

INSIGHTS FOR ON-SITES



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

**Third Quarter
2015**

Special points of interest:

- *2015 Scholarship
Winners Announced*
- *Tenant Information:
Dealing with Debt*
- *Maintenance Corner: A
CARH Member's Point of
View*
- *CARH's 2016 Midyear
Meeting will be held in
San Antonio, Texas on
January 25-27, 2016*

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CARH Scholarship Foundation Awards Five Scholarships to Exceptional Students

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

Five college scholarships were presented to outstanding students on June 16th 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 prop-



Tony Hernandez, RHS Administrator; Victoria Graham; Shelby Foreman; Mikayla Murphree; Whitney Cale, Melvin Vicente; Lowell Ray Barron II, CARH President

erties, owned or managed by CARH members. Each scholarship provides \$1,000 per semester for up to four years of college.

Whitney Cale James L. Poehlman Scholarship

Whitney graduated from Baldwin County High School, with an Advanced Academic Endorsement and held a 4.32 GPA. In

school, she was a member of the National Society of High School Scholars, Peer Helper Program, National Honor Society, Mu Alpha Theta, and a Classroom Representative. Whitney is a member of her church's leadership team, drama team and media team. She has volunteered for service projects such as Speed

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Dealing with Debt—Information For Your Tenants

CREDIT COUNSELING SERVICES

Credit counseling services provide various resources to help solve your money problems. From starting a budget to educational programs on money management, counselors discuss your entire financial situa-

tion and help you develop a personalized plan.

Credit Counseling Service Locations

You can find free or low-cost credit counseling options at:

- Credit unions
- Extension offices

- Religious organizations
- Non-profit agencies

Make sure the credit counseling service you're using is accredited with either of these organizations:

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Best Practices for Summer Food Services Program

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Whitney Cale

the Light, Baldwin County Christmas Outreach projects, Prodissee Food Pantry and at the local junior college. She has also won awards in state competitions for her writing and artistic talents. She lives in Bayside Apartments, in Bay Minette, Alabama, a property managed by CARH member Morrow Realty Company. Whitney will attend Troy University and major in Social Work.

Victoria Graham Gordon L. Blackwell Scholarship

Victoria is a 2014 graduate of Robert E. Lee High School where she was part of the Shenandoah Valley Governor's School and maintained a 3.93 GPA. She is currently attending Randolph-Macon College with a 3.53 GPA. In school, she is on the Commons Activities Board, a Leadership Fellow, a Service Fellow and a member of the Alpha Gamma Delta Sorority. She was recently selected as a Resident Assistant. She has worked part-time as a lifeguard at the Staunton-Augusta YMCA. Victoria plans to double major in Psychology and Behavioral Neuroscience with a minor in Biology. Her goal is to attend medical school to become either a neuropsychological researcher or a neuropsychiatrist who specializes in treating children with autism. She is a resident of Briarwood Apartments in Staunton, Virginia, a property managed by CARH member, Knopp Enterprises.



Victoria Graham

Mikayla Murphree Jack Godin, Jr. Scholarship

Mikayla was a graduate of the 2015 class at Tharptown High School where she had a 4.0 GPA and earned an Advanced Diploma. In school she was President of the National Honor Society and Student Council, Class President, and a member of and/or participated in Junior and Senior Civitan, Students

Against Destructive Decisions, Future Business Leaders of America, Yearbook Staff, Fellowship of Christian Athletes, Math Team, and Homecoming committee. She volunteered for LifeSouth blood drives, Christmas gift drives, food drives, veteran's care package drive, breast cancer fundraiser and St. Jude's tab drive. Mikayla also worked part-time at Captain D's and the Russellville Animal Clinic. Mikayla lives at Stonecrest Apartments, in Russellville, Alabama, a property managed by CARH member, Irby Management. She plans to attend Mississippi State University to get a degree in Biology, then attend MSU College of Veterinary Medicine.



