

# INSIGHTS FOR ON-SITES

## CARH Scholarship Foundation Awards Five Scholarships to Exceptional Students

By Rodney Corley, President, CARH Scholarship Foundation

Five college scholarships were presented to outstanding students on June 20th 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 excep-



Ge'Naya Berry-Hughes, Alexis Dixon, Maddison Robinson, Courtney Murphree, and Sarah Harding

tional 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.

CARH created the Scholarship Foundation in 2005 to promote edu-

cation and expand opportunities for residents of CARH member properties. CARH currently awards five scholarships annually, three of which are named in memory of past CARH members who served CARH and the affordable housing industry with distinction; one scholarship is

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## Pet Insurance — Should Your Residents Buy It?

Compiled from USA.gov

If your property allows pets, you may have had a conversation with a resident about whether they should get pet insurance.

Health insurance for pets may help pay veterinary bills if your pet is injured, gets sick, or needs routine preven-

tive care. Most plans cover dogs and cats, and some plans cover other types of animals.

### What to Consider Before Buying Pet Health Insurance

- Shop and compare: Policies and premiums vary wide-

ly. Compare monthly or annual costs, and the differences in deductibles, co-pays, and coverage limits. These may limit payouts by incident, annually, or the animal's lifetime.

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(CARH)

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### Special points of interest:

- 2018 Scholarship Winners Announced
- Visit CARH's website, at [www.carh.org](http://www.carh.org)

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## Best Practices for Summer Food Services Program

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named for the founders of the original CARH, the Council for Rural Housing Development; and the fifth scholarship is named in honor of the Scholarship Foundation.

### Maddison Robinson *James L. Poehlman Scholarship*

Maddison is a 2018 graduate of Solomon High School in Solomon, Kansas, where she earned a 3.9 GPA and was the class Valedictorian. She was president of the FFA and the National Honor Society, vice president of the Student Council, a member of the FBLA and played volleyball and track. In addition, she participated in numerous volunteer and extracurricular activities. Maddison will attend Emporia State University and study Nursing. Maddison is a resident of North Pine Village Apartments, a property managed by CARH member, MACO Management Company.



Maddison Robinson

### Sarah Harding *Gordon L. Blackwell Scholarship*



Sarah Harding and her children, Ethan and Eloise

Sarah is a single mother of a young son and daughter and works part-time while attending school. She is currently enrolled at Northwood University and has a 3.7 GPA. Sarah is pursuing a bachelor's degree in business management and marketing. Her goal after her degree is to have a career that enables her to give back to the community. Sarah is a resident of Gaslight Square Apartments in Gaylord, Michigan, a property managed by CARH member, KMG Prestige.

### Courtney Murphree *Jack Godin, Jr. Scholarship*

Courtney is a graduate of the 2018 class at Tharptown High School in Russellville, Alabama, where she had a 3.96 GPA and earned an Advanced Diploma. Courtney was class president, member inductee of the National History Honor Society and the National Honor Society, president of the FBLA, vice president of student government, and treasurer of both Junior Civitan and S.A.D.D. She was also on the Robotics team and Homecoming committee. Courtney was involved in many other volunteer and extracurricular activities. She will attend Northwest Shoals Community College then transfer to the University of Alabama at Huntsville to obtain a degree in Astronomy. Courtney is a resident of Stonecrest Apartments, a property managed by CARH member, Irby Management.



Courtney Murphree

### Alexis Dixon *CRHD Founders Scholarship*

Alexis is a 2018 graduate of Dillard High School in Pompano Beach, Florida, where she earned a 4.4 GPA. She was the treasurer of the student government, president of Students Working Against Tobacco, treasurer of the class of 2018, secretary of the Woman of Tomorrow Mentorship Organization, was a cheerleader, participated in track and field, flag football and performing arts dance. She also extensively volunteered and participated in other extracurricular activities. Alexis will attend Florida Memorial University and pursue a degree in Criminal Justice. Her goal is to be-

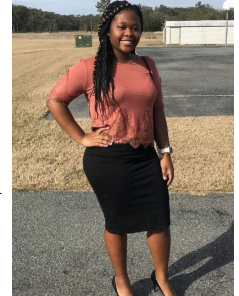


Alexis Dixon

come a criminal defense attorney. Alexis is a resident of Golden Acres Development, a property managed by CARH member, Nelson & Associates, Inc.

