Upcoming 2016 Spring Workshop
FACING THE FUTURE—TOGETHER

The Tennessee Association of Housing and Redevelopment Authorities (TAHRA) and spring workshop committee invite you, your staff, and board of commissioners to attend the TAHRA 2016 Spring Workshop in Franklin, Tennessee. This two-and-a-half day workshop is chock-full of valuable training for you and your staff. Detailed information is available on the website at www.tahranet.org. Please be sure to register and make your reservations for our 2016 spring workshop.

Workshop general information

HOTEL: The Franklin Marriott Cool Springs in Franklin, Tennessee will serve as our host hotel. The deadline for making reservations within our block is Saturday, April 4, 2016. Room rates are $145 plus applicable taxes. Reservations may be made by calling 1-800-228-9290 or 615-261-6100. Or you may make reservations by going to the TAHRA web site and clicking on the hotel web site. REGISTRATION: Early registration fee for TAHRA members is $425 and $475 for non-members. Fee for guests is $250. This fee includes all training sessions and materials, two lunches, two receptions, and breaks. There is a registration form attached for your use. Early registration ends April 4, 2016.

SPONSORSHIP OPPORTUNITIES: TAHRA greatly appreciates the patronage of our sponsors. If you are interested in supporting the 2016 Spring Workshop, please complete the attached sponsorship form. Prominent placement of name/logo will be included in the conference program. The levels of sponsorship available are as follows: Bronze $250, Silver $500, Gold $750, and Platinum $1,000. Deadline for accepting sponsorship forms is March 27, 2016. Please complete form on TAHRA web site and mail with payment to:

TAHRA, 415 N. Maple St., Murfreesboro, TN 37130.

Early Registration Fees—must be paid by April 4, 2016
Members $425 Non-members $475 Guests $250
Late Registration Fees—after April 4, 2016
Members $450 Non-members $500 Guests $300
Make Checks payable to: TAHRA 415 N. Maple Murfreesboro, Tennessee 37130

For questions or inquiries contact: Christi Billings covhouse@bellsouth.net or Lori Everett lhalori@bellsouth.net

Session agenda continued on pages 6-7
Greetings Everyone!

It is my pleasure to invite all of you to attend TAHRA’s 2016 Spring Workshop “Facing the Future – Together”. The spring workshop committee has worked tirelessly to assure that this workshop is a huge success, and I think each of you will find multiple topics that will be beneficial to your individual housing authority.

This two-and-a-half day workshop will offer an opportunity to learn from knowledgeable trainers, share ideas, and network with your colleagues from across the state. It will include training sessions to provide you with the latest industry information and allow you to evaluate new ideas. “Facing the Future – Together” is designed to help each participant become more effective and efficient. Please join us and reap the benefits of this informative workshop for your housing authority.

The board and committees are continuously working toward making the association more successful with each passing year. Every effort is being made to ensure that all events are worthwhile financial and time-wise investments for our members. I want to take this opportunity to thank each agency, attendee, vendor and speaker that has invested time and money to support TAHRA. Please visit the TAHRA website, www.tahranet.org, for conference information and sessions. We now have full event details, registration information and sponsorship opportunities on our ‘workshops and conferences’ page. Complete conference information is also available for the NAHRo Legislative Conference in Washington, D.C. A registration form for special guests and patrons is available on the site as well.

Changes in our future include the “State Day on the Hill”. This event will not take place in 2016. It will go to a bi-annual format beginning in 2017. For more information on legislative matters please see the article in this issue.

Once again, thanks to everyone who has shared his or her time and talents, and is working hard to make this workshop a success. I look forward to seeing each of you in April.

~Jim
AROUND THE STATE

FRANKLIN—

Living Out Loud (LOL)

Franklin Housing Authority hopes to increase resident participation in its FSS program by working with community partners to provide life-improving resources to FSS participants and all public housing tenants. Living Out Loud (LOL) is a resident resource group where residents work with the FSS and ROSS staff to provide socio-economic activities. Residents are planning several social events such as current and vintage movie viewings, reading and craft groups, bingo, women’s support groups, concerts and field trips to local historical and educational sites. A trip has been planned to the Amish farms in early spring.

