

Board Commissioner Training Module 1: Board Roles and Responsibilities

Transcript

Rose Turner: Hello, everyone. I'd like to welcome you to our module one training, Board Roles and Responsibilities. My name is Rose Turner, and I will be your Zoom host today, supporting our trainers, Margaret McGilvray and Cydney Jones.

We are in Zoom Webinar right now. As an attendee in Zoom Webinar, you do not have control of your microphone and camera. So, if you have any questions during the presentation, you can use the question and answer box or the chat box to ask questions at any time during the presentation. I will keep an eye on the chat box to answer any questions related to the technology that we're using, and the presenters will keep an eye on the content questions to answer them when they get an opportunity.

I think we're ready to get started. Now, I will turn things over to Margaret McGilvray and Cydney Jones.

Margaret McGilvray: Welcome, all. This is the Roles and Responsibilities for Boards of Commissioners session. And this is actually one of a series of live and recorded training modules for public housing authority Commissioners. The other training modules that we're offering live, or virtually live, are module two, which is the Public Housing Budget and Finance—we're actually running one of those sessions tomorrow, I believe—and module three, on the PHA Plan and Capital Fund and Strategic Planning; module four on Procurement; and module five on Public Housing Performance Monitoring and Risk Management.

There are also three recorded training modules that we will be making available, hopefully later in the month, and will be sent to you either by your Executive Director or directly from the Field Office. And these include a Program Overview for the Low-Income Public Housing Program and the ACOP, which is the Admissions and Continuous Occupancy Plan; another one on the Housing Choice Voucher Program and the Administrative Plan; and, finally, one on North Carolina and South Carolina State Public Housing Basics. So, we'd encourage you to take all of these trainings and keep an eye out on the schedule, because we are running all of the live modules numerous times during the next several months. And then also, hopefully the recorded modules will come out to you shortly.

So, my name is Margaret McGilvray, and I'm from Econometrica. We're an organization that provides technical assistance and training to public housing agencies across the country and has been hired by HUD to provide this training to all of you. You may see and hear references to North Carolina and South Carolina specifically, and that's because it was those HUD Field Offices that initially requested this training that has now been ultimately opened up to the entire region. So, we're grateful that we can provide this training to others as well.

I've been working in the field for about 25 years doing technical assistance and training. I'm joined by my colleague Cydney Jones, the Consulting Manager at Nan McKay and Associates. She's been with Nan McKay for 10 years and began her public housing career at the District of Columbia

and LA County housing authorities. She specializes in the HCV Program and is a training expert, and has been working with housing authorities also across the country over the course of her career.

With that, let's take a look at our learning objectives for today. This is a slide that we won't go over in a lot of detail, but it's a good cross-check for both yourselves and ourselves to see whether we accomplished our task today. So, you can go back to this list at the end and determine whether we have provided you with the information that can ultimately enable you to describe the role and function of the Board and summarize the various relationships between yourselves and the PHA staff and HUD, and even the residents.

Let's look at our agenda. Today, we'll cover the basic elements of public housing and the Section 8 programs, just so that we're all coming at this from the same basis of information. We don't go into great detail for these programs because we do have those two recorded sessions that do go, in fact, into a deeper dive into those programs. Then Cydney will talk a little bit about the roles and responsibilities of Commissioners, and both she and I will walk you through some of the ethics that are associated with being a Commissioner. Then we'll talk a little bit about the key components of Board meetings, and what you should know, and how you should operate. And then we'll close out.

So, with that, let's pull up a poll so that we can get a sense of who's in the room with us today. You may have to scroll down to hit all three questions. But the first one is, how long have you been a Board of Commissioner for your PHA? The second question is, have you received any prior Board training, either online, or through NAHRO or another industry group, or directly from your PHA? And a third question is, have you attended a previous training with us that included the Public Housing Basics section? So, let's give you a few moments to answer those questions.

Okay, Rose, how are we doing?

Rose Turner: It looks like we have a few more people still answering, so I'll give an extra 10 seconds.

Okay, we're going to end the poll and share the results.

Margaret McGilvray: So, it looks like we have a range. We don't have too many new folks—although, about 30 percent. And then the remainder is 1 to 4 years, so you may be fairly new to this role. But it is great that we've got a good percentage that have received some training, but for those of you who haven't, we're glad you're participating in this. And we do have some folks who have seen our Public Housing Basics section, so I will ask you to bear with us as we roll through that a little bit for those that haven't had any of that.

So, let's move on to our public housing basics, and specifically statutes and regulations. We like to give you a little bit of history behind public housing. As you may know, it began in the 1930s with, actually, the 1937 Housing Act that established permanent public housing from the Federal Government. In the beginning, the goal was to provide decent, safe, and sanitary rental housing to low-income families, and that is still the goal to this day. And this housing was, and is still, owned by public housing authorities, or what we refer to as PHAs.

Today, there are actually approximately 1.2 million public housing units administered by over 3,000 public housing authorities. Which means all of you Commissioners are in very good company with a lot of other Commissioners who are trying to navigate this extremely complicated set of programs and requirements. And who are also volunteers, just such as yourselves. So, I also like to take this opportunity to commend you all for participating in this training, for donating your time and your energy to your community and to the public housing authority, because it is time consuming and it is not easy. So, kudos to you all.

Over the years, public housing has experienced many challenges, and as a result of these challenges, there's been a number of legislative changes since 1937. And more recently, the Housing and Urban Redevelopment Act, the Quality Housing and Work Responsibility Act, and the Section 8 Housing Choice Voucher Program all occurred. And actually, the Quality Housing and Work Responsibility Act, which is also referred to as QHWRA, was enacted in 1998 and made a considerable number of changes, one of which was establishing a new Operating Program and Capital Fund Program for public housing, as well as establishing project-based budgeting and asset management for public housing, which is modeled after the private sector. And we'll discuss those in more details in that recorded public housing session that I referenced, as well as our virtual live module on budgeting and finance.

So, let's get into the public housing program a little bit. What is public housing? As noted before, it was established to provide decent, safe, and sanitary rental housing for low-income families, the elderly, and persons with disabilities. It comes in all kinds of shapes and sizes, from scattered site single-family houses to high-rise apartments, and it looks and feels differently in different communities. The property is owned by the PHA and funded through money from HUD and tenant rents. The PHA is established by State law and statute, and HUD controls the PHA's use of the properties through an Annual Contributions Contract, or ACC, which we'll talk about briefly in a moment.