### Ge'Naya Berry-Hughes *CARH Scholarship Foundation Scholarship*

Ge'Naya is a member of the 2018 graduating class of Tavares High School in Tavares, Florida, where she earned a 4.34 GPA and graduated with an Honors Diploma. She was vice president of the FBLA, secretary of Fellowship of Christian Athletes, a member of the National Honor Society and participated in cheerleading and weightlifting. Ge'Naya also volunteered extensively and worked part-time. She will attend the University of North Florida and pursue her degree in Nursing. Her goal is to become a neonatal nurse. Ge'Naya is a resident of Colonial Pines Apartments, a property managed by CARH member, Flynn Management Corporation.



Ge'Naya Berry-Hughes

2019 scholarship applications will be available in the Fall of 2018 on the CARH website, [www.carh.org](http://www.carh.org). Applications will be due April 30, 2019.

### Onsite Property Managers Received \$250

Onsite managers listed below, who encouraged the winning scholarship applicants to apply, were provided a \$250 cash award by the Scholarship Foundation.

**Pat Turner**  
North Pine Village Apartments

**Kristin Patnode**  
Gaslight Square Apartments

**Kara Shelnutt**  
Stonecrest Apartments

**Helen Mitchell**  
Golden Acres Development

**Judy Perkins**  
Colonial Pines Apartments



## Rural Development's 2018 Site Managers and Maintenance Person of the Year

*By Portfolio Management Division Staff, Rural Development*

The US Department of Agriculture (USDA) Rural Development (RD) presented their awards for the 2018 National Site Managers of the Year and their inaugural award for 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 maintenance person of the year is expected to set a standard of excellence in tenant satisfaction, ensure the property is maintained and has good curb appeal on a continuous basis and consistently does more than what is expected.

Joel Baxley, Administrator, Rural Housing Service, presented the awards to:



**Erika Keaton**  
**2018 Family Housing**  
*Apple Hill Apartments*  
*Jackson, OH*  
*Managed by Premier Management*



**Lizbeth Lozano**  
**2018 Farm Labor Housing**  
*Sugarloaf Apartments*  
*Hendersonville, NC*  
*Managed by Partnership Property Management*



**Carla Hutto**  
**2018 Elderly Housing**  
*Williston Elderly Apartments*  
*Williston, SC*  
*Managed by GEM Management*



**Steve Anderson**  
**2018 Maintenance Person of the Year**  
*Village Apartments of Seymour I*  
*Seymour, IN*  
*Managed by Village Management Company*

*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](mailto: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](http://www.carh.org).

# CARH

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***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!**



# MAINTENANCE CORNER

## *Rural Housing Professional & Maintenance Professional Designations*

*Tamara Schultz, Membership Manager, CARH*

CARH's professional designations — **Rural and Affordable Housing Executive (RAHE)**, **Rural and Affordable Housing Professional (RAHP)** and **Rural and Affordable Housing Maintenance Professional (RAHMP)** — were designed to elevate professional standards, enhance individual performance and recognize those executives, managers and maintenance personnel in the rural housing industry who demonstrate the highest level of professionalism, ethics, dedication and expertise.

The RAHE designation recognizes CARH members who have worked in the affordable rural housing industry for at least five years, with a minimum of two years of that experience being in a supervisory or executive role.

A RAHP candidate must have served at least two years in the capacity of onsite manager, assistant manager, occupancy specialist, RHS or Housing Finance Commission occupancy personnel, the equivalent, or any combination of the above.

