



FLORIDA ASSOCIATION OF HOUSING AND REDEVELOPMENT OFFICIALS

September/October 2017

President's Message

As I Pass the Gavel

Dear friends and colleagues:

Congratulations once again to all of you for making the 2017 FAHRO Annual Convention & Trade Show our best attended convention in over 15 years. The event held in Orlando July 31 through August 3 was energized by 204 registered participants and a complete sellout of all 40 vendor booths. The quality of the numerous breakout sessions, along with the excitement in the hallways, was testimony to the increasing relevance of FAHRO in bringing housing professionals together to envision and conceive a successful future for our programs.

During the last two years, FAHRO has increasingly positioned itself as a key advocate for public housing authorities and affordable housing well beyond Florida. Whether pursuing MTW expansion or regulatory modernization, FAHRO has been a front runner in seeking effective and innovative solutions to the challenges of our industry. Furthermore, the introduction of the Florida Housing Summit now offers a venue for FAHRO to engage a broader base of national housing advocacy groups.



Miguell Del Campillo

As my term as your FAHRO president comes to a conclusion, I would like to take this opportunity to thank the board for its support and the membership for its encouragement. It truly has been an honor and a privilege to serve in this capacity among such dedicated leaders and public servants. They say time flies when you are having fun. I had

See PRESIDENT'S MESSAGE on page 3

Calendar

FAHRO Regional Training REAC/UPCS Process Training The Inspection Group September 21-22, 2017 Housing Authority of the City of Fort Myers

Florida Legislative Session January 9-March 9, 2018 Committee Schedule: Weeks of Sept. 11, Oct. 9, Oct. 23, Nov. 6, Nov. 13, Dec. 4

Need specific training or classes? Email Laura@FAHRO.org to help set them up!

Visit the FAHRO Website!



Legislative Update

An Early Start for Session 2018

by Oscar Anderson, FAHRO State Affairs Consultant

How did it get so late so soon?

Because of elections next year, the Florida Legislature will convene earlier than usual. The 2018 Legislative Session will begin on January 9. The result of that early start is that it pushes the calendar all the way back to September when committee meetings are scheduled to start. The early timeframe also means that agency budget requests must be submitted to the Governor's Office of Policy and Budget by the end of September. The upcoming session has a lot working against its potential productivity. With the speaker of the House, the Senate appropriations chairman and the agriculture and consumer services commissioner all running for governor, every piece of pro-

posed legislation, every controversial amendment and even appropriation issues will be

See LEGISLATIVE UPDATE on page 3



Oscar Anderson

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Internal Circulation						



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Member Feedback

Do you need help with a project or issue and want to see if any of our readers have the answer? Has a colleague done something wonderful that deserves an attaboy or attagirl? Or are you just frustrated and want to vent? Here is your chance to (anonymously if you wish) say thanks, ask for assistance, vent your frustrations, express your opinion or let us know how you feel.

- Congratulations to our 2017 Basketball Tournament Champions, the Housing Authority of the City of Fort Myers!
- Thank you to our members and staff who worked to produce an overwhelmingly successful FAHRO Annual Con-

LEGISLATIVE UPDATE continued from page 1

viewed through the political lens of the race for governor.

Besides the politically charged environment, the budget forecasters are predicting an essentially flat-lined budget year, which adds to the impending problems facing the 2018 Legislature. As it relates to funding for affordable housing programs, the budget situation will make it hard to maintain the significant funding levels we have enjoyed the last couple of years. Because of the poor budget forecast, the FAHRO advocacy team will be working hand-in-hand with other members of the Sadowski Coalition to continue to fight for higher levels of affordable housing monies. The effort begins during the Florida Housing Coalition's annual convention, September 10-13, where we will meet with different stakeholders to develop the best appropriations strategy for the 2018 Legislative Session.

On the executive front, the Affordable Housing Task Force will hold its first meeting on August 30 to develop recommendations to address affordable housing needs in Florida. This task force has until the end of the year to present a report to the governor, the Senate president and the speaker of the House. The FAHRO advocacy team will be attending meetings of the task force, as well as testifying when necessary, to ensure public housing is not left out of the discussion. I fully expect there to be legislation as a result of the work of the Affordable Housing Task Force, and this may present an opportunity for FAHRO to ameliorate some regulatory and statutory impediments to public housing operations.



vention & Trade Show. We are already looking ahead to 2018!

