

AZNAHRO

Rebuilding the Commitment

. Arizona NAHRO represents the 24 housing and community development agencies of Arizona serving nearly 6,500 public housing clients and over 21,500 Section 8 Housing Choice Voucher families. Yet, there are currently over 61,000 families or elderly/disabled individuals on Arizona waiting lists for assistance.

ARIZONA LEGISLATIVE PRIORITIES

Collaboratively, the Arizona Chapter of National Association of Housing and Redevelopment Officials (NAHRO) and the Arizona Housing Director's Association (AHADA) have identified legislative priorities that are needed to serve the citizens and communities of Arizona.

Arizona faces serious challenges. High unemployment persists, public infrastructure is decaying, foreclosed and abandoned homes continue to plague neighborhoods, one-time homeowners and would-be first-time homebuyers find themselves as renters in a market already severely undersupplied with affordable rental housing, and homelessness among families is on the rise. In fact, Arizona is currently the second worst state for providing affordable housing available for our lowest income families and seniors. According to a recent report by the National Low Income Housing Coalition, The Shrinking Supply of Affordable Housing, Arizona has only 20 affordable units available for every 100 extremely low income renters, well below the national average of 30 affordable units available for every 100 extremely low income renters. Nevada is the only state meeting fewer of the community's needs; our similar foreclosure crises are wreaking havoc not only on homeowners but are also trickling down to renters most in need. These conditions, in addition to a backlog of billions in deferred modernization funding, have placed Arizona's public housing assets at risk.

Arizona's federal policymakers face difficult choices. The Administration and Congress seem poised to freeze or even reduce discretionary spending. At the same time, leaders from both ends of the political spectrum face enormous pressure to develop and implement creative, cost-effective strategies to create jobs and accelerate economic recovery. Arizona NAHRO and AHADA support targeted investments in the critically important programs we administer. We will administer these programs with integrity and a commitment to achieving real and lasting results for the communities and families they serve each and every day.

To that end, Arizona's 2012 Legislative and Regulatory Agenda outlines the steps we believe responsible policymakers should take to best meet the needs of vulnerable populations while harnessing the potential of housing and community development programs to fuel economic growth.

SUMMARY AGENDA

Section 8 Rental Assistance

- Provide adequate funding for Housing Assistance Payment contract renewals
- Restore responsible funding levels for PHAs' ongoing administrative fees.
- Enact sensible legislative reforms for the Section 8 tenant-based program.
- Implement long-overdue, common-sense regulatory and administrative reforms to allow PHAs to make more efficient use of program funds.
- Maintain a level playing field in the Performance-Based Contract Administrators initiative competition.

Public Housing

- Fully fund the operating costs and annual capital accrual needs of public housing, and position PHAs to make meaningful progress toward addressing the backlog of unmet modernization needs.
- Unlock the value of public housing assets by providing PHAs with a variety of tools to leverage and invest in the preservation of their properties.
- Increase PHAs' flexibility to use available resources for their highest priority needs, regardless of funding source.
- Establish protected capital reserve accounts to allow PHAs to responsibly plan for future needs.
- Enhance incentives for energy efficiency upgrades.

Community and Economic Development

- Restore adequate funding for the Community Development Block Grant program.
- Restore and maintain funding for HUD's cost-effective economic development tools.
- Reauthorize the New Markets Tax Credit program.

Affordable Housing and Homeless Assistance

- Restore adequate funding for the Home Investment Partnerships Program
- Provide the resources necessary to responsibly implement recent reforms to HUD's homeless assistance programs.
- Remove statutory and regulatory barriers that prevent PHAs and redevelopment authorities from expanding the supply of affordable housing opportunities.
- Preserve and strengthen the Low Income Housing Tax Credit Program.

Rural Communities and Smaller Agencies

- Enact the Small Housing Agency Reform Proposal (SHARP) developed by NAHRO and its industry partner, the Public Housing Authorities Directors Association (PHADA).
- Improve smaller agencies' and rural localities' access to federal housing and community development programs.
- Improve the performance of rural housing programs administered by federal agencies other than HUD such as the U.S. Department of Agriculture.
- Improve existing programs to better serve smaller agencies and rural communities.







