

# INSIGHTS FOR ON-SITES



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

## First Quarter 2017

### Special points of interest:

- 2017 Scholarships Applications Due April 30th
- Take advantage of CARH's Preferred Buyer Vendors

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

*By Rodney Corley, 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.

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.

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.*

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.)

**Beginning in 2017, one scholarship has been reserved for a qualified applicant who has been accepted at, or is enrolled in, an accredited vocational or trade school program.**

All applicants are eligible for the other four scholarships.

*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.*

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.

*(continued on page 2)*

## Veterans Benefits are Getting Easier to Use



There's a lot of good news about veterans' benefits, though many vets may not have heard about many of them.

If you have residents that are veterans, this round-up from USA.gov can help them learn

about important changes to existing programs and discover new services they've earned and may not know about.

One is a new website designed to simplify access to benefits and services, and help vets get things done. On **www.vets.gov**, veterans can find:

- Health care — Most veterans can complete the VA Health Care online application in 15 minutes and be enrolled within a week.  
<https://www.vets.gov/healthcare/apply/>
- Education benefits — Evaluate schools to

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## CARH Scholarship Foundation

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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 undergraduate student at an accredited two-year or four-year college or university or an accredited trade or vocational educational program.

**Scholarship recipients will be invited to join CARH at the 2017 Annual Meeting & Legislative Conference, June 19-21, 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.

### 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.*

Applications and details are available in the "Scholarship Foundation" section of the CARH website, [www.carh.org](http://www.carh.org).



### 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 2017.

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 19-21, 2017, in Arlington, Virginia.

RD is in the process of finalizing the criteria, applications. Applications will be due to RD in May 19, 2017. 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](mailto: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!**

# 2017 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 2017 scholarships:

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

Recipients 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!

***One scholarship is reserved for a student attending a vocational educational program or trade school!***

Applications are available for download  
at [www.carh.org](http://www.carh.org) under the  
“Scholarship Foundation” menu option.  
Applications will be accepted through April 30, 2017.



CARH Scholarship Foundation

# MAINTENANCE CORNER

## 10 Job Requirements for Property Maintenance Technicians

By: Kim Evans via Jobs.net

Maintenance technicians perform installation, repair and upkeep services in a variety of workplace settings, from schools and hospitals to factories and power plants. These handy workers must possess certain skills and knowledge for each given setting and, while many skills are transferrable from job to job, technicians typically need to learn a few new skills and tricks of the trade before they're up to speed in a new setting.

One common workplace setting for maintenance technicians is an apartment community, where part of the rent residents pay goes toward maintenance and repair services for the unit they occupy. With as many as 4-6 service requests per day, workers must be prepared to respond to any of a variety of maintenance needs, often with very little advance notice and a selective degree of urgency expressed by the renter. Property managers, therefore, prefer to hire maintenance workers with the training and experience needed to perform the maintenance duties most commonly requested in apartment communities. In other words, technicians afford very little time to learn new skills and acclimate to this particular workplace setting.

Below are 10 skills property managers seek most in a maintenance technician. Though not a definitive list, it should help maintenance technicians identify the skills they need to further develop in order to land a job working in an apartment community setting, and hit the ground running from day one.

1. Plumbing: includes the repair, replacement or installation of faucets, pipes, hot water tanks, toilets, garbage disposals, dishwashers, water-dispensing refrigerators, and washing machines.
2. Electrical: includes the repair, replacement or installation of power switches, fuses, wall sockets, ceiling lights, ceiling fans, climate control systems, and garage doors openers.
3. Drywall repair: includes filling in small holes caused by nails and minor dings from normal wear and tear most commonly performed between the time a tenant vacates a unit and a new renter assumes occupancy.
4. Painting: includes minor touch-ups following damage repair and new coats of paint applied to unit walls between the time a tenant vacates a unit and a new renter assumes occupancy.
5. Appliance repair: includes the repair, replacement or installation of major household appliances, such as refrigerators, dishwashers, range ovens, washers and dryers, hot water tanks, and air conditioners.
6. Grounds keeping: includes mowing grass, pulling weeds, trimming and pruning trees and shrubs, watering lawns and plants, replacing light bulbs along pathways and parking areas, sweeping or raking leaves, and tidying up bark or other ground covering.
7. Cleaning/housekeeping: includes maintaining a tidy appearance in shared community locations, such as the leasing office lobby, clubhouses, and fitness or recreational areas also includes cleaning fixtures, floors and other surfaces in vacated units before new renters assume occupancy.
8. Snow removal: includes shoveling, blowing or plowing snow away from covered walkways and driveways, and laying down rock salt atop icy surfaces to prevent slipping.
9. Customer service: includes professional, prompt and courteous correspondence with renters when scheduling and providing maintenance services, and with contracted vendors that provide additional facility services.
10. Time management: includes maintaining an organized scheduling and tracking system, usually on a computer, to effectively complete all maintenance requests in a timely manner and in the order by which they were received or by level of urgency.