If you would like to contribute to Sounding Off, please email your comments to Susan Trainor, FAHROgram editor, editor.trainor@gmail.com.

PRESIDENT'S MESSAGE continued from page 1



FAHRO is grateful to Miguell Del Campillo for his years of service as FAHRO president.

fun working with all of you, and I pass the gavel with immense pride for this remarkable association and with great respect for my FAHRO friends and colleagues.

Send Your News to FAHRO!

Tell us about your accomplishments, milestones and other interesting member news. Your fellow members want to know!

Submit your news to FAHRO via email: editor.trainor@gmail.com (attach in MS Word format) Photographs are welcome!



An Overview of Federal Disability Rights Laws Pertaining to Housing Providers

by Tracy M. Evans, Esq.

All housing providers, both private and public, should be aware of the laws protecting the rights of the disabled, including which laws may apply to the providers' properties. Ensuring compliance with disability rights laws can be difficult, especially when these laws are commonly misapplied by auditors, inspectors and regulatory agencies. This article distinguishes between the three federal disability laws, the Americans with Disabilities Act (ADA), the Fair Housing Act (FHA) and Section 504 of the Rehabilitation Act (Section 504), to help housing providers determine which laws may apply to their properties, and to provide information on key provisions of each law. Rather than providing an exhaustive list of requirements under the ADA, the FHA and Section 504, this article provides a general overview of each law as applied to housing providers.

Americans with Disabilities Act

The ADA prohibits discrimination and ensures equal opportunity, including equal access and equal accessibility, for all persons with disabilities in employment, state and local government services, public accommodations, commercial facilities and transportation. In general, the ADA's physical accessibility requirements apply only to places of public accommodations, such as restaurants, retail stores, office buildings and hotels, to name a few. Residential housing units are generally not considered public accommodations unless the housing is provided or made available by a public entity. A public entity under the ADA includes any state or local government and any of its departments, agencies or other instrumentalities, and in Florida, includes public housing authorities. Housing provided or made available by a public entity must meet the ADA's requirements for accessibility.

To the extent that a housing provider's property includes areas of public accommodations, these areas are required to meet the ADA accessibility standards, regardless of whether the property is owned by a public entity. Examples



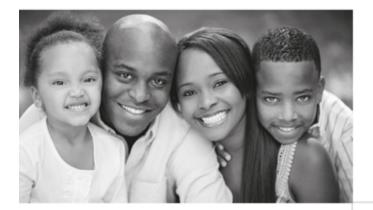
Tracy M. Evans, Esq.

of public accommodation areas include a leasing office, parking areas and common use areas, to the extent that these areas are accessible to the general public. To ensure compliance with the ADA, all housing providers, both public and private, should determine whether their properties contain any elements that may be considered public accommodation areas, and review the ADA standards to

See LEGAL UPDATE on page 6



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— CATHERINE REDDICK —

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- Great support
- Mobile solutions
- Online rental applications

We Love Our Lindsey Software.

Bartow Housing Authority

Executive Director: Catherine E. Reddick Bartow, Florida

THE SITUATION

Catherine Reddick, Executive Director of Bartow Housing Authority in Florida loves to talk about Lindsey software. With more than 23 years as a user, she feels that Lindsey is user-friendly, very easy to learn and helps her do her job more effectively.

Catherine began her career in public housing at the Winter Haven Housing Authority. After 13 years, she moved to the Bartow Housing Authority as Executive Director and has been there for 11 years.

THE SOLUTION

Lindsey is a total solution for Catherine and her staff and she is not afraid to tell other agencies. "I know I am not their largest client, but they always treat me like I am," says Catherine.

Bartow HA uses almost every module Lindsey has, plus the mobile solutions and HousingManager.com online rental applications. They have made an investment in the entire package and like the way everything works together.

MOBILE

Catherine comments, "When we first got the mobile products, I was a little afraid of making the change. Then I went out and did an inspection on the iPad myself and realized that it was much easier than I ever expected."

HOUSINGMANAGER.COM

Moving applications online has been extremely beneficial in reducing tenant traffic in the office. Tenants are very versatile and have adapted well to filling out applications from their computer, tablet or mobile device.

