

INSIGHTS FOR ON-SITES



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

**First Quarter
2018**

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.

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.

Each applicant must be a resident of a CARH-member property, U.S. citizen or permanent le-

gal resident, and accepted at (or enrolled as) a full-time under-graduate student at an accredited two- or four-year college or university or an accredited trade or vocational educational program.

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, an applicant will be required to provide comprehensive information including: a complete biography with supporting materials; a description of their academic career and/or work

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2017 CARH Scholarship Recipients Named

Five college scholarships were presented to outstanding students on June 21, 2017 at an awards breakfast during CARH's Annual Meeting and Legislative Conference.

A number of students throughout the United States submitted applications, including essays they wrote using their

own unique, personal life experiences that have led them to believe that affordable housing should be a vital component of communities throughout the county. Five recipients were then selected by the CARH Scholarship Selection Committee for their academic excellence and potential for achievement.

The recipients of the scholarships are exceptional and deserving students who live in rural affordable housing properties, owned or managed by CARH members. Each scholarship provides \$1,500 per semester for up to four years of college or vocational school.

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CARH Scholarship Foundation

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experience; a statement of their educational plans; letters of reference; and a written essay. The applicants must demonstrate both financial need and scholastic or work achievement.

Scholarship recipients will be invited to join CARH at the 2018 Annual Meeting & Legislative Conference, June 18-20, 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 other information college and higher education, including estimating the cost and paying for college, visit <https://www.usa.gov/higher-education#item-211286>

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 2018.

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 18-20, 2018, in Arlington, Virginia.

RD's March 1, 2018, Unnumbered Letter (UL) sets out the criteria and application process. Applications are due to RD by May 18, 2018. The UL can be found: www.carh.org/wp-content/uploads/2018/03/UL_FY18SiteManager_Maintenance_Person_Year.pdf

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* 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 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.

2018 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 2018 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 under the
“Scholarship Foundation” menu option.
Applications will be accepted through April 30, 2018.



CARH Scholarship Foundation

HUD Interim Final Rule—Streamlining

By: Amanda Lee Gross, E&A Team, Inc.

HUD published an Interim Final Rule on December 12, 2017, amending regulatory language that applies to Public Housing, Housing Choice Voucher Program and Project-Based Rental Assistance Programs. The purpose of the rule is to implement the FAST Act and modify previously issued streamlining regulations to bring these regulations into alignment. Additionally, this rule expands previous streamlining regulations relating to asset verification and utility reimbursements to also cover multi-family housing programs. The effective date is March 12, 2018.

Specifically, this Interim Final Rule amended regulations as it relates to the following:

- Asset Verification
- Utility Allowance Reimbursements
- Triennial Income Verification

ASSET VERIFICATION

This Interim Final Rule reduces the burden of verifying household assets when determining a household's income upon recertification.

The rule reduces this burden by permitting owner/agents to verify a household's assets every three years as opposed to every single year. In the intermediate years (years 2 and 3 after a full third-party income certification has been conducted), the owner may choose to "verify" assets by accepting a self-certification from a household declaring that the household has net assets equal to or less than \$5,000.

Third-party verification must be obtained every 3 years.

Example: Asset Self-Certification

Initial Certification:

The Barnaby household moved in on 6/1/18. At the time of move-in, the household has only one asset, a checking account with a value of \$200. As this is the initial certification, the checking account must be verified.

1st Recertification When completing their recertification due 6/1/19, the Barnaby household declares that their only asset is a checking account with a value of \$350.00. Since the Barnaby household declared that the net value of assets is less than \$5,000, third-party

verification of the checking account is not required.

2nd Recertification When completing their recertification due 6/1/20, the Barnaby household declares that their only asset is a checking account with a value of \$450.00. Since the Barnaby household declared that the net value of assets is less than \$5,000, third-party verification of the checking account is not required.

