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### EVENT ETIQUETTE

All attendees are required to abide by the "Event Etiquette and Standards of Behavior Policy", which is provided in your event folder and can also be found on our website, [www.pahma.org](http://www.pahma.org). Copies are also available at the event check-in table.

### PHOTOGRAPHY DISCLAIMER

By your attendance at this event, you recognize that interviews, photographs, audio recordings, and video recordings may be taken, and you consent to their publication, exhibition, or reproduction by PAHMA, or its affiliates, for promotional purposes, inclusion on websites, or any other purpose deemed appropriate by PAHMA in support of the Affordable Housing and Real Estate Management Industries

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# 2025 UPCOMING EVENTS



SAVE  
the  
DATE

APRIL 10	Fair Housing Training
MAY 21-22	Spring Training Expo
OCT 9-10	Fall Conference

VISIT [PAHMA.ORG](http://PAHMA.ORG) FOR DETAILS TO COME

# Agenda

## THURSDAY, OCTOBER 10

7:30 AM - 8:30 AM	CONFERENCE CHECK-IN		STAG PASS
7:30 AM - 4:30 PM	<b>VENDOR EXHIBITS</b> <i>Refreshments Available</i> <i>Visit During Session Breaks &amp; Lunch</i> <i>Enter to Win Drawing (Pg 22)</i>	★	EXHIBIT HALL
8:30 AM - 8:55 AM	<b>OPENING REMARKS</b> <i>Connie Buza, President PAHMA</i>		EXHIBIT HALL
9:00 AM - NOON	<b>BREAK OUT SESSIONS</b> <i>(10:30 AM BREAK / VISIT VENDORS)</i> <b>HUD/HOTMA AM Session</b> <b>LIHTC/HOTMA AM Session</b> <b>TRENDS IN MAINTENANCE</b> <b>SCAMS/COSTS OF GAMBLING</b>		<b>GRAND BALLROOM</b> <b>SUNBURST</b> <b>WINTERGREEN</b> <b>SNOWFLAKE</b>
12:00 PM - 1:00 PM	LUNCH BUFFET		EXHIBIT HALL
1:30 PM - 4:30 PM	<b>BREAK OUT SESSIONS</b> <i>(2:45 PM BREAK / VISIT VENDORS)</i> <b>HUD/HOTMA PM Session</b> <b>LIHTC/HOTMA PM Session</b> <b>TIME MANAGEMENT MFH</b> <b>BURNOUT/TRAUMA</b>		<b>GRAND BALLROOM</b> <b>SUNBURST</b> <b>WINTERGREEN</b> <b>SNOWFLAKE</b>
4:30 PM - 5:00 PM	<b>VENDOR CARD DRAWING (Pg 22)</b> <b>WORD SEARCH DRAWING</b>	★	EXHIBIT HALL
6:00 PM - 7:30 PM	DINNER BUFFET		EXHIBIT HALL
7:30 PM - 11:00 PM	<b>NETWORK &amp; RECHARGE</b> <i>With DJ Goldtooth (Pg 8)</i>		<b>MATTERHORN LOUNGE</b>

## FRIDAY, OCTOBER 11

8:00 AM - 9:00 AM	BREAKFAST BUFFET		GRAND BALLROOM
9:15 AM - 10:15 AM	<b>HUD UPDATES/Q&amp;A ANSWERS</b> <i>Alexis Dockery</i>		GRAND BALLROOM
10:30 AM - 1:00 PM	<b>CYBER INSIGHTS FROM A HACKER</b> <i>Mrs. Cypher Q</i>		GRAND BALLROOM
1:00 PM	<b>GRAND PRIZE DRAWING</b> <i>Must Be Present To Win (Pg 19)</i>	★	GRAND BALLROOM



**Welcome to PAHMA's 38th Annual Fall Educational Conference**

We hope you enjoy this year's STAR TREK style theme with activities, drawings, giveaways, and fun!

**HOUSING...THE NEW FRONTIER**

This is the maiden voyage of the starship PAHMA

Join us at the Matterhorn Lounge Thursday evening with entertainment by DJ Goldtooth and much more!

**See page 8 for additional details**



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PAHMA EXTENDS A WARM WELCOME AND THANK YOU TO THE FOLLOWING HUD & PHFA REPRESENTATIVES JOINING US!