TRAINING & SUPPORT

Catherine and her staff take advantage of the free training opportunities whenever possible, attending webinars and using the online Portal. "We use support when there is a problem, or something I just cannot figure out. They know me by my first name," says Catherine with a smile.

Bartow Housing Authority is a satisfied Lindsey customer. After 23 years using Lindsey, Catherine says it would be hard to find another company that could change her mind. "Lindsey has made an investment in this industry by creating products that make my job easier, and I have made an investment in Lindsey."



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determine whether any modifications are necessary to make these areas equally accessible.

Fair Housing Act

The FHA prohibits discrimination based on race, color, religion, sex, familial status, national origin and/or disability in the sale or rental of most housing. Discrimination based on disability includes the failure to comply with the design and construction requirements set forth in the FHA, the failure to make reasonable accommodations in rules and policies to accommodate a person with a disability and the failure to allow reasonable modifications to a dwelling unit necessary to accommodate a person with a disability. The FHA applies to both private and public housing with very few exceptions, regardless of whether the unit is for rent or sale.

Under the FHA, housing units located in a building with four or more units and built for first occupancy after Mar. 13, 1991, must meet the FHA accessibility requirements. Property providers of housing units built prior to Mar. 13, 1991, are not required to retroactively bring units into compliance, but are required to make reasonable access-related modifications to private living spaces and common use spaces if requested by a renter or a buyer with a disability.

The FHA also requires housing providers to make reasonable accommodations in their policies and operations for people with disabilities. For instance, a disabled person needing a service animal may request a reasonable accommodation to allow the animal to live in the property, despite a "no pets" policy. In evaluating whether a requested accommodation or modification is necessary, the housing provider is entitled to obtain verification of the disability, if it is not obvious or otherwise known to the housing provider. Verification can come from a number of sources including the requesting individual, a peer support group or a reliable third party. Medical records or detailed information about the disability are generally not necessary for verification.

A housing provider may refuse a request for a reasonable accommodation if there is no disability-related need for the accommodation, or if the accommodation is not reasonable in that it would impose an undue financial and administrative burden on the housing provider. If a housing provider denies an unreasonable request, the housing provider should reach out to the requester to determine if there are alternative accommodations that could address the disability-related needs without causing undue burden on the housing provider.

Section 504, Rehabilitation Act

Section 504 prohibits discrimination on the basis of disability in any program or activity receiving financial assistance from a federal agency. Any housing provider receiving federal financial assistance for the construction, operation, renovation or purchase of property that is sold or rented is subject to Section 504. Each federal agency has its own set of Section 504 regulations that apply to its own programs, including the Department of Housing and Urban Development (HUD).

Under HUD's Section 504 regulations, newly constructed or renovated projects containing five or more units require at least one unit or 5% of the units (whichever is greater) to be accessible to those with physical disabilities, and at least one unit or a minimum of 2% of the units (whichever is greater) to be accessible to people with hearing or vision disabilities. In addition, Section 504 requires common elements of covered properties to be fully accessible. Properties built prior to the implementation of Section 504 regulations are not required to be brought retroactively into compliance. However, as also required under the FHA, housing providers are required to meet reasonable accommodation requests made on or behalf of a disabled person, unless the accommodation will result in an undue financial and administrative burden or a fundamental alteration in the nature of the program, service or activity.

Whether the ADA, the FHA or Section 504 applies to a housing provider depends on a number of factors including the nature of the entity (private or public), whether the property contains components open to public access, whether the property is new construction or newly renovated and whether the housing provider receives federal funding. To help ensure compliance with these laws and other local laws that may apply, housing authorities should always consult legal counsel on any questions on the applicability of disability rights laws.

Tracy M. Evans, Esq., is an associate at Saxon Gilmore & Carraway PA.