Who's eligible to go into public housing? It's limited to low-income families and individuals based on gross income. And HUD sets those low-income limits at 80 percent and below. Then, for financing: As I mentioned previously, the Federal subsidy coming from HUD now is split into two pots, which is the Operating Fund and the Capital Fund, as well as some special purpose or competitive grants, as well as rental income from tenants. Let's go to the next slide.

In addition, public housing authorities must pay something called PILOT, which stands for Payment In Lieu Of Taxes, which is an agreement between the city or the county—or whatever the local taxing authority is—and the PHA to basically replace existing property taxes. And these are often done through a cooperative agreement between the PHA and that local entity. And it's useful for the Board to know what that cooperative agreement says and how it obligates the PHA, because you could be liable for PILOTs and not fully appreciate.

Could you move back one slide, Rose? Thanks.

Rent is referred to as the Total Tenant Payment, or TTP, in this program. And it's based on a family's adjusted annual income, less some deductions such as medical and some other things. And generally speaking, it's based on 30 percent of a family's adjusted income. There's also

something called a minimum rent, which is set at \$25 or higher. And that is established by the PHA itself.

How long can someone stay in public housing? In general, a family may stay in public housing as long as they comply with the lease. Although at reexamination, if the family's income is determined to be sufficient to obtain housing in the private market, the PHA may determine whether the family should stay in public housing or not. Public housing authorities are also required to have a Resident Advisory Board and, to the extent possible, support resident services. HUD used to pay for that to a greater extent; now it's based much more on competitive grants that the housing authority has to apply for, such as the Family Self-Sufficiency Program or the Resident Opportunities and Self-Sufficiency, or ROSS, grants. And those are separate funding sources. The housing authority also has to support resident businesses and employment through the Section 3 Program, which is a non-funded program, but something very separate.

So, let's go on and talk a little bit about the Section 8 Program. What is a Housing Choice Voucher? The Housing Choice Voucher Program is also a Federal Government major program from HUD for assisting very low-income families, the elderly, and the disabled to have, again, decent, safe, and sanitary housing. But in this case, it's in the private market. So, rather than hard units that the PHA owns, these are vouchers that enable people to go out and get a private apartment. The Housing Choice Vouchers are administered by the PHA, and the PHAs receive Federal funds, called administrative fee, from HUD to administer the voucher program. Then they also receive a housing subsidy, which is called the HAP, or the Housing Assistance Payment. And that is paid directly from the PHA to the landlord on behalf of a participating family. Families receive a voucher which pays a portion of that rent and then allows them to find that housing in the private market.

Eligibility for the housing voucher is determined by the annual gross income and family size. In general, the family's income may not exceed 50 percent of the median income. So, if you recall public housing, it was 80 percent of median income, but in the case of the Section 8 Program, it's 50 percent. And in actual reality, a PHA must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the area median income. That's a lot of numbers being thrown at you, but basically, this is a program that's specifically focused towards very low-income families. Median income levels are published by HUD but vary by location, so those levels can be different from one community to another. If the PHA determines that the family is eligible, then they put their name on a waiting list. And when a voucher becomes available, they contact them and they come in to receive that voucher. Let's look at the next slide on Section 8.

The PHA determines a payment standard that is essentially the generally needed amount to rent a moderately priced unit in the local market. And that's used to calculate the amount of housing assistance a family will receive. The PHA calculates the maximum amount of housing assistance allowable, which is generally the lesser of the payment standard minus 30 percent of the family's monthly adjusted income. The PHA receives their allotment from HUD, and it's called the HCV budget authority. They receive that annually, and it tells the PHA exactly how much money they have to expend in contracts with landlords for the PHA's portion of the rent. This amount correlates to an anticipated number of vouchers; however, if the PHA ends up having to pay more in rent subsidies based on the tenant portions, then they may not be able to find as many vouchers as anticipated.

So, that's a situation where you may hear that our housing authority has, you know, \$100,000 in budget authority for the Housing Choice Voucher Program, and that should cover 100 vouchers. But, in fact, we've used all of our budget authority and have only issued 90 vouchers. And that may be because those tenant portions are lower, or the rent subsidies are having to be higher based on the local market. So, that's where you may see some of that difference.

Let's go on to the Annual Contributions Contract. PHAs are created through State legislation and owned and operated at the local level but funded by HUD, as we said before. And the Annual Contributions Contract, or the ACC, is the legally binding contract between HUD and the PHA that is the mechanism through which the PHA receives that funding. It also defines the agency's obligations and outlines remedies for breaches of contract. The ACC's terms extend each year that funds are accepted. And it dictates a whole bunch of obligations, from how you submit your operating budgets, to details around how your finances are set up, some disallowances, how you do financial records, and other aspects. It also speaks to requirements for defaults and remedies HUD may use for noncompliance, as well as it details conflicts of interest, which are particularly relevant to the Board members. Again, Board members should have a copy of the ACC and understand exactly what it says, because like any contract that you hold, it is critically important that you understand all of what you're obligated to do and what could occur if you don't meet those obligations.

So, let's look at the PHA Plan and mission and goals. Basically, a PHA's strategic plan, mission, and goals are contained within the PHA Plan. You may have a separate Strategic Plan, but at a minimum, every PHA must have a PHA Plan. You'll learn a lot more about this in module three, however we want to just touch on it in this overview. The PHA mission may be stated elsewhere, as I mentioned, but at a minimum must be in your PHA Plan, which touches on elements such as housing needs in your area; policies regarding eligibility, rent determination, grievance, etc.; whether or not you have a homeownership program; whether you have designated elderly or designated disabled housing; if you're using project-based vouchers, or if you've converted some of your public housing to tenant-based assistance; as well as capital improvement funding and other repositioning, such as demolition and disposition. So, your PHA Plan really is a core document with which Board members should be familiar and know, because it helps drive other Board decisions, policy-making, and your agenda overall.

Now, with that, I'll turn it over to Cydney to talk to you a little bit about roles and responsibilities.

Cydney Jones: Thank you, Margaret. And Rose, we can go to the next slide and talk a little bit about Board appointments. So, most of you have been appointed by your local elected official. Keep in mind that individual State laws dictate the Board of Commissioners' composition and size. North Carolina, for example, their State laws are found in Chapter 157 of the General Statutes. But, for example, North Carolina dictates that the Board must be at least 5 members but no more than 11 and are appointed by the Mayor. South Carolina, on the other hand, also dictates that the Board must have at least 5 members, no more than 7, and are appointed by the City Council. So, again, you need to know what your bylaws say and what your individual State laws dictate with regard to the Board of Commissioners' composition and size.

