



CARH Scholarship Foundation

# The Council for Affordable and Rural Housing SCHOLARSHIP FOUNDATION

## 2018 Annual Report



## *Supporting Exceptional Students from Rural America!*



CARH Scholarship Foundation  
116 South Fayette Street, Alexandria, VA 22314  
703-837-9001 • [carh@carh.org](mailto:carh@carh.org) • [www.carh.org](http://www.carh.org)

*Pictured: 2018 CARH Scholarship Recipients*





# The Council for Affordable and Rural Housing **SCHOLARSHIP FOUNDATION**

## 2018 Annual Report

### *Supporting Exceptional Students from Rural America!*

#### **About the CARH Scholarship Foundation**

The CARH Scholarship Foundation provides college scholarships to exceptional students who reside in rural affordable housing across the United States. The Foundation was created in 2005 to promote education and expand opportunities for residents of CARH-member properties. The Foundation, which is a 501(c)3 entity, began with two scholarships in 2006, and now awards five scholarships each year.

The first two scholarships were named in honor of James L. Poehlman of T&C Associates of Middleton, WI, and Gordon L. Blackwell of GLB Associates of Raleigh, NC. Mr. Poehlman was a founding member of CARH and past board member. He also served as the Chair of the Owner and Development Committee, Co-Chair for the Aging Portfolio Committee, an Advisory Trustee, and 1998 Member of the Year. He passed away in 2004.

Mr. Blackwell was a longtime CARH member and former board member, who passed away in 2006. He was also the founder, President, and Chairman of the Regency Housing Group, the largest developer of affordable rental apartments in the United States in 2001.

To memorialize his passing in 2010, the Foundation honored Jack Godin, Jr., a founding CARH member and past president, by naming a third scholarship in his memory. Mr. Godin was Vice President of the Southern Development Company, which built, managed, and owned hundreds of affordable housing complexes in rural and urban areas throughout Alabama.

The Foundation added a fourth scholarship in 2013, the CRHD Founders Scholarship, honoring the founders of the Council for Rural Housing and Development, the precursor to CARH. Finally, the fifth scholarship, added in 2015, is the CARH Scholarship Foundation Scholarship, and is named after the Foundation.

Beginning in 2016, all five scholarships provide \$1,500 each semester for up to four years for undergraduate studies or vocational training. Prior to 2016, \$1,000 per semester was awarded.

#### **Who May Apply**

Applicants for a CARH Scholarship must be a United States citizen or permanent legal resident, a resident of a CARH-member property, a candidate for high school graduation, or have received a high school diploma or equivalent. He or she must demonstrate both financial need and scholastic or work achievement. Candidates may be considered based on their standardized test scores and GPAs, and/or work experience, their educational goals, letters of reference, and a written essay. Extracurricular and volunteer activities, advanced placement courses or other college-level courses taken, and extraordinary circumstances are also considered.

All applicants for a CARH Scholarship should be accepted or enrolled as a full-time undergraduate student at an accredited two-year or four-year college or university, or an accredited vocational educational program. Proof of acceptance and/or enrollment is required.

One scholarship is reserved for a qualified applicant who has been accepted or is enrolled at an accredited vocational or trade school program (if there is a qualified applicant). All applicants are eligible for the other four scholarships.

#### **How to Apply**

Applications are available at on the CARH website, [www.carh.org](http://www.carh.org), in the late Fall and are due at the end of each April. There are two types of applications:

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

**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.

Applicants must provide comprehensive information including a complete biography with supporting materials, a description of their academic or work careers, their educational plans, letters of reference, and an essay on a specific subject relating to the affordable rural rental housing industry. For more information, please contact the foundation as follows:

**The CARH Scholarship Foundation**  
116 S. Fayette Street  
Alexandria, VA 22314  
Tel 703-837-9001, Fax 703-837-8467  
Email – [carh@carh.org](mailto:carh@carh.org), Web – [www.carh.org](http://www.carh.org)

#### **The Selection Process**

The CARH Foundation Board of Directors appoints the Scholarship Selection Committee from the CARH membership, which chooses the recipients in May of each year. The scholarships are formally presented to the recipients at the CARH Annual Meeting and Legislative Conference held each June.

#### **How to Contribute**

Information on how to make a contribution is on page 8 of the Annual Report.



*Scholarship recipient, Sarah Harding, at the 2018 CARH Annual Meeting*



## Message from the President, Rodney Corley

Dear Friends,

Word is spreading about CARH Scholarships! We received more applications in 2018 than any previous year since we started in 2005! This applicant pool was more diverse geographically than ever as well. We attribute this to the efforts of the property managers in promoting the CARH Scholarships. They've seen what can happen when a deserving student receives a little help!