In an attempt to improve resident economic position, FSS/ROSS is partnering with a representative from Edward Jones to establish an Investment Club Account and an Individual Development Account (IDA) for residents. The Investment Club account will allow residents to plan for the future by investing small amounts of money into the account monthly; however, participants will not begin investing until they have an adequate amount of savings in the IDA account. The IDA account is specifically set up for emergency savings. The IDA is a vehicle that will be used to ensure a participating resident’s rent is paid on time in case of a hardship situation. This account will also help increase residents’ credit scores to allow them to enjoy a better quality of life.

TAHRA legislative committee

The TAHRA legislative committee met recently to discuss several items including legislation that could potentially affect our local housing authorities. There are two bills that TAHRA is endorsing and a couple others we are watching to see if we need to take action. The two bills being endorsed are listed below:

• SB1897/HB1846 Certain public housing authorities exempt from property tax liability. This bill was submitted on behalf of MDHA with a similar bill submitted by KCDC. The bill is seeking to clarify the PILOT issue and make sure housing authorities are included when entities are listed.

• SB2600/HB2036 Classifying property as low-income housing property. This is a big bill for TAHRA and with Senator Mark Norris being one of the sponsors it will get a significant amount of attention. This bill also has a large fiscal note so it will be difficult to get passed.

NAHRO Legislative Conference, April 10-13, 2016. The conference is being held in Arlington this year. TAHRA is already registered for Tennessee Tuesday and has a meeting set up with Senator Corker’s office. Other meetings will be set up. If you are planning on attending the conference, please let Susan Minor know so she can include you in the numbers counts.

State Day on the Hill: This event is not taking place in 2016 and will go to an every other year format beginning in 2017. Feedback has been received that more needs to be done so that the meeting is more productive for those that attend. We will be developing a strategy and goals with our event partners this year in preparation for a re-tooled event next year.

Anne Carr and Lou Alsobrooks with Smith, Carr and Harris gave some good suggestions regarding our state legislators and interacting with them:

• Make sure they know who you are and have been to your facilities in their districts
• Let them know we pay attention to the bills
• If you come to Nashville make it a point to go by and see them if only for a few minutes. They appreciate that you are coming to see them.

LEGISLATIVE UPDATE

by Susan Minor—TAHRA legislative committee

NEXT

~TAHRA~

Publication:

May 2016

Don’t Miss Out!
Johnson City Housing Authority promotes youth programs

Homes for youth scholarship award

Keystone Development Incorporated, a non-profit organization of the Johnson City Housing Authority, recently awarded its first Homes for Youth scholarship. The winner Lesley Maynor, who graduated from Science Hill High School in May 2015, is currently attending Northeast State Community College. She is pursuing a degree in biology and would like to one day become part of a forensic lab.

The $1,000 scholarship award was presented at the Homes for Youth annual Christmas party hosted at the LongHorn Steakhouse. Several of the program participants were in attendance as well as their case workers from the Youth Villages LifeSet Program and members of the Homes for Youth board. JCHA Executive Director Richard McClain had the honor of presenting the scholarship award. Ms. Maynor stated, “Receiving this scholarship means that I can continue my education. I’m trying to do something with my life.”

Candidates for the scholarship were judged by the Homes for Youth board of directors on the basis of their academic achievement, educational and career goals, and extracurricular activities. Participants were also required to maintain a good standing with the Youth Villages LifeSet Program and the Johnson City Housing Authority. Eligible participants are given the opportunity to apply for the scholarship each semester.

Ms. Maynor has been a part of the Homes for Youth program since February 2015. She was connected to the program through the Homeless Education Program of the Johnson City Public School System. Homes for Youth is designed to assist young adults with no permanent residence in their transition to independent living by providing housing, case management, and a support system. Necessary life skills are taught such as budgeting, applying for college, completing a job application, and much more. The program partners with many community agencies to locate youth who need these services, giving students like Lesley Maynor a brighter future.

AROUND THE STATE

JCHA—

Youth fitness program

Johnson City Housing Authority has partnered with CrossFit East 10 and Lifestyles Fitness Center to provide an exciting fitness opportunity for teens living in public housing. The purpose of this youth fitness program is to provide a safe, encouraging, and fun environment for youth in the JCHA community by introducing weekly physical activity opportunities. These opportunities are offered in a positive framework and a constructive community in order to help each child develop into a stronger, healthier individual both physically and mentally. Young people are surrounded by a supportive group of certified coaches and mentors that will help motivate them to discover their capabilities as they learn to push themselves by working hard and setting goals.