Job Opportunity

MAINTENANCE MECHANIC OCALA HOUSING AUTHORITY

The Ocala Housing Authority (OHA) is seeking a full-time maintenance mechanic. This position will be responsible for repairs and maintenance duties in occupied and unoccupied units, as it relates to building maintenance, structure and grounds. In addition, the person must be able to work independently and complete assigned tasks with minimal supervision. Additionally, the prospective employee will be required to, at minimum, walk on a single-story roof, as well as serve in the on-call rotation during nights and weekends. Minimum qualifications: skilled laborer with a high school diploma/GED and a minimum of three years' experience in construction/remodeling/home repairs, and must be in good physical condition-able to lift at least 50 pounds. Must be motivated, organized, personable and dependable; able to multi-task; have ability to establish effective working relationships with clients, other staff, contractors and the general public; and display professionalism. The successful candidate should possess high integrity, exemplary work ethics and confidentiality, and have the ability to operate an iPad for processing work orders. A valid Florida driver license is required. Qualified applicants, please submit cover letter, application and three verifiable work references to Mrs. Gwendolyn Dawson, CEO, Ocala Housing Authority Administrative Office, 1629 NW 4th St., Ocala, FL 34475. You may also fax or email to Ms. Glenda Roberts at 352/369-2648 or groberts@ocalahousing.org. Applications and job description are available at www.ocalahousing.org. Salary commensurate with experience, excellent benefits. Successful candidate must pass a criminal background check and drug screening. Position open until filled. OHA is a HUD Certified Housing Counseling Agency as well as an Equal Opportunity Employer, an Equal Opportunity Housing Agency and a Drug-Free Workplace.

Changes to REAC Inspections – Legal or Not?

by Michael Gantt, Senior VP, The Inspection Group

There have been many criticisms of the REAC inspection over the last 18 years or so. One line of criticism often offered by the housing industry is that conduct of the inspection varies so wildly at times that the resulting score becomes virtually meaningless. Properties that we know do not deserve to score so high somehow defy all expectation and achieve scores in the 80s and 90s. We are often shocked to see the properties we consider to be our "flagships," representing the best we have, scoring very low and even failing a REAC inspection.

In spring 2016, the U.S. Senate Appropriation Bill called out REAC by name and expressed the committee's "disappointment" that the REAC inspection still lacks reliability and fails to accurately identify some properties that are in terrible condition, and that should be subject to enforcement actions. This resulted in part when privately owned and managed properties in several states, but all belonging to a single owner, became the subject of controversy over poor conditions despite high REAC scores, and over-suspected abuse and fraud.

REAC answered this criticism by issuing a number of new "clarifications" of REAC policy and adopting a number of completely new policy changes in 2016. Although, up to this date, it was widely believed that REAC could not legally change or deviate from the approved and published UPCS definitions, REAC began to instruct inspectors to record deficiencies that are not

The FAHRO Family

FAHRO Peer Assistance Network Stands Ready to Help

FAHRO offers many great resources to members, including education, advocacy and communications relevant to your agency. One of the greatest benefits of membership, however, is being a part of the FAHRO family. Many agencies have relied on the members and staff of FAHRO to help them out of a tough



situation when they had many questions and very few, if any, answers.

One way to receive support is by contacting the FAHRO Peer Assistance Network. This committee, chaired by Becky-Sue Mercer of the Arcadia Housing Authority, provides members with solutions to their toughest problems. The committee consists of 12 members of variously sized housing authorities eager to assist you with whatever your issue might be. If you would like help from the committee, please email Becky-Sue at *director@housingarcadia.com.* supported by the rules published in the Federal Register.

For example, the document headed UPCS Guidance & Protocol Clarifications effective May 23, 2016, instructs inspectors that a missing filter from a kitchen exhaust will become a Level 3 deficiency, despite the fact that this is not published in the UPCS. The legal definition says the Level 1 defect occurs when the filter is dirty, and Level 3 occurs when the exhaust system does not operate.

Readers may recall that in 2016, REAC finally adopted the "new inspection software" that had been coming any day since about 2007. The RAPID 4.0 software includes the long-promised decision trees that were designed to force the inspector to make objective decisions, by requiring the inspector to select factual statements from a list, much like a multiple choice test.

Excerpts From Real REAC Inspection Reports

Kitchen Items		Jnit - Range Hood/Exhaust Fans - Excessive Grease/Inoperable (Kitchen)		0.38	
Kitchen Items	Kitchen Inoperable, no filter.	Unit - Range Hood/Exha Fans - Excessive Greas Inoperable (Kitchen) - L False statemen	e/ - Exhau 3 / functio - There	e is NOT an operable	

When this inspector cited the Level 3 defect, he or she had to use a false decision tree statement, "exhaust fan does not function," to defeat the safeguard REAC put into the software to prevent inspectors from citing the defect in this way.