3rd Recertification When completing their recertification due 6/1/21, the Barnaby household declares that their only asset is a checking account with a value of \$550.00. Even though the Barnaby household declared that the net value of assets is less than \$5,000, third-

UTILITY REIMBURSEMENTS

This Interim Final Rule also reduces the burden of issuing small utility reimbursements to tenants who receive project-based rental assistance. The rule reduces this burden by permitting owner/agents to make such utility reimbursements on a quarterly basis, if the reimbursement is \$15 or less per month (\$45 per quarter). A utility reimbursement is required to be paid to tenants who pay their own utilities when the utility allowance for the project exceeds the household's total tenant payment. If an owner chooses to use this option, a written policy will need to be implemented to address those households for whom receiving the reimbursement on a quarterly basis would create a financial hardship.

Example: Utility Reimbursements

A utility allowance for a unit is \$100 a month. For a tenant with a Total Tenant Payment of \$90.00, the utility reimbursement would be \$10.00 per month. Since the monthly utility reimbursement is \$15 or less, the owner can distribute the utility reimbursement quarterly as opposed to monthly.

STREAMLINED INCOME VERIFICATION OF FIXED INCOME SOURCES

This Interim Final Rule also reduces the burden of verifying fixed income sources when determining a household's income upon recertification.

The rule reduces this burden by permitting owner/agents to **verify a household's fixed income every three years** as opposed to every single year. In certain circumstances detailed below, an owner/agent is not required to verify non-fixed income sources in years 2 and 3 after a full third-party income certification has been conducted.

Full third-party recertification must still be completed every 3 years.

Fixed Income Defined

Periodic payments at reasonably predictable levels from one or more of the following sources:

- Social Security, Supplemental Security Income, Supplemental Disability Insurance
- Federal, state, local, or private pension plans
- Annuities or other retirement benefit programs
- Insurance policies
- Disability or death benefits
- Other similar types of periodic receipts
- Any other source of income subject to adjustment by a verifiable COLA or current rate of interest

(Section 8: § 5.657 (d)(2) . Public Housing: § 960.257(c)(2))

Fixed Income Triennial Verification

If the streamlined income verification method is used, for recertifications completed in intermediate years (years 2 and 3 after a full third party income certification has been conducted) a household's income from the fixed source can be determined by applying a verified cost of living adjustment (COLA) or a rate of interest to the fixed source. **The determination of whether verification of the household's non-fixed income sources is required, will depend on if the household meets the 90% threshold test.**

>90% of Gross Income

At least 90% of Gross Income from a Fixed Income Source For households whose fixed income represents 90% or more of the household's total gross income, the owner is not required to adjust non-fixed income sources. However, the owner may still choose to verify and update the non-fixed income sources.

<90% of Gross Income

Less than 90% of Gross Income from a Fixed Income Source For households whose fixed income represents less than 90% of the total gross household income, the owner must verify non-fixed income sources.

Examples:**Does Meet 90% Threshold**

Threshold Thomas and Jerry reside in a unit and receive project-based rental assistance. They moved in on 9/1/2017, at which time a full certification was conducted.

- Thomas received \$11,000 a year from Social Security benefits.
- Jerry received \$10,000 in Social Security benefits.
- Jerry also works part-time seasonally and earned \$2,000 a year.
- The gross annual household income totaled \$23,000.

To meet the 90% threshold test, 90% of the total gross household income, or \$20,700 would need to be from a fixed income source(s). $\$23,000 \times 90\% = \$20,700$.

Since the fixed income received by this household totals \$21,000, this household meets the 90% threshold test.

This means that when the household's first recertification, due 6/1/2018, is being completed, the fixed income source can be determined by applying the verified COLA to both Thomas and Jerry's benefit income, and the non-fixed income source (Jerry's wages of \$2,000) is not required to be verified.

Does Not Meet 90% Threshold

Josh and Mary reside in a unit and receive project-based rental assistance. They moved in on 6/1/2017, at which time a full certification was conducted.

- Josh received \$15,000 a year from Social Security benefits.
- Mary works part-time and earned \$5,000 a year.
- The gross annual household income totaled \$20,000.

