

INSIGHTS FOR ON-SITES



*A Publication of
the Council for
Affordable and
Rural Housing
(CARH)*

**First Quarter
2016**

Special points of interest:

- *2016 Scholarships Applications Due April 30th*
- *Be Prepared to Vote in the 2016 Elections*

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CARH Scholarship Foundation Now Offers \$1,500 Per Semester — Applications Due by April 30th

By Robert L. Rice, Jr., President, CARH Scholarship Foundation

The CARH Scholarship Foundation was established in 2005 to promote education and expand opportunities for residents of affordable housing in rural America.

This year, the Foundation is proud to offer five scholarships — the **James L. Poehlman Scholarship**, the **Gordon L. Blackwell Scholarship**, the **Jack Godin, Jr. Scholarship**, the **CRHD Founders Scholarship**, and the **Scholarship Foundation Scholarship**.

The Poehlman, Blackwell and Godin Scholarships are named in memory of CARH members who left distinguished records of service to CARH and the affordable rural housing industry in general. The CRHD Founders Scholar-

ship, is in honor of all the founding members of the Council for Rural Housing Development (CRHD), now known as CARH. The Scholarship Foundation Scholarship is in honor of the Founda-

tion. Beginning this year, each scholarship will grant **\$1,500 per semester** for educational expenses, with a maximum four years of funding. (Prior to 2016, \$1,000 was awarded per semester.)

Applicants will be required to provide comprehensive information including: a complete biography with supporting materials; a description of their academic careers and/or work experience; a statement of their educational plans; letters of reference; and a written

essay. Applicants must demonstrate both financial need and scholastic or work achievement.

A property is considered a “CARH-member property” if it is under the management/ownership of a national CARH member and the Property Training and Education Fee has been paid for that property.

In addition, scholarship applicants should be a residents of a CARH-member property, U.S. citizens or permanent legal residents and accepted at (or enrolled as) a full-time student at an accredited two-year or four-year college or uni-

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Information on Voting & Registering to Vote

The 2016 elections, season is here and election day will be here before we know it. Share the following information with your tenants for voter registration, voting by absentee ballots, and how to avoid voter fraud.

REGISTER TO VOTE

The [U.S. Election Assistance Commission](#)¹ has resources for voters, in-

cluding voter guides, registration information, voting accessibility, and information for military and overseas voters.

Voter Eligibility

- A U.S. citizen who is at least 18 years of age can vote, although some states do allow 17 year olds to vote.
- States also have their own residency require-

ments to vote. For additional information about state-specific requirements and voter eligibility, contact your [state/territorial election office](#)².

- Some states/territories don't allow convicted felons to vote. The specifics of the laws differ from state to state, and a felon may be eligible

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CARH Scholarship Foundation

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versity or an accredited vocational educational program.

Two types of applications are available:

Traditional Students *Individuals who are currently a candidate for high school graduation or within the past five years received a high school diploma or equivalent.*

Non-Traditional Students *Individuals with a high school diploma or equivalent, who have or previously had been out of school for five years or more.*

All applications (both the Traditional and Non-Traditional) will be considered for all five scholarships.

Scholarship recipients will be invited to join CARH at the 2016 Annual Meeting & Legislative Conference, June 12-14, in Arlington, Virginia. CARH will cover the travel

expenses for the scholarship recipients and one guest (parent or guardian if recipient is a minor).

Please post the flier (on page 3) for residents so they are aware of this scholarship opportunity and encourage your eligible residents to apply. Applications and details are available in the "Scholarship Foundation" section of the CARH website, www.carh.org.

Property Managers Can Earn \$250!

On-site property managers play an integral role in the lives of residents. To reward those managers who encourage students to apply for these scholarships, the CARH Scholarship Foundation will present to the manager of each complex where there is a successful scholarship recipient, \$250, plus recognition in an upcoming edition of CARH's Insights for On-Sites newsletter.

Financial Aid for College or Career School

Are you or someone in your household college bound? If so, you'll need to fill out the Free Application for Federal Student Aid (FAFSA). (Visit <https://fafsa.ed.gov> for the application.)

Please note, every school has their own deadline for when the FAFSA is due - so it's best to get it done sooner rather than later, to be on the safe side.

Figuring out how to pay for higher education can be overwhelming and confusing, but there is lots of help out there to make it simpler for you.

For publications published by the government on the subject of "Paying for Higher Education," visit: <http://publications.usa.gov/USAPubs.php?NavCode=XB&Sub2ID=17&CatID=2>.