Compare the photo above to the decision tree statement that the inspector had to enter into the inspection record in order to force the RAPID 4.0 software to accept a six-point deficiency: "Fence or gate is missing a section or is uprooted." The improvised repair, substituting a hooked bolt for a straight piece of black steel—a successful repair in that the gate did latch and lock—was cited as a "missing section of fence."

If this is where the REAC inspection is headed, it begs the question: Is this legal? $\overset{}{\longrightarrow}$

Scenes From the 2017 FAHRO Annual Convention & Trade Show July 31-August 3 • Disney Grand Floridian • Orlando



Miguell Del Campillo, FAHRO president



Ed and Regina Booker during the FAHRO Annual Business Meeting



Lakmika Manawadu during the FAHRO Annual Business Meeting



Corey Mathews, FAHRO executive director (right), thanks Jerome Ryans, executive director of Tampa HA, for his service as FAHRO member at large.

Photos courtesy of Debbie Johnson, executive director, Pinellas County Housing Authority, and Joe Johnson



The gift basket to end all gift baskets ... It was one of the more coveted items at this year's Silent Auction.

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For baseball enthusiasts only! An authentic 1977 New York Yankees Championship ring is ripe for the taking at the Silent Auction.



Corey Mathews, FAHRO executive director (right), thanks Anthony Woods, executive director of Daytona Beach HA, for his service as FAHRO vice president/secretary.



Corey Mathews, FAHRO executive director (right), thanks Lisa Landers, executive director of Winter Haven HA, for her service as FAHRO member at large.



Corey Mathews, FAHRO executive director, thanks Maria Burger, executive director of City of Stuart HA, for her service as FAHRO immediate past president.



Corey Mathews, FAHRO executive director (right), presents the 2017 Newsletter Award (large agency category) to Ann Deibert, CEO of Broward County HA.



Corey Mathews, FAHRO executive director (right), thanks Shannon Young, executive director of Seminole County HA, for her service as FAHRO member at large.

Scenes From the 2017 FAHRO Annual Convention & Trade Show July 31-August 3 • Disney Grand Floridian • Orlando



Ray DiRusso puts his best foot forward en route to the Annual Awards & Recognition Ceremony.



Stephanie Rinkenberg poses for a candid photo while on her way to the Annual Awards & Recognition Ceremony.



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FAHRO Recognizes Excellence at 2017 Awards Ceremony

FAHRO closed out the 2017 FAHRO Annual Convention & Trade Show with its annual Awards & Recognition Ceremony. And the winners are ...



Tam English

2017 Agency of the Year

This year's honors go to the Housing Authority of the City of Fort Lauderdale (Tam English, executive director). Over the past 10 years, the HACFL completed nine redevelopment projects totaling 1,050 units; converted 600 federal public housing units and 140 other federally assisted units into 1,150 new LIHTC units; and completed an additional 200 units at Northwest Gardens V, the first LEED certified neighborhood in Florida and the second in the nation. Crime rates in redeveloped neighborhoods are at 50% of predevelopment rates, and residents now have larger, upgraded units. The Step-UP apprenticeship program has produced 18 full-time employees for the HACFL. Section 8 vouchers have increased from 1,950 to more than 3,133, and the HACFL has been a SEMAP High Performer for the past nine years.



William Russell

2017 Outstanding Individual Award

William Russell, president and CEO of the Sarasota Housing Authority, is this year's Outstanding Individual. In 2005, the SHA was a troubled agency as designated by the U.S. Department of Housing and Urban Development and was put under HUD receivership. Mr. Russell, a then HUD assistant secretary, was placed into the HUD receiver role to turn the agency around. In 2008, SHA was turned back over to local governance with a locally appointed board, marking one of the fastest and most successful HUD receiverships in history. In 2016, William was tapped by then President-Elect Donald Trump's transition team to help lead the U.S. Department of Housing and Urban Development on a temporary basis until a permanent team was in place. Under William's leadership, the SHA is a HUD-designated High Performer in every category and has been for several years.



2017 Best Practices Awards

The Tampa Housing Authority (Jerome D. Ryans, executive director) won five Best Practices Awards in both HUD and non HUD-funded large agency categories for these projects: Community Organic Garden; THA Bright Scholars/Congressional Black Caucus; U.S. Navy—Back to School; ConnectHome; and BRIDGES.