To meet the 90% threshold test, 90% of the total gross household income, or

\$18,000, would need to be from a fixed income source(s). $\$20,000 \times 90\% = \$18,000$.

Since the fixed income received by this household is only \$15,000, this household does not meet the 90% threshold test.

This means that when the household's first recertification, due 6/1/2018, is being completed, the fixed income source can be determined by applying the verified COLA to Josh's benefit income, however, Mary's wages must be third-party verified.

SUPPLEMENTAL INFORMATION

Wait..wasn't a final rule regarding these topics already published? Kind of, sort of, but not really. To truly understand the purpose of this Interim Final Rule, we need to review the text and timeline of previous regulatory changes that led to the publication of this Interim Final Rule.

January 6, 2015 Proposed Rule

This proposed rule proposed several changes including topics related to streamlining recertifications, utility reimbursements and asset verification.

- Streamlining Recertification: The proposed rule proposed that for households whose total gross household income is derived 100% from fixed income sources, that the fixed income sources could be verified and adjusted by applying a verified cost of living adjustment.
- Asset Verification: In the proposed rule, HUD proposed to permit Public Housing and Housing Choice Voucher programs (but not Multi-Family Housing programs) to accept a family's declaration that it has net assets equal to or less than \$5,000, without taking additional steps to verify the accuracy of the declaration, instead of verifying all assets, regardless of the value.
- Utility Reimbursement: HUD proposed to permit Public Housing and Housing Choice Voucher programs (but not Multi-Family Housing programs) to choose to disburse utility allowances on a quarterly basis, as opposed to a monthly basis, if the utility reimbursement is \$20.00 or less quarterly.

December 8, 2015 FAST Act

Before HUD could publish its Final Rule, the Fast Act was signed into law.

While the FAST Act is at its core a transportation act, changes to HUD regulations made their way into the act as it relates to streamlining recertifications.

The Fast Act states that for households with a fixed income source that is equal to or more than 90% of the household's total gross income, full recertification of all income sources is only required every 3rd year. Meaning that after the initial full income certification has been conducted, the PHA or Owner may adjust the fixed income source by applying a verified COLA, and no adjustment is required for the non-fixed income sources.

March 8, 2016 Final Rule

HUD published its Final Rule after making modifications as a result of comments received by HUD based on the proposed rule.

- Streamlining Recertification: This final rule allowed for a streamlined income determination for any fixed source of income, even if the household also had a non-fixed source of income. It required that, upon admission to a program, third-party verification of all income amounts had to be obtained for all household members, and a full income recertification be completed every 3 years. In the interim years, this final rule allowed for the fixed income source to be determined by applying a verified COLA to the previous years documented income amount, however, all non-fixed income sources still had to be third party verified.
- Asset Verification: HUD permitted Public Housing and Housing Choice Voucher programs (but not Multi-Family Housing programs) to verify household assets every three years, as opposed to every year, if the PHA or Owner obtained a household declaration that the household had net assets equal to or less than \$5,000.
- Utility Reimbursement: HUD permitted Public Housing and Housing Choice Voucher programs (but not Multi-Family Housing programs) to choose to disburse utility allowances on a quarterly basis, as opposed to a monthly basis, if the utility reimbursement was \$45.00 or less per quarter.

CARH's Preferred Buyer Vendors



USI 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)
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- Professional liability; crime; employment practices, directors & officers

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

Contact: Ed Goesel; ed.goesel@usi.com; 312-766-2028



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



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Contact: Rebecca Ruttkofsky
rebecca.ruttkofsky@staples.com
734-452-4841



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

2017 CARH Scholarship Recipients

(Continued from page 1)

**Chelsea Parsons
James L. Poehlman
Scholarship**

Chelsea Parsons is a resident of Connemara Apartments in Laramie, Wyoming, a property managed by CARH member, Syringa Property Management. Chelsea is the mother of a young daughter, works part-time as a substitute teacher, and is enrolled as a full-time student at the University of Wyoming. Chelsea is pursuing her degree in Secondary Education—Social Studies with an emphasis on History and an endorsement in English as a Second Language (ESL).



dual enrolled at Wallace Community College. Maggie was a member of the National Honor Society and an active participant in her school — with involvement in softball, volleyball, basketball, Key Club, and the prom committee. She served as an assistant coach for Little League and also worked part-time. Maggie recently joined the Army National Guard and will continue her education at Wallace Community College to complete her nursing degree.