USDA Site Manager and Maintenance Person of the Year Recognition Program

Rural Development (RD) will soon publish guidelines for their annual Multifamily Housing Site Manager of the Year Recognition Program for Fiscal Year 2016.

The awards will be given in each of the following categories:

- 1) Site Manager of the Year for Housing for the Elderly;
- 2) Site Manager of the Year for Housing for Families;
- 3) Site Manager of the Year for Farm Labor Housing; and
- 4) Maintenance Person of the Year.

Awards will be presented at CARH's Annual Meeting & Legislative Conference which will be held June 12-14, 2016, in Arlington, Virginia.

RD is in the process of finalizing the criteria, applications. Applications will be due to RD on May 20, 2016. Once finalized, RD will issue an Un-numbered Letter (UL) to state offices which provides information on the award program. Once the UL is published, CARH will notify members via broadcast email.

Information on or questions regarding RD's Site Managers and Maintenance Person of the Year awards should be directed to your local RD state office.



Insights for On-sites wants to hear from you!

Email carh@carh.org with article ideas, suggestions, property profiles and/or management or maintenance tips.

Share your story and experiences with other rural on-site property managers.

This is YOUR publication — submit your ideas today!

2016 CARH Scholarship Applications

The Council for Affordable and Rural Housing (CARH) Scholarship Foundation is currently accepting applications from residents of CARH-member properties for five 2016 scholarships:

James L. Poehlman Scholarship
Gordon L. Blackwell Scholarship
Jack Godin, Jr. Scholarship
CRHD Founders Scholarship
Scholarship Foundation Scholarship

Recipients of these scholarships will receive

\$1,500 per semester

for educational expenses, with a maximum of four years of funding! Both Traditional Students and Non-Traditional Students are encouraged to apply!

**Applications are available for download
at www.carh.org under the
“Scholarship Foundation” menu option.
Applications will be accepted through April 30, 2016.**



CARH Scholarship Foundation

MAINTENANCE CORNER

Preventive Measures Can Significantly Reduce Risk of Fire

Wells Fargo Insurance Services, Habitational Risk Unit

Fires kill more Americans than all natural disasters combined. Each year, over 5,000 people die in fires and over 250,000 people are injured. Over 80 percent of fire deaths occur in the home, most often claiming the lives of the young, the elderly, and the disadvantaged. Cooking is the leading cause of home fires in the U.S., while careless smoking is the leading cause of fire deaths, followed by heating. Property loss from fires is estimated at over \$9 billion per year. The only way to reduce that figure is through preventive measures and safety practices.

The more prepared you are to deal with the eventuality of a fire emergency, the less frightened and better able to cope you'll be if actually faced with such a threat. Take time today to develop and practice your plan,



remove fire hazards from your properties, and put safety practices into motion. Additionally, encourage all residents to have a fire safety plan in place.

Fire Safety Tips

- Have a working smoke detector in all units and replace batteries twice a year
- Create, distribute, and post an evacuation plan
- Install folding ladders on the second and third floors for emergency escape
- Keep fire doors closed at all times, but not locked or blocked

Make Fire Safety a Habit

- Don't overload electrical outlets
- Replace frayed or worn electrical cords
- Do not store flammable liquids
- Keep combustibles well away from all heating devices
- Do not leave candles unattended
- Use care with all smoking materials, and never smoke in bed
- Provide deep ashtrays and wait until ashes are completely cool to empty

- Keep matches and lighters away from youngsters
- Do not leave cooking unattended
- Use a pan lid to extinguish a stove top fire—don't try to carry the pan outside
- Never use water on a grease fire
- Wear tight-fitting sleeves when cooking
- Keep a working fire extinguisher in each unit

In Case of Fire

- Smoke, fire, gases, and heat rise, so stay low for the freshest air
- If the fire is outside your unit or room, close your door and seal cracks around the door with blankets
- Hang a sheet or blanket out of the window to signal for help
- If you can get out, leave quickly and close the doors behind you, if possible, to contain the fire
- Never use elevators in an emergency evacuation
- Once outside, stay outside
- Call the fire department from a nearby phone by dialing 911

Insights for On-sites is a publication of the Council for Affordable and Rural Housing (CARH). Copies are distributed to CARH-member properties that have submitted property training and education fees and a valid mailing address. Material may not be reproduced without permission (please e-mail direct requests to carh@carh.org).

CARH is a non-profit association that was founded in 1980 and has served as the nation's leading advocate for the financing, development and management of affordable rural housing for over 35 years. There is no other association that solely represents the needs of the rural housing industry and its participants, which include owners, developers, managers, non-profits, housing authorities, syndicators, accountants, architects, attorneys, bankers, vendors and suppliers to the industry.