CARH Scholarships are changing the lives of exceptional students throughout rural America. Since 2005, CARH has awarded 41 scholarships with a total of \$234,000 of funding. To date, 26 students have graduated from college, and gone on to pursue advanced degrees or to work in teaching, medicine, engineering, social services, design, business, accounting, science, and numerous other professions or trades.

CARH members have made a difference in their lives by helping these deserving students attend college. Many are the first in their family to attend college or graduate. Through education and training, they're building better lives. Just as important, they're serving as role models for others in their communities. The influence they have on their peers is immeasurable.

Affordable housing residents need your help now more than ever. According to The College Board *Trends in College Pricing Report 2018*, the average annual cost of a 4-year public college or university for the 2018-19 school year was over \$9,000 in-state, while a 2-year state college averaged \$3,660 in tuition. Private colleges averaged over \$35,000 in tuition last year. CARH-member property residents have an average annual income of approximately \$10,500.

About three-fourths of full-time students in the United States receive financial aid, much of which is in the form of student loans. According to *Forbes Magazine*, student loan debt has become a crisis, with over 44 million borrowers in the U.S. owing over \$1.5 trillion. Student loan debt is second only to mortgage debt in the consumer loan category. Borrowers in the Class of 2017 owe \$28,650 on average.

With your continued support, we can keep reaching these deserving students and help them to create more successful lives for themselves, as well as motivate their peers in their communities. Please help our residents build better lives and a better future for all of us! Higher education provides students with not only the education they need to succeed later in life, but also the stability that some lack in their present circumstances. Higher education is their anchor for today and their path to a better future.

Sincerely,

Rodney Corley  
President, CARH Scholarship Foundation



## Message from the Executive Director and Secretary, Colleen M. Fisher

Dear Friends,

All of us at CARH are proud of the Scholarship Foundation! Since its founding in 2005, we have watched our list of donors grow, our funds grow, the number of scholarships grow, the number of applicants grow, and the caliber of the applicants has grown as well. We've watched the recipients grow from exceptional students to exceptional adults with careers made possible in large part by their education.

There is no more lasting way to help improve the lives of CARH-member residents than through education. The lack of education or a trade is a roadblock to a better life. As advocates for the owners, developers, and managers who provide affordable rental housing in America's rural areas, it is only appropriate that we reach into these underserved communities through college scholarships, and help these deserving students obtain the tools they need for a better future.

To further our outreach to prospective donors and supporters, the Scholarship Foundation recently developed a video to showcase our work. The video features Foundation board members and scholarship recipients. **Take 10 minutes to change someone's life** by watching the video, and the students will tell you in their own words what the scholarships mean to them. Board members also explain how much they have gained by being involved in the foundation. The video is always available on [www.carh.org](http://www.carh.org).

We are grateful for the past generosity of our members, for the dedication of our board members and most of all, for the hard work and success of our scholarship recipients. As you plan your gifts for this year, please remember that opportunities for one create opportunities for all of society! Please donate to the CARH Scholarship Foundation today!

Sincerely,

Colleen M. Fisher  
Executive Director, CARH  
Secretary, CARH Scholarship Foundation

For statistics on the cost of college, see The College Board *Trends in College Pricing Report 2018* at <https://trends.collegeboard.org/college-pricing>.

For statistics on student loan debt in the U.S. please read *Student Loan Debt Statistics In 2018: A \$1.5 Trillion Crisis*, at <https://www.forbes.com/sites/zackfriedman/2018/06/13/student-loan-debt-statistics-2018/#10ef4c7b7310>

## CARH Scholarship Foundation Board of Directors 2018



**President –  
Rodney Corley**  
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Grind-All Concrete,  
Parma, OH

# 2018 *CARH Scholarship Foundation Recipients*



## **James L. Poehlman Scholarship**

### **Maddison Robinson**

Maddison received her scholarship while a resident of North Pine Village Apartments in Solomon, Kansas, a property managed by MACO Management Company. She attends Emporia State University, is pursuing a degree in Nursing, and expects to graduate in 2022.



## **Gordon L. Blackwell Scholarship**

### **Sarah Harding**

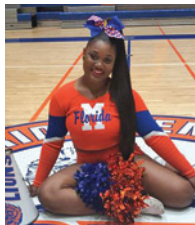
Sarah received her scholarship while a resident of Gaslight Square Apartments in Gaylord, Michigan, a property managed by KMG Prestige. She attends Northwood University, is pursuing a degree in Business Management and Marketing, and expects to graduate in 2022.



