INSIGHTS FOR ON-SITES

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

Fall 2025

CARH Scholarship Foundation's 2025 Scholarship Recipients Selected

On June 25th, during CARH's 2025 Annual Meeting & Legislative Conference, the CARH Scholarship Foundation hosted an Awards Breakfast where scholarships were presented to deserving, outstanding students who are residents of CARH-member properties.

From across the country, students' applications included personal statements and essays about their personal and unique life experiences to explain why they believe affordable housing should be a vital component of all communities.

The Foundations' Selection Committee chose seven recipients. The recipients are exceptional students who live (or previously lived in the case of a graduate student) in rural affordable housing properties owned or managed by CARH members.

Each scholarship awarded provides $2,000 per semester for up to four years of college, university, or trade/vocational programs.

Please read on to get to know the 2025 Scholarship recipients:

(continued on page 2)

Special points of interest:

- *2025 Scholarship Recipients*
- *Apartment Resident Event Ideas for December*

Inside this issue:

How Housing Instability Affects Children

By Veronica Gaitán, Urban Wire

Where we live and the quality of our homes shapes every aspect of our lives—including the schools we can attend, our access to health care, and our economic opportunities. Today's housing crisis and the resulting instability threatens the well-being of millions of children across the country.

The following research shows the ramifications unstable housing can have on children's health, educational outcomes, and future economic prosperity.

Housing Instability Negatively Affects Childhood Health

- Air quality has as large of an effect on preterm birth disparities[1] as more commonly recognized factors like maternal age and educational attainment.
- Children who experienced homelessness as infants were more likely to have health problems,[2] hospitalizations, and emergency department visits than children in poverty who did not experience infant homelessness.
- Households with children are among those most likely[3] to experience housing energy insecurity, which affects children's healthy living

(continued on page 6)

Meet the CARH Scholarship Foundation's 2025 Scholarship Recipients *(cont'd)*

(Continued from page 1)

Derrick Willis
James L. Poehlman Scholarship

Pine Ridge Apartments II, in McComb, MS, managed by J&A Management. Derrick is a proud single father who works long hours and multiple jobs to provide a safe and healthy environment for his child. He attends Southwest Mississippi Community College and is studying well construction. His goal is to open a drilling company focusing on residential wells.

Becca Rogers
Gordon L. Blackwell Scholarship

Vernon Ridge Apartments in Mount Vernon, OH, managed by Premier Management. Becca graduated from Mount Vernon High School with a 4.0 GPA. In high school, she was a member of the Women's Chorus, drama, and French club. She also volunteered and worked part-time. Becca will attend Bowling Green State University where she plans to study integrated language arts education. Her goal is to help youth help themselves through writing.

M'Kayla Dawson
Jack Godin, Jr. Scholarship

Glenwood Meadows Apartments in Luverne, AL, managed by Hollyhand Companies. M'Kayla graduated from Luverne High School with a GPA of 3.87 and an Associate's Degree in science. In high school, she was senior class Vice President, and participated in Crenshaw County Bells & Balls, varsity basketball, Future Health Professionals, and much more. She will attend the University of South Alabama and major in Nursing.

Jena Wilke
CRHD Founders Scholarship

Hunter's Landing Apartments in Arab, AL, managed by Apartment Services Management. Jena graduated from Wallace State Community College with a 3.5 GPA. In high school, she was a member of Phi Theta Kappa and Sigma Kappa Delta, worked at the Arab Public Library as a page and also worked as a full-time caregiver for her mother. Jena will attend the University of North Alabama and study History.

Joshua Ogle
Scholarship Foundation Scholarship

Ridge/Sunrise North Apartments, in Guntersville, AL, managed by The Vantage Group. Joshua is in the Joint Enrollment Pathway program at Wallace State Community College and the University of Alabama at Birmingham. He is expected to graduate with his bachelor's degree in Nursing in 2026. Joshua is a member of Sigma Kappa Delta, Mu Alpha Theta, and Phi Theta Kappa honor societies. Additionally he volunteers extensively in his community.

Malea Benjamin
CARH Scholarship

Malea was the recipient of the 2020 Jack Godin Jr. Scholarship, which she received as a resident of South Hills Apartments in Pell City, Alabama, managed by Olympia Management. She earned two bachelor's degrees from the University of Alabama in Communication Studies and Political Science and graduated with a 4.0 GPA. Malea currently attends the University of Alabama School of Law and is expected to graduate in 2027.

Josephine Rodriguez
Charyl K. Luth Scholarship

Received her scholarship while a resident of Quaker Run Apartments in Wapakoneta, Ohio, managed by Premier Management. She earned a degree in Social Work in 2007 in Puerto Rico and will attend Moody Bible Institute where she plans to study Mental Health Counseling. Her goal is to continue to support individuals in her community using her expertise in social services.