The program began in January 2016 and has already received positive feedback from the tenants of JCHA. To participate, individuals must complete an application through the JCHA Recreation Department. There are certain guidelines and requirements that the youth must maintain while participating in the CrossFit program. The program meets three times a week at the Lifestyles Fitness Center with transportation and gym fees provided by JCHA. Healthy snacks are also made available to students after each workout.

JCHA recognizes the importance of positive programming for the youth of its community. The CrossFit program teaches youth about strength, both physically and mentally. Through this, participants are learning how to handle difficult situations. Most importantly, the fitness program is providing a positive community that supports each youth both in and out of the gym.
2015—Christmas at McMinnville Housing Authority

The children who attended the Christmas 2015 party at the Hamilton Street Activity Center in the McMinnville Housing Authority had a marvelous time.

Thanks to the gracious volunteers like First National Bank, Westwood Church of Christ, and many other community organizations, the children received a festive Christmas party including lunch and a cake which they enjoyed with Santa. The children chuckled, and some looked a bit nervous, when Santa read from his “naughty and nice” book! All 67 children received gifts, fruit, candy, and gift certificates reflecting their individual preferences. Since the party each of the children has sent a hand-written thank you card to his or her personal “Secret Santa” for the wonderful Christmas presents. Christmas trivia games were played and prizes were given. Everyone in attendance was grateful for the party and enjoyed the festivities.

AROUND THE STATE

McMINNVILLE—

HRS—

Christmas at the Highlands Residential Services

Highlands Residential Services’ KIDS Matter after school reading program celebrated Christmas by having milk and cookies with Santa as he read a Christmas storybook to them. Then they opened presents. HRS’s Teens Need Training celebrated Christmas by shopping for winter school clothes. During Christmas break the teens had a party, complete with lunch, gift bags and afternoon games. After Christmas the teens enjoyed the city of Cookeville’s Christmas in the Park ice skating rink and super slide.

Highlands Resident Council T.E.A.M. had a festive Christmas gathering with Drucilla Ray of the UT Extension Service demonstrating inexpensive holiday gifting ideas. Everyone was able to make and take home a holiday food-mix bag, a door prize and a goody bag. HRS’s Walnut Village senior & disabled housing residents’ Christmas social included a hot nutritious meal, door prizes and goody bags for all participants.
Session Agenda

TAHRA 2016 Spring Workshop

Monday, April 25, 2016—Training sessions planned (subject to change):
Our opening session will include an update from HUD, our Insurance Program and Legislative updates.

Section 3, presented by Zachary D. Blair, Senior Equal Opportunity Specialist, HUD. A comprehensive overview of Section 3 of the Housing & Urban Development Act, HUD's tool for ensuring that employment and economic opportunities generated by HUD funding assistance be directed to low-income families and communities. The session will cover the new Section 3 business registry, regulations and compliance, recipient responsibilities, record keeping and reporting, and best practices

AFFH, presented by Zachary D. Blair, Senior Equal Opportunity Specialist, HUD. An overview of HUD’s new Affirmatively Furthering Fair Housing regulation and discuss how it applies to the planning documents recipients of HUD funding are required to prepare, including the Assessment of Fair Housing (“AFH”). Topics will include recipient’s responsibilities in achieving fair housing goals, preparing an APH, meeting deadlines, and reporting requirements. This session will provide guidance and technical assistance to help facilitate local-decision making on fair housing priorities for affordable housing and community development.

Disaster Preparation, presented by Ed Ellis, Knoxville Field Office Director, HUD and Gary Stockton, Emergency Services Coordinator, State of TN Emergency Management Agency. Disaster “Preparation, Response, and Recovery” is important in the Public Housing and Multi-Family World. You and HUD have invested millions of dollars to house and take care of families. In a disaster event, the responsibility of protecting families and assets are critical. Do you have a disaster plan? Are you ready when the next disaster hits your agency, your community? What actions will your agency take to recovery? Attend and learn what an “All Hazards” approach is.

Commissioner Training, presented by Mickey McNish, Attorney, Fair Housing, Ethics for Commissioners, Staying Out of Trouble, Working with Staff and Attorneys, and a Mock Board Meeting. This training will continue through Tuesday afternoon.

Public Housing Program Occupancy, presented by Janice Gibbons, Trainer/Management Analyst, The Nelrod Company. Fair Housing and Non-Discrimination Issues, Waiting List Management and Tenant Eligibility, Applicant Selection from Wait List, Interviews and Verifications, Denials of Admission for Criminal & Drug Activity, Calculation and Utility Allowances will be discussed in this training among many other issues to deal with Public Housing on a daily basis. This will be a two day training.

