

# INSIGHTS FOR ON-SITES



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

## Applications for 2019 CARH Scholarship Foundation Scholarships Due by April 30th

*By Rodney Corley, President, CARH Scholarship Foundation*

The CARH Scholarship Foundation is accepting applications for its five scholarships — the James L. Poehlman Scholarship; the Gordon L. Blackwell Scholarship; the Jack Godin, Jr. Scholarship; the CRHD Founders Scholarship; and the Scholarship Foundation Scholarship.

There are two types of applications to choose from when applying:

### **Traditional Students**

*Individuals who are currently a candidate for high school graduation or, within the past five years, received a high school diploma or equivalent.*

### **Non-Traditional Students**

*Individuals with a high school diploma or equivalent, who have or previously had been out of school for five years or more.*

Each scholarship will grant **\$1,500 per semester** for educational expenses, with a maximum four years of funding.

**One scholarship has been reserved for a qualified applicant who has been accepted at, or is enrolled in, an accredited vocational or trade school program (if there is a qualified application submit-**

**ted).** All applicants are eligible for the other four scholarships.

***A property is considered a “CARH-member property” if it is under the management or ownership of a national CARH member and the Property Training and Education Fee has been paid for that property.***

Each applicants must be a resident of a CARH-member property, U.S. citizen or permanent legal resident, and accepted at (or enrolled as) a full-time undergraduate student at an accredited two-or four-year college or university.

*(continued on page 2)*

**February  
2019**

### **Special points of interest:**

- *2019 Scholarships Applications Due April 30th*
- *Start a USDA Summer Foods Program at Your Property*

### **Inside this issue:**

<i>Pay Taxes Owed Online or Via Payment Plan</i>	<i>1</i>
<i>USDA Site Manager and Maintenance Person of the Year Recognition Program</i>	<i>2</i>
<i>Scholarship Flier</i>	<i>3</i>
<i>Maintenance Corner: Stop Pests This Spring With These Safe, Simple Steps</i>	<i>4</i>
<i>Preferred Buyer Vendors</i>	<i>6</i>
<i>USDA Summer Meals Program – Start One Today!</i>	<i>7</i>
<i>Emergency and Disaster Preparedness</i>	<i>8</i>

## Pay Taxes Owed Online or Via Payment Plan

The Internal Revenue Service recently reminded taxpayers who may unexpectedly owe additional tax that there are many online options for payment, as well as online options for applying for a payment plan for those who can not pay in full.

Questions about payments and installment plans are among the top reasons taxpayers call or visit the IRS. But, you can save time by using IRS.gov resources.

All taxes owed must be paid in full by the due date, which is Monday, April 15, 2019, for most taxpayers. Taxpayers in

Maine and Massachusetts have until April 17th due to their states' Patriots' Day holiday on April 15th and the Emancipation Day holiday on April 16th in the District of Columbia (which closes DC government offices. DC taxpayers must file their returns by April 15th.).

*(continued on page 5)*

## Scholarship Foundation Applications

(cont'd from page 1)

ty or an accredited trade or vocational educational program.

In addition, an applicant will be required to provide comprehensive information including: a complete biography with supporting materials; a description of their academic career and/or work experience; a statement of their educational plans; letters of reference; and a written essay. The applicants must demonstrate both financial need and scholastic or work achievement.

**Scholarship recipients will be invited to join CARH at the 2019 Annual Meeting & Legislative Conference, June 24-26, in Arlington, Virginia. CARH will cover the travel expenses for the scholarship recipients and one guest (parent or guardian if recipient is a minor).**

Please post the flier (on page 3) for residents so they are aware of this scholarship opportunity and encourage your eligible residents to apply.

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

### Property Managers Can Receive \$250!

On-site property managers play an integral role in the lives of residents. To reward those managers who encourage students to apply for these scholarships, the CARH Scholarship Foundation will present to the manager of each complex where there is a successful scholarship recipient, \$250, plus recognition in an upcoming edition of CARH's *Insights for On-Sites* newsletter.

## Financial Aid for College or Technical/Career School

Are you or someone in your household college bound? If so, you'll need to fill out the Free Application for Federal Student Aid (FAFSA). (Visit <https://fafsa.ed.gov> for the application.)

Please note, every school has their own deadline for when the FAFSA is due - so it's best to get it done sooner rather than later, to be on the safe side.

Figuring out how to pay for higher education can be overwhelming and confusing, but there is lots of help out there to make it simpler for you.

For other information college and higher education, including estimating the cost and paying for college, visit <https://www.usa.gov/higher-education#item-211286>

## USDA Site Manager and Maintenance Person of the Year Recognition Program

Rural Development (RD) will soon publish guidelines for their annual Multifamily Housing Site Manager of the Year Recognition Program for Fiscal Year 2019.