CARH Congratulates All Of The 2025 Scholarship Foundation Recipients!

CARH Scholarship Foundation

On-Site Property Managers Receive $250

As an incentive reward to the managers who encouraged the 2025 scholarship recipients to apply, the CARH Scholarship Foundation provided each on-site manager below with a $250 cash award:

Debrina Cook
Pine Ridge Apartments II
J&A Management
(James L. Poehlman Scholarship)

Maggie Benson
Vernon Ridge Apartments
Premier Management
(Gordon L. Blackwell Scholarship)

Robby Morrow
Glenwood Meadow Apartments
Hollyhand Companies
(Jack Godin Jr. Scholarship)

Jennifer McBay
Hunter's Landing Apartments
Apartment Services Management
(CRHD Founders Scholarship)

Allie Wilks
Cedar Ridge/Sunrise North Apartments
The Vantage Group
(CARH Scholarship Foundation Scholarship)

Chrisine Engle
Quaker Run Apartments
Premier Management
(Charyl K. Luth Scholarship)

The CARH Scholarship Foundation would like to thank all property managers who notified and assisted residents in submitting scholarship applications. We encourage all on-site personnel to encourage eligible applicants in 2026.

Questions regarding the Scholarship Foundation should be sent to ScholarshipFoundation@carh.org.

MAINTENANCE CORNER

Maintenance Efficiency: A Critical Ability in a Tight Economy

By Ken Murai, Founder & CEO of Facilgo, Inc. Reprinted from Multifamily Insiders

When the economy tightens, it is more critical than ever for property management companies to reduce their maintenance costs. After all, when top line rent revenue growth evaporates, you need to lower your costs to take care of your bottom line.

Lowering costs is always easier said than done. How do we go about solving it? Some of the ways in which you can lower your maintenance costs include:

- Taking care of all service requests for a resident on the same visit
- Ensuring that work orders are assigned to technicians with the appropriate skills
- Avoiding duplicate service requests
- Helping residents to self-service minor maintenance issues
- Reducing triage and scheduling work performed by maintenance managers
- Increasing centralization of maintenance.
- Leveraging preferred supplier purchasing
- Sharing information and collaborating with your service providers to reduce repeat resident visits.

While putting together the right processes and experienced personnel to manage your work efficiently can help, there are software tools available that can help you address these cost saving methods. Technology for collaboration and optimizing processes, including those that are powered by Artificial Intelligence/Machine Learning, can be particularly helpful as they can improve over time.

While there are many pieces of software that can help you solve these problems individually, only solution based maintenance platforms support your entire maintenance process. Piecemeal software solutions often require your team to spend too much time transposing data between systems and working through a disjointed process.

By implementing a single platform that guides you and your vendor partners through your maintenance process you can simplify your maintenance staff's work. Not only can the process be easier for them with a single easy to use tool for the entire maintenance process, we have found that efficiency gains can be as high as 230% with the right platform.

With a challenging economy, it is important to evolve your organization by implementing a solution based maintenance platform. Not only will it transform your maintenance staff's lives through simplification, it will improve what you do for residents and provide efficiencies that will improve your bottom line.

The Maintenance Corner is a recurring section for maintenance personnel.

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

You and your community may be featured!

Clear Communication in Crisis: How to Calm Chaos When Tenants Are Upset

By Gary Harrelson, EdD, PCC

It's barely 8 a.m. when you hear the sharp knock on your office door. A resident stands there—arms folded, voice raised.

"I've called three times about my air conditioning, and no one's done a thing!"

Your heart rate rises. You know the work order was submitted yesterday, but the maintenance team is short-staffed and running behind. In that moment, what you say—and *how* you say it—will determine whether this conversation ends in understanding or explodes into conflict.

Every site or property manager has been there. Angry residents. Limited resources. Long days filled with more emotion than logic. The question isn't *if* you'll face upset tenants—it's *how* you'll handle them. And the difference between chaos and calm often comes down to one thing: communication.

When emotions are high, clarity and composure matter more than policy details. The following six practices can help you de-escalate conflict and build or maintain trust, even when tensions run high.

Start With Emotions, Not Logic

Emotions scare some people and make them uncomfortable. Often, it is because they doubt their ability to manage someone else's emotions. When someone is upset, I describe this as "**emotionally hijacked.**" When emotions take over, logic shuts down. Address the emotion first; only then can their brain engage in problem-solving. As a matter of fact, when emotions are running high, appealing to the other person's logic can serve as a trigger to inflame the situation more. An example of listening with empathy is:

Resident: "This always happens, you never fix anything on time!"
Manager: "I can tell you are frustrated, let's figure out what's going on."