**Sharonica Gavin
CRHD Founders
Scholarship**

Sharonica Gavin is a resident of Cedar Well Apartments in Hilton Head Island, South Carolina, a property managed by CARH member, Partnership Property Management. She is single mother, works part-time, and extensively volunteers as a youth ministry advisor, a cheerleading assistant coach, and at a local medical clinic, while also enrolled at the University of South Carolina-Beaufort. Sharonica is pursuing her undergraduate degree in the Health Promotion Program with plans to one day pursue a master's degree in public health and open a health and well ness center for those of low-income status who desire to live a wellness lifestyle.



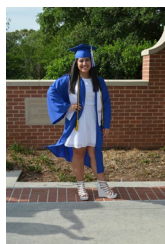
**Celeste Nzeza
Gordon L.
Blackwell
Scholarship**

Celeste Nzeza is a resident of Shreveport Ridge Apartments in Ashburn, Virginia, a property managed by CARH member, TM Associates Management. Celeste is a 2017 graduate of Rock Ridge High School where he had a 3.89 GPA. He played varsity soccer and was voted captain during his senior year. Celeste was a volunteer coach at a youth soccer camp and at this church. He was one of his high school's student representatives to the Loudoun County Student Forum, is a writer — both editorial and fiction, and provided a great deal of service through his association with local outreach mental health services. Celeste will attend Virginia Tech and study business and information technology.



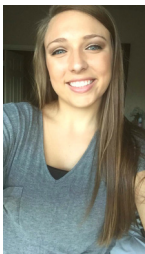
**Dana Quintero
Rodriguez
CARH Scholarship
Foundation
Scholarship**

Dana is a resident of Cottage Hill Pointe Apartments in Mobile, Alabama, a property managed by CARH member, Gateway Management Company. Dana is a member of the 2017 graduating class of Baker High School where she earned a 3.74 GPA and earned an Honors Diploma. She was a member of the National Honor Society, and participated in the French Club, Key Club, Environmental Club, Multicultural Club, and Book Club. Dana is also an active member in her church. She will attend the University of Alabama at Birmingham where she will major in Biomedical Sciences on the pre-med track.



**Maggie Lavorgna
Jack Godin, Jr. Scholarship**

Maggie Lavorgna is a resident of Beverlye Crossings in Dothan, Alabama, a property managed by CARH member, Hall Housing Investments. Maggie is a graduate of the 2017 class at Dothan High School where she had a 3.8 GPA and earned an Honors Diploma., while also



2017 RD Site Managers and Maintenance Person of the Year

The US Department of Agriculture (USDA) Rural Development (RD) presented their awards for the 2017 National Site Managers of the Year and Maintenance Person of the Year at CARH's Annual Meeting & Legislative Conference. The Site Managers and Maintenance Person of the Year are selected by a panel of housing professionals, including staff from both CARH and RD.

A site manager of the year is expected to set a standard of excellence in tenant satisfaction, curb appeal of the project, accurate and complete record keeping, and performance above and beyond normal expectations.