Now, keep in mind: Federal law, or HUD, dictates that the Board must also have at least one resident member. So, a resident Commissioner is an individual who's a resident of public housing

or Section 8 and is elected to the Board through an open election. Now, there are exceptions to having to have a resident Commissioner. If the housing authority has less than 300 units or has no public housing units, like it's a Section 8 program only, then the housing authority may not have to have a resident Commissioner. However, PHAs are really encouraged to make every attempt to include a resident Commissioner on their Boards and really must reach out to residents annually through the Resident Advisory Board or some other method to attempt to recruit resident Commissioners. Because resident Commissioners not only bring their unique skills and assets to the role as a Commissioner, but they also bring the perspective of living in a public housing unit and hearing the concerns of their fellow residents.

Let's go to the next slide, and let's talk about governance. So, the reason that you all are part of the Board of Commissioners, your main role is to provide governance and oversight of the housing authority. Good governance is the basis of any high-performing housing authority's success. So, the Board of Commissioners has the ultimate responsibility for the PHA's performance and is accountable to the community and the residents that they serve. So, the Board is going to set the operational norms, rules, and values of the PHA. The Board establishes policies and internal controls to ensure integrity. And ultimately, the Board's role is to guide and oversee the PHA's finances, policies, management, and oversee the performance of the Executive Director.

So, as a Board, you represent the community on the Board, and your job is to promote your PHA in a positive way. It's not enough to only attend monthly Board meetings. You also have to dedicate the time and attention that's needed to understand the issues that are faced by the housing authority and contribute thoughtfully to the policy decision-making of the PHA. Let's take a look at the Board role components, the next slide.

Leadership: Through your leadership as a Commissioner, the housing authority is really going to be able to create a positive impact on the community. Your job is to set and champion the mission, as described in that 5-Year Plan that Margaret mentioned earlier; also, provide strategic direction, making sure that the agency is financially solvent. And also, making sure that the Board is adhering to the community's values as well, and speaking up regarding concerns.

Now, when it comes to oversight, this may seem overwhelming to some of you, all of the rules and regulations that HUD sets out, but always remember: One plus one equals two. And any time one plus one doesn't equal two, your job is to ask why that is. So, oversight: Your oversight responsibilities include monitoring the agency's ability to meet the statutory, regulatory, and contractual obligations. Also, as a Board member, you must ensure that the agency is in compliance with laws and regulations and meeting their obligations on any audit recommendations. It's also important that you ensure the management team has put a system in place of internal controls to ensure and safeguard the agency's assets are being handled appropriately. Also, you want to make sure that you're safeguarding the financial integrity of the housing authority to prevent fraud, waste, mismanagement, and abuse. The financial health of the housing authority is in your hands.

Now, keep in mind: Board proceedings, Board conduct, meetings, resolutions, those also fall under the role of the Board. Overseeing the annual audit process, reviewing the audit with the Executive Director, and making decisions that reflect corrective actions when there are audit findings is also something that's super important for you as a Board member. Let's take a look at the next slide.

Some other responsibilities of the Commissioner are to stay informed on the issues facing the housing authority. So, review your Board packets closely each week and make sure you understand the material that's being presented. And if not, ask questions. The only bad question is the one that never gets asked. So, make sure that the Executive Director shares the state of things in his or her monthly report, and make sure that it makes sense with the financials that you're seeing. The rumors you're hearing and the resolutions you have before you should all be aligned, right? And if they're not, ask questions.

The key here, as a Commissioner, is also to select a qualified Executive Director. Your ED should have a clear understanding of the skills and qualifications needed to run a PHA, the duties to be performed. And remember, the Executive Director works for the Board, not the other way around. As a Board, your job is to determine the ED's salary.

And also, you were appointed as a Commissioner because you're a leader in your community. So, being named a Commissioner is a great opportunity for you to serve your community, and with your appointment, you have assumed significant responsibilities. So, dedicate sufficient time to the job. Review the materials, get training, read trade publications. And also, keep up to date on the agency's financials. Ensure that the PHA remains financially viable.

Keep in mind, your job is also to evaluate the PHA's progress and recommend corrective actions, when needed. There are two key performance indicators that HUD uses to measure housing authorities. One is called PHAS, the Public Housing Assessment System, and the other is called SEMAP, Section Eight Management Assessment Program. And you can learn more about those in future modules. But as a Commissioner, you are charged with governance of your local agency. You provide oversight of the PHA, which includes a fiduciary obligation to ensure that the agency remains financially viable. Listen to your gut. Fully consider and evaluate all of the available options—hiring staff, contracting out—for the efficient operation of a housing authority. Look at the financials carefully and monthly, and be sure that you understand what's being presented to you.

Also, your job is to ensure expenditures comply with Federal, State, and local laws. Conducting monthly reviews of budgets with actual expenses and revenues, reviewing the personnel policy and position descriptions, being knowledgeable about your procurement policy to ensure that large procurement purchases are reviewed and approved by the Board is all part of your oversight responsibility. But most importantly, respect the staff. Respect the other Board members. Ask each other questions. And maintain tenant confidentiality. Let's take a look at the next slide.

One of the best things to do is to go out and take a look at the properties from time to time. What should you know, though, as a Board member? Remember, knowledge is power. Being informed about your PHA is important, but it's also important what you do with that knowledge. So, the roles and responsibilities of the Board and individuals include knowing your governing documents, your bylaws, your regulations; having a copy of that ACC contract that the PHA has with HUD; making sure that you understand the financials; the agency history, mission, vision, values, and strategic direction that the housing authority is headed in. Also, Board members should be familiar with the policies, the admin plan, and the ACOP, which is the Admissions and Continuous Occupancy Plan—those policy documents that are attachments to the 5-Year Plan. Also, you really want to know the agency records and documents. Take a look at previous audit reports.

Understanding the program and basic program requirements, knowing which properties are being managed by the housing authority, what's part of the PHA portfolio. And also, understanding the meeting protocols, procedures, and requirements. And, most importantly, being present at those meetings.

Let's take a look at the next slide. Alright, so we have a poll here. "All of the following are part of your oversight responsibilities, except." So, take a minute and answer that.

Alright, so it looks like 100 percent of you got that right, very good.

Now, keep in mind: Your job is to make sure that you understand the day-to-day operation of the PHA. So, "all of the following are part of your oversight responsibilities, except." Exactly who is managing the day-to-day operations of the housing authority? That is the Executive Director. So, good job there.

Let's ask another question. Which stakeholder in public housing provides an important voice to guide the Board oversight?

Alright, looks like 89 percent of you got that right. The answer was "All of the above." So, all of those folks listed—other Commissioners, executive staff, residents, HUD—they are all important stakeholders to help guide your decisions. So, great job. Alright, let's take a look at the next slide.