Obviously, some of these required skills vary or do not apply, such as grounds keeping and snow removal, depending on the location or grounds features of an apartment community. The rest of the skills, however, are fairly standard requirements across the country, in fact, most property management agencies require maintenance technicians to be HVAC and EPA Universal certified. Job candidates who are licensed and/or certified to perform any of these maintenance duties also receive favorable consideration.

### APPLY FOR CARH'S MAINTENANCE PROFESSIONAL DESIGNATION

Show your commitment to and knowledge of the property maintenance profession, earn the CARH Rural Affordable Housing Maintenance Professional (RAHMP) designation.

For more information, visit <http://www.carh.org/resources/rahe-rahp-and-rahmp-designations-recipients/>

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](mailto:carh@carh.org).**

## 2017 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 Saturday and Washington, DC's Emancipation Day is being observed on April 17. Therefore, tax year 2016 returns are due Tuesday, April 18, 2017. 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 tax-

payers prefer to prepare their own return, many others seek help in preparing 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/Resource-to-Help-You-Prepare-Your-Tax-Return-and-Resolve-Tax-Disputes](http://www.irs.gov/uac/Newsroom/Resource-to-Help-You-Prepare-Your-Tax-Return-and-Resolve-Tax-Disputes)



## 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. 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](http://www.irs.gov/Advocate/Low-Income-Taxpayer-Clinics/Low-Income-Taxpayer-Clinic-Map)

## Veterans Benefits Getting Easier to Use (cont'd)

(Continued from page 1)

make the most of education benefits with the GI Bill Comparison Tool.

<https://www.vets.gov/gi-bill-comparison-tool/>

- Careers and employment — Build a resume for a federal or civilian job. <https://www.vets.gov/employment/job-seekers/create-resume>

- Disability benefits — Access the disability compensation claims process, which is paper-free and completes new claim applications in now less than three months. <https://www.vets.gov/disability-benefits/>

**VA.gov** is still the current source for other valuable benefits information, such as:

- Housing assistance
  - ◆ VA home loans requiring no down payment and no private mortgage insurance

<http://www.benefits.va.gov/homeloans/>

- ◆ Programs to help end veteran homelessness <https://www.va.gov/HOMELESS/index.asp>
- Burial and memorial benefits, including military honors for vets and burial in veterans cemeteries across the US. <http://www.cem.va.gov/cem/index.asp>
- Specific new health care services:
  - ◆ Womens veterans health care <http://www.womenshealth.va.gov/WOMENSHEALTH/index.asp>
  - ◆ Call center to answer women's questions about their veterans benefits—1-855-VA-WOMEN
  - ◆ Mental health apps for PTSD, stress reduction, and “rewriting” nightmares [https://mobile.va.gov/appstore/veterans?keys=&field\\_app\\_category\\_tid%5B3%5D=3](https://mobile.va.gov/appstore/veterans?keys=&field_app_category_tid%5B3%5D=3)

- ◆ Adaptive sports programs for vets with any type of injury or disability. [https://www.va.gov/adaptivesports/va\\_groups\\_main.asp](https://www.va.gov/adaptivesports/va_groups_main.asp)

- ◆ Medical foster homes and other long-term care options. [https://www.va.gov/GERIATRICS/Guide/LongTermCare/Medical\\_Foster\\_Homes.asp](https://www.va.gov/GERIATRICS/Guide/LongTermCare/Medical_Foster_Homes.asp)

- Ongoing improvements in the disability claims appeals process <http://www.blogs.va.gov/VAntage/27107/new-tool-launches-improve-benefits-claim-appeals-process-va/>

With new services and changes happening constantly, a good way to keep track is to subscribe to updates from the VA. <http://www.blogs.va.gov/VAntage/subscribe/>

Veterans can also find overviews of benefits and services for veterans in the Veterans section of USA.gov. <https://www.usa.gov/veterans>

## 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: Dan Giddens**  
 dan.giddens@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

## Safely Aging in Place in Rural America

By: Michael O. Schroeder, US News & World Reports

### **Be strategic to address health challenges associated with growing old in sparsely populated places.**

Looking out the window of her home in the small, coastal city of Manzanita, Oregon – where only about 600 people permanently reside, and many more vacationers visit – Leila Salmon describes the scene before her: “I’m looking right now at Neahkahnie Mountain, which goes right down to the ocean and the rainbow that just came out over the ocean and the mountain.”

The twice widowed 87-year-old has resided in rural Tillamook County since she moved back to the state, after her second husband died, to be closer to her children in Portland, about 90 minutes away. One of her daughters has since retired and built a house nearby. “I’ve never lived any place where people felt so attached to the land and the preservation of the land, and the beauty that surrounds you [is] a bonus to living here,” she says. “It never fails to amaze, amuse and satisfy me.”