The awards were presented to:

Kathy Reynolds
2017 Elderly Housing
Jackson Retirement Village
Jackson, OH
Managed by Millennia Housing Management

Bonnie Stevenson
2017 Family Housing
Mountain Glen Apartments
Brevard, NC
Managed by Partnership Property Management

James Petrey
2017 Maintenance Person of the Year
Raintree Apartments
Oak Ridge Apartments
Lexington, KY
Managed by GEM Management



Host a Summer Meals Program at Your Property

The Summer Meals Program is a federally-funded, state-administered program through USDA's Food and Nutrition Service (FNS) that reimburses providers who serve free healthy meals to children and teens in low-income areas during the summer months when school is not in session. This program is critically important for many rural children, who may be at risk of going hungry when they do not have access to free and reduced-price school meals. Summer Meals are provided by local sponsoring organizations, which are reimbursed by FNS for the meals served to children.

First Steps

- Visit FNS's Summer Food Service Program website, www.fns.usda.gov/sfsp for detailed information on the program and to access a detailed toolkit to facilitate a successful program.
- Contact your owner and/or management company for help with logistics and getting started.
- Locate and meet with your FNS point of contact for your state.¹
- Determine if your site is eligible.²
- Eligible sites can be considered both Open and Closed Enrollment.

Open Enrollment

All children 18 years of age or younger eat for free and all meals are reimbursable. The meals are served free to all children on a first come, first served basis.

Closed Enrollment

All children 18 years of age or younger eat for free and all meals are reimbursable. Because the site is not open to the community, meals are served free only to enrolled children, at least 50% of the enrolled children must be from households that meet the income eligibility guidelines for free and reduced price meals.

- Request from your FNS contact a list of last year's approved sponsors that are located near your site.
- Arrange for sheltered space large enough to accommodate the anticipated participants. This can be in the form of a community center, onsite community room, or a large space on the grounds with canopies and chairs.

Summer Meals = Summer Fun

Approach the program as a fun summer event. This will help increase participation and decrease any negative stigma associated with free lunch service.

Offer free activities for the kids to encourage participation. Examples include:

- Storytime
- Play writing
- Board games
- Outdoor relay races
- Talent Shows
- And More!



Kick Off Event

- Host a Summer Meals Kick Off event for the first summer meals event of the year. This will generate excitement for parents, kids, and the community, and will create local media buzz.
- Partner with non-profit organizations or government entities
- Prepare games and activities
- Send a press release and invite the media
- Prepare and send sound bites and PSAs to local radio stations
- Prepare on-site promotional materials including brochures, fliers, and posters
- Take pictures to include in media contacts and your onsite newsletter (*have parent/guardian sign multimedia release form if child is photographed*)

Make sure you get feedback from the participants and their parents or guardians. This feedback can be used to better next summer's program!

¹ www.fns.usda.gov/school-meals/school-meals-contacts

² www.fns.usda.gov/capacitybuilder



Summer Meals Stats and Facts

- Nationally, 43% of low-income families find it harder to make ends meet during the summer and 32% sometimes find themselves without enough food during the summer months.
- Of families that participate in the free and reduced-price lunch programs, more than half (54%) find it harder to make ends meet during the summer and 43% sometimes find themselves without enough food during the summer months; 73% of families report spending more on food during the summer months than during the school year.
- Most low-income families (62%) report spending more on food during the summer months with an average increase of \$316 per month.



Security: Advice for Families in Multifamily Housing

By Chris E. McGoey, CPP, CSP, CAM

Your home is your castle

...or is it? Are you really safe once you're in your apartment and lock your door? In an open society, your apartment should be the sanctuary for you and your family. Your apartment is the only environment where you have control over who can get close to you or your family. Protecting your apartment and family from criminal intrusion should be high on your list of priorities.

Burglary

By far, the most common threat to an apartment unit is burglary. Burglary, by definition, is a non-confrontational crime, but being victimized can leave a family feeling vulnerable and violated. To prevent a burglary, it is important to first gain an understanding of who commits them and why. The majority of apartment burglaries occur during the daytime when most people are away at work or at school. Burglaries also occur at night when there are obvious signs that no one is home. Most apartment burglars are young males looking for things that are small, expensive, and can easily be converted to cash. Items like cash, jewelry, guns, watches, laptop computers, and other small electronic devices are high on the list.