Procurement, presented by Mike Gifford, Owner/Consultant, Housing Agency Procurement Assistance (HAPA). In this session you will hear all about “Quotes, Bids and Proposals”, “40 Things You May Not Know About Housing Agency Procurement (But Really Need To)”, “Cooperative Purchasing Concepts” among many other procurement topics. This session will continue through Wednesday.

OSHA Training, presented by Charles Reynolds, CEICM, Senior Partner, Safety and Health Compliance Management. This session will deal with shop safety hazards, identifying safety hazards, the proper procedure for electrical lockout/tagout, the proper selection, use and maintenance of Personal Protective Equipment and Hazard Recognition, and the hazards of Biohazard Blood-Borne Pathogens.

Section 8 Fair Housing, presented by Donna Duarte, Director of Civil Rights Compliance, Tennessee Housing Development Agency and Bruce Balcom, Assistant Chief Legal Counsel, Tennessee Housing Development Agency. Fair housing knowledge is essential for public housing authority personnel. Do you know your PHA’s fair housing obligations? Are our PHA’s procedures for serving tenants claiming VAWA protections, assisting customers with limited English speaking skills and making decisions on reasonable accommodation requests up to date? How will AFFH impact your PHA? Where can you find answers to fair housing challenges? Discuss the ways fair hous- ing impacts public housing authorities. This interactive session is designed for your participation so bring your most challenging questions so we can share our fair housing knowledge and experiences with one another.

The Section 8 Housing Life Cycle, presented by Kellie Stiles, Public Housing Revitalization Specialist, HUD. HUD will discuss the Section 8 life cycle including forms needed in files, BV reports and how to read them, other reports Section 8 is required to do each month. Also discuss items HUD will look for during an audit.

RAD, presented by Chad Ruppel, Director Public Housing Programs/RAD, USDHUD – Field Monitoring and Evaluation Division. This training is intended to provide PHAs with comprehensive guidance and information on the RAD program, RAD application requirements, RAD conversion options, eligibility requirements, RAD planning concepts, Uniform Relocation Assistance and Tenant notification requirements and financial changes brought about through conversion was and guidance will be discussed.

Tuesday, April 26, 2016, 9:00 a.m.-4:00 p.m.—Training sessions planned (subject to change):

Refrigerant/Heat pump Training, presented by Leigh Stevens, Supervisor/Customer Training, HD Supply. The topics for this session will be refrigerant safety, refrigeration cycle and operation, 410A refrigeration pressures and temperatures, refrigerant 22 retro fit and HVAC heat pump preventative maintenance.

Introduction to Plumbing Basic, presented by John Alier, Owner-Licensed Master Plumber, South East Total Service Plumbing Company. Participants attending the plumbing training will have a better understanding of the following: safety, water supply, drainage system and vent system, what are fixture units, correct water pressure and water pressure regulator, types of drain traps, and proper procedure when unstoppage laundry, kitchen sink, commode, bathtub and main sewer line.

Introduction to Carpentery Door Basic, presented by Alan Tomlinson, Manager, RF Installation/Home Depot Trainer. In this session you will learn safety, interior/exterior door sizes: width and heights, how to determine right hinge and left hinge door swing. All you need to know about hollow, solid, slab, and pre-hung doors. Learn the proper installation of a pre-hung door.

HUD Financial Hot Topics, presented by Brian Allen, CPA, Partner, and Claire Russ, PHM, Manager, BDO PHA Finance. This session will present the latest updates on 2016 funding, financial compliance and reporting. Trainers will discuss real impacts of the OMB’s SuperCircular at your PHA including a conversa- tion on company cars, laptops, and cell phones. The Public Housing portion of the material will highlight Financial Data Schedule (FDS) updates, eligible uses of operating reserves and will review compensation reporting. We will briefly exam- ine GASB 68 and how this regulation could impact year-end financial and communities. The session will cover the new Section 3 business registry, regulations and compliance, recipient responsibilities, record keeping and reporting, and best practices

SEMAP Beyond the Regs, presented by Don Clem, Associate, The Schiff Group. SEMAP is not just your scorecard from HUD, they have now started a process where you will be completing and submitting to HUD a remote SEMAP certification review (in addition to your normal SEMAP submission). How do you complete? What do you need to fill out? What information do you need to submit to HUD? What is the timeline? How many Tennessee HCV providers will be selected each year? Get the answer to these questions and more when you attend this session.