The RAHMP candidate must have at least two years of service in the multi-family housing maintenance field.

Candidates for all three designations must have a record of high standards, ethics and integrity in all business and housing matters. They must also be employed by a company who is a member in good standing with national CARH, and must be recommended by a fellow CARH member, or owner/ principal of the employing company.

All completed applications are examined by CARH's Certification Board of Review. The designations are valid for two years from the date of initial issuance; after two years, designation holders may apply for renewal

and, if approved, continue using the designation.

The Board of Review will next meet during CARH's Midyear Meeting on January 28-30, 2019. Those wishing to obtain a RAHE, RAHP, or RAHMP designation for the first time should provide a completed application package to the national CARH office **by December 31, 2018**, in order to be considered by this Board of Review. The Board of Review will not meet again until CARH's Annual Meeting & Legislative Conference in June 2019.

Requirements, Qualifications and Applications are available under the Resources/Professional Designation section of the CARH website, [www.carh.org](http://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](mailto:carh@carh.org).**

### **HD Supply Offers Professional Training Courses for Maintenance Personnel**

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- EPA Section 608—Preparation & Certification Testing
- EPA Section 608—Certification Testing Only
- Heating—Gas and Electric
- Hotel Preventive Maintenance
- Kitchen Appliances
- Laundry Appliances
- Make-Ready Maintenance
- NSPF Certified Pool Operator Certification Class
- Plumbing
- R-410A Introduction and Overview
- Safety on Site
- Swimming Pool Maintenance
- Team Management

Visit HD Supply's website at [www.hdsupplysolutions.com/shop/training\\_classes](http://www.hdsupplysolutions.com/shop/training_classes) for details.

Completed courses can be used toward CARH' Rural and Affordable Housing Maintenance Professional (RAHMP) designation.

## Rural Hunger in America: Get the Facts

By Food Research & Action Center, Reprinted with Permission

No community in America is immune to hunger, including rural areas. Paradoxically, in rural areas that grow most of our nation's food, households face considerably deeper struggles with hunger than those in metropolitan areas. Millions of working families, veterans, people with disabilities, seniors, and children in rural communities cannot always afford and access enough food for an active, healthy life. This struggle against hunger is known as food insecurity.

### Food Insecurity in Rural Areas:

- detrimentally impacts the health, productivity, and well-being of people — especially children and seniors;
- increases health care utilization and costs; and
- undermines the economies and the sustainability of rural communities.

### Health Outcomes are Worse in Rural America Than in Urban America

Food insecurity is linked to a wide range of negative health outcomes. Rural Americans are at higher risk for poor health outcomes than their urban counterparts.

A growing body of research focuses specifically on the harmful impacts of food insecurity on the health of rural Americans:

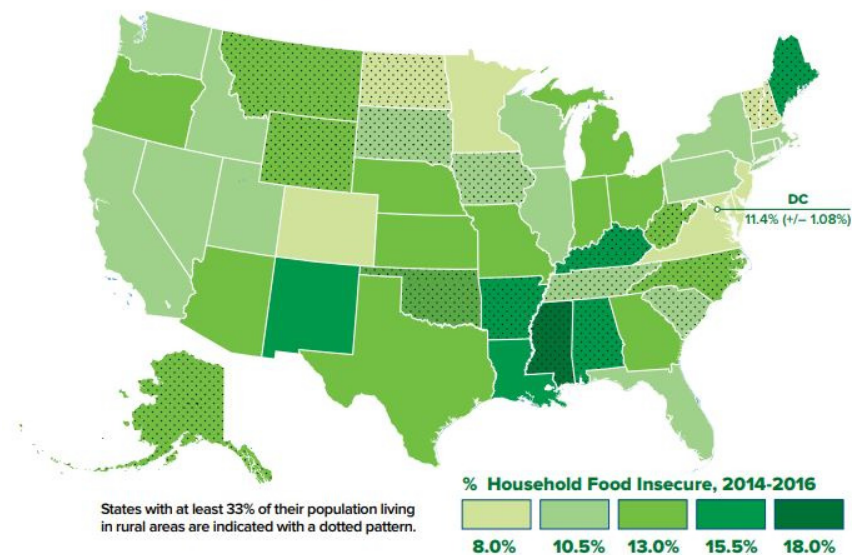
- Food insecurity was linked to poorer health, less exercise, and lower grades in a recent study of rural adolescents in Minnesota.