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

### **Courtney Murphree**

Courtney received her scholarship while a resident of Stonecrest Apartments in Russellville, Alabama, a property managed by Irby Management. She attends Northwest Shoals Community College, plans to transfer to the University of Alabama at Huntsville, and obtain a degree in Astronomy in 2022.



## **CRHD Founders Scholarship**

### **Alexis Dixon**

Alexis received her scholarship while a resident of Golden Acres Development in Pompano Beach, Florida, a property managed by Nelson & Associates, Inc. She attends Florida Memorial University, is pursuing a degree in Criminal Justice and expects to graduate in 2022.



## **CARH Scholarship Foundation Scholarship**

### **Ge'Naya Berry-Hughes**

Ge'Naya received her scholarship while a resident of Colonial Pines Apartments in Tavares, Florida, a property managed by Flynn Management Corporation. She attends the University of North Florida, is pursuing a degree in Nursing and expects to graduate in 2022.

## **2017 CARH Scholarship Foundation Recipients**

### ■ **James L. Poehlman Scholarship - Chelsea Parsons**

Connemara Apartments, Laramie, WY. Managed by Syringa Property Management. Graduated University of Wyoming in 2018. Bachelor's Degree in Secondary Education, Social Studies with an emphasis on History.

### ■ **Gordon L. Blackwell Scholarship - Celeste Nzeza**

Shreveport Ridge Apartments, Ashburn, VA. Managed by TM Associates Management. Attends Virginia Tech, Major in Business and Information Technology. Expected to graduate in 2021.

### ■ **Jack Godin, Jr. Scholarship - Maggie Lavorgna**

Beverly Crossings, Dothan, AL. Managed by Hall Housing Investments. Attends Wallace Community College, Major in Nursing. Expected to graduate in 2020.

### ■ **CRHD Founders Scholarship - Sharonica Gavin**

Cedar Well Apartments, Hilton Head Island, SC. Managed by Partnership Property Management. Graduated University of South Carolina Beaufort in 2018. Bachelor's Degree in Public Health.

### ■ **CARH Scholarship Foundation Scholarship - Dana Quintero Rodriguez**

Cottage Hill Pointe Apartments, Mobile, AL. Managed by Gateway Management Company. Attends University of Alabama at Birmingham, Major in Biomedical Sciences on a pre-med track. Expects to graduate in 2021.



## 2016 CARH Scholarship Foundation Recipients

### ■ James L. Poehlman Scholarship - Emerson Miller

Shellebrooke Pointe Apartments, Fairhope, AL. Managed by Gateway Management Company. Graduated Faulkner State Community College in 2018 with Associate's Degree in Applied Science in Welding Technology, and a general welding certificate.

### ■ Gordon L. Blackwell Scholarship - Tybie Maitri

Glen Rock Apartments, Asheville, NC. Managed by Partnership Property Management. Attended University of North Carolina, Asheville, Major in Studio Art and Gender Studies.

### ■ Jack Godin, Jr. Scholarship - Jillianna Boyd

Angela Meadows, Albertville, AL. Managed by Olympia Management. Attends the University of Alabama at Tuscaloosa, Major in Nursing. Expected to graduate in 2020.

### ■ CRHD Founders Scholarship - Katrin Metz

Glen Rock Apartments, Asheville, NC. Managed by Partnership Property Management. Attends Western Carolina University, Major in Inclusive Education and Minor in Teaching English as a Second Language. Expected to graduate in 2020.

### ■ CARH Scholarship Foundation Scholarship - Matthew McLaughlin

Belmont Lodge Apartments, White House, TN. Managed by Hallmark Management. Attends Tennessee Tech University, Major in Mechanical Engineering. Expected to graduate in 2020.

## 2015 CARH Scholarship Foundation Recipients

### ■ James L. Poehlman Scholarship - Whitney Caley

Bayside Apartments, Bay Minette, AL. Managed by Morrow Realty Company. Attends Troy University, Major in Social Work. Expected to graduate in 2019.

### ■ Gordon L. Blackwell Scholarship - Victoria Graham

Briarwood Apartments, Staunton, VA. Managed by Knopp Enterprises. Graduated Randolph-Macon College in 2018. Bachelor's Degree in Psychology and Behavioral Neuroscience with Minor in Biology.

### ■ Jack Godin, Jr. Scholarship - Mikayla Murphree

Stonecrest Apartments, Russellville, AL. Managed by Irby Management. Attends Mississippi State University, Biology Major. Expected to graduate in 2019.