Portability, presented by Don Clem, Associate, The Schiff Group. Do you like portability? Well if you do you are the only one in the country. HUD in late 2015 published the final portability rule that makes changes to your requirements as an HCV provider. Let’s make sure you are in compliance. Maybe we will get a Pinata – write portability on the side of it and take turns smacking the heck out of it. We will decide as a group and work together on assuring compli- ance.

Housing Credits 101, presented by Mike Blake, Director/Assistant Legal Counsel, and Terry Malone, Construc- tion Control Manager, Tennessee Housing Development Agency. Housing Credits 101 – Basics of the Low-Income Tax Credit Program and the Multifamily Tax Exempt Bond Program from the allocation perspective.

How a Consortia Can Work for You, presented by Allison Minton.

Bus Transportation to Downtown Nashville. TAHRA will provide transportation for you to visit downtown Nashville for live music, great food and even more fun. The bus will have two return trips; one earlier in the evening and one later in the evening. Those times will be determined by the majority before de- parting the hotel.
Wednesday, April 27, 2016, 9:00 – 12:00 p.m. Training sessions planned (subject to change):

Introduction Electrical Basic, presented by Leigh Stevens, Supervisor/Customer Training, HD Supply. In this session the following will be discussed: 1) What is electricity, where did it come from and was it invented or discovered; 2) Electrical safety, proper grounding and Ohm law; 3) Understanding proper procedures on how to use a multi-tester volt/ohm meter and amp meter; 4) Single pole switch and three-way switch replacement; and 4) GFCI receptacle replacement.

Section 8 Roundtable, presented by Leah Alley, Section 8 Manager, Maryville Housing Authority. This will be a networking session to bring all the housing authorities together to discuss any questions or issues they have experienced and how each housing authority handles them. Each housing authority can bring their best practices to the table to help other authorities save administrative dollars.

Bed Bug Training, presented by Joey Furgerson, Branch Manager, Kirkland’s Pest Control. This session will answer the following questions: 1) What is the latest on bed bugs and their treatments; 2) What progress has been made; 3) What does the future look like; 4) What are the different treatments for family sites and highrises; 5) Are bed bugs still winning.

Energy Efficiency Upgrades—What Should You Do???, Dick Santangelo, P.E., Apollo Engineering Solutions, LLC and Steve Morgan, President, Clean Energy Solutions, Inc. As always, energy conservation is a hot topic at HUD. Have you done all you can do and does it really make a difference in your bottom line in this funding climate? Many PHA’s in Tennessee and throughout the region are interested in making significant capital improvements to their properties while improving the energy efficiency and cost effectiveness of those properties have been uncertain on how best to proceed – do they proceed with HUD’s Energy Performance Contracting program (EPC) or instead choose to transition those properties to the Rental Assistance Demonstration program (RAD) or simply through their capital fund dollars? This dilemma has resulted in a paralysis in decision making by many PHAs on how best to proceed. Learn about the options and the opportunity for free advisory services through a State Department of Energy Grant.

Community Investment Tax Credit Program (CITC), presented by Toni Shaw, Housing Program Manager, Tennessee Housing Development Agency. The Community Investment Tax Credit Program is a tool that may be used to assist in the development and preservation of rental and homeownership units in Tennessee. Financial institutions may obtain tax credit from their franchise and excise tax liability for investments in eligible affordable housing activities. This session will provide an overview of the CITC Program and how it may be used in the development and preservation of affordable housing opportunities.

National Housing Trust Funds, presented by Don Watt, Director, Community Programs Division and Toni Shaw, Housing Program Manager, Tennessee Housing Development Agency. The Housing and Economic Recovery Act of 2008 (HERA) established the National Housing Trust Fund to be administered by HUD. The purpose of the fund is to provide grants to states to increase and preserve the supply of rental housing for extremely low and very low income families including homeless families, and to increase homeownership for extremely low and very low income families including homeless families, and to increase homeownership for extremely low and very low income families including homeless families, and to increase homeownership for extremely low and very low income families.