The West Palm Beach Housing Authority (Laurel Robinson, executive director, and Lee Lipsick, risk control manager) was recognized in the non HUD-funded medium agency category for establishing a Department of Risk Control/Security.

2017 Newsletter Awards

Congratulations to these award-winning newsletters:

FSS Newsletter – July-September 2017

Broward County Housing Authority Ann Deibert, CEO Large Agency

Keeping In Touch – 2nd Quarter

Tampa Housing Authority Jerome D. Ryans, executive director Medium Agency

The Resident Times – June 2017

Housing Authority of the City of New Smyrna Beach Teresa Pope, executive director Small Agency

2017 Website Award

Pinellas County Housing Authority (Debra Johnson, executive director) captured the 2017 Website Award in the large agency category. Visit *www.pinellashousing.com* to view award-winning features such as scrolling photos, featured updates about the agency and an easy to access list of key information, quick links and in the news items. In addition, PCHA added an accessibility site to its website this year to accommodate persons with disabilities per the requirements of the Americans with Disabilities Act.

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Image: State of the state

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HA Spotlight

Good-Bye and Good Luck, Brian!

by Meredith Kight



Brian Clark, executive director of the New Smyrna Beach Housing Authority, has left Florida to take a new position as executive director for the Anacortes Housing Authority in Washington State.

Teresa Pope NSBHA Executive Director

During his time at NSBHA, Brian was instrumental in reorganizing the way the housing authority was run, the renovation and construction of open market properties on Julia and Railroad streets, as well as securing funding for roof

repair after Hurricane Matthew. Under his leadership, NBSHA went from being a troubled agency to gaining and maintaining high performer status in less than six years.

We thank him for his service to our community over the last several years and all he has done for our tenants, and we wish him well in his future endeavors.

While we will miss Brian, we are also very excited to announce that Teresa Pope has taken over as executive director. Teresa has been with the housing authority for more than a decade, most recently as deputy director. Before Brian was hired, she served as acting executive director, and she has always worked tirelessly for our tenants. In addition to working for the hous-



Brian Clark gives a speech at the ribbon cutting for the opening of the Railroad Street houses last year.

ing authority, Teresa has also served as executive board secretary for the Volusia-Flagler County Coalition for the Homeless, and volunteers at the Room at the Inn cold weather shelter through Halifax Urban Ministries, including cooking meals and helping with intake.

We are supremely confident that Teresa is the right person to keep the housing authority moving forward and focused on our mission to provide a decent and safe community for our tenants.





Deadly Concussions: Knowing the Signs Can Save Lives

A North Carolina high school faces a negligence lawsuit after a student died from a stroke five days after suffering a hit to his head during school football practice.

According to the state medical examiner, the boy experienced headaches for two days after the hit to the back of his head and did not participate in practice those days. The next day during pre-game drills, the boy collapsed. He suffered a stroke three days later and died. The medical examiner's report stated the stroke occurred as a result of the head injury he experienced in practice.

The lawsuit accuses the school, athletic director, athletic trainer, football coach and assistant coach of violating state law by failing to have the student cleared by a physician or licensed athletic trainer before returning to play.

In response, the school district acknowledged that the boy did not go through established concussion protocol. Tim Whelan Jr. "Family of N.C. football player who died after head injury sues school system, athletic staff," *usatodayhss.com* (May 23, 2017).

Commentary and Checklist

This tragic story is a reminder to school officials, as well as to parents and guardians, that concussion symptoms cannot be ignored, but must be taken seriously and treated appropriately.

The American Academy of Pediatrics recommends contacting a medical professional for advice if a child receives anything more than a light bump on the head. In addition, if signs of a concussion develop at the time of the injury or later, emergency care is recommended.

According to the Centers for Disease Control (CDC), treatment of a concussion requires cognitive rest to achieve a full and timely recovery. A study by the Boston Children's Hospital supports this recommendation and encourages individuals recovering from concussions to take breaks from both physical and mental activities until fully recovered. Activities to be avoided or limited include reading, driving, anything utilizing a screen or any activity that worsens symptoms.