For more information about CARH benefits, resources and meetings, please visit www.carh.org.

The Maintenance Corner section of *Insights to On-sites* is a recurring page written specifically for maintenance personnel.

If you have a maintenance-related question, a tip that you've discovered through hands-on experience, a solution for common or persistent issues or an article idea, please submit it to CARH at carh@carh.org.

2016 Tax Help — Deadline Extended to April 18th

Generally, April 15 of each year is the due date for filing your federal individual income tax return. If the due date falls on a Saturday, Sunday, or legal holiday, the due date is delayed until the next business day.

This year, April 15th falls on a Friday and is also Emancipation Day. Therefore, tax year 2015 returns are due Monday, April 18, 2016. (Taxpayers in Maine and Massachusetts observe Patriots' Day on April 18, 2016, so they will have until Tuesday, April 19, 2016, to file). Your return will be considered filed timely if the envelope is properly addressed and postmarked by the due date.

Resources to Help You Prepare Your Tax Return and Resolve Tax Disputes

Taxpayers have an array of options for help in preparing and filing their federal tax return. While some taxpayers prefer to prepare their own return, many others seek help in pre-

paring their tax return and determining tax filing and payment obligations. Electronic filing is the easiest way to file a complete and accurate tax return, and there are a number of resources that can help you along the way.

For information on finding a tax professional (and links to determine if you are eligible for free preparation assistance or free help in settling tax disputes), how to free file electronically and, if you owe, how to pay electronically, visit the following website:

www.irs.gov/uac/Newsroom/Resources-to-Help-You-Prepare-Your-Tax-Return-and-Resolve-Tax-Disputes

To find extensive information to help you better understand the details of Affordable Health Care law and taxes, visit www.irs.gov/aca.



Low Income Taxpayer Clinics

Low Income Taxpayer Clinics (LITCs) represent low income individuals in disputes with the Internal Revenue Service, including audits, appeals, collection matters, and federal tax litigation. LITCs can also help taxpayers respond to IRS notices and correct account problems. Some LITCs provide education for low income taxpayers and taxpayers who speak English as a second language (ESL) about their taxpayer rights and responsibilities.

LITC services are free or low cost for eligible taxpayers. LITCs are independent from the IRS but receive some of their funding from the IRS through the LITC grant program. Each clinic determines whether prospective clients meet income guidelines and other criteria before agreeing to represent them.

To find a clinic, visit:

www.irs.gov/Advocate/Low-Income-Taxpayer-Clinics/Low-Income-Taxpayer-Clinic-Map

Voting and Registering to Vote

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to have voting rights restored. For more information, contact your [state/territorial election office](#)².

How To Register to Vote

The [National Mail Voter Registration Form](#)³ is the one document that allows you to register to vote in most states in the U.S. North Dakota, Wyoming, American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands do not accept the National Mail Voter Registration Form. New Hampshire accepts it only as a request for an absentee voter mail-in registration form. If you live in one of these states, please check with your [state election office](#)² to find out how to register to vote.

You may be able to apply to register to vote in person at the following public facilities:

- State or local voter registration and/or [election offices](#)²

- The [department of motor vehicles](#)⁴
- Public assistance agencies
- [Armed services recruitment centers](#)⁵
- State-funded programs that serve people with disabilities
- Any public facility that a state has designated as a voter registration agency.

In twenty states, you can register online to vote. Please see the [table of states with online voter registration](#)⁶ or contact your [state election office](#)² to learn more.

If you are outside of the U.S., you can get information online from the [Federal Voting Assistance Program \(FVAP\)](#)⁷ or call an international [FVAP hotline](#)⁸.

Change Your Registration

You may also use the [National Mail Voter Registration Form](#)³ to update your registration if you changed your name, change your address, or to register with a political party.

State Registration Deadlines

Almost every state has a voter registration deadline. In order to be eligible to vote, you must submit the National Mail Voter Registration Form by these deadlines:

- Alabama: Voter registration is closed 10 days before election. Applications must be postmarked by the 11th day prior to election.
- Alaska: 30 days before election
- Arizona: 29 days before election
- Arkansas: 30 days before election
- California: 15 days before election
- Colorado: 29 days before election. If the application is received in the mails without a postmark, it must be received within 5 days of the close of registration.
- Connecticut: 14 days before election
- Delaware: The 4th Saturday before a

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CARH's Preferred Buyer Vendors