HOUSING CHOICE VOUCHER (HCV) RENTAL ASSISTANCE PROGRAMS

Strengthen & Simplify the Section 8 Rental Assistance Program

The Housing Choice Voucher (HCV) program provides rental assistance to over 21,700 low-income families in Arizona and to nearly 2.2 million low-income families nationwide. The flexibility of the HCV program's design has helped make it the optimal tool for meeting a wide variety of critical affordable housing needs. Administered by city, county, multi-county and state public housing agencies, the program helps families, seniors and persons with disabilities live stable and independent lives; helps the working poor to become self-sufficient; and enables families to live in neighborhoods where poverty is not concentrated.

The Insurance Housing and Community Opportunity Subcommittee of the House Financial Services Committee is discussing the Affordable Housing and Self Sufficiency Act of 2012 (AHSSIA). AHSSIA is the current iteration of past efforts to reform legislation focusing on the Section 8 tenant-based and project-based programs and public housing, formerly known as Section Eight Voucher Reform Act (SEVRA) and

Section Eight Savings Act (SESA). AHSSIA would 1) broaden the extremely low-income targeting requirement by applying it to families with the higher of 30 percent of Area Median Income or the federal poverty level; 2) increase the standard deduction for elderly and disabled households and raise the deduction for excess medical expenses; 3) streamline the program by permitting three-year annual re-certification for households that certify that 90 percent or more of their income is fixed (i.e. SS and SSI) and that their income has not changed from the previous year; 4) provide PHAs the authority to approve exception rents for disabled voucher households without HUD approval; and 5) enable HUD to produce more timely Fair Market Rent data on an annual basis. Please support these Acts.

Additionally, cuts to voucher program administrative fees, at 83 percent pro-ration in FY 2011, and 75 percent pro ration in CY 2012 mark the lowest pro-ration in the 36-year history of the program. Staff recommends support for fully funding ongoing administrative fees and reducing the administrative and regulatory requirements in the Housing Choice Voucher (HCV) program.

Public Housing

Arizona PHAs own and operate nearly 6,500 units of federally subsidized public housing, which serve Arizona families and elderly and disabled persons. The public housing inventory is an integral component of our state's infrastructure. Unfortunately, chronic underfunding of the Public Housing Capital and Operating Funds has placed our inventory at risk.

After a short-lived uptick in appropriations, recent years have once again evidenced a deep and ongoing erosion of the federal commitment to an adequately funded public housing program. Capital Fund appropriations continue to lag behind accruing modernization needs; a significant backlog of unmet capital needs, estimated at about \$26 billion, remains. At the same time, the Administration advocated successfully for a \$650 million offset against PHAs' operating reserves, undercutting the financial stability of many properties and casting a broad shadow of uncertainty on the future operating environment of the program. This policy not only unfairly punished the responsible, strategic, and entrepreneurial stewardship of federal public housing resources, but created collateral damage by limiting PHAs' ability to use available resources to meet their most pressing capital needs as well as plan for the future.

The hard truth is that any serious solution for preserving the public housing inventory will require a level of investment above the status quo if it is to succeed. If the federal commitment to the public housing program is not restored, future attempts to address those challenges will simply become even more expensive, and further delay will undoubtedly result in the continued deterioration of an irreplaceable component of our national infrastructure and a critically important housing option for many of America's most vulnerable families. It is therefore imperative that federal policymakers work together and in partnership with the industry to devise and implement a comprehensive, workable strategy for preserving the public housing inventory as soon as possible.

Fully fund the operating costs and annual capital accrual needs of public housing, and position PHAs to make meaningful progress toward addressing the backlog of unmet modernization needs.

- Fully fund the Operating Fund program through direct appropriations.
- Restore the Capital Fund to a level that keeps pace with accruing physical needs, and pair adequate funding with policies that empower PHAs to begin to address deferred maintenance needs and modernize their aging properties.
- Absent continued investment in the successful HOPE VI program, ensure that the Choice Neighborhoods Initiative includes dedicated resources for PHAs to revitalize severely distressed public housing units.
- Seek funding for PHAs to obtain a comprehensive physical needs assessment of each public housing Asset Management Project, performed according to a standard format to allow meaningful reporting of capital needs to HUD.

Provide PHAs with a variety of tools to leverage and invest in the preservation of their properties.