Mikayla Murphree

Melvin Vicente CRHD Founders Scholarship

Melvin was a member of the 2015 graduating class of South Fork High School, where he held a 3.7 GPA and was dual enrolled at Indian River State College with a 3.6 GPA. He was varsity captain and starting defender for his school's soccer team and a member of the FC Florida Soccer Club. Melvin is an active volunteer in his church and a member of the Disciples of Christ youth group. Melvin lives in New Hope Community I, in Indiantown, Florida, a property managed by CARH members,



Melvin Vicente

Southwind Management Services, Inc. and Indiantown Nonprofit Housing. He will attend Indian River State College for his Associates Degree then plans to transfer to the University of Central Florida to continue his studies toward a degree in Civil Engineering.

Shelby Foreman CARH Scholarship Foundation Scholarship

Shelby is currently enrolled at Florida State College of Jacksonville. She is the mother of a young daughter and is a Patient Care Associate at UF Health Jacksonville.

Shelby recently started the nursing program at Florida State College of Jacksonville and plans on becoming a registered nurse. She is a resident of Pine Terrace Apartments, in Callahan, Florida, a property managed by CARH member, Hallmark Management.



Shelby Foreman

2016 scholarship applications will be available in November 2015 on the CARH website, www.carh.org. Applications will be due April 30, 2016.

On-Site Property Managers Received \$250

As a reward to the managers who encouraged the winning scholarship applicants to apply, the CARH Scholarship Foundation presented each on-site manager below with a \$250 cash award:

Betty Roberts
Bayside Apartments

Tonia Graham
Briarwood Apartments

Tammy Holt
Stonecrest Apartments

Leticia Blanco
New Hope Community 1

Barbara Hunt
Pine Terrace Apartments



CARH Scholarship Foundation

Rural Developments 2015 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 2015 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.

In presenting the awards, Tony Hernandez, Administrator for the Rural Housing Service said, "Site managers and maintenance personnel guarantee the success of our multi-family housing properties. They make sure that day-to-day operations go smoothly, and they often invest a great deal of their own free time and resources to provide tenants with a safe, friendly community to call home."

The awards were presented to:

Meda McQueen 2015 Elderly Housing

*Laurel Village Apartments
Brevard, NC
Managed by Partnership Property
Management, Inc.*



*Partnership Property Management:
Jeff Holoman, Sandy Lucas, Meda McQueen,
Mike Holoman and Rob Vocci*

Vicky Brooks 2015 Family Housing

*Pelican Bay Apartments
Crystal River, FL
Managed by Southwind Management
Services, Inc.*

Micaela Dosal 2015 Farm Labor Housing

*Esperanza Place
Immokalee, FL
Managed by Southwind Management
Services, Inc.*



*Tony Hernandez, RHS Administrator;
Micaela Dosal; Vicky Brooks; and Pam Borton,
Southwind Management Services*

John Henry 2015 Maintenance Person of the Year

*Village of Brownstown II
Brownstown, IL
Managed by Village Management
Company*



*Tony Hernandez, RHS Administrator;
John Henry; and Lowell Ray Barron II,
CARH President*



HUD/RD Optional Smoke-Free Policies

Last year, the US Department of Housing and Urban Development, Office of Lead Hazard Control and Healthy Homes, published *Change is in the Air: An Action Guide for Establishing Smoke-Free Public Housing and Multifamily Properties.*

The purpose of the Action Guide is to encourage public housing authorities and owners/agents of subsidized or market rate multifamily housing to adopt smoke-free policies. The Guide also includes insights from some of the early implementers. These insights address common questions and concerns about smoke-free policies.

To download the Guide, visit:

<http://portal.hud.gov/hudportal/documents/huddoc?id=SMOKEFREEACTIONGUIDE.PDF>

To view HUD's smoke-free policies for public housing, dated 5/29/12, visit:

http://www.carh.org/wp-content/uploads/2015/08/MC_HUDSmokeFreeHousingPolicy.pdf

To view Rural Development's 11/21/12, Unnumbered Letter on optional smoke-free policy, visit:

http://www.carh.org/wp-content/uploads/2015/08/MC_RDSmokeFreePolicy.pdf

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!

MAINTENANCE CORNER

Maintaining Older Properties—A CARH Member's Story

Sherry Ruston, Housing Compliance Specialist, JMark Management

JMark Management is a long-time CARH member based in Baton Rouge Louisiana, and has managed USDA Rural Development (RD) properties for over 25 years, with the majority of our properties being overseen by USDA RD in Amite, Louisiana. We have been very blessed to have an RD office that assists us in managing our properties so we can preserve the value of the property while generating income.