The CDC also encourages schools to work with a student who suffers a concussion to establish accommodations while recovering. Allowing extra time for tests or homework, breaking assignments into smaller tasks and recording class lectures are examples of accommodations that can aid in the speed and effectiveness of concussion recovery. Recognizing the signs of a concussion is vital to a child's health and safety. Keep in mind that exact symptoms and the severity of a concussion will vary, and it may take several hours or even days after a head injury for concussion symptoms to appear.

The CDC lists common concussion symptoms as the following:

- Headache
- Feeling of pressure in the head
- Nausea or vomiting
- Confusion
- Irritation from light or noise
- Blurry or double vision
- Numbness or tingling
- Difficulty remembering or paying attention to things
- Dizziness or balance problems
- Feeling sluggish, hazy, groggy or foggy
- Feeling unusually emotional, nervous or irritable
- Displaying unusual personality changes
- Psychological adjustment problems or depression
- Slow reaction time
- Sleeping more or less than usual
- Being drowsy
- Not feeling "right"
- Disorders of taste or smell
- Loss of consciousness

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FHARMI INVITES YOU TO MEET OUR BOARD OF DIRECTORS ...

Tam English, Chairman-Executive Director, Fort Lauderdale Housing Authority. Tam spent 11 years serving on the Board of Commissioners of his agency prior to becoming its Director 11 years ago. Much of his 11 years has been spent redeveloping 1,250 units of Public Housing & Affordable Housing with tax credits & bonds. He also brings 25 years of experience as a Property & Casualty Insurance Broker; a tremendous benefit for the Board. City of Fort Lauderdale Housing Authority was awarded "Housing Authority of the Year" at the 2017 FAHRO Annual Convention; it appears Tam's transition from Commissioner & Insurance Broker to Executive Director has been successful!

Ben Stevenson, Vice Chairman-Executive Director, City of Lakeland Housing Authority. Ben has over 27 years of experience in land use, transportation and urban planning, which he has used to assist governmental entities in the areas of affordable housing, economic and community redevelopment. After Hurricane Katrina, Ben spent 5+ years in New Orleans working under a federal contract with HUD to assist the Housing Authority of New Orleans with its recovery effort supervising the redevelopment in the Mid-Town, Seventh & Ninth Ward areas; valuable background for a risk pool Board Member.

Mike Bean, Treasurer-CEO, Housing Authority of Brevard County and Executive Director, Melbourne Housing Authority. Mike began his Executive Management of Public Housing in 1996 and has held numerous positions at 5 Housing Authorities to include Construction Manager, Director of Maintenance, Director of Sec. 8, Asset Management, COO, Deputy E.D. and Interim Executive Director, CEO and Director. He is credited with bringing 2 agencies from HUD Troubled Status to High Performing Status and with the founding of a Community Resource Center for residents and developing a nonprofit business that employs public housing residents, addresses local chronic homelessness and financially supports furthering the education of low-income people. In addition to the above, Mike's experience and degree in construction management have proved invaluable with regard to FHARMI's property program.

Dr. Anthony Woods, Director-President/CEO, Daytona Beach Housing Authority. Dr. Woods has a Bachelor's Degree in Business Administration, Master's Degree Studies in Public Administration and most recently received a Doctor of Divinity from Grace Theological Seminary. Not only does Anthony have a thirst for knowledge, but also an ambition to utilize that knowledge; throughout his career, he has at most times carried the responsibility of multiple job positions simultaneously, not an easy task! His vast experience in Public Housing, real estate, legal community, youth education systems and strong Christian commitment are a valued asset for our Board & Membership.

Kevin Senecal, Director-Director of Finance, Melbourne Housing Authority. Kevin is the newest member of the FHARMI Board having volunteered to serve upon the retirement of our past Chairman, Rob Rogers. Kevin has already proven his value with his availability to weigh in on budgeting, investment and other financial matters. Kevin has a Bachelor's Degree from Keene State College in New Hampshire and spent 16 years working in private industry for companies ranging from civil engineering to electronics manufacturing; he joined the Housing Authority of Brevard County/Melbourne Housing Authority in 2010. The Board feels fortunate to have a sitting Director with such a broad financial background.

The FHARMI Board brings together a dedicated group with diverse backgrounds, unified in a mission to provide quality, cost-effective insurance products and risk management services to our members. For an opportunity to be a part of this great team, please contact the FHARMI office for a quote!!

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