THDA Housing Trust Funds, presented by Don Watt, Director, Community Programs Division and Toni Shaw, Housing Program Manager, Tennessee Housing Development Agency. The THDA Housing Trust Fund was established in 2006 to meet the housing needs of the very low income, elderly, and special needs populations of Tennessee. The THDA Housing Trust Fund is comprised of six programs including Emergency Repair, Housing Modification and Ramps, Habitat for Humanity of Tennessee, Competitive Grants, Rebuild and Recover, and Appalachian Home.

*Prize Drawings: Stay until the end for a chance to win!!

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Resident education key to preventing bed bugs

GOOD NIGHT, SLEEP TIGHT; DON’T LET THE BEDBUGS BITE! Ouch! This is not just a kid’s bedtime saying anymore. Bedbugs have made a comeback and are very prevalent in the area. Unfortunately, the high concentration of people living in housing authority neighborhoods makes infestations common.

Residents need to know how to identify them! Bedbugs are flat, oval shaped and about 1/4” in length. Babies are white and as tiny as pinheads. As they feed on human or animal blood, they become a rusty brown color. As adults they are about the size of a tick but can swell up as they feed. They hate light, so they mostly come out at night. Residents can look for them in the dark with a flashlight in hiding places such as the binding in mattresses, linen folds, nearby carpets, furniture and more. They can also look for signs the bugs have been there, such as blood or feces smears, eggs and skin sheds. Red, itchy bumps, especially in a row on the arms or legs, may be a sign the bed bugs are present.

Educate residents on the dangers of bed bugs! The bugs will continue to feed on people and pets, and eventually, there will be so many that a person may be covered with itchy, red welts all the time. This can lead to secondary skin infections.

Teach residents how to prevent bed bug infestations! They should avoid buying or accepting used beds, mattresses or furniture from strangers, and should never pick up furniture left outside on the curb. When receiving any pre-owned clothing from friends, thrift stores, yard sales, etc., they should wash and dry all items on high heat for at least 20 minutes. Even new items should be inspected. It’s possible that an item may have been returned to a store and re-sold as new. All new mattresses should be well wrapped, and should be inspected when unwrapped and assembled. Residents should avoid visiting homes with known infestations, and should not allow people into their units if they suspect they have bed bugs. Just brushing against a sofa can transfer a bed bug egg onto a person or pet.

Make sure residents know what to do if they see or suspect bed bugs in their homes! Just one bed bug can quickly get out of control. Residents should call the office immediately if they suspect they have bed bugs. Just spraying for bugs may not eliminate the problem. In some instances, furniture may have to be replaced and all possessions washed and dried on extremely high heat to rid a unit of the pests.

One procurement area fraught with concerns is “sole source” items or services. Sole source means that there is only one company in the world that can supply the needed goods or services. This does not mean one source in my town; nor does it mean the same source that “has always done it” because “they are experienced with us.” What it does mean is that only one vendor in the world can supply the goods or services needed because of specific and justifiable functional reasons.

The federal Office of the Inspector General (OIG) is concerned about these types of procurements and will audit them. They will require thorough and reasonable documentation. So will the state of Tennessee comptroller. Newspapers from time to time like to examine “sole sources” and will submit an open records request. Thus it is important that PHAs limit sole source procurement and thoroughly document those that do occur.

Generally a sole source declaration should be:
• Written
• Signed by the requestor
• Approved by the signature of a very high level employee such as the CEO or CFO.
• Meaningful in presenting a documented rationale for the declaration
• Able to withstand auditors and public scrutiny
• Rare

Recently some entities have started two new steps to validate sole source procurements. The first step is to perform (and document) a simple “Google Search.” Go to the internet and search for the commodity or service. If you can find it on Google, there is a great chance that it is not a sole source. The second step is to post a notice to your website notifying interested vendors that you intend to declare the commodity or service as a sole source and give interested parties a week to respond. If vendors respond, it is likely not a sole source.

As always, if I can be of help to you, feel free to contact me at tmckee@kcrc.org.

~Terry McKee
Place Your Business Message in ~Tales of TAHRA~

The official publication of the Tennessee Association of Housing And Redevelopment Authorities

Circulation: Received by all TAHRA member agencies, affiliate Members, state and federal elected representatives

Published: Quarterly

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Questions?
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~10
Daylight saving time history

Though he is credited with the founding of daylight saving time, the idea of moving clocks forward to maximize daylight did not originate with Ben Franklin. After being stirred from sleep by the summer sun early one morning while in Paris, the founding father penned a satirical essay in which he calculated that Parisians, simply by waking up at dawn, could save money through “the economy of using sunshine instead of candles.” As a result of this essay, Franklin is often erroneously given the honor of “inventing” daylight saving time, but he only proposed a change in sleep schedules—not the time itself.