*Banbury Apartments,
Baton Rouge, Louisiana*

As our properties age, one of the most important aspects of our job is good maintenance. Documentation is very important to the successful management of any property. Keeping accurate records of all reported maintenance, as well as maintenance needed from inspections showing date,

time, and what was done, helps protect the property. We require our onsite property managers to inspect all performed maintenance and sign off on the workmanship. Our maintenance records are kept by unit number, not tenant, so we can show what was done in any unit at any time.

We have found that by doing monthly inspections, we are able to keep maintenance issues at a minimum. During these inspections, we look for leaks under all sinks and at faucets, running toilets, check the ceilings for any roof leaks, and change the air filters. We write the date on each air filter so if the owner or management company supervisor comes for an inspection, they will know that filters are changed monthly. We do not allow our tenants to change the air filters because too many times they don't do so, and this can cause unnecessary air conditioning or heating repairs.

These monthly inspections also give us the opportunity to see how our units are being maintained by our tenants. Some tenants complain



*Belle Shire Apartments,
Kaplan, Louisiana*

about everything, while others never complain, so by inspecting often, we can stay on top of all issues. Any found maintenance issues are placed in our maintenance log book and handled in a timely manner. This also helps us to minimize needed maintenance for a move-out/move-in, allowing us a quicker turn around on renting units.

Handling maintenance in a timely manner is crucial to prevent unnecessary damage costs. Staying on top of your property maintenance has to be a priority for continued success of your property.

***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 30 years. There is no other association that solely represents the needs of the rural housing industry and its participants, which include owners, developers, managers, non-profits, housing authorities, syndicators, accountants, architects, attorneys, bankers, vendors and suppliers to the industry.

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

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

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

The Value of Renters Insurance

By Mary Girsch-Bock

Although renters insurance is not required, tenants should be informed of the importance of having a policy.

While there are some property management companies that require their residents to purchase renters insurance, the vast majority continue to merely suggest that renters insurance be purchased. Unfortunately, this method of persuasion has done little to convince residents to do so. In fact, according to a survey by InsuranceQuotes.com, 6 in 10 current home or apartment renters do not have renters insurance. Why not?

Lack of knowledge. Many renters simply don't realize that property insurance obtained by the owner will not cover the loss of their valuables in the event of a disaster (adverse weather, fire, theft, etc.). It will also not cover any loss from an accident that may happen in their apartment.

Perceived cost. Many people assume that renters insurance is expensive, when in fact, it's very affordable. Monthly premiums start between \$10-\$17 per month — that's just pennies a day.

Short of requiring residents to obtain renters insurance, here are ways to persuade your residents to purchase renters insurance:

- **Make it easy.**

Work with a local insurance agent to provide detailed information about policy coverage and costs, and include that information with the move-in paperwork. For current residents, distribute an informational flyer or include in your property newsletter.



- **Become adept in answering basic questions about coverage and costs.**

You can certainly refer tenants to an insurance professional if you do not have the answers, but knowing basic coverage details and costs

may help to persuade a resident to purchase insurance. If they don't receive the answers from you, there is no guarantee that they'll actually call the insurance agent to get those answers.

- **Hold an 'insurance information night' at the property.** Invite all of your residents and have a local agent available to explain the process. Having applications on hand as well may persuade those present to purchase insurance.

It might be wise to obtain a copy of the resident's insurance policy and file it with their lease and other important documents.

A win-win for both the resident and the property manager, renters insurance allows everyone to have a little peace of mind at minimal cost.

Mary Girsch-Bock is a successful business and technology writer. She has over ten years of property management experience. You can follow Mary on Twitter @marygibo.)

Dealing with Debt—Information For Your Tenants (cont'd.)