## HUD



**ALEXIS M DOCKERY**  
Senior Account Executive  
Asset Management Division  
Baltimore Field Office

## PHFA

- DAWN BARTHA, *Manager of Housing Services*
- CHRISTINA SPEARMAN, *Housing Management Rep*
- MARIA FARRIS, *Housing Management Rep*
- HEIDI FIELDS, *Housing Management Rep*
- LISA M UBER, *Housing Management Rep*



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Greg Lavery, Director of Business Development

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## Welcome to the Starship PAHMA

Our mission is to explore strange new policies,  
to seek out best practices and to create  
happy and compliant civilizations  
to **BOLDLY** go where no one has gone before...



**Join us at the Matterhorn Lounge**  
Thursday evening beginning at 7:30pm for  
an evening of dancing, socializing & fun!

Come dressed as your favorite Star Trek  
themed character & share your pics with  
our FaceBook/Instagram page for a  
chance to win prizes!

**Costume/dress up is optional.**  
**Fun is mandatory!**



## PAHMA WISHES TO THANK VOLUNTEERS FOR THEIR GENEROUS SUPPORT



### **PENN MAR PLAZA, MARS HOUSING**

Thank you to the residents of Penn Mar Plaza Apartments, Mars,  
who helped with the conference materials and  
who assist throughout the year with PAHMA mailings.

### **THANK YOU TO THE MANY CONFERENCE VOLUNTEERS**

We appreciate your time and talent during the conference.  
Without you, the event could not be a success.

  
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# ANNUAL ART & POSTER CONTEST

For the 2026 NAHMA Calendar

DEADLINE TO SUBMIT TO PAHMA: **MAY 10TH**



The poster contest is open to children and senior residents 55 years or older who live in a community of a NAHMA or a local AHMA member company, as well as residents with special needs who live in a permanent supportive housing community or Section 811 community of a NAHMA or a local AHMA member company.

The underlying message for the annual contest is always a drug-free theme. Still, the association wanted to open the door for more avenues of expression, so a subtheme is incorporated into the poster contest. The subtheme for this year is:

**THE POWER IS MINE: TAKING RESPONSIBILITY FOR OUR CHOICES**

## GRAND PRIZE WINNER

Receives Regional winner prizes PLUS a \$2,500 educational scholarship from NAHMA, all-expenses-paid trip to Washington D.C. AND featured on the cover!

## REGIONAL WINNERS

Receive a \$100 cash prize from PAHMA and advance to compete nationally. PLUS free Fall Conference attendance for one management company rep!

## NATIONAL WINNERS

Receive Regional winner prizes PLUS a \$1,000 educational scholarship from NAHMA and are featured in the calendar!

Scan QR Code for Contest Rules\* and Application email questions or requests to [admin@pahma.org](mailto:admin@pahma.org) Visit [www.PAHMA.org](http://www.PAHMA.org) for additional details



**NAHMA** EDUCATIONAL FOUNDATION The Calendar Art Contest supports NAHMA's Educational Foundation Scholarship Program. Proceeds from calendar sales help provide scholarships for residents of Affordable Housing Communities, and help to promote their drug-free message.

# CONGRATULATIONS!

2025 PAHMA MEMBER  
REGIONAL WINNER & NATIONAL  
HONORABLE MENTION



Patricia Ruskin (Seniors, 70ish)  
Beechview Manor, Pittsburgh, PA  
Christian Housing, Inc

## ORDER YOUR 2025 CALENDAR TODAY

The calendar cost is only \$5.50, which is an allowable project expense for the Dept of Housing and Urban Development and the U.S. Department of Agriculture.



Show your support of the artists, PAHMA, and the NAHMA Educational Fund by ordering calendars for residents, friends & family.

**CALENDARS  
SELL OUT FAST!**

ORDER FORMS ARE IN YOUR  
CONFERENCE FOLDER

Forms are also available in the  
NAHMA Store at [www.nahma.org](http://www.nahma.org)

## 2024 PAHMA BOARD OF DIRECTORS

Connie Buza	President	WinnResidential
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Tom Halchak	Board Member	McCormack Baron Management
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Lisa Buettner	Board Member	Crossgates Management Inc
Steve Chupinka	Cont. Ed. Liaison	Academy of Real Estate Careers
Tricia Braniff	Cont. Ed. Liaison	Academy of Real Estate Careers
Dawn Bartha	PHFA Liaison	Pennsylvania Housing Finance Agency
Brett W Wise	HUD Liaison	Dept Housing & Urban Development
Randall Scheetz	HUD Liaison	Dept Housing & Urban Development

## VOLUNTEERS NEEDED!



- Board of Directors
- Social Media & Website Committee
- Marketing & Public Relations
- Membership Retention & Growth
- Education & Training Development
- Advocacy & Awards Committee
- Event Volunteers
- And More...