Statistics tell us that more than 30% of all apartment burglars gained access through an open door or window. Ordinary household tools like screwdrivers, channel-lock pliers, small pry bars, and small hammers are most often used by burglars. Although apartment burglaries may seem random in occurrence, they actually involve a selection process.

The burglar's selection process is simple. Choose an unoccupied apartment with the easiest access, the greatest amount of cover, and the best escape routes. What follows is a list of suggestions to minimize your risk by making your home unattractive to potential burglars.

Door and Locks

The first step is to "harden the target" or make your apartment more difficult



to enter. Remember, the burglar will simply bypass your apartment if it requires too much effort or requires more skill and tools than they possess. Most burglars enter via the front, back, or garage doors. Experienced burglars know that the garage door is usually the weakest followed by the back door. The garage and back doors also provide the most cover. Burglars also know to look inside your car for keys and other valuables, so keep it locked, even if you have it in a garage. Apartment managers should use solid core doors and high quality locks on exterior doors that will resist twisting, prying, and lock-picking attempts. A quality Grade-1 or Grade-2 deadbolt lock will have a beveled casing to inhibit the use of channel-lock pliers used for forced entry. A quality door knob-in-lock set will have a "dead latch" mechanism to prevent slipping the lock with a shim or credit card.

Forced Entry

The most common way used to force entry through a door with a wooden frame is simply to kick it open. The weakest point is almost always the strike plate that holds the latch or lock bolt in place, followed by glass panels in doors. The average door strike plate is secured with only 1/2-inch screws set into the soft doorjamb molding. These lightweight moldings are often tacked on to the door frame and can be torn away with a firm kick. Because of this construction flaw, it makes sense to upgrade to a heavy-duty four-screw strike plate.

Sliding Glass Doors

Sliding glass doors are usually installed at the rear of an apartment making them good candidates for entry by a burglar. In warm climates, an experienced burglar knows that sliding glass doors are often left standing open for

ventilation or for pet access. Since they slide horizontally, it is important to have a secondary blocking device in place to prevent sliding the door fully open from the outside. This can be easily accomplished by inserting a wooden dowel or stick into the track thus preventing or limiting movement. Other blocking devices available are metal fold-down blocking devices called "charley bars" and various track-blockers that can be screwed down.

Sliding glass doors are notorious for failing to prevent a forced entry attempt, especially in apartment buildings. This is because of the wear and tear and lack of maintenance they receive and due to the inadequate nature of many of the latching mechanisms. Most sliding glass doors don't have locks on them, only latches. The latches are usually made of aluminum and can become worn or out of adjustment. The most common methods used to force entry, aside from breaking the glass, is by prying the door near the latch or lifting the door off the track. The blocking devices described above solve half the equation. To prevent lifting, you need to keep the sliding door rollers in good condition and property adjusted.

You can also install anti-lift devices such as a pin that extends through both the sliding and fixed portion of the door. There are also numerous locking and blocking devices available in any good quality hardware store. Also, place highly visible decals on the glass door near the latch mechanism that indicates that an alarm system, a dog, or block watch/operation identification is in place, if applicable. (Be careful not to misrepresent that these devices are in place if they are not.)

Sliding Windows

Windows are left unlocked and open at a much higher rate than doors. An open window, visible from the street or alley, may be the sole reason for an apartment to be selected by a burglar. Ground floor windows are more susceptible to break-ins for obvious reasons. Upper floor windows become attractive if they can be accessed easily from a

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Security: Advice for Families in Rental Housing

(cont'd from page 9)

stairway, tree, fence, or by climbing on balconies. Windows have latches, not locks, and therefore should have secondary blocking devices to prevent sliding them open from the outside. Inexpensive wooden dowels and sticks work well for horizontal sliding windows and through-the-frame pins work well for vertical sliding windows.