(Continued from page 1)

- National Foundation for Credit Counseling (NFCC)¹
- Financial Counseling Association of America (FCAA)²

Military Service Members

Under the provisions of the Service members Civil Relief Act (SCRA), you may qualify for a reduced interest rate on mortgage payments or credit card debt, protection from eviction, or a delay of all civil court actions, such as bankruptcy, foreclosure, or divorce proceedings. To find out if you qualify, contact your local [Armed Forces Legal Assistance office](#)³.

File a Complaint

- You can submit a [debt collection complaint](#)⁴ through the Consumer Financial Protection Bureau

(CFPB).

- For concerns about approved credit counseling agencies, contact the [Department of Justice's U.S. Trustee Program](#)⁵.

BANKRUPTCY

If you're unable to pay your creditors, filing for bankruptcy can help you get a fresh start by liquidating your assets to pay off your debts or create a payment plan. But it's considered the debt management option of last resort because the results are far-reaching and long-lasting. Bankruptcy information stays on a credit report for 10 years and can make it difficult to get credit, buy a home, get life insurance, or sometimes get a job.

Types of Bankruptcy

As federal courts have exclusive jurisdiction over bankruptcy laws, cas-

es must be filed in federal bankruptcy court. There are two main types of personal bankruptcy:

- [Chapter 13](#)⁶ allows people with a steady income to keep property, like a mortgaged house or a car, that they might otherwise lose in the bankruptcy process.
- [Chapter 7](#)⁷ is known as straight bankruptcy; it involves liquidating all assets that are not exempt.

Steps to File for Bankruptcy

The [Bankruptcy Abuse and Prevention Act of 2005](#)⁸ established more stringent rules for consumers and attorneys. In the bankruptcy filing process, there may be multiple steps:

- Debtors must file documents, including itemized statements of monthly net income, proof of in-

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CARH's Preferred Buyer Vendors



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

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

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

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

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

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



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

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



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

- Lowest catalog price - Regardless of quantity ordered
- Ease of Ordering - Order by Phone 800-431-3000, Fax 800-859-8889 or online at www.hdsupplysolutions.com
- Freight-Free, Next Day Delivery - Over 200 trucks nationwide deliver most orders of \$25 or more FREE! (Just a few items marked + freight have extra charges)
- Next-Day Delivery - Order by 5 p.m. local time and delivery is next day (Mon.-Fri.) to most locations
- No Substitutions - You get exactly what you order, every time
- Special Orders - Specially trained reps source hard-to-find products, place orders & quote prices for bulk orders
- Technical Support - Fully trained professionals answer any technical questions about the products
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Contact: Charlie Bringardner
charles.bringardner@hdsupply.com
404-388-6992



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

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



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

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

Dealing with Debt—Information For Your Tenants (*cont'd.*)

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- come (pay stubs) for the last 60 days, and tax returns for the preceding year (four years for Chapter 13 bankruptcies).
- Debtors must take a pre-filing credit counseling and post-filing education course to have debts discharged. To find an approved credit counseling provider, consult the [U.S. Trustee Program](#)⁹.
 - Debtors face increased [filing fees](#)¹⁰, plus fees for credit counseling/education.
 - The bankruptcy and petition process is complicated, so it is difficult to file without an attorney. Attorney fees are extra and vary.

Report Bankruptcy Fraud or Abuse

You can [file a report](#)¹¹ with the U.S. Trustee Program at the United States Department of Justice (DOJ).

DEBT COLLECTION

A debt collector generally is a person or company that regularly collects debts owed to others, usually when those debts are past-due. This includes collection agencies, lawyers who collect debts as part of their business, and companies that buy delinquent debts and then try to collect them. The [Fair Debt Collection Practices Act \(FDCPA\)](#)¹² prohibits debt collectors from using abusive, unfair, or deceptive practices to collect from you.

What Types of Debts Are Covered?

The Act covers personal, family, and household debts. This includes money owed on personal credit card accounts, auto loans, medical bills, and mortgages. The FDCPA does not cover debts incurred in running a business.

What Happens After a Debt Collector Contacts You?

Within five days after a debt collector first contacts you, the collector must send you a written notice that tells you the name of the creditor, how

much you owe, and what action to take if you believe you do not owe the money. If you owe the money or part of it, contact the creditor to arrange for payment. If you believe you do not owe the money, contact the creditor in writing and send a copy to the collection agency informing them with a letter not to contact you.