### INTERESTED?

Complete the interest form in your folder and give to a PAHMA Board Member or Marianne at the registration area  
Questions? Email or call 412-874-3993

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## THURSDAY OPENING REMARKS



**Connie L. Buza (PAHMA), COS, TCS, NAHP-e**, has worked as a manager of affordable housing for over 30 years. She took a job in property management after graduating from Robert Morris University, with a BSBA degree in computer information systems.

Connie is currently Regional Property Manager for WinnResidential, Broker of Record for Landex Management, LLC and Broker of Record for McKeesport Housing Authority. She works directly with the management of

an affordable housing portfolio that includes Section 8 project based and Low Income Housing Tax Credit (LIHTC) properties.

Connie serves as the President of the Board of Directors for Professional Affordable Housing Management Association (PAHMA), a housing industry trade group for the western Pennsylvania area. She has been active in PAHMA for the past nineteen years and serves as Chair of the Fall Conference Committee, which plans the training programs for the front-line staff working in affordable housing.

## HOTMA'S IMPACT ON HUD'S MAJOR AFFORDABLE HOUSING PROGRAMS



**Randy McCall, Housing Compliance Trainer (US Housing Consultants)**

Mr. Randy McCall brings over twenty years of affordable housing experience. His passion and in-depth knowledge of affordable housing programs has enabled him to successfully provide training to management companies, city/state/federal agencies, and non-profit entities.

Mr. McCall's career began as an on-site leasing agent and then progressed to other on-site positions including Assistant Manager, Assistant Maintenance Supervisor, Bond Compliance Manager, Social Activities

Manager, and Senior Community Manager. His experience also includes work as a Compliance Specialist, Physical Inspector, and Regional Compliance Auditor. His experience led him to a State Housing Finance Agency where he worked as a Training Specialist and was promoted to Supervisor of Rental Compliance in the Asset Management Department.

Throughout his career he has also utilized his experience and skills to create training materials for inexperienced and seasoned learners. He has also been featured on panels at industry conferences. Mr. McCall's areas of expertise focus on the following programs:

- Low-Income Housing Tax Credit (LIHTC) Program
- HUD Multifamily Housing Programs
- USDA RD Rental Housing Program
- HOME Investment Partnerships Program
- Fair Housing and Accessibility
- Violence Against Women Act (VAWA)
- Project and Asset Management
- Customer Service & Marketing
- Underwriting and Funding Application

## HOTMA'S IMPACT ON LIHTC



**Karen Graham, CPM®, HCCP, SHCM (President & CEO, Karen A. Graham Consulting)**

Karen Graham is the President & CEO of Karen A. Graham Consulting, LLC, a Cincinnati-based consulting firm specializing in affordable housing compliance and asset management since 2003. With 30+ years in the affordable housing industry, her experience ranges from on-site management and multi-site management to Director of Compliance for over 15,000 LIHTC units.

Ms. Graham holds the designations of Certified Property Manager (CPM®), Housing Credit Certified Professional (HCCP) & Specialist in Housing Credit Management (SHCM). Her concentration is on aiding partners, owners and managers in asset management support & ensuring affordable housing compliance. A graduate with honors, Ms. Graham has a bachelor's degree in communications from the University of Cincinnati.

## NAVIGATING TRAUMA IN PROPERTY MANAGEMENT



**Charlise Smith (WAVE)**

With a foundation in Computer Management from ICM School of Business in Pittsburgh, PA, Charlise Smith has built a career that spans various facets of real estate development, finance, and community empowerment. Holding a degree since April 1996, her professional journey is underscored by significant designations and affiliations such as Certified Occupancy Specialist (COS), participation in Certified Credit Compliance Professional (C3P) classes, Real Estate Broker licensure, Public Housing Management Certification, and Tax Credit Certification.