So, Commissioner compensation. You all are getting paid lots and lots of money to do this job, right? Wrong. So, again, no funds of any project may be used to pay any compensation for the services of members of the Board of Commissioners. So, you all are volunteers that are doing a really, really important job. Now, keep in mind, the housing authority can pay necessary expenses, such as traveling expenses for trainings or mileage for meetings, if appropriate. But generally, no compensation can be paid to the Board of Commissioners.

Alright, let's take a look at the next slide. So, we've got another poll here. "True or false: The Executive Director and Commissioners should keep communication minimal, so that the Commissioners do not get bombarded with day-to-day operational issues." True or false?

Well, let's see what you came up with there. Hopefully you came up with "false." Very good. You want to keep communication open, and two-way communication flowing frequently and ongoing. So, keep in mind, you want to make sure that communication stays open.

Alright. Margaret, I'm going to turn it over to you so you can pick up with the roles of executive staff and HUD.

Margaret McGilvray: Yes. Rose, if you could go back to slide 19, just a couple back. There you go. So, Cydney gave you a very comprehensive look at the Board's roles, but we also want to give you an understanding of the roles of the other entities that are involved, such as the staff, the Executive Director, and HUD. And basically, your role is interacting with the Executive Director, then the Executive Director's job is to manage their staff; the Commissioner's role is governance, establishing policy, and ensuring oversight, and the Executive Director's role is management.

So, there needs to be interaction between the Commissioners and the Executive Director. And the Executive Director acts as that bridge between the Board, HUD, PHA staff, residents, and the community. But the Board is essentially delegating the authority and that day-to-day responsibility for overall operations to the Executive Director and the executive staff. And all documentation from the staff and residents and HUD and such goes through the Executive Director to the Board. In some cases, it's not Board-relevant, so it doesn't go that far. Specifically, the Executive Director keeps Commissioners abreast of any problems on the status of performance and compliance of the authority, things like resident concerns; or financial issues; or changes in the law, perhaps from HUD or the Federal level or even the State level; audit concerns.

Also, the Executive Director's in charge of making sure that the units are safe and sanitary and in good operating order. They also oversee and manage the operating budgets and handle the financial functions of the organization, although there could certainly be a CFO or a Finance Director or whatever. Ultimately, at the end of the day, that Executive Director's the one who is responsible. They also hire, evaluate, train, and terminate staff. That's not a part of the Board's oversight; the Board may have an element, depending upon the personnel policy, but overall, that is the purview of the Executive Director. Now, the Board does have the responsibility to hire, make sure that they're trained, evaluate performance, and potentially fire the Executive Director, but not the staff.

The Executive Director is also in charge of general compliance—making sure that the programs and the operations of the housing authority are in adherence to Federal and State laws. Also, enforcing leases and making sure that tenants are doing their job, in fact. And implementing those policies and procedures that you, as the Board, establish.

As for HUD, basically, their role is to create regulations from congressional laws and such that help the housing authority operate. In some cases, those aren't always so helpful, but those are the requirements. They're also a technical assistance resource to PHAs. So, they wear sort of two hats. They wear that monitoring and compliance hat, but they also are a source of information, they're a source of education for the housing authority and such. And then, of course, they distribute your funds for you. So, we just wanted to clarify a little bit of that role for the executive staff and HUD. Rose, let's go on to ethics. Great.

So, this is just a good general reference slide. We go into some of these conflicts of interest in much more detail in our procurement section, but we also go into them in light detail in this next section. But this is a good reference as to where the key public housing conflicts of interest requirements or regulations are held. And basically, the conflicts of interest provisions around procurement of property and services, as well as the selection of your legal counsel, is in 2 CFR 200. And requirements around employees written standards, and how they hold or protect against conflict of interest is in 2 CFR 200.319. And then there are also requirements in your Annual Contributions Contract, there's a whole section on conflict of interest. So, this is just a good reference slide for you.

And by the way, I don't know that I mentioned at the beginning of this, but these slides will be provided to you within the next week or so. Next slide.

So, we dwell a little bit on procurement conflicts of interest because, quite frankly, that's where a lot of trouble arises. In terms of procurement, neither a Board member nor an employee can be

awarded a contract, have a financial interest in a contract, or be employed by a contractor or subcontractor. And this applies to not only when you're on the Board or when an employee is employed by the housing authority, but it also lasts for a year following being on the Board as well as employment. And it also reaches out to immediate family members. Immediate family members do not include in-laws, but they do include a spouse or partner; parents; siblings, including half- and stepsiblings; and children, including stepchildren. And as a Board member, it's important that you understand these and realize that they extend for a year following your place on the Board, as well as to your immediate family members. In addition, public officials, or members of a local governing body or a State governing body, and their immediate families also cannot exercise these functions or responsibilities or have a role with the PHA.

If there is something that comes up, you need to disclose that interest immediately. It's better to disclose and then have it taken care of, than to think, "oh well, it doesn't really matter and, you know, nobody will figure that out." Because, in many cases—particularly in smaller communities—HUD may wave the conflict of interest provision for good cause. In some communities, there may only be one plumber, and he's somebody's cousin or something. So, it's important to figure out where a conflict may be, and disclose that. And oftentimes, housing authorities will have both staff and Commissioners disclose on an annual basis, based on current contracts that they're running and other things.

So, let's look at a scenario, because that's a good way to provide an example of this. So, we'll walk through this Harrisboro. The community is home to about 25,000 residents. And the Executive Director, Bill Watts, has been running the housing authority for 7 years. He's well liked in the community. He has a tight ship, and the Commissioners and everyone trusts him, and trusts any recommendations by Bill. The authority has issued a request for quotes to complete a parking lot. And the engineering firm called Doty & Sons has been hired by the housing authority to oversee the contract on behalf of the housing authority. This happens frequently, particularly with smaller housing authorities. When you don't have that expertise on staff, you may hire an engineering firm to then oversee your contractors, because they have the expertise to know whether the contractors are doing a good job or not. So, Jones Construction has come in as the low bidder for the job, and has been selected. However, the owners of the engineering firm that will oversee the contract, Ben Doty, and the owner of the construction company that won, Arnold Jones, are stepbrothers.

So, let's pull up our poll. Can the Harrisboro Housing Authority award this contract? Take a look at these responses and see what you might say. We'll give you a second.

Okay. Rose, what are we seeing there?

Rose Turner: We're good to go. I'll go ahead and end the poll now.

Margaret McGilvray: Okay.

