



## HCCP Distributor Spotlight: Bette Newcomer

*Director of Compliance*  
M&L Compliance Management, LLC

Bette Newcomer is currently the director of compliance for M&L Compliance Management (MLCM), LLC in Camp Hill, Pa. She has worked in the affordable housing industry for almost 27 years.

Prior to joining MLCM in 2014, Bette was employed with a 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 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 director of compliance.

I believe the designation has demonstrated that I am knowledgeable in the affordable housing industry and has led to me becoming an instructor in affordable housing. In addition, I have been invited 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 informed me of a job at the local Housing Authority that entailed assisting low-income families with rental assistance through a rental assistance program. This sounded like something I might enjoy, so I sent in my resume thinking they would be looking for someone with more experience in the field than I had. Well, two months later, I was working at the Housing Authority.

I began my affordable housing career as one of the authority's housing representatives working with the Section 8 Mod-Rehab, Certificate and Voucher programs. After about a year, the Certificate and Mod Rehab programs were phased out, and everything became project-based and housing choice vouchers.

Once the transition was completed for the programs, I wanted a new challenge and inquired about managing a new LIHTC property that was under construction for seniors; I was offered the position. I began learning everything possible about the LIHTC 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 LIHTC program for the Housing & Redevelopment Authorities. This began a journey of learning 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 LIHTC 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 nine 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, RD 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 in 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.

I have assisted properties with serious compliance issues correct any noncompliance so they are able to get back into compliance. In addition, I conduct various training throughout the year, including an in-depth LIHTC training to help participants prepare and refresh for the HCCP exam. Training may be in person or online.

#### **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?**

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