Englishman William Willett led the first campaign to implement daylight saving time. While on an early-morning horseback ride around the outskirts of London in 1905, Willett had an epiphany that the United Kingdom should move its clocks forward between April and October so that more people could enjoy more hours of sunlight. However, Germany was the first country to actually enact daylight saving time. It took World War I for Willett’s dream to come true, but on April 30, 1916, Germany embraced daylight saving time to conserve electricity. Weeks later, the United Kingdom followed suit and introduced “summer time.”

Daylight saving time in the United States was not intended to benefit farmers, as many people think. Contrary to popular belief, American farmers did not lobby for daylight saving to have more time to work in the fields; in fact, the agriculture industry was deeply opposed to the time switch when it was first implemented on March 31, 1918, as a wartime measure. The sun, not the clock, dictated farmers’ schedules, so daylight saving was very disruptive. Farmers had to wait an extra hour for dew to evaporate to harvest hay, hired hands worked less since they still left at the same time for dinner and cows weren’t ready to be milked an hour earlier to meet shipping schedules.

Today, not everyone in the United States springs forward and falls back. Hawaii and Arizona—with the exception of the state’s Navajo Nation—do not observe daylight saving time, and the U.S. territories of American Samoa, Guam, Puerto Rico, the Virgin Islands and the Northern Mariana Islands also remain on standard time year-round. Some Amish communities also choose not to participate in daylight saving time.

Tales from the Past

By: Patricia Basham, TAHRA historian

The TAHRA Scholarship Committee worked hard to present the “TAHRA Idol” show, April 14, 2008. This picture is of one of the entries. The audience enjoyed a rendition of the Mississippi Squirrel Revival. Church ladies include Patricia Basham and Pam Vaughn, McMinnville HA, Patsy Noland, Murfreesboro HA and Lisa Bonadio, Dayton. On the roof, hunting for the squirrel are Bo Pierce, KCHA, Dow Harris, Cookeville HA, and Joey Sullivan, Cauthen and Associates. The preacher standing at the back is Jimmy Bills, Fayetteville HA.

THARMT Update

By: Jim Thiltgen—Deputy Executive Director
Metropolitan Development and Housing Agency

We may need the TAHRA historian to remind us of the old days, but in the mid 1980s there was a serious crisis in the insurance market, particularly for housing authorities. The companies that traditionally provided coverage for PHAs seemed to disappear, and the only thing that other companies “knew” about public housing was that they had no interest in learning about it. Many large PHAs went naked, with no insurance at all. Some PHAs joined together to form their own insurance companies. In Tennessee, through collaboration among HUD, the state insurance commissioner, and several housing authorities, TAHRA established the Master Insurance Program designed to attract the interest of insurance carriers by bidding out coverage for all the PHAs in Tennessee. It was overseen by an insurance committee representing PHAs from across the state. Kentucky, Arkansas and several other states began to do the same thing.

The Master Insurance Program worked well for over a decade, although it was difficult to attract bidders. Meanwhile PHAs in a number of states, including several in the southeast, formed their own self-insurance pools and were encouraging Tennessee to do the same. But our Master Insurance Program had lower premiums without the substantial front-end investment the other states needed to capitalize their new entities. In 1996, while this was under consideration, our broker (Brousard, Bush and Hurst) and the broker for the other pools (Arthur J. Gallagher) merged and proposed a self-insurance concept that was fully protected by re-insurance and required no up-front capital contributions from our members.

After obtaining the required approvals from HUD, the Tennessee Housing Authorities Risk Management Trust (THARMT) was formed and began business in 1997. The insurance committee became THARMT’s board of directors, elected by our members. In the first few years, we essentially broke even—but with the reinsurance, we could not have fallen into the red. Then we began to have good years, with funds left over from our annual loss funds (funds which would have been profits to a commercial insurance company). Once we had accumulated a reasonable reserve, we began returning the excess our members as dividends. In the past 14 years we have returned almost $10 million back to our members—money that otherwise would have been profits for a commercial insurance company. As importantly, we have been able to provide reasonable insurance rates for all of our members, based in part on their loss experience, but with the assurance that no member’s rates would exceed a set ceiling no matter how bad its loss history may have been.
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