What Practices Are Off Limits for Debt Collectors?

A debt collector may not:

- Contact you at inconvenient times, for example, before 8 AM or after 9 PM, unless you agree to it.
- Communicate with you at work if you tell the debt collector your employer disapproves.
- Contact you after you send a letter to the collector telling them to stop, except to notify you if the creditor or collector plans to take a specific action.
- Communicate with your friends, relatives, employer, or others except to find out where you live or work.
- Harass you with repeated phone calls, profane language, or threats to harm you.
- Make any false claim or statement that you will be arrested.
- Threaten to have money deducted from your paycheck or to sue you, unless the collection agency or creditor intends to do so and it is legal.

File a Complaint About a Debt Collector

Report any problems you have with a debt collection company to your [State Attorney General's Office](#)¹³, the [Federal Trade Commission \(FTC\)](#)¹⁴, and the [Consumer Financial Protection Bureau \(CFPB\)](#)¹⁵. Many states have their own debt collection laws that

are different from the federal Fair Debt Collection Practices Act. Your state Attorney General's office can help you find out your rights under your state's law.

DEBT CONSOLIDATION

Consolidation means that your various debts, whether they are credit card bills or loan payments, are rolled into one monthly payment. If you have multiple credit card accounts or loans, [debt consolidation](#)¹⁶ through a credit counseling service may be a way to simplify or lower your payments. But you should first consult a qualified [credit counselor](#)¹⁷.

To decide if debt consolidation is right for you, contact a credit counseling service accredited with either of these organizations:

- [National Foundation for Credit Counseling \(NFCC\)](#)¹
- [Financial Counseling Association of America \(FCAA\)](#)²

File a Complaint

If you have a problem with a lender concerning debt consolidation, you should contact the lender first. If you are unable to resolve the problem, you can submit a complaint to the [Consumer Financial Protection Bureau \(CFPB\)](#)¹⁸.

INDEX OF LINKS

- www.nfcc.org
- www.fcaa.org
- <http://legalassistance.law.af.mil/content/locator.php>
- <https://help.consumerfinance.gov/app/debtcollection/ask#currentPage=0>
- www.justice.gov/ust/contact-program
- www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Chapter-13-Bankruptcy-Voluntary-Reorganization-of-Debt-for-Individuals

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Serving the Affordable Housing Needs of Rural America

Dealing with Debt (cont'd.)

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- ⁷ www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Chapter-7-Bankruptcy-Liquidation-Under-the-Bankruptcy-Code
- ⁸ www.justice.gov/sites/default/files/usao/legacy/2006/09/07/usab5404.pdf
- ⁹ www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111
- ¹⁰ www.uscourts.gov/services-forms/fees/bankruptcy-court-miscellaneous-fee-schedule
- ¹¹ www.justice.gov/ust/report-suspected-bankruptcy-fraud
- ¹² www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-debt-collection-practices-act-text

- ¹³ www.naag.org/naag/attorneys-general/whos-my-ag.php
- ¹⁴ www.ftccomplaintassistant.gov/GettingStarted?NextQID=24&Url=%23%26panel1-3#crnt
- ¹⁵ <https://help.consumerfinance.gov/app/debtcollection/ask#currentPage=0>
- ¹⁶ www.consumerfinance.gov/askcfpb/1861/how-can-i-safely-consolidate-my-credit-card-debt.html
- ¹⁷ www.consumerfinance.gov/askcfpb/1351/how-do-i-find-credit-counselor.html
- ¹⁸ www.consumerfinance.gov/complaint/



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and Rural Housing (CARH) on Facebook

**Visit us on the
Web!
www.CARH.org**

Take A Trip to the CARH Website!

www.CARH.org

Some of the helpful items to be found:

- **CARH Newsroom**
Access the news you need to know regarding CARH, including updates on legislative, regulatory and member-related issues.
- **Affordable Housing Headlines**
Get the latest news that affects your business and the housing industry from major news publications and organizations.
- **Helpful Links**
Links to websites that provide useful information to our industry.
- **Members Only Menu**
 - ◆ **Forms & Best Practices**
Helpful forms that help make your job easier.
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