When your residents feel unheard, frustration becomes their language. The key is remembering that emotion isn't your enemy—it's information. It signals an unmet need, a fear, or feeling of being powerless.

Lead With Calm Body Language

Before you say a word, your *presence* is already communicating. Your body language, facial expression, and tone either calm or escalate the situation. In high-stress moments, people don't just listen to your words—they read your cues. In many instances, body language can speak louder than your words.

Here's what presence looks like in practice:

- **Body language:** Keep your posture open. Shoulders back, arms relaxed, and hands visible.
- **Eye level:** If the resident is standing, stand up too; it signals respect.
- **Tone:** Speak slower and softer than usual. It sends a message of control and professionalism.
- **Environment:** Step out from behind your desk if possible—it removes the "us vs. them" dynamic. If you're both sitting, try to position yourself where there's no barrier, like a desk, between you and the other person.

These subtle behaviors communicate *safety*, which in turn reduces emotional intensity. In those first 30 seconds, your goal isn't to solve the problem—it's to set the tone of the conversation.

Be Calm

A resident's emotional temperature can often mirror yours. If you become flustered or defensive, they'll escalate. If you remain calm, they'll begin to match your energy.

Use this quick three-step reset during tense conversations:

- **Pause** – Take a slow breath before responding.
- **Name it (internally)** – Quietly label the emotion you see: "anger," "fear," "disappointment."
- **Lower your voice** – Speak more slowly and quietly. It subtly encourages the other person to do the same.

Emotions are contagious. People subconsciously sync to the emotional tone around them. That means you, as the leader in the room, get to decide what tone is set.

The real danger is letting their emotion trigger yours. In those moments, bring what they can't bring to themselves, calm. If you let their emotions hijack you and respond with your own frustration, the conversation will only escalate.

While you're not responsible for how someone *feels*, you are responsible for the environment in which emotions are handled.

Listen Before You Explain

When someone comes in upset, the natural instinct is to explain, correct, or defend. But when people feel unheard, explanations sound like excuses.

The most powerful thing you can do is *listen with the intent to understand, not to reply.* Try this three-step listening framework:

Clear Communication in Crisis: How to Calm Chaos When Tenants Are Upset *(cont'd)*

- **Let them vent fully.** Resist the urge to interrupt. Most people calm down once they've said their piece. Even ask them if there's anything else that has frustrated them. Sometimes the current situation is the tip of a prolonged string of issues.
- **Acknowledge their feelings.** "It sounds like this has been really frustrating for you." Acknowledging feelings does two things: (1) It says, "I see you," and I'm listening. (2) It gets the emotion named and takes some of the power away from it.
- **Restate their concern.** "*You've called a few times and it still hasn't been repaired—is that right?"*

This approach, known as ***reflective listening***, involves ***paraphrasing***, which communicates empathy without agreeing to blame. It lets the resident know you heard them, which defuses anger and opens the door to problem-solving.

"*Ms. Smith, it seems to me that this has been really frustrating for you." Is that fair?* [Wait for a response] *Let me make sure I understand the issue, "You've called a few times and it still hasn't been repaired—is that right?"*

Turn Conflict Into Cooperation

Once the initial emotion settles, it's time to move the conversation from *problem* to *progress.* Here's what that process can look like in action.

STEP 1: **Clarify the Facts**.
Ask neutral, clarifying questions that refocus on specifics:

"When did you first notice the leak?"
"Can you confirm which unit the issue's in?"

STEP 2: State what you *can* do.
Instead of repeating what's not possible, "I can't send someone right now", pivot to what is.

"Here's what I can do: I'll message maintenance directly and make sure it's prioritized."

STEP 3: Summarize next steps.
End with a clear recap to eliminate any confusion.

"Maintenance will check on it this afternoon, and I'll follow up with you by 4 p.m."

When residents leave knowing *what* will happen, *when*, and *who's responsible*, they leave calmer—even if the issue isn't immediately fixed.

Close the Loop

Many managers underestimate the power of a simple follow-up. The crisis may be over in your mind, but for the resident, it remains a top concern until they know it's resolved. I call this "Closing the Loop." A short message or call like—

"Just checking in to be sure everything was handled with your repair yesterday," tells them their concern mattered beyond the heat of the moment.
Document your communication and always close the loop. Even when delays occur, transparency earns far more trust than silence.

Finally, closing the loop shows accountability. It tells residents that their concern didn't vanish once they walked out the door.

Five Phrases That Defuse Tension

Keep these phrases ready; they will help de-escalate most situations:

- *"I can see why that would be upsetting."*
- *"Let's take a minute to figure out the best next step together."*
- *"I want to make sure I understand your concern correctly…"*
- *"Here's what I can do for you right now."*
- *"Thank you for bringing this to my attention—I'll make sure it's addressed."*

Each balances empathy with action. They validate emotion while steering the conversation toward resolution.