Wells Fargo Insurance is an industry leader supporting the risk management needs of rural housing, multifamily housing, apartment and condo complexes, and related real estate businesses. Our habitational risk insurance professionals understand your unique exposures and regulatory requirements which can differ from building-to-building and state-to-state. We provide sophisticated, affordable insurance solutions to:

- Rural development companies
- Property owners and developers
- General partners, limited partner, and LLCs
- Management companies
- HUD and affordable housing
- Housing authorities and apartment associations
- Conventional
- LIHTC

In addition to habitational risk exposures, we can also help develop cost-effective insurance strategies that address:

- Property management schedules
- Automobile (including hired and non-owned vehicles)
- Workers' compensation
- Professional liability; crime; employment practices, directors & officers

We are proud to have been endorsed by the national CARH since 1987! Wells Fargo Insurance offers access to a special National Apartment Program for apartment owners – contact us today to find out more.

Contact: Ed Goesel
 ed.goesel@wellsfargo.com; 312-658-4125



Sherwin-Williams is the largest producer and seller of paint coatings in the United States, with over 3,600 company-owned paint and floor covering stores across the nation. This national distribution network allows Sherwin-Williams to provide products and customer service support to all geographic areas. Sherwin-Williams is committed to providing CARH members with the finest quality coatings available in the industry, with a service support plan to ensure the success of painting projects. Sherwin-Williams prides themselves in providing uniformity of product, color consistency and assured availability. With the CARH/Sherwin-Williams alliance, CARH members receive special pricing and services from Sherwin-Williams.

Contact: Don Duttine
 donald.w.duttine@sherwin.com
 703-929-6487



HD Supply has firmly established itself as the leading supplier of maintenance parts to the multi-family industry. With the CARH-HD Supply Alliance, all CARH members are guaranteed to receive the following benefits:

- Lowest catalog price - Regardless of quantity ordered
- Ease of Ordering - Order by Phone 800-431-3000, Fax 800-859-8889 or online at www.hdsupplysolutions.com
- Freight-Free, Next Day Delivery - Over 200 trucks nationwide deliver most orders of \$25 or more FREE! (Just a few items marked + freight have extra charges)
- Next-Day Delivery - Order by 5 p.m. local time and delivery is next day (Mon.-Fri.) to most locations
- No Substitutions - You get exactly what you order, every time
- Special Orders - Specially trained reps source hard-to-find products, place orders & quote prices for bulk orders
- Technical Support - Fully trained professionals answer any technical questions about the products
- New Construction & Renovations - Their pros help you plan and execute any project, big or small; get specs and place and fill orders
- Over 22,000 Items in Stock, ready to Ship from one of 33 distribution centers
- 100% Satisfaction Guaranteed including No Hassle Returns

Contact: Charlie Bringardner
 charles.bringardner@hdsupply.com
 404-388-6992



CARH and Staples Advantage®, the leading office products distributor in North America, are working together to provide CARH members with great savings on more than 30,000 office supply products. The benefits are clear! You'll get low, contracted prices, fast and free delivery on eligible orders within the 48 contiguous United States, consolidated billing and a dedicated account manager who is always looking for new ways to save you money. Best of all, ordering is easy through StaplesAdvantage.com, which streamlines the process, providing access to real-time inventory data, order tracking, online returns, online reporting and much more.

Contact: Don Yowchuang
 don.yowchuang@staples.com
 800-693-9900 ext. 24672



The ONLINE Rental Exchange is the total tenant screening solution for property managers, offering customized credit reports and a comprehensive selection of criminal and eviction reports to help CARH-member properties make informed decisions. The initial on-site inspection fee is waived for CARH-members!

Contact: sales@onlineis.com
 866-630-6400

Voting and Registering to Vote

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- primary or general election, and 10 days before a special election.
- District of Columbia: 30 days before election
- Florida: 29 days before election
- Georgia: The 5th Monday before any general primary, general election, or presidential preference primary, or regularly scheduled special election following the Georgia Election Code. If a special election is scheduled on a date other than those dates prescribed by the Georgia Election Code, registration would close on the 5th day after the call.
- Hawaii: 30 days before election
- Idaho: 25 days before election
- Illinois: 28 days before election
- Indiana: 29 days before election
- Iowa: Must be delivered by 5 PM, 10 days before the election, if it is a state primary or general election; 11 days before all others. Registration forms which are postmarked 15 or more days before an election are considered on time even if received after the deadline. If you fail to meet these deadlines, you can register to vote on election day.
- Kansas: Postmarked or delivered 21 days before election.
- Kentucky: 29 days before election
- Louisiana: 30 days before election
- Maine: Delivered 21 business days before the election or you can register in-person up to and including election day.
- Maryland: Delivered by 9 PM, 21 days before election
- Massachusetts: 20 days before election
- Michigan: 30 days before election
- Minnesota: Delivered by 5 PM, 21 days before the election. You can also register at the polling place on election day.
- Mississippi: 30 days before election
- Missouri: 28 days before election
- Montana: 30 days before election
- Nebraska: 3rd Friday before the election (or delivered by 6 PM, on the 2nd Friday before election)