For those of you who answered "c," you are correct. You may not award this contract because a conflict of interest exists between Ben Doty and Arnold Jones, because they are stepbrothers. Now, those of you who answered "d," it is correct that Ben Doty will be overseeing the work of Arnold

Jones, and therefore that would also stand as a reason why you can't award this contract. But we were looking for a recognition of that conflict of interest.

Alright, let's move on to a little bit more about conflicts of interest. So, that prior discussion was around procurement conflict of interest. However, there are a few others that apply. This one doesn't affect that many of you out there, but no member of Congress can participate in the Annual Contributions Contract or benefit from anything. So, basically, they can't have any role with the housing authority.

Now, this is one that is oftentimes not known about, and so pops up: Resident Council officers may not serve as contractors or employers if they are in a policymaking or supervisory position at the PHA. Which means, basically, as officers of the Resident Council, you weigh in on the PHA Plan, and you weigh in on other factors. So, that means that you can't also have a business. So, even though the Section 3 Program is encouraging resident businesses and resident employment with the housing authority, there has to be a dividing line when it comes to the actual Resident Council officers.

And then finally, if the PHA is doing mixed finance—which could be a RAD project, it could be a tax credit project with public housing units in it—then it has to certify that it will use the same kinds of procurement requirements that you would in a fully Federally subsidized program. And you just have to make sure that the selection of the development partner or owner does not fall into a conflict of interest, as well.

Now, I do believe we had a question that came up, so let me look in our Q&A box. Okay, no, I was incorrect. So, feel free, if you have any questions, to put them on in the Q&A box or in the chat.

Let's go on to lobbying. So, this is pretty logical and self-evident: PHAs are prohibited from using public housing or Federal funds to help receive a Federal contract, or cooperative agreement, or loan, or whatever, or to approach Congress and try and encourage them to award such contracts. Where this doesn't affect is, for instance, if you are going to a NAHRO conference in Washington, DC, and you go to visit your congressional members to talk a little bit about your housing authority. That's not lobbying. Basically, it's about the use of funds to influence members of Congress, versus actually just speaking with them. So, that's kind of the line on lobbying.

Let's go on to nepotism. So, very similar to the regulations that restrict procurement contracts to protect against conflicts of interest, the PHA is also governed by regulations that restrict hiring to protect against nepotism. As you may certainly be aware, nepotism is the practice of using power of favoring relatives or friends to give them jobs. And this is an ethical violation of the Board of Commissioners. It's also noted in the ACC that the PHA may not hire an employee in conjunction with any of their projects if that employee is an immediate family member of somebody on the Board, or a former member of the Board—there are some exceptions for former tenant and resident Commissioners—or an immediate family member of an employee at the PHA who makes policy.

So, for instance, if it was the Executive Director's son, that would not be allowed. However, if you have two maintenance men, and one of them comes and says, "My stepson would like a job here." If they go through the personnel process and everything's on the up and up, then that's perfectly

fine because those maintenance men do not have a policy role at the organization. Or, obviously, any public official can't have a connection with the employees, or the PHA can't hire an immediate family member of one of the public officials, whether it's State or local. And that actually counts for not [nepotism]. We'll go on to the next slide.

And again, this is a prohibition that applies for while you're on the Board or while you're employed at the housing authority, as well as a year after that. And Board members must disclose family ties to the PHA and to HUD, actually, if there are any ties to HUD. Again, these can be waived for good cause, but you want to declare them so that they have an opportunity to take a look at those.

Now, I'll turn it over to Cydney to talk a little bit more about some of the ethical requirements specific to the HCV program.

Cydney Jones: And before we go to ethics, let's take a look at Scenario 2, Family Conflict Scenario. As Margaret mentioned, we're going to put some of this teaching to work.

So, we've got Anxious Annie, the City Housing Authority Director, is worried that if her brother wins the election to the City Council, there will be an actual or perceived conflict of interest, or COI, as we referred to it. This PHA has more than 200 units of public housing under the ACC with HUD. Should Anxious Annie be worried? Yes or no. Should Anxious Annie be worried? Should she be worried that there may be a conflict of interest?

Alright, let's see what the group has said. Right, most of you were listening to Margaret. The answer is yes, she should be worried. Because if Annie's brother is elected to the City Council, this will constitute an immediate conflict of interest under Section 19 of the ACC, since City Council members must exercise functions and responsibilities with respect to the PHA under State law. Now, again, we're going to talk a little bit more about conflict of interest. And we can go to the next slide. We can request a waiver from HUD in a circumstance like this that might exist.

Before we get into requesting waivers, let's talk a little bit about the Housing Choice Voucher Program and the conflict of interest regulations that apply there. We get many questions—and Margaret, I know you do as well—as to whether or not an employee can enter into a HAP contract with a Section 8 tenant for a unit that they may or may not own. Well, HUD has a very specific regulation about entering into a HAP contract. So, what it says is that “none of the following people shall have a direct or indirect interest in an HCV contract during their tenure or for 1 year thereafter, and PHA contractors and subcontractors may not enter into a contract in connection with HCV programs if any of the following people have interest.” And those people are a present or former member or officer of the PHA, except a tenant Commissioner; present employees, contractors, subcontractors, agents who are in a decision-making role; public officials who have functions regarding the program; or members of Congress.

So again, within the Section 8 contract, there are many different HAP contracts and conflict of interest provisions that govern the PHAs that administer those contracts. But essentially, this is referenced in 24 CFR 982.161. It covers conflicts of interest. Now, again, these conflicts also apply to the Mod Rehab program, if your housing authority administers that as well. Again, direct or indirect oversight of the program during their tenure or for 1 year thereafter, an employee, member,

officer, or other public officials should not enter into a contract. Same rules hold true for project-based vouchers as well. Let's take a look at the next slide.

So, we had that situation with Anxious Annie. First and foremost, if there is a conflict of interest, it must be disclosed to the PHA and to HUD. So, conflict of interest prohibitions may be waived by the HCV office in HUD headquarters on a case-by-case basis. But we have to notify HUD, and the HUD office will make a determination as to whether or not there's good cause, which might be the case with regard to Anxious Annie.

Let's take a look at another scenario, and this is Harrisboro. So, we've got Lucille Hanson, and she's the owner of a large real estate business in town. And she also administers two apartment projects that participate in HUD's HCV Program through the local Harrisboro Housing Authority. Now, the Mayor of Harrisboro just released a list of possible new Commissioners, and guess who's on the list? Lucille. Based on her real estate expertise, she's been included on that list of possible Commissioners.

So, let's look at this question, the next question. Can Lucille Hanson accept the position as a Commissioner as offered by the Mayor?

Alright, what did you say, can Lucille accept that position? Very good: No, she may not. A conflict of interest exists. She would have to resign as an administrator of her properties, or she would have to decline the position. All right, very good. Good job.