The ability to stay steady when others are upset isn't just a communication skill—it's what earns you respect when it matters most.

Call to Action: Practice Before the Pressure

Communication under stress is like an emergency response—you don't rise to the occasion, you fall to your level of preparation.

This week, try one of these practical challenges:

- Pause for a full second before responding to an upset resident.
- Paraphrase back to someone what you have heard them say and the emotion behind it.
- Follow up with someone whose issue you've recently handled.

Mastering calm communication doesn't just reduce conflict—it transforms it into connection. And in affordable housing, that connection is what keeps communities stable, respectful, and resilient.

When chaos knocks on your office door tomorrow morning, you'll be ready—not with perfect words, but with the calm presence that turns crisis into collaboration.

Gary Harrelson, EdD, PCC, *is an ICF-certified leadership coach who helps managers strengthen communication, increase self-awareness, and lead with greater clarity and confidence. Gary can be reached at garyharrelson@gmail.com.*

How Housing Instability Affects Children (cont'd)

(Continued from page 1)

environment.

- Of a small sample of children ages 2 to 17, those living in public housing had better mental health outcomes[4] than those on a waiting list.
- Poorer-quality housing is associated with[5] higher baseline levels of depression, anxiety, and aggression from elementary school through young adulthood.
- Being behind on rent, having a history of multiple moves, or having a history of homelessness is associated with[6] adverse health outcomes for children in renter households with low-incomes.

Housing Instability Negatively Affects Children's Educational Outcomes

- A study[7] of nearly 5,000 children found that children whose families had experienced an eviction in middle childhood had significantly lower cognitive assessment scores compared with similar children whose families did not experience an eviction. The difference in scores was equivalent to as much as a full year of schooling.
- Residential moves accompanied by school moves are particularly harmful[8] to academic performance for elementary and middle school students.
- One study[9] found that students with concurrent intradistrict moves had lower reading achievement scores.
- In Florida, absenteeism is more common among[10] schoolchildren experiencing homelessness. They also receive lower passing rates for English language arts, math, and science exams than their housed counterparts.

Housing Quality Can Harm Student Outcomes and Economic Prosperity

- Children with greater exposure to pollutants are more likely[11] to use academic support services than children with lower levels of exposure.
- This study[12] found that when controlling for school, family, and home characteristics, crowding of more than 2.5 people per bedroom was associated with a decrease in language and mathematics scores for sixth-grade students.
- Decreased lead exposure is associated with[13] improved third-grade test scores.
- A study found that living in poor-quality housing is associated with lower kindergarten readiness scores.
- Household crowding is strongly and independently associated[14] with a child's socioeconomic status. This study found children who live in a crowded household at any time before age 19 are less likely to graduate from high school and have lower educational attainment at age 25.

Housing Stability Improves Economic Outcomes for Children

- A study[15] of more than 7,300 children randomly assigned participating families to three groups: an experimental voucher group, a Section 8 voucher group, and a control group with no intervention. It found that children younger than 13 assigned to the experimental voucher group increased their individual earnings in adulthood by $3,477 and total pretax lifetime earnings by $302,000. They were also more likely to attend college, live in lower-poverty neighborhoods as adults, and were less likely to be single mothers (for the girls in the sample).
- This study[16] found that middle childhood (ages 6–10) is a sensitive age for moving. At that age, any move is associated with lower earnings, fewer work hours, and less educational attainment later in life.
- Spending additional time in public housing and receiving housing choice voucher supports between ages 13 and 18 (compared with unsubsidized housing) leads to increased earnings[17] at age 26.
- Children in households with low incomes who received rental subsidies for more of their childhood experienced long-term economic benefits[18], like higher annual earnings by their mid-20s.

Relevant Links to Articles/ Studies

[1]https://housingmatters.urban.org/research-summary/how-do-neighborhood-socioeconomics-and-pollution-affect-racial-disparities-birth

[2]https://housingmatters.urban.org/research-summary/how-homeless-infants-health-compares-health-their-stably-housed-counterparts

[3]https://housingmatters.urban.org/research-summary/which-americans-face-greatest-risk-utility-shut-offs-and-how-do-they-cope

[4]https://housingmatters.urban.org/research-summary/which-americans-face-greatest-risk-utility-shut-offs-and-how-do-they-cope

[5]https://housingmatters.urban.org/research-summary/how-housing-and-neighborhood-quality-affect-childrens-mental-health

[6]https://housingmatters.urban.org/research-summary/late-rent-payments-can-harm-health-outcomes-caregivers-and-children