The awards will be given in each of the following categories:

- 1) Site Manager of the Year for Housing for the Elderly;
- 2) Site Manager of the Year for Housing for Families;
- 3) Site Manager of the Year for Farm Labor Housing; and
- 4) Maintenance Person of the Year.

RD's will soon publish an Unnumbered Letter (UL) which will set out the full criteria and application process. Please note, there are expected to be changes to the submission pro-

cess, so take the time to review the UL when released. Applications are expected to be due to RD in mid-May.

Information on or questions regarding RD's Site Managers and Maintenance Person of the Year awards should be directed to your local RD state office.

The Awards will be presented at CARH's Annual Meeting & Legislative Conference which will be held June 24-26, 2019, in Arlington, Virginia.



***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 nations leading advocate for the financing, development and management of affordable rural housing for over 35 years. There is no other association that solely represents the needs of the rural housing industry and its participants, which include owners, developers, managers, nonprofits, 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).

# 2019 CARH Scholarship Applications

The Council for Affordable and Rural Housing (CARH) Scholarship Foundation is currently accepting applications from residents of CARH-member properties for five 2019 scholarships:

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

Recipients will receive **\$1,500 per semester** for educational expenses, with a maximum of four years of funding! Both Traditional Students and Non-Traditional Students are encouraged to apply!

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

Applications are available for download  
at [www.carh.org](http://www.carh.org) under the  
“Scholarship Foundation” menu option.  
Applications will be accepted through April 30, 2019.



CARH Scholarship Foundation

# MAINTENANCE CORNER

## *Stop Pests This Spring With These Safe, Simple Steps*

Spring is here, and that means not only getting a jump on cleaning, but a good reason to check for bugs, insects, rodents, or other pests. The following are great tips for maintenance personnel and residents!

Do you know the best ways to keep pests out of your residence? If you are like a lot of us, one ant or cockroach in your home sends you running for the bug spray! But instead of waiting to go on the defense against an insect, rodent, or bird that has entered your home, eliminating conditions in your home that appeal to pests will help reduce the attraction that brings them in and prevent damage in your home. Implement the following ten steps to keep pests out.

### **Plants and Mulch**

Trim back any tree branches or shrubbery that touch your home to eliminate pest “bridges” to the house. Mulch, such as wood chips and pine straw, provide ideal shelter for pests. Instead of using these in areas that touch the foundation, place less pest-attractive ground cover, such as rock or stone.

### **Doors and Windows**

Because pests can wiggle through tiny cracks and gaps, inspect and repair any warped or broken doors and windows, and those that simply don't fit well; repair rips or tears in screens. Use screen meshes size of at least 200 holes per square inch; these are generally available at home stores.

### **Cracks and Gaps**

Inspect the entire exterior of your home for other cracks, crevices, and gaps through which pests could enter. Check for foundation cracks, loose siding, missing roof shingles, and gaps around incoming utility lines, including pipes, electric and cable wiring. Seal any openings with copper mesh, coarse steel wool, sheet metal or mortar. Expanding caulk is not as good to use because many pests can chew through it.

### **Trash and Litter**

Keep yards, patios, decks, and garages free of litter, weeds, and standing water. Ensure trash cans have tight-fitting lids and clean the cans and area regularly to remove debris and spills, on which pests can feed.

### **Lights**

To reduce flying insects around doors and windows, replace standard mercury vapor lights with high-pressure sodium vapor or halogen lights. Bulbs that have pink, yellow or orange tints will be least attractive to the flying insects. Although it is common to place lights on exterior walls near doors, it is better to place the light farther away, using pole lights when possible, with the light shining toward the door for safety.

### **Interior Gaps**

Some cracks and gaps will be visible only from inside your home. Check in, under and behind kitchen cabinets, refrigerators, and stoves, as well as between the floor and wall juncture and around pipes, floor and dryer vents. Seal any gaps found, especially those of 1/4 inch or greater.

### **Drains**

Sink and floor drains often accumulate gunk and debris which can attract pests and provide an ideal breeding site, especially for small flies. Inspect and maintain all sink, tub, basement and laundry room floor drains.

### **Recycled Items**

It is preferable to store recyclables outside and away from your home. If this is not possible, ensure that all containers are thoroughly rinsed and that the recycling bin has a tight-fitting lid. All recycling and trash containers should also be rodent proof and cleaned frequently.

### **Stored Foods**

If opened bags and boxes cannot be completely closed, the food should be put into a resealable bag or plastic container to keep from attracting stored product (or “pantry”) pests that invade the kitchen. Use older foods first and clean out stale or uneaten foods to help keep attractants down.

### **Cleanliness**

The cleaner your home, the less attraction it will have for pests, the less chance a pest will have to live and breed — and the less likely it will be that you would need to go on the defense and pull out a can of bug spray or call a pest control professional.