Still, for many like Salmon, there are health challenges associated with aging in place in a rural community, including limited access to a range of health care services. And yet, as America grays, many older adults are choosing to age in place where they grew up – or in places they have since come to call home – outside of major cities, in the broad patchwork of rural, wide open spaces that stitch the country together from sea to shining sea. But to tackle challenges and ensure older adults receive the care they need while living in more remote places, additional foresight and coordination is required, experts say.

“Just a year ago, I started having uncomfortable bladder symptoms,” Salmon says. “Because our local health provider, which is a federally qualified health center, doesn’t have specialists, they [referred] me to Oregon Health and Science University, which is 90 miles from here.” Though Salmon can still drive herself, her daughter drove her to OHSU in Portland for initial visits and subsequent treatment after she was diagnosed with bladder cancer.

“It necessitated regular trips to Portland – the 90 miles over the Oregon Coast Range,” she says. Though a challenge, she notes it worked out well. “At the moment, I’m cancer-free.”

Having a strong support network is critical to aging in place – particularly in a rural area, says Cassandra Ford, an associate professor of nursing at the University of Alabama in Tuscaloosa, who has lived in rural areas and worked with rural populations as a nurse and researcher for much of her career. “Sometimes that can be family, sometimes that can be friends, sometimes that’s neighbors,” Ford says. In instances where older adults need more help with basic care needs, like taking medications, or activities of daily living, such as bathing, dressing and making meals, it’s often informal caregivers – frequently family – who provide this. In other cases, where an older adult is more independent, a support network may be comprised of family or friends who call regularly and drop by to check in and make sure that person is doing OK.

With access to care being a central issue, research finds that older adults who live in rural areas tend to have more health problems and take more medications than their peers in urban areas. One Oregon-based study published in June in the *Journal of Rural Health* found that individuals 85 years and older who lived in rural areas dealt with more disease from diabetes to

depression – and took between five and six prescription medications, on average, as compared with fewer than four (or 3.7) medications, on average, for their urban counterparts.

“They’re more likely to suffer from more chronic conditions, and the chronic conditions are going to get worse at a faster rate than people in urban areas,” says Leah Goeres, a former postdoctoral fellow at Oregon State University who led the research. Goeres is now a pharmacist and outpatient care clinical coordinator at CareOregon, which provides health plan services for Medicaid and Medicare members in Oregon. The reasons rural residents often have more health issues than their urban counterparts aren’t clear. But experts suggest a number of factors may play a role: lagging access to care; education differences; less awareness about prevention and treatment options; and income differences – poverty is frequently a concern in rural areas.

Efforts are being made across the country, however, to accommodate people who want to age in place. That includes supporting veterans. “When we ask our veterans what they want, they really want to be able to age in place,” says Under Secretary for Health for the U.S. Department of Veterans Affairs, Dr. David J. Shulkin. And veterans disproportionately hail from and choose to live out their golden years in rural areas.

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CARH is a non-profit association that was founded in 1980 and has served as the nations 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](http://www.carh.org).

## 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

## Safely Aging in Place in Rural America (cont'd)

*(Continued from page 7)*

To help meet the health care needs of rural veterans who choose to age in place, the VA is employing a variety of approaches like telehealth. "We've done over 2 million [telehealth] visits, and 45 percent of all of our veterans enrolled in our telehealth program are in rural areas," Shulkin says. "This gives a rural veteran access to specialty care in ways that it would be very hard to get in their local community." In addition, the VA offers a caregiver support program that also provides training for caregivers. "If you want to keep rural veterans at home, according to their preference, they often do need help," he says. For some veterans, particularly those with complex care needs, the VA is also dispatching nurses and doctors to provide primary care in their homes.

Whether you have a military background or not, experts say it's important to reach out to your care providers and community organizations, like local Area Agencies on Aging, to determine what resources are available. No one should have to age in place alone.

Isolation is a top concern among older adults, says Lyn Holley, a professor of gerontology at University of Nebraska-Omaha. Research suggests that becoming socially disconnected can have far-reaching implications, from increasing the risk of depression to heart disease. And though many people aging in place in urban areas face the same danger of becoming isolated, experts say, the geography of open spaces – the space between neighbors, family or friends – can exacerbate the issue.

Connecting to local resources and community is all the more necessary not just for social and emotional health, but given the rigors involved in aging at home in areas with more limited services. The demands of rural living are significant, Holley says. "You're not going to have a drop-in housekeeper."

The challenges of rural aging vary by the individual and the community in which they live. For caregivers and others providing support, that makes it all the more important to listen to the needs of an individual, experts say. To meet them where they are – wherever that is.

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[www.CARH.org](http://www.CARH.org)**

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