[7]https://housingmatters.urban.org/research-summary/how-evictions-can-affect-childrens-cognitive-development

[8]https://housingmatters.urban.org/research-summary/when-renters-move-what-factors-affect-student-test-scores

[9]https://housingmatters.urban.org/researc

(Continued on page 7)

Fair Housing Mythbusters: ESA Denial from Apartments to Dorms

Kathi Williams, Fair Housing Institute, Inc.. Reprinted from Multifamily Insiders

Emotional support animals (ESAs) remain one of the most misunderstood areas of fair housing compliance. While property managers and housing providers often encounter resident concerns about animals, the Fair Housing Act sets clear boundaries. When a resident or student has a verified disability and a legitimate need for an ESA, housing providers must make reasonable accommodations. This applies across the board, whether the setting is a college dorm or a multi-family apartment complex.

The biggest misconception many housing providers face is the belief that certain situations justify denying an ESA request. In reality, most of these scenarios are rooted in myths rather than law.

Myth 1: Certain Breeds Can Be Banned

One of the most common concerns surrounds specific dog breeds, particularly pit bulls. Community fears often lead housing providers to believe they can deny an ESA based on breed restrictions.

However, the Fair Housing Act does not allow this. What providers can and should do is ensure they carry adequate liability insurance that covers any potential incident involving animals on their property. What they cannot do is shift that responsibility onto the resident or deny an ESA solely because of its breed.

Myth 2: College Housing Is Exempt

Another frequent misconception is that ESAs do not apply to college or university housing. Because dormitories operate differently from standard rental housing, some providers assume they are exempt from ESA requirements. In truth, student housing falls under the same legal framework as other housing providers. If a student presents proper documentation verifying a disability and the need for an ESA, the institution must accommodate them. Denial based on the housing type is a clear violation of the Fair Housing Act.

Myth 3: ESAs Must Be Hypoallergenic

Concerns about allergies often surface when an ESA request is made. Some housing providers may think they can deny an animal because it is not hypoallergenic. Generally, this is not a valid reason for denial. Only in rare cases, such as communal living arrangements where another resident's medical needs are directly at stake, might this factor be considered. Even then, careful evaluation is required to ensure compliance with fair housing standards.

Myth 4: Multiple ESAs Are Not Allowed

Another area of confusion is the number of ESAs a resident is allowed to have. Some providers believe there is a limit, or that multiple animals are automatically unreasonable.

The truth is that each request must be evaluated on an individual basis. If a resident can demonstrate medical documentation supporting the need for more than one animal, the request should be processed accordingly. Past acceptance of the animals or long-

(Continued on page 8)

(Continued from page 6)

h-summary/high-student-turnover-and-switching-schools-affect-academic-outcomes

[10]https://housingmatters.urban.org/research-summary/how-does-homelessness-affect-educational-outcomes-children-florida

[11]https://housingmatters.urban.org/research-summary/children-exposed-air-pollution-are-more-likely-use-academic-support-services

[12]https://housingmatters.urban.org/research-summary/household-crowding-hurts-childrens-test-scores

[13]https://housingmatters.urban.org/research-summary/decreased-lead-exposure-associated-improved-test-scores

[14]https://howhousingmatters.org/research-summary/how-does-household-crowding-affect-education-outcomes#:~:text=Housing%20crowding%20is%20strongly%20and,educational%20attainment%20at%20age%2025.

[15]https://housingmatters.urban.org/research-summary/what-happens-when-children-move-better-neighborhoods

[16]https://howhousingmatters.org/research-summary/education-and-future-earnings-harmed-middle-childhood-moves

[17]https://housingmatters.urban.org/research-summary/subsidized-housing-improves-adulthood-outcomes-teenage-recipients

[18]https://housingmatters.urban.org/research-summary/subsidized-housing-improves-adulthood-outcomes-teenage-recipients

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 thorough 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 43 years.

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

Practical Applications of AI in Property Management

Reprinted from Multifamily Insiders. By Brandon Hornibrook, Digital Marketing Consultant for Quantum Digital Experience

Overview

AI technology offers the potential to analyze vast amounts of data more quickly and efficiently than the human mind is capable. It can also streamline and optimize business processes. As AI technology continues to evolve exponentially, its current and potential impact is yet to be fully realized or understood.

According to a 2024 study from Statista, data collection is growing exponentially -- with approximately 402.74 million terabytes of data generated daily on a global basis. This collection of data has been accelerated in recent years by the prevalence of IoT devices, paired with the existing global adoption of mobile devices. From a data analysis standpoint, AI serves as a much needed additional layer to research and analyze that data.

Property management companies are now faced with the decision of when, where, and how to adopt AI to maintain competitive advantage.