### **Maintenance Tips By Maintenance Professionals!**

Thanks to **Roger Paull** for the following maintenance tip! Mr. Paull provides maintenance at **Rainbow Gardens Apartments** in Dunnellon Florida. Property owned by **Hallmark Properties**.

“We use metal bifolds here, and we always have issues with the metal hole brackets sliding around on us. I like to get the door in the correct position, mark the location of the bracket and remove the factory screw and put in my own that will go all the way into the stud. Or for bottom brackets, drill a hole in the concrete and put in a concrete screw so that bracket will never slide again.”

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).**



## Pay Taxes Owed Online or Set Up a Payment Plan

(continued from page 1)

### Payment options

Taxpayers should review the “Pay”<sup>1</sup> tab on IRS.gov to see an explanation of payment options. Taxpayers can pay with their bank accounts for free, or choose an approved payment processor to pay by credit or debit card for a fee. They can also use checks or money orders made out to U.S. Treasury.



Most tax software products give taxpayers various payment options, including the option to withdraw the funds from a bank account. As an alternative, taxpayers also may use IRS Direct Pay<sup>2</sup> on IRS.gov to make an electronic payment from their bank account to the U.S. Treasury.

Some taxpayers also visit an IRS office to make in-person monthly or quarterly tax payments. But there are online options available to them as well. Those payments can be made online by using IRS Direct Pay<sup>2</sup> or through the Electronic Federal Tax Payment System<sup>3</sup>.

Taxpayers who owe money with their tax return but who lack the full amount should pay as much as possible to avoid interest and late-payment penalties. Taxpayers who lack the funds to pay in full can apply for a payment plan, including an installment agreement.

### Setting up a payment plan

Qualified taxpayers may be eligible for several types of online payment plans such as full payment, short-term (120 days or less) or long-term (more than 120 days). A taxpayer's

specific tax situation will determine which payment options are available to them.

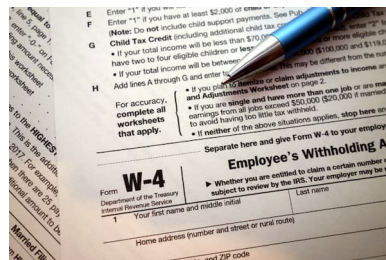
Taxpayers may qualify to apply online for:

- Long-term payment plan (installment agreement): If the taxpayer owes \$50,000 or less in combined tax, penalties and interest, and filed all required tax returns.
- Short-term payment plan: If the taxpayer owes less than \$100,000 in combined tax, penalties and interest.

Taxpayers interested in exploring payment plan options should review Apply Online for a Payment Plan<sup>4</sup>. Alternatively, taxpayers can find out if they qualify for an offer in compromise<sup>5</sup>, a way to settle your tax debt for less than the full amount, or request that the IRS temporarily delay collection<sup>6</sup> until the taxpayer's financial situation improves.

### Do a Paycheck Checkup

A Paycheck Checkup<sup>7</sup> can help taxpayers see if they are withholding the right amount of tax from their paychecks. Taxpayers who unexpectedly had a tax bill may want to use this feature to ensure that additional taxes are withheld for the 2019 tax year.



The IRS Withholding Calculator helps taxpayers figure out if they should submit a new Form W-4 to their employer. Taxpayers will need their most recent pay stub and their most recent federal tax return to complete the process.

### URL/Website Addresses for Links In Article:

- 1 [www.irs.gov/payments](http://www.irs.gov/payments)
- 2 [www.irs.gov/payments/direct-pay](http://www.irs.gov/payments/direct-pay)
- 3 [www.irs.gov/payments/eftps-the-electronic-federal-tax-payment-system](http://www.irs.gov/payments/eftps-the-electronic-federal-tax-payment-system)
- 4 [www.irs.gov/payments/online-payment-agreement-application](http://www.irs.gov/payments/online-payment-agreement-application)
- 5 [www.irs.gov/payments/offer-in-compromise](http://www.irs.gov/payments/offer-in-compromise)
- 6 [www.irs.gov/businesses/small-businesses-self-employed/temporarily-delay-the-collection-process](http://www.irs.gov/businesses/small-businesses-self-employed/temporarily-delay-the-collection-process)
- 7 [www.irs.gov/paycheck-checkup](http://www.irs.gov/paycheck-checkup)



### Low Income Taxpayer Clinics

Low Income Taxpayer Clinics (LITCs) represent low-income individuals in disputes with the Internal Revenue Service, including audits, appeals, collection matters, and federal tax litigation. LITCs can also help taxpayers respond to IRS notices and correct account problems. Some LITCs provide education for low-income taxpayers and taxpayers who speak English as a second language (ESL) about their taxpayer rights and responsibilities.

