

**JEM INC**  **CENTRAL Office**  
**Affordable Housing Consultants**  
PO Box 5090 | 57 Phila St | Saratoga Springs | NY | 12866  
Phone: 518-372-8846 Fax: 518-372-8467

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October 4, 2024

Jessica Montgomery  
Town of Guilderland  
Town Hall, Route 20  
Guilderland, NY 12084



Dear Jessica:

Once again it's time when HUD requires a Five Year PHA Plan for the Town of Guilderland Section 8 Housing Choice Voucher Program for the fiscal year beginning January 1, 2025.

To allow for public comment on the plan, a public hearing with forty-five day advanced notice is required. I have included a draft plan, hearing instructions, a hearing notice, and a draft resolution with this letter that should make setting up the hearing and adopting the plan as painless as possible.

Thank you for your cooperation in holding the public hearing. If you have any questions, please do not hesitate to contact me at 518-372-4739 ext 126# or over e-mail at [jimm@jeminc.com](mailto:jimm@jeminc.com).

Very truly yours,



James E. Mastrianni, President

Encs.



**Town of Guilderland  
Housing Choice Voucher  
Five Year and Annual PHA Plans  
2025-2029**

NY422

**JEM Inc – Central Office**

57 Phila Street  
Saratoga Springs, NY 12866



<b>B.</b>	<b>Plan Elements.</b> Required for <u>all</u> PHAs completing this form.
<b>B.1</b>	<p><b>Mission.</b> State the PHA's mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA's jurisdiction for the next five years.</p> <ul style="list-style-type: none"> <li>• <b>Provide affordable, decent, safe, and sanitary housing to elderly and disabled low-income families, as well as other low-income families, dictated by local needs.</b></li> </ul>
<b>B.2</b>	<p><b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.</p> <ul style="list-style-type: none"> <li>• <b>Expand the supply of assisted housing to meet local needs.</b></li> <li>• <b>Improve the quality of service through better process and information systems.</b></li> <li>• <b>Promote self-sufficiency and asset development of families and individuals.</b></li> <li>• <b>Ensure equal opportunity in housing.</b></li> <li>• <b>Reduce fraud and program abuse.</b></li> </ul>
<b>B.3</b>	<p><b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p><b>Progress in Meeting Goals:</b></p> <ul style="list-style-type: none"> <li>• <b>Expand Supply of Assisted Housing:</b> Management has applied as notices of funding of availability have been announced. Management has requested for funding as other sources of HCV funding has become available.</li> <li>• <b>Improve Quality of Assisted Housing:</b> Management has instituted improvements to policy and procedure to increase customer satisfaction. Management has surveyed participants for improvements to the program.</li> <li>• <b>Promote Self Sufficiency and Asset Development of Assisted Households:</b> Management has developed in-house providers for Budget, Credit, Employment and Homeownership coordination.</li> <li>• <b>Management is in compliance with Fair Housing Laws and case-workers hold industry certifications that include fair housing training.</b></li> <li>• <b>Management employees a full time program-integrity coordinator with the function of reducing fraud and program abuse.</b></li> </ul>
<b>B.4</b>	<p><b>Violence Against Women Act (VAWA) Goals.</b> Provide a statement of the PHA's goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>The intent of the provisions of the Violence Against Women Act to protect certain victims of criminal domestic violence, dating violence, sexual assault, or stalking (as well as members of victims' immediate families) from losing their HUD assisted housing as a consequence of the abuse of which they were the victim has always been the policy followed in programs administered by JEM, Inc, and will continue to be the policy in the future. In this respect we have recognized the needs addressed in the Act and have always taken steps to address those needs. Both tenants and owners are informed of our policy as the need arises and both are thoroughly advised of their options.</p> <p>In determining if tenants are victims of criminal domestic violence, dating violence, sexual assault, or stalking and in danger of losing their HUD assisted housing as a consequence of such abuse, we accept appropriate documentation from local police reports, social service agency statements, and other reliable corroborative evidence before taking action. Unless eviction is imminent, we place no time limit on tenant's reporting and the development of reliable evidence.</p>