Some practical applications of AI technology in property management:

- **Portfolio Management:** AI offers the potential for real-time analysis of comps and key data related to ever changing market and submarket conditions. This data can be leveraged to inform underwriting, proformas, budgeting, and operational decisions.
- **Property Operations:** Virtual chatbots and leasing automation can help property operations teams quickly answer common questions from residents and prospects, and empowers these teams to focus on in-person interaction that converts leads into leases and improves resident retention.
- **Marketing:** AI can provide guidance to optimize paid media campaigns and automate content creation. Still, hands-on oversight remains critical--especially to monitor cross-platform paid media budgets, determine relevant campaign messaging, and ensure compliance with Fair Housing laws.
- **Facilities Management:** Predictive maintenance and smarter monitoring systems improve operational efficiency and risk mitigation. Maintenance teams can be alerted for components that have the potential to fail, decreasing downtime costs and lost revenue related to impacts on resident retention.
- **IT Security:** AI can be leveraged in cyberattacks to automate the discovery of vulnerabilities. Conversely, AI security programs can also be used to detect outliers and threats.

Ultimately, AI is a tool that helps key team members do what they do best. The most successful companies will be the ones who adopt AI purposefully and strategically; in a manner which amplifies the knowledge, experience, and potential of their best employees.

***Insights for On-sites* wants to hear from you!**

Email **carh@carh.org** with article ideas, suggestions, property profiles and/or management or maintenance tips. Share your story and experiences with other rural on-site property managers.

This is YOUR publication — submit your ideas today!

Fair Housing Mythbusters *(cont'd)*

(Continued from page 7)

term residency also plays a role in evaluating the request fairly.

Myth 5: Late Disclosure Justifies Denial

A final misconception arises when residents disclose their ESA needs after moving in or after being approved. Providers sometimes view this as dishonest and believe they can deny the request.

While late disclosure is not ideal, it does not invalidate the resident's rights. Housing providers must still process the request through the reasonable accommodation process. Maintaining professionalism and consistency is essential in these situations to avoid the appearance of retaliation or discrimination.

Building Confidence Through Compliance

The key to addressing ESA-related concerns is not to rely on assumptions but to return to the principles of fair housing law. Denials based on myths or misunderstandings can quickly escalate into complaints or legal action. For example, some residents may purchase ESA letters online to back up requests tied to these myths, such as breed restrictions, hypoallergenic requirements, or multiple animals. These letters can be misleading, and they often complicate the verification process for housing providers.

The best way forward is through training consistency, and careful evaluation of each request.
By separating fact from fiction and staying alert to new challenges like online ESA letters, housing providers can protect themselves from costly mistakes while fostering trust and fairness in their communities. Compliance is not just about following the law, it's about creating housing environments where residents feel supported and respected.

Apartment Resident Event Ideas for December 2025

Reprinted from Property Manager Insider

The following resident event ideas are all about connection, comfort, and celebration. As the year comes to an end, residents are ready to unwind, enjoy time with neighbors, and make new memories before the new year. With cooler weather and shorter days, December is the perfect time for apartment communities to host events that bring people together and create a sense of warmth. The following 15 event ideas can help residents connect with one another while embracing the cozy, hopeful spirit of the season. Whether it's a quiet craft night, a fun indoor game, or a year-end celebration, these moments bring communities closer and end the year on a high note.

1. Winter Warm-Up Social
Kick off the month with a cozy gathering featuring warm drinks like cocoa, cider, or coffee. Add a few light snacks and create relaxed seating areas where residents can mingle and meet new neighbors.

2. DIY Snow Globe Workshop
Provide jars, figurines, glitter, and fake snow for residents to create their own snow globes. It's a simple, fun craft for both adults and families that doubles as décor.

3. Hot Cocoa & Cookie Bar
Set up a self-serve station with hot chocolate, whipped cream, marshmallows, and cookies for dipping. Include non-dairy options and keep it open for a few hours so residents can drop by at their convenience.

4. Cozy Movie Night
Host a winter-themed movie marathon featuring titles like Frozen, Happy Feet, or Cool Runnings. Offer popcorn, blankets, and warm drinks to complete the experience.

5. Community Coat & Blanket Drive
Make giving back easy by collecting coats, blankets, and warm clothing for local shelters. Set up donation boxes in the lobby and share progress updates to encourage participation.

6. Pancake & Pajamas Breakfast
Organize a morning event where residents can show up in their favorite pajamas for a laid-back breakfast of pancakes, waffles, and coffee. Perfect for a weekend morning in December.

7. Indoor Snowball Fight
Use soft, plush "snowballs" for a safe and funny indoor battle. Great for kids and families and can be done in a common area or gym space.