### ■ CRHD Founders Scholarship - Melvin Vicente

New Hope Community, Indiantown, FL. Managed by Southwind Management and Indiantown Nonprofit Housing. Graduated Indian River State College in 2019.

### ■ CARH Scholarship Foundation Scholarship - Shelby Foreman

Pine Terrace Apartments, Callahan, FL. Managed by Hallmark Management. Graduated Florida State College of Jacksonville in 2018. Bachelor's Degree in Nursing.

## 2014 Scholarship Recipients

### ■ James L. Poehlman Scholarship - Kennedy Lamb

St. Michael's Cottages, St. Michael's, MD. Managed by TM Associates Management, Inc. Graduated Washington College in 2018, Bachelor's Degree in Biology.

### ■ CRDH Founders Scholarship - Stephanie Gilbert

Golden Acres Development, Pompano Beach, FL. Managed by Nelson & Associates, Inc., owned by the Housing Authority of Pompano Beach. Attends University of Miami and studying Public Health. Expected to graduate in 2019.

## 2013 Scholarship Recipients

### ■ James L. Poehlman Scholarship - Nyshira Jackson

Azalea Apartments, Bowling Green, FL. Managed by Southwind Management Services. Graduated Florida State University in 2017, Bachelor's Degree in Exercise Science.

### ■ Gordon L. Blackwell Scholarship - Dy'Lean English

Summer Place Apartments, Carrollton, AL. Managed by Hollyhand Companies. Graduated Mississippi University for Women in 2017, Bachelor's Degree in Biological Sciences.

### ■ Jack Godin, Jr. Scholarship - Erica Valdez

Regency Plaza Apartments, Russellville, AL. Managed by Irby Management. Graduated University of Alabama in 2017, Bachelor's Degree in Speech Pathology.

### ■ CRDH Founders Scholarship - Candace Sloan

Cedar Run Apartments, Brownsburg, IN. Managed by Dominion Realty. Graduated Surgical Technology Program at Ivy Tech Community College in 2015.

## 2012 Scholarship Recipients

### ■ James L. Poehlman Scholarship - Rebecca Collett

Quail Hollow Apartments, Inez, KY. Managed by TM Associates, Inc. Graduated University of Louisville Kent School of Social Work in 2016, Bachelor's Degree in Social Work.

### ■ Gordon L. Blackwell Scholarship - Sonia Frederick

Stanton Meadows Apartments, Seneca Falls, NY. Managed by Baldwin Real Estate Corporation. Graduated Albany State University in 2016, Bachelor's Degree in Accounting & Financial Analysis.

### ■ Jack Godin, Jr. Scholarship - Deirdra Sykes

Avondale Apartments, Hernando, MS. Managed by Southern Management Group. Graduated Northwest Mississippi Community College in 2016, Associate's Degree in Business Administration.

## 2011 Scholarship Recipients

### ■ James L. Poehlman Scholarship - Christen Canada

Brookhaven Apartments, Huntsville, AL. Managed by Greer Management Company. Graduated Alabama A&M University in 2013, Bachelor's Degree in Biology.

### ■ Gordon L. Blackwell Scholarship - Jessica Kirkpatrick

Belmont Lodge Apartments, White House, TN. Managed by Hallmark Management Company. Graduated Middle Tennessee State University in 2015, Bachelor's Degree in Early Childhood Education.

### ■ Jack Godin, Jr. Scholarship - Christopher Bright

Ashbrook Apartments, Albertville, AL. Managed by Sun Belt Management. Graduated Auburn University in 2016, Bachelor's Degree in Mechanical Engineering.

## 2010 Scholarship Recipients

### ■ James L. Poehlman Scholarship - Paula Lockhart

Cumberland Village, Saint Mary's GA. Managed by Hallmark Management. Graduated Wesleyan College in 2014, Bachelor's Degree in Theatre and Mass Communications.

### ■ Gordon L. Blackwell Scholarship - Grace Belnap

West Tisbury Apartments, Rexburg, ID. Managed by Syringa Properties. Graduated Brigham Young University in 2011, Bachelor's Degree in Communications.

### ■ Jack Godin, Jr. Scholarship - Charles Lee

Carriage House Manor, Andalusia, AL. Managed by Sun Belt Management. Graduated Wallace Community College in 2016, Degree in Nursing.

## 2009 Scholarship Recipient

### ■ James L. Poehlman Scholarship - Trey Jensen

Hillside Park Apartments, Tonasket, WA. Managed by Ad-West Realty Service. Graduated Western Washington State University in 2014, Bachelor's Degree in Health/Physical Education.