For ventilation, block the window open no more than six inches and make sure you can't reach in from the outside and remove the blocking device. In sleeping rooms, these window blocking devices should be capable of being removed easily from the inside to comply with fire codes. Like sliding glass doors, anti-lift devices are necessary for ground level and accessible aluminum windows that slide horizontally. The least expensive and easiest method is to install screws halfway into the upper track of the movable glass panel to prevent it from being lifted out in the closed position. Again, place highly visible decals on the glass door near the latch mechanism that indicates that an alarm system, a dog, or block watch/operation identification is in place, if applicable. (Be careful not to misrepresent that these devices are in place if they are not.)

Be a Good Neighbor

Good neighbors should look out for each other. Get to know your neighbors on each side of your apartment and across from you. Good neighbors will watch out for your apartment and vehicle when you are away, if you ask them. As will your onsite managers. They can report suspicious activity to management, or to the police.

Good neighbors can pick up your mail, newspapers, handbills, and can inspect the inside of your apartment periodically to see that all is well. Allowing a neighbor or management to have a key solves the problem of hiding a key outside the door. Experienced burglars know to look for hidden keys in planter boxes, under doormats, and above the ledge. Requiring a service vendor to contact your neighbor to gain access will send the message that someone is watching. This neighborhood watch technique sets up what is called

“territoriality.” This concept works great in apartment communities. This practice helps deter burglaries and other crimes. Of course, for this to



work, you must reciprocate and offer the same services to your neighbors. The biggest difficulty getting to this level of oversight is taking the first step. You can take it by calling your local crime prevention unit at the police department. Most police departments have neighborhood watch coordinators to help you set this up. You should invite your adjacent neighbors over and begin the information exchange.

Lighting

Interior lighting is necessary to show signs of occupancy inside a residence at night. Seeing a dark apartment night-after-night sends a message to burglars that you are away. Light-timers are inexpensive and can be found almost everywhere. They should be used on a daily basis, not just when you're away. In this way, you set up a routine that your neighbors can observe and will allow them to become suspicious when your normally lighted apartment becomes dark.

Exterior lighting is also very important. It becomes critical if you must park in a common area parking lot or an underground garage and need to walk to your front door. The purpose of good lighting is to allow you to see if a threat or suspicious person is lurking in your path. If you can see a potential threat in advance, then you at least have the choice and chance to avoid it. Exterior lighting needs to be bright enough for you to see 100 feet and it helps if you can identify colors. Good lighting is definitely a deterrent to criminals because they don't want to be seen or identified. Your apartment management will have a system in place to periodically inspect

and replace lighting outages.

Alarm Systems

Alarm systems definitely have a place in an apartment security plan and are effective, if used properly. Check with your management company regarding the use and/or ability to have an alarm system. Alarm systems need to be properly installed and maintained. The system should have an audible horn or bell to be effective in case someone does break in. However, these audible alarms should be programmed to reset automatically after one minute. The criminal will get the message and will be gone without your neighbors having to listen to your alarm until it is manually switched off. If you use a central station to monitor your alarm, make sure your response call list is up to date. Burger alarms, like car alarms, are generally ignored except for a brief glance. However, if you have established and nurtured your neighborhood watch buddy system, you will experience genuine concern by your neighbors.

Operation Identification

This is a program supported by most police agencies. They recommend that you engrave your drivers' license number (NOT your social security number) on televisions, stereos, computers, and small electronic appliances. This is so the police can identify and locate you if your stolen items are recovered.

It is also highly recommended that you photograph or videotape your home furnishings, electronic devices, and small appliances and make a list of the make, model, and serial numbers. You should keep this list in a safety deposit box or with a relative or neighbor for safe keeping. Additionally, photocopy important documents and the contents of your wallet annually.

Of course, if you do find yourself a victim of a burglary, contact your police department immediately. Additionally, notify your site manager and management company.

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Flood, Hurricane, Tornado, Wildfire—When Disaster Strikes

Compiled from *Information from the Red Cross*

In 2017, it seemed as if there was a natural disaster every other week for months on in. Natural disasters can strike with very little warning so preparing in advance to keep you and your family safe is necessary.