8. Candle-Making Workshop
Offer residents a relaxing creative session where they can make their own winter-scented candles. Scents like vanilla, cedar, and eucalyptus create a calm, cozy atmosphere.

9. Board Game & Trivia Night
Keep things lighthearted with a game night featuring classics like Scrabble and Jenga or themed trivia about pop culture and the past year. Offer prizes for winners.

10. Year-in-Review Mixer
Host a casual evening where residents can share favorite memories or milestones from the past year. Include snacks, a memory wall, and upbeat music to create a positive vibe.

11. DIY Vision Board Night
Encourage residents to set intentions for the new year by creating vision boards. Provide magazines, scissors, glue, and poster boards. It's a thoughtful and motivational way to look ahead.

12. Winter Photography Challenge
Invite residents to capture winter-themed photos around the property—like lights, snow, or cozy indoor moments. Display the best entries in the lobby or post them on community social media.

13. Global Flavors Potluck
Celebrate cultural diversity by inviting residents to bring a dish that represents their heritage or favorite comfort food. Provide table cards for labeling dishes and a few small prizes for creativity.

14. Wellness & Reset Workshop
Partner with a local yoga instructor, nutritionist, or therapist to host a wellness-focused session. Discuss stress relief, mindfulness, or healthy habits heading into the new year.

15. New Year's Eve Countdown Party
Wrap up the month with a community celebration to welcome 2026. Offer sparkling cider, snacks, and a countdown. Include a "resolution wall" where residents can post what they're looking forward to in the year ahead.

CARH's Preferred Buyer Vendors

At **HD Supply**, we work hard to make your job easier, so you can focus on keeping residents happy and minimizing turnover. As a leading supplier to multifamily properties, we provide maintenance products, repair parts, and industry-leading services you need to keep your community running smoothly and efficiently.

Products — Access to 100,000+ items for everyday maintenance and repair work.
Fulfillment — Our nationwide distribution network ensures you'll get fast, on-time delivery.
Expert Support — Available to answer questions or help with hard-to-find products.
Services — Property improvement solutions, professional training and certification, custom-made products, online tools, and more.

Contact: Ed Mackel ~ edward.mackel@hdsupply.com ~ 410-793-3825

Innovative Cost Solutions (ICS), was started with a simple purpose: to help businesses save money and better manage their waste removal costs and services. CARH members can significantly reduce their waste and recycling costs, allowing members to budget more accurately as they maintain the savings as well. If you're using one of the haulers below, there's a good chance you're overpaying. With **ICS**, your company may realize an average savings by vendor as shown below:

Republic Services – 42% Average Savings
Waste Management – 38% Average Savings
Waste Connections – 35% Average Savings
GFL – 30% Average Savings

Contact: Matt Littlefield ~ mlittlefield@innovativecostsolutions.com ~ 781-704-4241

Offering a total solution for the affordable housing industry, **ONLINE Rental Exchange** allows members to instantly verify applicant identity and view credit, criminal, eviction, and income histories to keep their properties compliant and residents safe. Powered by their proprietary Exchange Database, **ONLINE Rental Exchange** gives you exclusive, real-time access to the payment experiences of other property managers and utilities throughout the nation.

ONLINE Rental Exchange waives the application/setup fee and provides special discounted pricing for CARH members!!

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

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: Jason Hegenbart ~ jason.e.hegenbart@sherwin.com

Staples Business is working to provide members with great savings on office supply and business solutions and products. It's just not about ordering supplies. It's about discovering new and better ways to get the job done. You'll get low contracted prices, fast and free delivery on eligible orders within the 48 contiguous US, consolidated billing and a dedicated account manager who looks 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. Think of **Staples** for business essentials, furniture, breakroom, facilities, technology, print and promotional products!

Contact: Laurie Kerr ~ laurie.kerr@staples.com ~ 443-467-3201

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; and LIHTC. **USI Insurance** offers access to a special National Apartment Program for apartment owners – contact us today to find out more.

Contact: Trent Iliff ~ trent.iliff@usi.com ~ 312-848-3626

Meet Mikayla Murphree—2015 CARH Scholarship Recipient and 2023 CARH Scholarship Recipient for Graduate Students

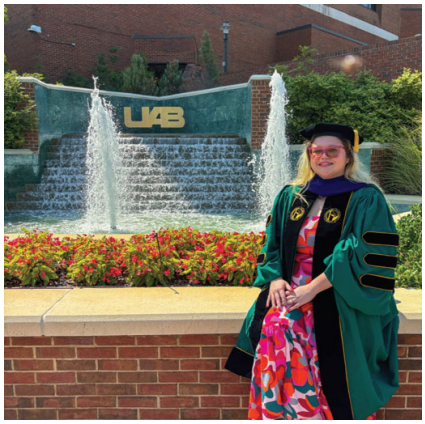
Reprinted from CARH Scholarship Foundation 2024 Annual Report

Mikayla Murphree describes her childhood in Mount Hope, Alabama as a struggle due to improper housing and food insecurity in spite of her mother working non-stop. She was an excellent student who always knew she wanted to go to college and become a doctor but was unsure how to make that happen. She knew that getting good grades was the first step.