C.	Other Document and/or Certification Requirements.
C.1	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <ul style="list-style-type: none"> <li>• A change in the PHA mission or a strategic goal will be considered a substantial deviation from the five year plan.</li> <li>• Changes in or additions to the PHA mission; strategic goals; strategy for addressing needs; or policies governing eligibility, selection, and admission will be considered a significant amendment or modification to the PHA's five year and annual plan.</li> </ul>
C.2	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y   N  <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p> <ul style="list-style-type: none"> <li>• Please see attached.</li> </ul>
C.3	<p><b>Certification by State or Local Officials.</b></p> <p><i>Form HUD-50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.</i></p> <ul style="list-style-type: none"> <li>• Please see attached.</li> </ul>
C.4	<p><b>Required Submission for HUD FO Review.</b></p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y   N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>

**D. Affirmatively Furthering Fair Housing (AFFH).**

**D.1**

**Affirmatively Furthering Fair Housing.** (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

**Fair Housing Goal:**

*Describe fair housing strategies and actions to achieve the goal*

Not required at this time.

**Fair Housing Goal:**

*Describe fair housing strategies and actions to achieve the goal*

Not required at this time.

**Fair Housing Goal:**

*Describe fair housing strategies and actions to achieve the goal*

Not required at this time.



B.	<p><b>Plan Elements Submitted with 5-Year PHA Plans.</b> Required elements for Small PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a Small PHA is not submitting its 5-Year Plan. See sub-section below for required elements in all other years (Years 1-4).</p>
B.1	<p><b>Revision of Existing PHA Plan Elements.</b></p> <p>(a) Have the following PHA Plan elements been revised by the PHA since its last <u>Five-Year PHA Plan</u> submission?</p> <p>Y   N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s)</p>



**B.2 New Activities.**

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?

Y N

- Hope VI or Choice Neighborhoods.
- Mixed Finance Modernization or Development.
- Demolition and/or Disposition.
- Conversion of Public Housing to Tenant Based Assistance.
- Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
- Project Based Vouchers.
- Units with Approved Vacancies for Modernization.
- Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.

**Pursuant to Housing Opportunity Through Modernization Act of 2016 (HOTMA), HUD has permitted Housing Agencies discretion in implementing several policy amendments. Resultingly, as these policy amendments are identified below, and a public hearing is required on this plan, no subsequent public hearing will be held upon the implementation of these polices. These policy amendments will be implemented upon the full implementation of HOTMA, which has been delayed until at the earliest July 1, 2025 per Housing Notice PIH 2024-09.**

**These policy amendments include:**

- PHA will accept a family's self-certification of net assets equal to or less than \$50,000 at admission and as need at reexamination
- PHA will examine assets at all annual reexaminations to determine if the \$100,000 asset limitation has been reached
- PHA will terminate assistance effective six months from the date of the reexamination during which those assets were verified to be greater than \$100,000
- PHA will review the specific circumstance for those applicant or participants who own suitable housing to determine if denial or termination is required
- PHA will review and grant Medical Allowance hardships as needed for 90-day period, and extended as warranted
- PHA will review and grant Childcare Allowance hardships as needed for 90-day period, and extended as warranted
- PHA will conduct Interim reexaminations for all verified decreases in adjusted income including when a family member moves out of the assisted unit
- PHA will consider not conducting Interim Reexamination for reported increases in earned income for a family
- PHA will deny or terminate assistance when and if an applicant or participant revokes an executed consent form (Form HUD-9886)
- PHA will not verify employment and income information during an interim reexamination using EIV
- PHA will use EIV to verify tenant employment and income information at annual reexaminations of family composition and income.
- PHA will use HUD's verification hierarchy when verifying each household's income, assets, deductions, and expenses.
- PHA will access the EIV system and obtain an Income Report for each household during annual recertifications
- PHA will not determine income using safe harbor means

**B.3 Progress Report.**

Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.