Charlise Smith knows first-hand how trauma can affect a person. As a young child, Charlise's mother, Willissae, was brutally murdered. As an adult, Charlise found herself once again the victim of severe trauma. On October 23, 2012, as a Housing Regional Manager with over years in the industry, Charlise was stabbed five times by a severely distraught tenant who suffered from mental health issues while being evicted. Although her physical wounds healed, Charlise had to face the emotional wounds stemming back from her childhood. She knew there had to be a path to help her move from traumatized fear toward a successful, progressive life.

Charlise accepted the WAVE of hope God sent her, which led her back to serving the people and the communities who needed her most. She founded the organization Willissae's Agency for Vision and Empowerment (WAVE), named in honor of her mother. WAVE creates housing and economic stability for at-risk individuals in low-income communities through personal empowerment, skill set development, problem solving, and wealth building.

As the Founder and Executive Director of Willissae's Agency for Vision & Empowerment (WAVE), Charlise spearheads efforts to improve the personal well-being and health of individuals in subsidized housing across the greater Pittsburgh area. WAVE operates as a PHFA/HUD Housing Counseling Agency delivering services directly to low-income housing communities throughout Allegheny County. Throughout her career, Charlise's focus has been on enhancing the quality of life for residents within the communities she serves, through dedicated leadership, ethical property management, and a commitment to continuous improvement and empowerment.

## PREVENTING ELDER FINANCIAL FRAUD AND SCAMS

**Christina Kotsalos, Director, Investor Education & Consumer Outreach and Katrina Boyer, Investor Education Coordinator (PA Department of Banking and Securities)**

Christina Kotsalos is the Director of the Investor Education and Consumer Outreach Office of the Pennsylvania Department of Banking and Securities. Since 2002, she has been responsible for the overall development and direction of the education and outreach program.

Christina has focused on creative and effective ways to deliver investor education to all members of the public. Through innovative programs tailored to specific audiences, such as the creation of the Investment Fraud Bingo Game for senior citizens, her programs have trained thousands of Pennsylvanians how to be wiser and safer investors. She also spearheaded elder financial exploitation training efforts for front line professionals from social services, financial institutions, law enforcement and health care to create a strong network of protection for the elderly in PA. Christina is Chair of the North American Securities Administrators Association (NASAA) Life Stages Project Group and member of the NASAA Investor Education Section Committee.

**Katrina Boyer** has served the Pennsylvania Department of Banking and Securities since 2004. She has done outreach for the agency since 2010, and in 2018 became the Investor Education Coordinator. As an outreach person for the agency, she talks to thousands of consumers and community groups a year. Katrina educates individuals about the work of the agency as well as presenting on how to make good decisions with their money in an increasingly complex financial marketplace.

## BURNOUT AND THE MYTH OF WORK/LIFE BALANCE



**Liz Mims, Director of Community Engagement (Dress for Success Pittsburgh)**

Liz Mims, Director of Community Engagement, is active in all five service counties fostering connections, new relationships, community and corporate engagement as well as speaking with various groups of women and girls on topics like confidence, self-love and professional presence.

Before serving as Director of Community Engagement, Liz oversaw boutique and mobile client services delivery and development for the organization as our Director of Client Services and prior to that she managed three of our Dress for Success Pittsburgh branches as Branch Manager. Liz was instrumental in creating and further developing our Mobile Services model and during the global pandemic, Liz led the creation of the organization's virtual Connection Resource Center, an online platform featuring local job boards, interview and employment preparation resources, professional styling guides, advice on navigating workplace culture, and physical, mental and emotional health resources, providing a network of resources to empower women in their holistic development.

Liz thrives on connecting authentically with the women who visit Dress for Success Pittsburgh as clients, donors, and volunteers and partners.

## THE HIDDEN COSTS OF GAMBLING IN AFFORDABLE HOUSING



**Jennifer Lynn Whitley, MA, MPW (Whitley Grayson Consulting)**

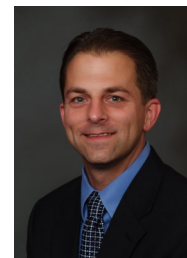
Jennifer Whitley is the founder and owner of Whitley Grayson Consulting, where she leverages her extensive expertise and deep interest in both adult education and affordable housing. Jennifer is an accomplished doctoral candidate at the Indiana University of Pennsylvania's (IUP) School of Professional Studies in Education, where she is pursuing a Doctor of Education in curriculum and instruction. Her research focuses on the impact of affordable housing, adult education, and the digital divide on low-income families.