- Ensure that any program to convert public housing to Section 8 assistance provides an adequate, stable subsidy and fair, reasonable operating terms.
- Promote policies that support, and do not undermine, the ability of PHAs to address functional and market obsolescence, including rehabilitating properties to a standard that is suitable and reasonable given the markets in which the properties are located.
- Where demolition of units is necessary, advocate a flexible one-for-one replacement requirement focused on preserving the number of deeply targeted "hard" rental units nationally.
- Reverse policies that inhibit PHAs' ability to develop new low-income rental units in the communities in which they are located, including repeal of the so-called "Faircloth amendment," which limits Capital Fund expenditures for certain development, and by encouraging the reasonable use of operating reserves for development.
- Streamline the process for mortgaging public housing assets. Ensure adequate tenant protections are provided in event of default, and permit subordination of the federal interest where appropriate to realize the value of public housing as collateral.
- Create a federal loan guarantee for transactions that leverage public housing assets, including Operating and Capital Funds.

Increase PHAs' flexibility to use available resources for their highest priority needs, regardless of funding source.

- Increase flexibility between Operating and Capital Funds to allow PHAs to maximize the value of their subsidies.
- Pursue workable regulatory policies governing the use of Operating Fund subsidy for capital improvements and debt service.

Establish protected capital reserve accounts to allow PHAs to responsibly plan for future needs.

- Provide PHAs with the established tools of the real estate industry to preserve and maintain their properties.
- Remove barriers to modernization by providing PHAs with the opportunity to create efficiencies through economies of scale and reduced transaction costs.
- Develop policies which align reserve for replacement accounts with regular physical needs assessments.

Enhance incentives for energy efficiency upgrades.

- Empower PHAs to benefit from cost/consumption savings resulting from energy-efficient improvements regardless of how improvements are funded.
- Provide smaller PHAs with access to a streamlined version of the Energy Performance Contract tool.

COMMUNITY AND ECONOMIC DEVELOPMENT

Preserve Vital Community and Economic Development Programs

HUD is the most important federal partner related to state and local community revitalization initiatives. In these difficult times, a full-scale recovery will require a focused, coordinated, and ongoing effort at all levels of government. Now more than ever, state and local agencies need HUD to remain a strong and supportive partner committed to the successful, results-driven implementation of local community revitalization strategies. State and local community revitalization initiatives are a needed resource throughout Arizona. In a time when communities are being hardest hit by daunting economic circumstance, these programs are a key solution in stabilizing communities and neighborhoods. The following actions must be taken:

- Maintain funding for the CDBG program to ensure the success of state and local efforts to spur job creation, provide vital public services, and expand affordable housing opportunities;
- Preserve HUD's Economic Development Tools;
- Discontinue Burdensome Restrictions on the Use of Eminent Domain for Community Revitalization;
- Support Incremental Funding to Encourage Transit-Oriented Development and Enhance the Livability of Communities Should Be Incremental to Existing Programs

Expand affordable housing opportunities and combat homelessness.

To expand affordable housing Arizona NAHRO urges the Administration to fully fund the Home Investment Partnerships (HOME) program. As our nation continues to endure an affordable housing crisis, restoring HOME program formula funding is critically

important. The proven and effective HOME program empowers states and localities to design and implement affordable housing strategies to respond to locally determined needs. Arizona NAHRO supports working toward the development of a federal housing policy that strikes a more appropriate balance between promoting responsible homeownership and addressing the nation's acute shortage of affordable rental housing units.

To this end, NAHRO and AHADA recommend that the Administration and Congress:

- Capitalize the Housing Trust Fund
- Preserve the Viability of the Low Income Tax Credit (LIHTC) Program

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) Maintain Funding for the Community Development Block Grant (CDBG) Program.

For more than 30 years, the CDBG program has empowered states, local governments, and their partners to rebuild local economies, strengthen public infrastructure, and improve the quality of life for millions of low- and moderate-income Americans. This flexible program emphasizes local decision-making and prioritization of needs and ensures accountability through citizen participation and performance measurement.

Given the importance of job creation and public service provision during a severe and persistent economic downturn, the need for CDBG funding in states and localities across the nation is as great as it has ever been. In spite of the program's proven track record, CDBG formula funding declined by 17 percent from FY 2004 to FY 2009, even before adjusting for inflation.

