



HCCP Distributor Spotlight: Bette Newcomer

Director of Compliance
M&L Compliance Management

Bette Newcomer is currently director of compliance for M&L Compliance Management (MLCM), LLC in Mechanicsburg, Pa. She has worked in the affordable housing industry for almost 24 years. Prior to joining MLCM in 2014, Bette worked for the local Housing and Redevelopment Authority as the authority's first housing management director. Through the years, she has worked with the Section 8 Project Based and Tenant Based Rental Assistance programs, Public Housing, Rural Development (RD) 515, the HOME program and the Low-Income Housing Tax Credit (LIHTC) program.

How has the HCCP designation impacted your career?

I received my HCCP designation in 2013 after working in the industry for 16 years. Having the designation has helped me further my career beyond property management and into compliance. I believe the designation has afforded opportunities to me that would not have otherwise been available.

The HCCP designation has given me confidence to step into roles that I normally would not have thought myself capable of. I have progressed from being a housing representative to a property manager, to different director positions, to a compliance consultant, and now the director of compliance.

I believe the designation has also shown others in the industry that I am knowledgeable in the affordable housing industry and has led to me becoming an instructor in affordable housing, and I have been asked to speak at numerous conferences by the state Housing Finance Agency and various other affordable housing agencies in the state of Pennsylvania.



How did you get into the LIHTC industry?

When my daughter started school full time, I decided to head back to work, and a friend told me of a job at the Housing Authority that entailed assisting low-income families with rental assistance through a rental assistance program. This sounded like something I was capable of, so I sent in my resume thinking they would probably be looking for someone with more experience in the field than I had. Well, needless to say, two months later, I was working at the Housing Authority.

I started out as one of the Housing Authority's housing representatives working with the Section 8 Mod Rehab, Certificate and Voucher program. After about a year, the Certificate and Mod Rehab programs I was working with were phased out, and everything became project-based and housing choice vouchers. Once we completed the transition, I needed a new challenge and asked if I could manage a new LIHTC property that was under construction for seniors; I was offered the position, and that is when everything changed.

I started learning everything I could about the Low-Income Housing Tax Credit program. For whatever reason, this program clicked for me. I was like a sponge trying to absorb and understand everything I could about the program. During this time, I took on more LIHTC properties to manage. Eventually, I became the director of the entire Low-Income Housing Tax Credit program for the Housing & Redevelopment Authorities. This led me to learn more about other types of affordable housing programs, and eventually I became the Housing Management Director and oversaw all the properties owned and managed by the Housing & Redevelopment Authorities.

I became immersed in numerous affordable housing programs during my time at the Authorities; however, my favorite, by far, was the Low-Income Housing Tax Credit program. During this time, I received numerous certifications; however, I was always proudest of my HCCP designation because I knew it was the highest achievement in the field, and it was a certification that you had to earn through experience and knowledge.

A little over six years ago, an opportunity with MLCM gave me a chance to try something new within the field I enjoyed the most, LIHTC, and it would also afford me the opportunity to use the skills and knowledge that I had obtained through the years.



What are your day-to-day responsibilities?

In my role as the director of compliance for MLCM, I review numerous files for LIHTC, HOME and Section 8 Compliance. I currently have a portfolio of over 5,000 units, and work with various owners and managers on compliance issues.

I assist my clients with understanding their projects' many financing layers and the rules that go along with each program, and how to make sure their property is leasing up by following the necessary requirements of the many regulatory agreements and ensuring the projects remain in compliance through the years.

On occasion I receive phone calls from projects that have compliance issues, and they request my assistance in helping them to get back into compliance.

In addition, I conduct various trainings throughout the year, including an in-depth LIHTC training to help participants prepare and refresh for the HCCP exam. Trainings were mostly in person, but during these times, we have learned that trainings can be done just as effectively by using programs such as Zoom.

What helped with your success in the LIHTC industry?

I credit my success in the LIHTC industry to all the people I have met through the years that have taken the time to answer my endless questions pertaining to the affordable housing industry as I traveled this path, and to all the instructors and teachers who have been willing to share their knowledge and experiences in the industry.

As odd as this may sound, I also credit a sense of humor. Being able to laugh has helped me on my most stressful days and has also helped others be able to see that our journey, regardless of the path that we are on, is just a little bit easier if we can smile and laugh along the way.

What's your favorite hobby?

I enjoy hiking, yoga, reading and baking, along with spending time with my family, friends and my two dogs, Pudge and Maggie.