When she was 15, Mikayla's mother was able to secure an apartment for the family at Stonecrest Apartments in Russellville, Alabama, managed by CARH member, Irby Management. For the first time in her life, they had an appropriate and safe place to live. Mikayla's mother could focus on other things to help her two daughters even more. Mikayla and her sister, Courtney, could invite friends over for the first time. They could both put even more effort into their schoolwork with the security and peace of mind their new home provided.

After achieving a 4.4 GPA in high school and being named Valedictorian of her senior class in 2015, Mikayla was awarded several scholarships. But they didn't cover all of her expenses at Mississippi State University. She credits the Alabama CARH and the National CARH Scholarships with making up the difference she needed to cover all of her college costs.

Mikayla earned her B.S. in Microbiology in 2019. She went on to graduate school with the CARH Scholarship, again providing critical



funding and earned her Ph.D. in Biomedical Sciences at the University of Alabama at Birmingham School of Medicine in May 2024.

Today Dr. Murphree works as a Pulmonary Pathophysiologist at the University of Colorado Anschutz Medical Campus in Denver, Colorado. She specializes in cystic fibrosis (CF) and works in the lab discovering new treatments for patients living with the incurable disease that affects over 40,000 people in the United States and over 100,000 worldwide. Therapies that Mikayla discovers help to improve and extend the lives of CF patients. Thirty years ago, people with CF only lived to be in their 20's. Today, the median life expectancy is in their 60's.

Mikayla's goal in life was always to make the world a better place. She is perfectly positioned to do that every day. She says the CARH Scholarships put her there, giving her the freedom to chase her dreams and become the doctor she always wanted to be. According to Mikayla, "CARH changed my life."

CARH Scholarship Foundation

Take A Trip to the CARH Website — www.CARH.org!

Some of the helpful items to be found:

- **CARH Newsroom—** Access the most up-to-date news regarding CARH and the affordable rural rental housing industry.
- **Affordable Housing Headlines**— Get the latest news that affects your business and the housing industry from major news publications and organizations.
- **Resources—** Get links to websites that provide useful information to our industry and download current and past copies of the *CARH News* and *Insights for On-sites*, CARH's premier publications.
- **Meeting Information**— Information, dates, and contact info on upcoming National CARH meetings, as well as upcoming state affiliated associations annual meetings and conferences.
- **Scholarship Foundation—** Information on the CARH Scholarship Foundation, Board members, Annual Report, how to donate, how to apply, and past recipients.

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

116 S. Fayette Street
Alexandria, Virginia 22314

Phone: 703-837-9001
Fax: 703-837-8467
E-mail: carh@carh.org
www.carh.org

Address Service Requested

Serving the Affordable Rural Housing Industry Since 1980!

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

Key Resources for Assistance When Times are Tight

Dial 2-1-1
This is a primary resource for connecting with local services for food, housing, utility expenses, and other emergency situations. You can dial 2-1-1 or visit 211.org for information and referrals.

Local and State Social Services
Food Assistance: Local food banks (e.g., Feeding America network), food pantries, and community agencies are crucial resources. Programs like the Supplemental Nutrition Assistance Program (SNAP) usually continue for a period, but contact your local Department of Social Services for the latest information.

Housing and Utilities
Local departments of community and human services can provide eviction prevention and rent/utility assistance.

Elected Officials
The offices of U.S. Representatives and Senators can help by submitting inquiries to federal agencies on your behalf or directing you to relevant resources. For contact information for your Senators and Representative, visit www.senate.gov and www.house.gov.

Mental Health Support
The 988 Suicide & Crisis Lifeline provides 24/7 confidential counseling.

usa gov

USA.gov helps you locate and understand government benefits, programs, and information.

Find information on:

- The US & the Government
- Complaints
- Disability Services
- Disaster & Emergencies
- Education
- Government Benefits
- Health
- Housing Help
- Immigration & US Citizenship
- Jobs, Labor Laws & Unemployment
- Laws & Legal Issues
- Military & Veterans
- Money & Credit
- Scams & Frauds
- Small Business
- Taxes
- Travel
- Voting & Elections
- Life Events

Visit us on the Web! www.CARH.org

Follow CARH on X @CARHNews

Become a fan of the Council for Affordable and Rural Housing (CARH) on Facebook