Fortunately, Congress provided additional CDBG resources through ARRA, and, at the Administration's request, increased CDBG formula funding for FY 2010. Despite this welcome progress, the program's funding level is still insufficient to meet the significant community development needs of states and local governments. We support restoration of full funding for the CDBG formula program to ensure the success of state and local efforts to spur job creation and retention, provide vital public services, and expand affordable housing opportunities for low- and moderate-income families and individuals.

Choice Neighborhoods Initiative (CNI)

HUD's Choice Neighborhoods Initiative (CNI) is the successor program to the HOPE VI program. While HOPE VI receives no funding in the FY 2012 budget, it does provide \$120 Million in funding for CNI with no less than \$80 million being provided to PHA's. We recommend authorization and continued support for the CNI program, and specifically for public housing revitalization.

AFFORDABLE HOUSING AND HOMELESS ASSISTANCE

HOME PROGRAM

Fully Fund the Home Investment Partnerships (HOME) Program

Given our nation's affordable housing shortage, restoring HOME program formula funding is critically important. The proven and effective HOME program empowers states and localities to design and implement affordable housing strategies to respond to locally determined needs. The program celebrated its 20th anniversary last year and has assisted over one million units since its inception. Since the program began, HOME has made possible the construction, acquisition, or rehabilitation of more than 202,881 owner-occupied units, 440,000 homebuyer units, and 396,000 rental units. HOME has also provided help to over 250,000 households through local tenant-based rental assistance programs. And HOME doesn't just build housing; it builds local economies. Over the course of 20 years, HOME has leveraged \$88.6 billion of other funds for affordable housing, with a leveraging ratio of 4 to 1. According to data provided by HUD, funding HOME at the level recommended by NAHRO for FY 2013 would create or preserve nearly 29,000 jobs. We strongly urge fully funding the HOME Program by restoring the formula allocation to the FY 2011 enacted level.

HOMELESS ASSISTANCE PROGRAMS

Fully Fund HUD's Homeless Assistance Programs

Congress enacted and the President signed the Homeless Emergency and Rapid Transition to Housing Act (HEARTH) in 2009, resulting in major changes to HUD's McKinney-Vento homeless assistance programs. HUD is now working to implement the program reforms mandated by HEARTH. NAHRO strongly supported many of these important reforms, including new flexibility to prevent at-risk families from falling into homelessness and an expanded HUD definition of homelessness that is better aligned with the definition employed by other federal agencies. The impact of the current economic crisis has illuminated the importance of maintaining adequate program funding as HUD works to implement changes to HUD's homeless assistance programs in 2012.

Homelessness is a complex social and economic issue that impacts everyone. Societal issues such as a lack of jobs, low wages and the lack of safe and affordable housing increase the prevalence of homelessness within our nation and state. Loss of a job, a physical or mental health crisis, domestic violence, the loss of family support and myriad other events can trigger a downward spiral resulting in homelessness. Homelessness affects people of all ages and ethnic groups and is costly to our communities in terms of hospital emergency room visits and law enforcement intervention.

On an annual basis, Arizona communities conduct a point-in-time survey of those persons experiencing homelessness, including those persons who experience homelessness on the streets and those in emergency shelter. In 2011, the Arizona point-in-time survey identified 11.946 people including families with children being sheltered on a single night in Arizona. That same night, 3,202 homeless individuals were counted on the streets throughout Arizona. The number of homeless individuals counted on the streets is typically under-reported as it is nearly impossible to accurately count everyone who is homeless. The Urban Institute has identified the lack of affordable housing as the primary cause of homelessness among families. Data generated each year by the Arizona Department of Housing show that housing is unaffordable due to the inadequate supply of affordable housing and because low incomes cause families to be unable to pay for the housing that is available. In many

communities, the task of finding affordable housing is virtually impossible for families who have lost their housing.