Alright, let's talk a little bit about HCV integrity issues. In addition to concerns about conflicts of interest, you as a Commissioner, and the Board as a whole, should really be concerned with ensuring the integrity of the program by both participants, landlords, and the housing authority. Let's talk about residents, or participants. If they don't disclose the correct income, or misrepresent the number of families that live with them, or don't live full-time in the unit and are subletting the unit—as some families did on Airbnb, that live in a public housing unit near the beach—those are all integrity issues, and they're not allowed in the program. So, we want to make sure that families are disclosing their income, disclosing who's living in the property, and using the property as their prime and only residence.

Let's talk about integrity issues that we may come across with the housing authority. Again, misuse of the waiting list, moving people up ahead on the waiting list that aren't qualified; allowing inspectors to be bribed; or having ghost tenants and collecting HAP checks—those are all things that can cause integrity issues at a PHA. So, it's your job as a Commissioner to be on the lookout for that, as well.

Now, when it comes to landlords, there's integrity issues that the Board should be aware of there, as well: landlords who require side payments, that's not allowed; landlords who misrepresent ownership, they're collecting a HAP check but don't own the property; if the owner lives in the assisted unit and is receiving voucher assistance; requiring tenants to pay utilities that should be included in the rent; attempting to evict a tenant for unpaid HAP; bribing or attempting to bribe PHA staff, like an inspector. Those are all violations of the program rules. And keep in mind, whenever there's a regulation, or there's a conflict between what's allowed in the State and what's

allowed on the Federal level, the most stringent rule always applies to these Federal dollars. Let's take a look at the next slide.

We have something called the Hatch Act, and the Hatch Act's main purpose is to prohibit employees in the Executive Branch of the Federal Government from engaging in partisan political activity. However, it may also apply to the political activities of certain State and local employees. So, as a public housing Board member, you are allowed to be a candidate in a nonpartisan election, you can attend political meetings and conventions, you can contribute money, you can campaign in a partisan election, and you can hold office in political parties. However, you may not, under the Hatch Act, be a candidate in a partisan election while you're a Board member, use official influence to interfere in elections while you're a Board member, or coerce political contributions from subordinates in support of political parties or candidates while you are a Board member.

So, let's take a look at the next slide and talk about litigation. Just like we have to notify HUD if there's a conflict of interest, we also have to notify HUD's Regional Council if the housing authority is approving any legal action, being sued, or has contracted with a private legal counsel. So, all litigation—such as settlement with the terminating employee or a suit against the contractor, among others—must be reported to HUD for any reason. There's also a concurrent requirement for initiation, appeal, or settlement of litigation involving housing authority programs or funds and HUD approval of PHAs' legal services contracts. So, we've got to notify HUD if someone is attempting to sue the housing authority or if we have decided to settle a lawsuit.

Alright, let's take a look at the next slide. And let's ask this last ethical question before I turn it back over to Margaret. Are there limits on the political activities you can be involved in as a Commissioner? Let's see who was listening. Are there limits on the political activities you can be involved in as a Commissioner?

Great, most of you got that right—71 percent of you got that right. The answer is yes, there are limitations on what you can do. For example, you cannot run for office as the candidate of a political party while you are on the Board. Very good.

Now, I'm going to turn it over to Margaret to talk a little bit about responding to unethical behavior. Margaret?

Margaret McGilvray: Thanks, Cydney. And what should you do if you suspect unethical behavior? Your authority should have bylaws and a code of ethics that ensure public confidence in the integrity of the PHA and accountability to the people it serves. These should be your guide as a Board member and the first place that you refer, and there should be some reflection of what you should do in those bylaws. So, review your authority's bylaws, and understand how they guide unethical behavior.

Then, another option is to contact your PHA's legal counsel. You should not contact the suspected individual in an effort to do your own investigation. That's something absolutely you should not do; allow the investigative body within the PHA or at HUD, if you suspect that they should conduct an investigation. And then throughout the entire process, make sure that you're observing strict confidentiality. Let's go to the next slide.

What sanctions should you expect if these behaviors occur? So, the Executive Director and the Board of Commissioners, through the PHA bylaws, are responsible for establishing sanctions for ethical violations. Many states have actually passed laws governing the conduct of officials involved in procurement, and that may be reflected also in your procurement policy. But, in your bylaws, there should be some reflection of State ethic laws and what's required. And in terms of sanctions, it could run from oral or written warnings; to suspension from the Board or, on the part of employees, suspension from work; or suspension of pay; termination of employment; and, ultimately, potentially dismissal from your official capacity.

So, let's take a quick poll. Rose, do you want to bring up the poll? Okay.

What should you, as a Commissioner, do if you think there might be a conflict of interest involving another Commissioner, the Executive Director, or other staff? Take a look at those choices and see what you think.

Okay. Rose, how are we doing? Great.

So, for those of you who said, "Review the housing authority's bylaws and consult the attorney," you're right on. You definitely do not want to confront the person of interest. Leave that to the process that hopefully is established in your bylaws. So, let's move on to some of our meeting protocols. Next slide.

As I mentioned, just moments ago, every housing authority needs to have bylaws, and every Board of Commissioners must have bylaws, which, at a minimum, prescribe the number of required Board members needed, and that's oftentimes out of your State legislation; what constitutes a quorum, in terms of those meetings—so, how many people do you need in order to make votes and have active decision-making. They also need to specify how often and when the Board meets, the location of meetings. And they should also speak to attendance of Board members, such as, must they attend at least 80 percent of the meetings, or no less than three absences within a particular period of time? And the bylaws should also lay out the basic agenda of meetings, as well.

Before I go on, I neglected to see if there were any questions on ethics. So, I'll step back for a moment and see if you want to raise the little hand, or if you want to put it in the chat or the Q&A. Any questions on ethics?

Okay. So, we didn't get questions, but I will respond to the comments. And thank you for putting them in there. Somebody said that watching this recording again in the future would be useful. We don't have arrangements for doing so with HUD, but we will definitely raise it with them and see if it will be made available. And the second item was, could we have a few more seconds for answering the questions, and a warning before they're closed? And we will certainly do so on that.

Any other questions? Okay. Well, feel free to either put them in the chat or the Q&A, and we'll try and be a little bit better about attending to that Q&A.

Okay, let's go on to a little bit more about bylaws. So, as I mentioned, those are some of those specifics that must be in your bylaws, but your bylaws are yours. HUD dictates that there needs to be bylaws, and in many cases, the State legislation that established your PHA indicates that there

should be bylaws. But beyond that, there's not a whole lot of detail. But this slide includes some things that we recommend be in bylaws and that are advantageous.