**Progress in Meeting Goals:**

- **Expand Supply of Assisted Housing:** Management has applied as notices of funding of availability have been announced. Management has requested for funding as other sources of HCV funding has become available.
- **Improve Quality of Assisted Housing:** Management has instituted improvements to policy and procedure to increase customer satisfaction. Management has surveyed participants for improvements to the program.
- **Promote Self Sufficiency and Asset Development of Assisted Households:** Management has developed in-house providers for Budget, Credit, Employment and Homeownership coordination.
- **Management is in compliance with Fair Housing Laws and case-workers hold industry certifications that include fair housing training.**
- **Management employees a full time program-integrity coordinator with the function of reducing fraud and program abuse.**

**B.4 Capital Improvements.** Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.  
**Not applicable for HCV only PHA.**

**B.5 Most Recent Fiscal Year Audit.**  
 (a) Were there any findings in the most recent FY Audit?  
**No findings of the HCV program.**

**Plan Elements Submitted All Other Years (Years 1-4).** Required elements for all other fiscal years. This section does not need to be completed in years when a Small PHA is submitting its 5-Year PHA Plan.

**B.1 New Activities**  
 (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?  
 Y N  
  Hope VI or Choice Neighborhoods.  
  Mixed Finance Modernization or Development.  
  Demolition and/or Disposition.  
  Conversion of Public Housing to Tenant-Based Assistance.  
  Conversion of Public Housing to Project-Based Assistance under RAD.  
  Project Based Vouchers.  
  Units with Approved Vacancies for Modernization.  
  Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).  
 (b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process.  
 (c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan.  
 (c) The PHA must submit its Deconcentration Policy for Field Office Review.  
**Not applicable for 2025.**

**B.2 Capital Improvements.** Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.  
**Not applicable to the HCV program.**

**C Other Document or Certification Requirements for Annual Plan Submissions.** Required in all submission years.

**C.1 Resident Advisory Board (RAB) Comments.**  
 (a) Did the RAB(s) have comments to the PHA Plan?  
 Y N  
   
 (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.  
**Please see attached.**

<p><b>C.2</b></p>	<p><b>Certification by State or Local Officials.</b></p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p><b>Please see attached.</b></p>
<p><b>C.3</b></p>	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b></p> <p>Form HUD-50077-CRT-SM, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p><b>Please see attached.</b></p>
<p><b>C.4</b></p>	<p><b>Challenged Elements.</b> If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(d) Did the public challenge any elements of the Plan?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>

<b>D.</b>	<b>Affirmatively Furthering Fair Housing (AFFH).</b>
D.1	<p data-bbox="240 352 602 380"><b>Affirmatively Furthering Fair Housing.</b></p> <p data-bbox="240 405 1568 520">Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item</p> <div data-bbox="240 548 1511 852"> <p data-bbox="250 554 516 583"><b>Fair Housing Goal:</b></p> <p data-bbox="250 621 948 651"><u>Describe fair housing strategies and actions to achieve the goal</u></p> <p data-bbox="347 684 586 711">Not required at this time.</p> </div> <div data-bbox="240 869 1511 1115"> <p data-bbox="250 875 516 905"><b>Fair Housing Goal:</b></p> <p data-bbox="250 942 948 972"><u>Describe fair housing strategies and actions to achieve the goal</u></p> <p data-bbox="347 1005 586 1033">Not required at this time.</p> </div> <div data-bbox="240 1131 1511 1314"> <p data-bbox="250 1138 516 1167"><b>Fair Housing Goal:</b></p> <p data-bbox="250 1205 948 1234"><u>Describe fair housing strategies and actions to achieve the goal</u></p> <p data-bbox="347 1268 586 1295">Not required at this time.</p> </div>

## **JEM Inc - Central Office Housing Choice Voucher 2025 Five Year Plan - Resident Advisory Board Narrative**

Given that Central Office for Section 8 administers a Housing Choice Voucher program where program participants find housing on the private market, in lieu of having a Residence Advisory Board, a survey is performed. This approach has been in place for many years and is consistent with the regulations.

Fifty randomly selected surveys were e-mailed to active HCV participants. Participants were given one week to return the survey. Six surveys were returned.

Surveys asked participants to agree or disagree with statements that correlate to the mission and goals of the plan. An area for comments was included.