In 2012 Arizona NAHRO supports:

- Full funding \$2.231 billion for the Homeless Assistance Grants program within HUD in FY 2013 to:
 - Provide \$2.231 billion Continue investments in the cost-efficient interventions of homelessness prevention and rapid re-housing through the Emergency Solutions Grants program;
 - Further implement the bipartisan HEARTH Act of 2009, which reauthorized these programs and increased their focus on performance-driven decisions, systems coordination, and proven solutions; and
 - Cover the cost of renewing and expanding investments for permanent supportive housing and rapid re-housing—proven, cost efficient solutions to homelessness.
- Increasing the capacity of HUD and VA to address homelessness among veterans:
 - Provide \$75 million for new HUD-VA Supportive Housing (HUD-VASH) vouchers in FY 2013 to house an estimated 11,538 additional homeless veterans; and
 - Provide \$1.35 billion in FY 2013 to support VA's efforts to end veteran homelessness by 2015, including \$300 million for the Supportive Services for Veteran Families (SSVF) program.

Capitalize the Housing Trust Fund

For several years NAHRO called for a new federal program for the production of affordable units of rental and homeowner housing. In a major victory for our industry, the Housing and Economic Recovery Act of 2008 authorized a national Housing Trust Fund intended to support the production, preservation, and rehabilitation of affordable housing. Unfortunately, the funding prospects for this new initiative remain in doubt.

In 2012 Arizona NAHRO supports:

- A budget neutral mandatory funding source for this program. NAHRO has long maintained that funding for the Housing Trust Fund should be derived from sources other than appropriations to the extent possible.
- Continued inclusion of long term operating assistance remains a clearly eligible activity for rental housing development, which facilitates the ability of Housing Trust Fund grantees to adequately serve the rental housing needs of extremely low-income.
- Provisions that position PHAs and local redevelopment authorities to access and utilize Housing Trust Fund resources, including for the rehabilitation of public housing units.

Preserve the Viability of the Low Income Housing Tax Credit (LIHTC) Program

Many of the principal investors in LIHTCs in recent years have been large financial services companies, including Fannie Mae and Freddie Mac. These investors fled the market due to concerns that they would have insufficient tax liability to make use of the credits over the 10-year credit period. Although developers had assembled more than enough properties to make full use of the annual LIHTC allocation, the tax credit market dried up and a substantial number of projects that had not yet reached financial closing were at risk. Thanks to temporary measures such as the Tax Credit Exchange Program, and due to the burgeoning economic recovery, the tax credit market has come back to life. NAHRO remains committed to working with our industry partners to preserve and strengthen the LIHTC program moving forward, including advocating the passage of legislation to permanently extend the flat 9 percent credit rate while creating a flat 4 percent credit rate for allocated credits.

Eliminate Barriers to PHA Eligibility

A number of federal housing programs limit eligibility to "private nonprofit organizations." The various statutory and regulatory definitions of "private nonprofit organization" currently in effect under these programs have collectively served as a barrier to the participation of PHAs and redevelopment authorities, since these agencies typically do not enjoy nonprofit status under the Internal Revenue Code. For example, PHAs are prohibited from acting as subgrantees under the Emergency Solutions Grant program, even though many local government grantees want PHAs to fill that role. And PHAs and redevelopment authorities are barred from collecting developer fees under the CDBG program, even though they often engage in the same development work as forprofit and private nonprofit developers of affordable housing. In 2012 NAHRO will continue to work to identify and eliminate barriers that prevent otherwise qualified PHAs and redevelopment authorities from accessing federal housing and community development programs.

ADDRESS THE UNIQUE NEEDS OF SMALLER AGENCIES AND COMMUNITIES

Arizona NAHRO's diverse membership includes agencies representing communities of all sizes. As a National and State Organization, we are mindful of the importance of Federal Housing and Community Development Programs that are designed to meet the unique needs of smaller agencies and communities. New and existing programs intended to serve the full spectrum of agency types should be accessible to smaller agencies as much as possible.

Enact the Small Housing Agency Reform Proposal

The Small Housing Authority Reform Proposal (SHARP) is a joint initiative of NAHRO and the Public Housing Authorities Directors Association that would significantly ease administrative burdens and increase program flexibility available to smaller organizations operating the public housing program and/or the Housing Choice Voucher program. Of the more than 4,000 PHAs that administer public housing units, Housing Choice Vouchers, or both, 82 percent are small agencies (550 or fewer public housing

units and Housing Choice Vouchers combined). Although these small agencies manage only 28 percent of the nation's inventory of public housing and Housing Choice Voucher-assisted units, they bear most of the same regulatory burdens as larger agencies.