And that's information about circumstances that might cause a Commissioner to be removed, particularly around attendance, which seems to be in some cases a challenge. And sometimes that's specified by State law, but I don't believe, at least in North Carolina and South Carolina, it is. Some others indicate that they've adopted parliamentary procedures based on Robert's Rules of Order, or that there's a modified version to establish protocols for the conduct of its business. Voting, what are some of the details around that? You may also want to speak to committees and their participation, perhaps training requirements, annual certification against ethics requirements, and certainly a section on ethics. Next slide.

So, although Commissioners are certainly selected and appointed, in almost all cases, by the local elected officials, we wanted to just talk a little bit about the makeup of the Board and some best practices around that. We have seen that PHAs really benefit from having Commissioners that have a range of experience and a range of skills under their belt. But first and foremost, it's really important to have the Commissioners have community respect, be considered as ethical and trustworthy members of the community. And certainly, upon assuming their office, Commissioners take an oath to agree to uphold the bylaws and uphold all ethical standards and such.

So, this just goes through some of those possible skills and attributes that are handy to have on your Board, in terms of people with financial background; perhaps those—certainly all without political entanglements, which does make things a lot more complex—those with perhaps outreach and media experience, which is always very helpful to a housing authority; and then those with, obviously, social services and other community contacts within the community. And then in terms of experience on other Boards in both the private or public sectors, as well as other kinds of community connections, whether it's with banks or financial institutions, foundations, other things. At the end of the day, though, it's important for the Board to speak with one voice and not have individual factions or individual agendas. And always maintain confidentiality. Let's go on to the next slide.

So, some of the Board meeting basics are to ensure that Board meetings are always open to the public, and create an atmosphere that is inviting to residents and the general public. The public doesn't necessarily have a right to speak, unless that is part of your State open meeting law; however, they do have the right to be there and watch. And, anecdotally, most housing authorities do have a right to speak, although it's oftentimes limited to just a few minutes per speaker, so that it doesn't go long into the night. But it's important for Commissioners to understand whatever your open meeting law is for your States, and also what issues can and should be handled in an Executive Session.

Board meetings should be noted, with agendas, minutes, and resolutions so that people know what you'll be discussing. And usually the State law does indicate how long a notice, whether it's 48 hours or whatever. And it's important to standardize those notices, so that folks know what they're looking for and get accustomed to the layout of both the agenda as well as how the meeting runs.

You need to have a quorum in for any decision-making. So, voting on resolutions or other actions are only permitted when a quorum is present. That said, no other meetings can be held with a quorum of Board members, otherwise open meeting laws apply and you need to invite the public and have the notices. Committee meetings usually do not qualify in this regard, because the committee membership is below the quorum requirement.

It's also important to schedule the meetings well in advance. So, usually PHAs put the schedule out for a year, like every third Thursday is our Board meeting, etc. And recognizing that there are certain aspects—like when is your fiscal year, so therefore when are budget requirements and such—and making sure that you have your meetings well timed with some of those obligations.

And then, meeting packets should be provided to the Board members well in advance for them to be able to review prior to the meeting, to include any reports from the different departments or the Executive Director or such. And then meetings and resolutions should be signed by the Board Chair, which is usually the Secretary-Treasurer or the Board Secretary.

So, now I'll pass it back to Cydney to finish up our meeting protocols.

Cydney Jones: Alright, thanks Margaret. And let's take a look at a sample agenda, and that's the next slide, Rose.

So, as Margaret was mentioning, this is more of a reference slide on what your agenda for your Board of Commissioners meetings should look like. Again, I'll point out that the report of the Secretary or Treasurer that Margaret mentioned is typically the ED, right? So, the Executive Director should speak to financials, program performance, compliance reviews and issues, approval of financial statements, audit reports, etc., and allow for questions. These should be in writing, if at all possible. But we're going to go more into detail in the other modules of what performance monitoring and risk management looks like—and particularly, that's in module number five. And don't forget that, as a Board member, you annually need to elect officers and committee members, if you have committees, and evaluate the ED; annual performance evaluation is an industry standard.

Let's take a look at meeting rules on the next slide. So, during the Board meeting, Commissioners should adhere to the established meeting procedures, such as Robert's Rules of Order, or any other public meetings act—those of you in California, I think you have the Brown Act. But again, limit action on any new topic not on the agenda for discussion unless it's of an emergency nature. Keep the meeting focused, and stay on time. Meetings should be between 1 and 2 hours, although we know they can go longer depending on what's on the agenda. And most importantly, ask questions so that votes are based on knowledge and understanding, not just a pass-through. Also, take minutes.

And it's important to not let anyone monopolize the meeting, because everyone may have valid and good questions. So, a great way to limit having any one person monopolize the meeting is to put time limits on speakers so that you allow everyone to speak and have an opportunity to be heard, but not have long, drawn-out discussions that would prolong the meeting. So, you can limit the amount of time any one person can speak during the public comment period. Let's take a look at the next slide.

Now, the Board packet is very important. Prior to the Board meeting, the public housing authority staff should provide, several days before the meeting, a copy of the agenda; prior meeting minutes; resolutions; and other materials, to include financial performance, compliance reports—anything that's going to be discussed at the meeting. Also, the Board package should include written reports from the Executive Director and major departments, all of which can be data-driven and brief. You can dictate what you'd like to see in those reports as a Board. And, as a Board member, you want to review that material prior to the meeting. So, come to the meeting prepared so you're familiar with the issues that will be discussed in the meeting. And you can prepare your questions in advance on the program and the financials that are being presented to you. Let's take a look at the next slide.

Now, keeping the meeting minutes is very important, and it's the responsibility of the Board Secretary or their delegate, or a hired transcriber. But the minutes are the official record of the Board meetings. And they really should be completed within 1 week of the meeting, so that the Board Chair can follow up on any action items in a timely manner. Typically, these Board minutes are maintained in binders, but now that we're moving to electronic platforms, ideally they should be maintained online. And the Chair and the Secretary or Secretary-Treasurer sign, date, and seal the minutes. And let's go to the next slide.

The minutes should follow the agenda and record the date and time; the type of the meeting; the Board members and PHA staff who were in attendance; the votes for previous minute approval and business matters, including how each member voted, yay or nay; also, a summary of the discussions and other notable items, including questions from the Board and the audience. Now, these don't have to be word-for-word transcriptions, but they should summarize the comments and speakers who were present at the meeting. You also want to maintain those public comments.