In the event of a natural disaster, the following tips are appropriate for all types of emergencies:

- Listen to local area radio, NOAA radio, or local TV stations for the latest information and updates.
- Be prepared to evacuate quickly and know your routes and destinations, including emergency shelters if necessary.
- Arrange for temporary housing at a friend or relative's home outside the threatened area.
- Check your emergency kit and replenish any items missing or in short supply, especially medications or other medical supplies. (If you do not have an emergency kit, prepare one using the suggested items found here <http://www.redcross.org/get-help/prepare-for-emergencies/be-red-cross-ready/get-a-kit>.)

After any type of natural disaster or emergency, let family, friends, and your site manager know you're safe as soon as possible and, if you evacuated, return only when authorities say it is safe to do so.

Additional information for specific types of disasters is listed below.

Flood and Hurricanes

- Stay indoors if at all possible.
- Turn off the power and water mains if instructed to do so by local authorities.
- Use flashlights in the dark if power goes out. Do NOT use candles.
- Boil tap water until water sources have been declared safe.
- Avoid contact with floodwater. It may be contaminated with sewage or contain dangerous insects or animals.
- Don't use gas or electrical appliances that have been flooded.
- Dispose of any food that comes into contact with flood water.

- Don't walk, swim, or drive through floodwater.
- If caught on a flooded road with rising water, get out of the car quickly and move to higher ground.
- Don't walk on beaches, riverbanks, or in flood waters.
- Stay out of areas subject to flooding – underpasses, dips, low spots, canyons, washes, etc., can become filled with water quickly.

Know the Difference!

*A tornado **WATCH** means a tornado is possible.*

*A tornado **WARNING** means a tornado is already occurring or will occur soon. **GO TO YOUR SAFE PLACE IMMEDIATELY.***

Tornado

- Identify a safe place in your home where household members and pets will gather during a tornado: a basement, storm cellar, or an interior room on the lowest floor with no windows.
- In a high-rise building, pick a hallway in the center of the building. You may not have enough time to go to the lowest floor.
- In a mobile home, choose a safe place in a nearby sturdy building. If your mobile home park has a designated shelter, make it your safe place. No mobile home, however it is configured, is safe in a tornado.

Wildfires

- Back your car into the garage or park it outside in the direction of your evacuation route.
- Confine pets to one room so you can find them if you need to evacuate quickly.
- Limit exposure to smoke and dust by closing windows and doors to prevent outside smoke from getting in.
- If you have asthma or another lung disease, follow your health care provider's advice. Seek medical care if your symptoms worsen.
- Dress to protect yourself: wear cotton/woolen clothing including long

sleeve shirts, long pants and gloves.

- Evacuate immediately when authorities tell you to.

If trapped outside:

- Crouch in a pond, river or pool.
- Do not put wet clothing or bandanas over your mouth or nose. Moist air causes more damage to airways than dry air at the same temperature.
- If there is no body of water, look for shelter in a cleared area or among a bed of rocks and lie flat, face down, and cover your body with soil.
- Breathe the air close to the ground to avoid scorching your lungs or inhaling smoke.

For more detailed information on how to prepare and recover from these and other emergencies, visit <http://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/>.

FICTION

Fill your sinks and bathtubs for drinking water in case flooding water interrupts or contaminates the public water supply.

FACT

Water stored in bathtubs and sinks should never be used for drinking or for bathing young children because lead can leak from the glaze in bathtubs and sinks into water stored in them. However, you can use water stored in bathtubs and sinks for flushing the toilet or washing the floor or clothing.



**American
Red Cross**

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2018 Tax Help — Deadline Extended to April 17th

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 Sunday and Washington, DC's Emancipation Day is being observed on April 16th. Therefore, tax year 2017 returns are due Tuesday, April 17, 2018. Your return will be considered filed timely if the envelope is properly addressed and postmarked by the due date.

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 more information for taxpayers on how to file, 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 file electronically and, if you owe, how to pay electronically, visit www.irs.gov/filing.



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

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