- 100% agreed with the program's mission.
- 100% agree the size of the program should be increased should additional funding become available.
- 100% agree there should be an emphasis on increasing tenant satisfaction and improving management functions.
- 100% agree the program should promote self-sufficiency.
- 100% agree that there should be equal access to assisted housing regardless of race, color, religion, national origin, sex, familial status or disability.
- 100% agree that program participation should be offered first to residents of the community, the elderly and the disabled.
- 100% agree that consideration should be given to allow subsidies to purchase a house.
- 100% agree additional measures should be taken to prevent and reduce fraud.
- 100% agree steps should be taken to allow participants and landlords to complete paperwork online.

The respondents chose not to make any comments.

Based upon both the quantitative and qualitative data gathered from this survey, the respondents strongly and increasingly support the mission and goals of this program.

#end#



**Section 8 Housing Choice Voucher Program**  
**PHA Plan Public Hearing**  
**Instructions for Public Hearing**  
JEM Inc

In order to meet the requirements of the Department of Housing and Urban Development for approval the PHA Plan for 2025 for the Town of Guilderland Section 8 Housing Choice Voucher Program, the board should consider the following steps at the next regular meeting:

- Publish a public hearing notice in the official newspaper at least forty-five days prior to the date of the hearing, either as a display ad or as a legal notice. A draft copy of the notice is included with this letter.
- Please contact Jim Mastrianni 518-372-4739 ext 126# or [jimm@jeminc.com](mailto:jimm@jeminc.com) with the date and time of the Public Hearing.
- At the meeting on the date of the hearing, the board should consider a resolution adopting the PHA Plan starting in 2025. A draft copy of the resolution is included with this letter.
- Following publication of the display ad or legal notice for the hearing, please forward a copy of the notice to Jim Mastrianni (57 Phila Street, Saratoga Springs, NY 12866), along with a bill to Joseph E. Mastrianni, Inc. to cover the cost of the display ad or legal notice.
- You may wish to forward a copy of the "Briefing Information for Board Members" document (included in this mailing) to board members in advance of the meeting.

Jim Mastrianni or one of our firm's managers will attend the Public Hearing to present a background on the program, current program statistics, and answer any questions.

**Town of Guilderland Public Hearing  
PHA Plan for 2025  
Section 8 Housing Choice Voucher Program  
(Date of Hearing)**

The board of the Town of Guilderland will hold a public hearing on (Day, Date, and Time of Hearing) at (Location) for the purpose of receiving comments from the public on the proposed PHA Plan for 2025 for the Section 8 Housing Choice Voucher Program.

Copies of the PHA Plan and all supporting documentation are available for review by the public at the following locations:

Town of Guilderland  
Town Hall, Route 20  
Guilderland, NY 12084

or

JEM, Inc.  
57 Phila Street  
Saratoga Springs, NY 12866



This EHO image is available at: <https://www.hud.gov/library/bookshelf11/hudgraphics/ftheologo>

**Resolution Adopting the  
Section 8 Housing Choice Voucher Program PHA Plan  
for 2025**

**(Draft)**

WHEREAS, the Town of Guilderland operates a Section 8 Housing Choice Voucher Program funded by the U.S. Department of Housing and Urban Development, and

WHEREAS, the Town of Guilderland is required by the U.S. Department of Housing and Urban Development to prepare and adopt a written PHA Plan that establishes local policies for administration of the Section 8 Housing Choice Voucher Program in accordance with regulations of the U.S. Department of Housing and Urban Development, and

WHEREAS, the Town board of the Town of Guilderland has caused a written PHA Plan to be prepared establishing local policies for administration of the Section 8 Housing Choice Voucher Program in accordance with regulations of the U.S. Department of Housing and Urban Development, and has reviewed such written plan,

NOW THEREFORE, BE IT RESOLVED that the Town board of the Town of Guilderland hereby adopts the Five Year PHA Plan starting in 2025 for operation of the Town of Guilderland Section 8 Housing Choice Voucher Program.





## **Section 8 Housing Choice Voucher Program PHA Plan Public Hearing Briefing Information for Board Members JEM Inc**

### **Introduction**

Each year, the U.S. Department of Housing and Urban Development (HUD) requires a public hearing to invite comments on the Section 8 Housing Choice Voucher (HCV) PHA Plan. A copy of the PHA Plan, along with all required documents, has been provided to your municipality for review prior to the hearing.