SHARP would liberate smaller PHAs from unnecessary and unproductive red tape, providing them with new flexibility to administer their assisted housing programs effectively, efficiently and in the interests of low-income residents, applicants, and taxpayers.

SHARP would...

- Define small agencies as those with 550 or fewer public housing units and Housing Choice Vouchers combined;
- Reduce administrative burdens for both agencies and HUD:
- Provide flexibility to improve services to residents;
- Enable HUD to target its scarce resources where risks are greatest;
- Reform HUD's burdensome oversight and monitoring processes;
- Provide administrative and regulatory relief;
- Reform arcane rent structures; and
- Encourage housing development among small agencies.

For more information, see www.nahro.org/SHARP

Ensure New Programs Are Available to Smaller Agencies and Rural Communities

AZ NAHRO believes that major housing and community development programs should be, to the maximum extent feasible, accessible by agencies and communities of all sizes. By way of example, consider the Choice Neighborhoods Initiative. Although NAHRO applauds the initiative's emphasis on the transformation of neighborhoods of extreme poverty into sustainable, mixed-income neighborhoods, we remain concerned over the extent to which PHAs located in rural areas have been able to participate in the new program. The HOPE VI program was one of the few viable funding sources available for revitalizing severely distressed public housing located in rural communities. PHAs in rural communities are limited in their ability to secure financial resources through other programs or funding sources that focus primarily on urban areas. If CNI is to be accepted by our industry as the legitimate successor to HOPE VI, CNI should be refined to provide small agencies and agencies serving rural communities with access to funding.

Advocate Improvements to Programs to Better Serve Smaller Agencies and Rural Communities

In 2012 NAHRO will continue to work with its members to formulate and communicate recommendations for improvements to existing programs in order to better meet the unique needs of rural communities and smaller agencies. This effort will include monitoring of federal programs administered by agencies other than HUD, including the Department of Agriculture's Section 515 Rural Rental Housing Program, Section 538 Rental Housing Guaranteed Loans, Rental Preservation Revolving Loans, and Rental Assistance Contracts. NAHRO will also seek to restore dedicated funding for HUD's Rural Innovation Fund. And as mentioned elsewhere in this document, NAHRO is

working to provide small PHAs with significant regulatory relief, including the ability to elect to be permanently exempt from asset management requirements. NAHRO will also work to reform the Section Eight Management Assessment Program (SEMAP) so as not to disadvantage small PHAs' performance scores, and to provide smaller PHAs with access to a streamlined version of the Energy Performance Contract tool.

Foster Innovation, Increase Efficiency, and Streamline the Regulatory Environment

- Promote Reasonable and Flexible Federal Oversight
- Incentivize Green Building & Increased Energy Efficiency NAHRO and Arizona NAHRO support the application of green building, sustainable design, and energy efficiency principles within federal housing and community development programs. Public policies in this area should incentivize rather than mandate the adoption of these principles by local agencies that administer federal housing and community development programs.
- Support HUD's Ongoing Transformation Efforts
- Eliminate Barriers to PHA Eligibility

ARIZONA HOUSING AGENCY UNIT AUTHORIZATIONS

Agency	Public Housing Units	Section 8 Units	Combined Waiting Lists
Arizona Behavioral Health Corp.	0	125	518
State of Arizona (Yavapai County)	0	89 & 60 VASH	275
Chandler	303	480	988
Cochise County	0	390	690
Douglas	0	279	594
Eloy	50	159	201
Flagstaff	265	333 & 25 VASH	632 LIPH=1,145 combined list of all amps
Gila County	0	53	200+
Glendale	155	1,054	1,565
Maricopa County	822	1562	5871
Mesa	0	1,525	2,936
Mohave County	0	284	651
Nogales	227	192	352
Peoria	70	0	300
Phoenix	2,211	6,096	21,790
Pinal County	169	584	900
Scottsdale	0	735	758
South Tucson	172	132	547
Tempe	0	1,082	4,572
Tucson/Pima County	1,505	4,801	9,600
Williams	30	47	300
Winslow	55	128	728
Yuma	235	1,123 & 15 FUP	3,743
Yuma County	159	401	1,653
TOTALS	6,428	21,754	61,309

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