Jennifer previously worked at the Allegheny County Housing Authority, where she dedicated herself to bridging the digital divide for low-income public housing residents. Her initiatives included facilitating access to digital literacy classes, securing affordable high-speed internet, and providing tech devices to those in need. During the COVID-19 pandemic, Jennifer partnered with T-Mobile to supply a local school district with over 200 internet-ready tablets, ensuring that K-12 children could continue their education remotely.

Jennifer's remarkable contributions have garnered recognition, including being honored as one of the New Pittsburgh Courier's 40 Under 40 in 2022 for her professional accomplishments and community engagement, as well as being a member of The Advanced Leadership Institute's (TALI) Emerging Leaders 2024 Cohort. She is also a certified Mental Health First Aid trainer and instructor, empowering affordable and low-income housing communities with valuable mental health knowledge.

Jennifer holds master's degrees in professional writing and web development from Chatham University and adult and community education from IUP. She enjoys sharing her expertise and has presented at the PHFA Homes Within Reach Conference as well as the American Association for Adult and Continuing Education's annual conference, where she will present again this fall.

## TRENDS IN MAINTENANCE / TIME MANAGEMENT FOR MFH



**Mark Cukro (Plus One, Inc. - Service Team Training)**

Mark is the President of Plus One Consulting, Inc. and founder of Service Team Training and maintenance videos.com. Mark is a national speaker and a leading resource in the field of service team development and training.

His certifications include CAPS, CAMT I, CAMTII, CPO, CPO Instructor with the PHTA, EPA proctor for the NEW 608 certification as well as all HVAC Excellence courses. Mark is also a NAAEI Instructor and worked on the development of the new CAMT program. Prior to Starting his own company, he was the Director of Service Team Development for Colonial Properties Trust, Inc, a New York Stock Exchange traded company with 148 properties and over 48,000 apartment homes.

On a personal note, Mark is also a professional Jiu Jitsu Coach and owns and operates a Martial Arts Academy in Harrisburg, NC.



# Speakers

## CYBER INSIGHTS FROM A HACKER!



Angelique "Q" Napoleon, (Mrs. Cyber Q)

Cybersecurity Expert

Cybercrime is growing at an alarming rate and Q will share highly useful information that will protect you at work and home from a hacker perspective. She will cover securing social media accounts, protecting your identity, share some eye-opening statistics and leave the group with handouts.

Q is a cyber expert and supports cyber mentorship programs and initiatives for transitioning Military members and their families looking to enter the Cybersecurity field and is the Co-Founder and Chairwoman of the Board for the Cybersecurity DIVAS and is a United States Air Force veteran.

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# GRAND PRIZE DRAWING

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2025  
Deadline:  
May 10

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- Must be a high school senior or have your diploma / GED
- In pursuit of higher education (accredited college, community college, trade school)
- High school senior must have 2.5+ GPA; college student must have 2.3+ GPA



### Application Tips

- Work on application weekly
- Pick good references:
  - teachers
  - volunteer supervisor
  - work supervisor
  - coach
  - property manager
  - church member
- Computer
  - at home, library



### Documents

- Online application form
- Essay
- Reference
- Certificate of Residency in Good Standing form
- Current Grade Transcript

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# 2/12

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- COLLEGE STUDENT W/2.3+ GPA



- WORK ON APPLICATION WEEKLY
- PICK GOOD REFERENCES
- COMPUTER ACCESS VIA HOME/LIBRARY/YMCA



- ONLINE APPLICATION FORM
- ESSAY
- REFERENCE
- GOOD STANDING RESIDENCY
- TRANSCRIPT



QUESTIONS?

[bjohnson@tmo.com](mailto:bjohnson@tmo.com)

215-262-4230

# Exhibitors

## VENDOR EXHIBITOR MARKETPLACE



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Please stop by the Exhibit Hall throughout the day to  
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and are a large part of PAHMA's ability to continue to host  
affordable training for our members each year.*

**Remember to have your **VENDOR DRAWING CARD**  
stamped by each vendor to be entered to win prizes!**

**Drop your completed VENDOR DRAWING CARD  
in the designated box near registration**

**Winners will be drawn in the Exhibit Hall  
Thursday from 4:30 PM—5:00 PM**

# Exhibitors

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