LITC services are free or low cost for eligible taxpayers. LITCs are independent from the IRS. Each clinic determines whether prospective clients meet income guidelines and other criteria before agreeing to represent them.

To find a clinic, visit:

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

## 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:

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

**Contact: Ed Goesel; [ed.goesel@usi.com](mailto:ed.goesel@usi.com); 312-766-2028**



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[dan.giddens@sherwin.com](mailto:dan.giddens@sherwin.com)  
 703-929-6487



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

- Lowest catalog price - Regardless of quantity ordered
- Ease of Ordering - Order by Phone 800-431-3000, Fax 800-859-8889 or online at [www.hdsupplysolutions.com](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
- 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
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- Over 22,000 Items in Stock, ready to Ship from one of 33 distribution centers
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**Contact: Charlie Bringardner**  
[charles.bringardner@hdsupply.com](mailto:charles.bringardner@hdsupply.com)  
 404-388-6992



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**Contact: Rebecca Ruttkofsky**  
[rebecca.ruttkofsky@staples.com](mailto:rebecca.ruttkofsky@staples.com)  
 734-452-4841



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

**Contact: [sales@onlineis.com](mailto:sales@onlineis.com)**  
 866-630-6400

# USDA Summer Meals Program—Start One Today!

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



## First Steps

- Visit FNS's Summer Food Service Program website, [www.fns.usda.gov/sfsp](http://www.fns.usda.gov/sfsp) for detailed information on the program and to access a detailed toolkit to facilitate a successful program.
- Contact your owner and/or management company for help with logistics and getting started.
- Locate and meet with your FNS point of contact for your state.<sup>1</sup>
- Determine if your site is eligible.<sup>2</sup>
- Eligible sites can be considered both Open and Closed Enrollment.
- Request from your FNS contact a list of last year's approved sponsors that are located near your site.
- Arrange for sheltered space large enough to accommodate the anticipated participants. This can be in the form of a community center, onsite community room, or a large space on the grounds with canopies and chairs.

## Open Enrollment

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

## Closed Enrollment

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

## Summer Meals = Summer Fun

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

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

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

## Kick Off Event

- Host a Summer Meals Kick Off event for the first summer meals event of the year. This will generate excitement for parents, kids, and the community, and will create local media buzz.
- Partner with non-profit organizations or government entities
- Prepare games and activities



- Send a press release and invite the media
- Prepare and send sound bites and PSAs to local radio stations
- Prepare on-site promotional materials including brochures, fliers, and posters
- Take pictures to include in media contacts and your onsite newsletter (have parent/guardian sign multimedia release form if child is photographed)

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



<sup>1</sup> [www.fns.usda.gov/school-meals/school-meals-contacts](http://www.fns.usda.gov/school-meals/school-meals-contacts)

<sup>2</sup> [www.fns.usda.gov/capacitybuilder](http://www.fns.usda.gov/capacitybuilder)

## Summer Meals Stats and Facts

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

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

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*Serving the Affordable Rural  
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# CARH



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

## Emergency and Disaster Preparedness



Visit [www.Ready.gov](http://www.Ready.gov) to learn the steps to prepare for and deal with natural disasters and national emergencies. This includes important advice for what to do during hurricanes, how to stay safe from flooding, prepare for and evacuate from wildfires, and more.

### HAVE AN EMERGENCY PLAN

Learn how to make a plan, including building an emergency kit with basic survival items, before disasters strike.

#### Family Emergency Plan

([www.ready.gov/family-plan](http://www.ready.gov/family-plan))

Get tips for a shelter plan, evacua-

tion route, and how to maintain contact with family members. It's important to be financially prepared for a disaster ([www.ready.gov/financial-preparedness](http://www.ready.gov/financial-preparedness)), including gathering important financial and medical information, keeping an emergency savings account, and making sure your insurance needs are covered.

#### Pet Emergency Plan

([www.ready.gov/animals](http://www.ready.gov/animals))

Learn how to get your pet ready, build a kit with basic survival items, and more.

### GET WEATHER AND EMERGENCY ALERTS

Find tools and information to help get your home, family, and business

ready to deal with disasters and emergencies.

Get emergency information ([www.fema.gov/mobile-app](http://www.fema.gov/mobile-app)) from the Federal Emergency Management Agency's FEMA mobile app, including weather warnings for up to five locations plus disaster, aid, and shelter information.

Sign up for National Weather Service alerts ([www.weather.gov/subscribe](http://www.weather.gov/subscribe)) to receive SMS text and email alerts, and see their suggested weather apps to stay informed.

Receive emergency alerts ([www.weather.gov/wrn/wea](http://www.weather.gov/wrn/wea)) by enabling your smartphone with the Wireless Emergency Alert (WEA) public safety system. This includes automatic emergency alerts for severe weather, disasters, and national emergencies.

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