessions with BDO on Accounting Updates in June and with Bill Willis on Fair Housing yesterday were well attended and well received by participants. OHAC is focusing its next web-based training on updates to Ohio Sunshine Laws with regard to open meeting and public records which is hoped to be set in August 2020.

The OHAC Directors' Meetings are rarely scheduled in July each year, so the next OHAC Directors' Meeting will be held on August 6, 2020, by tele-conference at which our normal business will be conducted along with the most recent State legislative updates to be reported, a presentation is also anticipated on recovery housing efforts in the State, and the meeting should end with a presentation to Directors on human resources concerns during the current state of affairs.

Stay safe, healthy, apart, and masked!



WISCONSIN CHAPTER Sarah Boss, President

What a crazy time this has been. Wisconsin Housing Authorities have been diligent in providing the best service to our communities and those most in need.

Since early May, WAHA has

partnered with our local HUD field office to host a bi-weekly COVID call. During this time, Housing Authorities have the opportunity to share stories, best practices and discuss procedures and protocols pertaining to the COVID pandemic. These calls have been very beneficial and have been a

great source of information.

Up until a few days ago, WAHA was still planning for the fall conference to be held in September in the city of LaCrosse. However, the conference location announced that due to an increase in cases in that city, it was recommending that the conference be cancelled. The conference planning committee is busy working on details to now host a virtual conference. More details will be announced.

Our next Board meeting is scheduled for July 23, 2020 by teleconference.

Further information about WAHA can be found on the website at www.wahaonline.org



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