At the hearing, a representative from JEM Inc. will provide an overview of the HCV program, share summary statistics and financial information, and answer questions from the board or the public. Following this, the board may pass a resolution to adopt the plan for the upcoming fiscal year.

We've prepared this fact sheet to help you understand the HCV program and the work we do in advance of the hearing.

### **What is the Section 8 Housing Choice Voucher Program?**

The HCV program, administered by HUD, helps elderly, disabled, and low-income families afford safe, decent housing in the private rental market by subsidizing a portion of their rent. This national program serves approximately 2 million families. Importantly, the program is fully funded by HUD, requiring no municipal contributions for its administration.

### **Waiting List**

Due to limited federal funding, the HCV program typically operates with a waiting list. Applicants are served on a "first come, first served" basis, with preference given to those who live or work in the community and are elderly, disabled, or displaced. Once a family reaches the top of the list, they undergo eligibility and income certification before receiving assistance.

### **Housing Assistance Payment (HAP) Subsidy**

For families deemed eligible, the HAP subsidy is based on the fair market rent for the area, as determined by HUD, minus 30% of the family's adjusted monthly income. Families are responsible for paying the difference between the actual rent and the subsidy.

### **Housing Quality Standards (HQS) Inspections**

Before a rental unit can receive the subsidy, and annually during recertification, the unit must pass a Housing Quality Standards (HQS) inspection. Defined by HUD, HQS ensures the rental unit is safe and free from health hazards. For units built before 1978 with children under six, stricter standards are applied to address potential lead-based paint risks. JEM Inc. employs three EPA-certified lead inspectors who specialize in identifying these dangers.

### **Moving and Portability**

As family circumstances change, participants can move to different housing within the municipality. The HCV program's portability feature allows families to take their subsidy with them if they move to another community that administers the program.

### **Homeownership**

Under certain conditions, families may use their voucher towards purchasing a modest home. Families interested in this option must participate in the Family Self-Sufficiency (FSS) Program.

### **Tenant Responsibilities**

To remain in the HCV program, tenants must fulfill several responsibilities. These include securing an eligible rental unit, providing accurate and timely information, complying with the lease terms, and avoiding damage beyond normal wear and tear. Tenants must also refrain from engaging in illegal drug-related activities or violent criminal behavior. Additionally, participants cannot live with their landlord or be closely related to them unless a reasonable accommodation for a disability is granted. Violations of these responsibilities may result in termination from the program, disqualification from future participation, and potential legal action.

### **What is the Family Self-Sufficiency (FSS) Program?**

The FSS Program, an optional component of the HCV program, helps families build financial independence, employment, and self-sufficiency. Not all municipalities administered by JEM Inc. offer the FSS Program.

For participating families, an action plan is created to help them achieve self-sufficiency over a five-year period. As earned income rises and HAP subsidies decrease, an equivalent amount is set aside in an escrow account. Participants may access portions of their escrow during the program to assist in reaching their goals. Upon successful completion, the family receives the balance of their escrow to use for asset-building activities like homeownership.

### **Who is JEM Inc.?**

Since 1976, Joseph E. Mastrianni, Inc. (JEM Inc.) has been administering affordable housing programs. With a team of over 40, JEM Inc. manages more than 5,000 housing vouchers across 11 counties in New York. We are also the second-largest recipient of FSS grants in the state, currently supporting over 500 families in achieving self-sufficiency. The software developed by JEM Inc. was spun off into a separate company and is now used by over 500 housing authorities nationwide.

James E. Mastrianni, the current president and a 30-year industry veteran, holds degrees in Sociology and Business Administration from Hobart College and Cornell University, respectively. His extensive background includes founding HAPPY Software, Inc., recognition as one of the Capital District Business Review's "40 Under 40" in 2008, and multiple leadership roles in local non-profit organizations. JEM Inc. was recognized as one of the Best Places to Work by the Albany Business Review in 2022, and Jim was awarded Cornell University's "NYS Hometown Alumni Award" in 2024 for his contributions to affordable housing, non-profit management, and music production.

### **Our Approach**

JEM Inc. prides itself on adhering to federal regulations while maintaining the highest standards of integrity in program administration. We are committed to helping families access safe, decent, and affordable housing and treat all participants with respect and dignity, regardless of their financial circumstances.