So, let's take a look at the next slide, and let's sum it up. So, some best practices for you as a Board member: Make sure that there's training and orientation for all new Board members prior to their first meeting. Provide each Board member with a notebook that includes, at a minimum, the name and contact information for all Board members and key or executive PHA staff; the Board bylaws; the housing authority's Annual Contributions Contract, or ACC; the operating budget, Financial Data Schedule, and any recent audit reports; the current PHA Plan and Capital Plan budget; also, all current PHA policies (the procurement policies, the ACOP, the Admin Plan, the Personnel Plan, if needed); the PHA lease, what are we requiring of residents; the most recent SEMAP and PHAS scores, those are our key performance indicators; and the Executive Director position description, performance evaluation form, and performance goals. Also, your last several Board packets is something that's great to take a look at if you're a new Commissioner, to see what's been voted on recently and what are some agenda items that have come before the Board.

You also want to make sure that all of your Board members understand the conflict of interest and ethics requirements that HUD has. It also may be a good idea to provide an acronym list, because we use quite a few abbreviations in the public housing and HCV Program. Also, any management plans or prior Board training is also helpful.

So, now I'll turn it back over to Margaret to close us out with these next few slides. Margaret?

Margaret McGilvray: Thanks. And we had a couple of questions pop up. Someone asked, “Can the ED act as the Board Secretary? Aren’t these two separate positions?”

In fact, the Board Secretary is traditionally the Executive Director. In some cases, the position is a dual position of Secretary-Treasurer. In some cases, Treasurer is a separate Board member, and then the Board Secretary is the Executive Director. Just recognize that that Executive Director is not a voting Board member. And if your State legislature indicates that you have a seven-person Board or a five-person Board, that Executive Director who acts as the Board Secretary is a sixth person. So, hopefully that answered that question.

Cydney, we also had a question: “I missed what was said about the annual performance review.”

Cydney Jones: Right. So, did you want me to answer that?

Margaret McGilvray: Yes

01:30:25 Cydney Jones: As the Board, you are the supervisor of the Executive Director. So, the Executive Director reports to the Board of Commissioners. Therefore, it’s important that the Board of Commissioners maintain the Executive Director’s performance evaluations and evaluate the performance of the ED at least annually—that’s industry practice. Also, maintaining the ED’s job description. But having an annual performance evaluation is something that the Board should do at least once a year.

Margaret McGilvray: Okay, thanks. I’ll open it up—were there any other questions before we just finish out?

We did get a question: “Are Commissioners sworn in when appointed?”

Traditionally they are, but that’s not an act on the part of the PHA, that’s an act on the part of the appointing official. So, it’s more a function of the Mayor, or the County Executive, or whoever is your appointing official. It may be indicated in State law, but traditionally, I have not seen it there. And it tends to be something that’s done by the Mayor or the County Executive.

Okay, any other questions? Alright, well, we’ll take a look again before we completely close out. But Rose, if you want to take us to Knowing Your PHA. One more.

So, as we finish up this session, we just wanted to give you a slide that gives some key resources. As Commissioners, these are items that are important for you to (1) know what they are, (2) know where you can find them—and, in many cases, you don’t need a copy of them. However, I would say that you should have a copy, at a minimum, of your bylaws and your ACC, because those are very critical documents. Beyond that, just having the ability to easily access these other resources should do the trick.

But having the Admissions and Continuous Occupancy Policy and the HCV Admin Plan—those are enormous, voluminous documents and are really the Bibles to those two programs. And you take a look at them usually annually. And so, you should be not conversant in all aspects of them, but certainly know where to refer to them as needed. Your PHA Plan, which we mentioned earlier, is really your Strategic Plan, the house where your goals and actions for the year and then 4 to 5

years is contained. Your Capital Fund 5-Year and Annual Budget also contain how you're going to use your Capital Fund, so that's another key document. Your bylaws and code of ethics, we've covered. And then some other core policies: At a minimum, your housing authority should have a Financial Management Policy, a Personnel Policy, and a Procurement Policy. The other ones listed here are items on which you should have policies, but they may be either just individual resolutions or policy documents, and just in a collection of miscellaneous policies, or contained within other policies. Oftentimes, the maintenance or the vehicle and travel and drug-free workplace, those items may be in your Personnel Policy. Your capitalization and investments may be in your Financial Policy. So, they may be incorporated elsewhere, but make sure that you've covered these bases. Then let's go to the next slide.

I like to leave this with you because this is sort of a good cross-check, I think, for Commissioners to test your knowledge of your own housing authority. And if you can answer most of these questions, then you're on top of your game and you're good to go. If not, then you may still have a little bit of homework to do, or you may want to attend some more of our sessions, or whatever.

So, if you can list some of the major plans and projects that your PHA is undertaking, and some of the details in terms of where that budget is coming from and such, awesome. That's great. If you don't know, then that may be something you need to ask your Executive Director. If you know what your performance score is from HUD for your public housing authority—that's your PHAS, which is the Public Housing Assessment score, or your Section Eight Management Assessment Program score, which is your SEMAP score—those, we go into in one of the other modules, but you should at least know, are we troubled? Are we substandard? Are we standard? And those are done through HUD's grading systems. Do you know what areas of that authority are not running as well as they should be? If not, again, that may be something that you need to talk to staff or have your Executive Director bring up for you.

So, we just like to give this as a little cross-check for you to see whether you're on top of your game or there's a little bit more work to be done.

So, we have one last poll for you. And this one, I will hold for four, and make sure that you have time to answer it. If you can bring that up, Rose. So, which of the following are allowable in your position as a Commissioner?

Rose, do you want to let people know when you'll close it?

Rose Turner: Okay, I'll give everyone an extra 5 seconds, and then I'll close the poll.

Margaret McGilvray: Okay.

Okay, wonderful job. Yes, go out, visit your housing developments, get to know your residents—that's absolutely something you could and should do as a Commissioner. Obviously, for ethical purposes, you shouldn't go finding a job for a friend or influencing your PHA to do something that's financially beneficial to yourselves. So, excellent job.

If we go on to the Thank You slide, at this point, I'll field any additional questions that you might have. Let me double-check if we have any.

And while you're thinking if you do, I want to thank you for joining us today and also, most importantly, thank you for your service to your community and to the residents and to your PHA, and encourage you to come to some of our other virtual live webinars. And keep your eye out for our recorded sessions, which should be hitting the street fairly soon.

And with that, I want to thank you. We'll take a look if there's any more questions, any other chats?

Rose Turner: No, I don't see any other questions.

Margaret McGilvray: Okay. Well, with that, thank you so much. And you have a good afternoon, and take care.

Cydney Jones: Good afternoon.