### Did You Know? Food Insecurity is Worse in Rural America Than in Urban America

Rural households are more likely to experience food insecurity than households in metropolitan areas.



### Percentage of Food Insecure Households: How Rural States Fare



Source: Alisha Coleman-Jensen, Matthew P. Rabbitt, Christian A. Gregory, and Anita Singh. 2017. Household Food Security in the United States in 2016, ERR-237, U.S. Department of Agriculture, Economic Research Service.

- Rural single mothers in the South experiencing food insecurity were more likely to be in poor/fair health and more likely to be depressed than their food-secure counterparts.
- Residents of rural communities, especially children, have higher rates of overweight and obesity, compared to those living in urban areas.

Higher rates of poverty, less access to health care, and lower rates of health-promoting behaviors (e.g., physical activity, seat belt use) fuel health disparities.

In addition, residents of rural communities, especially low-income residents, face obstacles — limited access to grocery stores, availability of healthful, affordable foods, and substantial travel distances and costs — that make it harder to shop for food.

### Strategies to Increase Participation in the Federal Nutrition Programs

The federal nutrition programs — the Supplemental Nutrition Assistance Program (SNAP), the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC),

child care meals, school breakfast and lunch, afterschool meals and snacks, summer food, and home-delivered meals — are the nation's first line of defense against hunger and reach millions of rural residents every day. The programs could — and should — reach millions more rural families in need of nutritious food.

Increasing access to these programs not only provides a sustainable strategy for rural areas to reduce hunger and improve nutrition, but also helps rural communities decrease poverty, support working families, and stimulate the local economy. All of the programs, except WIC and home-delivered meals, are federal entitlements. As such, these programs can expand to serve any child who meets the program criteria and do not need annual federal appropriations. While WIC is not an entitlement program, there is still substantial room to grow participation in the program, especially among children ages one to five.

The benefits of these programs — particularly for children — are immense. Here are just a few examples:

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## 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 habitation 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:

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- 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! USI Insurance offers access to a special National Apartment Program for apartment owners – contact us today to find out more.

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 703-929-6487



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- Ease of Ordering - Order by Phone 800-431-3000, Fax 800-859-8889 or online at [www.hdsupplysolutions.com](http://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
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**Contact: Rebecca Ruttkofsky**  
[rebecca.ruttkofsky@staples.com](mailto:rebecca.ruttkofsky@staples.com)  
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 866-630-6400

## Rural Hunger in America: Get the Facts (cont'd.)

(Continued from page 5)

- SNAP benefits lift millions of Americans above the poverty line, including 3.6 million people in 2016 alone.
- Extensive research shows that SNAP improves food security, dietary intake, and health, especially among children, and with lasting effects.
- The school lunch and breakfast programs reduce hunger and obesity, lift children out of poverty, reduce school nurse visits, and improve attendance, student behavior, and educational achievement.
- The summer food and afterschool food programs boost nutrition and attract hungry children to school-based and community-based programs that keep them safe and engaged, provide positive activities, and reduce obesity.
- The Child and Adult Care Food Program (CACFP) improves preschoolers' nutrition, reduces obesity, strengthens the quality of early care, and helps boost and stabilize caregivers' incomes and services.
- The participation of women, infants, and young children in the WIC program improves rates of prenatal care, reduces low birth weight and infant mortality, and

reduces childhood anemia and obesity.

- The senior nutrition programs help seniors improve their nutrition and health and reduce the need for more costly medical interventions.