- Nevada: Deadline for mail-in registration is the 5th Saturday before any primary/general election. In person registration remains available until 9 PM on the 3rd Tuesday preceding any primary/general election. You may register to vote in person by appearing at the County Clerk/Registrar of Voters office.
- New Hampshire: Town and city clerks will accept the National Mail Voter Registration Form only as a request for their own absentee voter mail-in registration form, which your city or town clerk must receive by 10 days before the election. You can register at the town or city clerk's office or in-person on election day.



- New Jersey: 21 days before election
- New Mexico: 28 days before election
- New York: 25 days before election
- North Carolina: Postmarked 25 days before the election or received in the elections office or designated voter registration agency site by 5 PM, 25 days before the election.
- North Dakota: No voter registration
- Ohio: 30 days before election
- Oklahoma: 25 days before election
- Oregon: 21 days before election
- Pennsylvania: 30 days before an election or primary
- Rhode Island: 30 days before election
- South Carolina: 30 days before election
- South Dakota: Received 15 days before election
- Tennessee: 30 days before election
- Texas: 30 days before election
- Utah: 30 days before election for mail-in applications and 15 days before election for walk-in registra-

tion at the county clerk's office

- Vermont: Delivered to the town clerk before 5 PM, on the Wednesday before election
- Virginia: Delivered 22 days before election
- Washington: 29 days before the election or 8 days before election if delivered in person to the local voter registration office
- West Virginia: 21 days before election
- Wisconsin: 20 days before election or completed in the local voter registration office up to 5 PM or the close of business, whichever is later, on the Friday before election. You can also register at the polling place on election day.
- Wyoming: Cannot accept the National Mail Voter Registration Form. You can register in-person, by mail, or at the polls on election day.

REPORT VOTER OR VOTER REGISTRATION FRAUD

Elections fraud means any irregularities or fraud arising out or in connection with voter registration or voting, or candidate petition or issue petition activities.

If you suspect voter or registration fraud, you should report it to your local [state/territorial election office](#)². For most states this is done by the Secretary of State, in other states, it is a State Board of Elections.

VOTE BY ABSENTEE BALLOT

How do I vote when I am away from home?

- You can vote by absentee ballot, which allows you to vote before the election.
- You can return the ballot by mail to your local election officials.

How can I get an absentee ballot?

- Contact your [local government](#)⁹ election department.
- Contact your [state/territorial election office](#)².

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A Publication of the Council for Affordable and Rural Housing (CARH)

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*Serving the Affordable Rural
Housing Industry for Over 30 Years!*

CARH



Council for Affordable and Rural Housing
Serving the Affordable Housing Needs of Rural America

Voting and Registering to Vote

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How can I get an absentee ballot if I'm outside the United States?

Contact the state/territorial election office² where you hold legal voting residence¹⁰.

Get information online from the Federal Voting Assistance Program (FVAP)⁷ or call an international FVAP hotline⁸.

WHERE DO I VOTE?

You cast your vote at a polling place or polling station.

- You can contact your local government⁹ election department for information on your polling station.
- Your state/territorial election office² may also be able to provide information about where you should go to vote.

How do I report a problem with a voting machine at a polling station?

If you have a problem with your voting machine at your polling location, let your local poll workers know. You can also contact your state/territorial election office².

INDEX OF LINKS:

- 1 www.eac.gov/voter_resources/default.aspx
- 2 www.eac.gov/voter_resources/contact_your_state.aspx
- 3 www.eac.gov/voter_resources/register_to_vote.aspx
- 4 www.usa.gov/motor-vehicle-services

⁵ www.todaysmilitary.com/contact-a-recruiter

⁶ [www.ncsl.org/research/elections-and-campaigns/electronic-or-online-voter-registration.aspx#Table of states w/ovr](http://www.ncsl.org/research/elections-and-campaigns/electronic-or-online-voter-registration.aspx#Table%20of%20states%20w/ovr)

⁷ www.fvap.gov

⁸ www.fvap.gov/info/contact

⁹ www.usa.gov/local-governments

¹⁰ www.fvap.gov/info/laws/voting-residency-guidelines



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