The federal food dollars available for these programs stimulate rural economies through assistance that goes directly to struggling families, schools, child care and senior centers, and community and faith-based organizations. Those funds are then spent in local communities and typically are spent quickly by the struggling beneficiaries. As studies by the U.S. Department of Agriculture and others have shown, every \$1 spent in SNAP benefits generates \$1.79 in local economic activity, helping to create jobs and expand markets for farmers.

The federal nutrition programs also make child-serving programs viable, helping rural areas to provide more work supports for families who need child care. A child care center caring for 50 low-income young children could receive up to \$70,000 per year in federal CACFP funds to serve breakfast, lunch, and a snack to each child each weekday. A summer program serving 100 children could po-

tentially receive up to \$22,500 per summer in Summer Food Service Program funds to serve lunch and breakfast to each child each weekday. Federal funding for meals frees up funds previously spent on food to be used for other purposes, such as hiring more staff, purchasing needed materials, or paying for transportation.

By improving access to these federal nutrition programs, rural America can take significant and lasting steps to address the devastating economic and health risks of food insecurity and ensure that all families can access the healthy food necessary to fuel their learning, well-being, and productivity.

**Food Research & Action Center (FRAC)** is the leading national non-profit organization working to eradicate poverty-related hunger and undernutrition in the United States. FRAC:

- Leads efforts to identify and communicate the connections among poverty, hunger, and obesity among low-income people
- Conducts research to document the extent of hunger, its impact, and effective solutions;
- Seeks stronger federal, state and local public policies that will reduce hunger, undernutrition, and obesity;
- Monitors the implementation of laws and serve as a watchdog of programs;
- Provides coordination, training, technical assistance, and support on nutrition and anti-poverty issues to a nationwide network of advocates, service providers, food banks, program administrators and participants, and policymakers; and
- Conducts public information campaigns to help promote changes in attitude and policies.

FRAC can be found online at [www.frac.org](http://www.frac.org), on Twitter at @fractweets, and on Facebook at "foodresearchandactioncenter"

### Did You Know? Poverty is Worse in Rural America Than in Urban America

Poverty is the root cause of hunger and is more acute in rural areas than in urban areas. Rural wages, on average, are lower, and work-support services (public transportation and child care) are unavailable or harder to find and access in rural America.

The median household income in rural counties was \$45,830, just 74.5 percent of the median income for households in metropolitan counties (\$61,521).



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Housing Industry for Over 35 Years!*

# CARH



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## ***Pet Insurance — Should Your Residents Buy It? (cont'd.)***

*(Continued from page 1)*

- Read policies carefully: Read the clauses on deductibles, co-pays, coverage limits, and exclusions before buying a pet insurance policy. Insurance policies normally exclude pre-existing problems and hereditary conditions.
- Do the math: Add up the total costs of the policy for the anticipated life expectancy of the pet. Be aware that the age of the pet affects the premium. The older the pet is, the higher the premium you'll pay.

### **Questions to Ask Insurers**

Ask each company standard questions, that make it easy to compare between policies. Ask insurers:

- Can the owner choose their own vet?
- Is there a waiting period?
- Do you cover routine wellness exams?
- Do you cover neutering or spaying?
- Does the plan include prescription drug coverage?
- Do you cover claims annually or by incident?
- If the coverage is by incident, is there a time limit?
- Is there a dollar limit for vet office fees?
- If a pet has a pre-existing or hereditary condition, will this plan cover it?
- Does this plan cover chronic or recurring conditions?
- How long do you take to pay claims?
- Does the plan cover the costs of vaccinations and required shots?
- Do you give discounts for insuring multiple pets?
- Does this plan cover advertising costs and rewards if a pet is lost or stolen?
- Does this plan make payouts if a pet dies during treatment?
- Contact your state insurance regulator\* to learn more about the regulations in each state.

\*Visit <https://www.usa.gov/state-consumer> for contact information for state insurance regulators.

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