## 2008 Scholarship Recipients

### ■ James L. Poehlman Scholarship - LaSquizzie Kern

Hannah Heights Apartments, Ethel, MS. Managed by Intervest Corporation. Graduated Mississippi University for Women in 2013, Bachelor's Degree in Art Education and Art Design.

### ■ Gordon L. Blackwell Scholarship - Angela (Hobson) Aston

Brubaker Square Apartments, New Carlisle, OH. Managed by The Provident Companies. Graduated Wright State University in 2013, Bachelor's Degree in Social Work.

## 2007 Scholarship Recipient

### ■ Gordon L. Blackwell Scholarship - Britania Loris Hutchinson

Parkwood Apartments, Pell City, AL. Managed by Hollyhand Companies, Inc. Graduated University of Montevallo in 2010, Bachelor's Degree in Speech Pathology.

## 2006 Scholarship Recipients

### ■ James L. Poehlman Scholarship - Charmelia Danielle Davis

Sagewood Apartments, Eutaw, AL. Managed by the Morrow Companies. Graduated University of Alabama in 2009, Bachelor's Degree in Biology.

### ■ Gordon L. Blackwell Scholarship - Lyshanda L. (Robinson) Harbin

Brandywine Apartments, Arab, AL. Managed by Sun Belt Management, Inc. Graduated Wallace State Community College, Associates' Degree in Applied Science: Diagnostic Medical Sonography. Lyshanda was the first CARH Scholarship recipient to earn her college degree!

# 2018 *Scholarship Fund Report*

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## Income/Expense 2018

<b><u>Income:</u></b>	<b><u>\$ 94,042.16</u></b>
<b><u>Total Income:</u></b>	<b><u>\$ 94,042.16</u></b>
<b>Expenses:</b>	
Accounting	\$ 3,816.00
Audit	\$ 7,340.70
Licenses/Permits/Fees	\$ 393.00
Legal Fees	\$ 117.00
Printing	\$ 2,677.50
Incentive Payment	\$ 750.00
Scholarships	\$ 32,500.00
Travel - Recipients	\$ 7,152.47
Hotel - Recipients	\$ 3,821.49
Bank Service Charges	\$ 1,596.78
Insurance (umbrella) policy	\$ 100.00
Awards Video	\$ 7,963.18
<b><u>Total Expenses</u></b>	<b><u>\$ 68,228.12</u></b>
<b><u>Income over Expense:</u></b>	<b><u>\$ 25,814.04</u></b>
<b>Current Assets</b>	
Investments	\$ 358,339.64
Other Cash Assets	\$ 17,699.86
	<b><u>\$376,039.50</u></b>
<b><u>Assets End of Year:</u></b>	<b><u>\$376,039.50</u></b>

# 2018 *CARH Scholarship Foundation Donors*

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## **SUMMA CUM LAUDE** **(\$5,000 and over)**

- HD Supply

## **MAGNA CUM LAUDE** **(\$1,001-\$4,999)**

- Belmont Management Company, Inc.
- Benodet Enterprises, LLC
- Boston Capital
- Chrisman Development, Inc.
- CMS Management Company
- Colony IV, Inc.
- Flynn Management Corporation
- Gateway Construction Corporation
- Greystone Affordable Development
- Grind-All/Restoration Walkway, Inc.
- Hallmark Companies
- MACO Management Company
- Meaningful Meetings
- MetroPlains Management, LLC
- Nixon Peabody, LLP
- Ohio Capital Corporation for Housing
- Partnership Property Management
- PK Housing & Management
- Robert L. Rice
- Rural Housing Preservation Associates, LLC
- Southwind Management Services, Inc.
- T.J. Development, LLC
- The Cone Companies
- The Summit Group
- Tidwell Group
- TM Associates, Inc.
- USI Insurance Services

## **CUM LAUDE** **(UP TO \$1,000)**

- Affordable Housing Association of Indiana
- ARD, Inc.
- Auto-Out Cooktop Fire Protection
- AWI Management Corporation
- Bernard Robinson & Company
- Biggs Property Management
- Bill Shumaker
- Bonneville Multifamily Capital
- Charlie Bringardner
- Colleen Fisher
- Community Preservation Partners
- Dauby O'Connor & Zaleski, LLC
- E&A Team, Inc.
- Fannie Mae
- Fyffe Construction
- Get RD Done Right
- Green Street Housing
- Housing & Tax Consultants, LLC
- Huff Management Company, Inc.
- Integra-Peak Management Company
- Jet Roofing
- Justus Property Management
- Knopp Enterprises, Inc.
- Nelson & Associates, Inc.
- Parker General Contractors, LLC
- Propp Christensen Caniglia LLP
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- Waipahu Jack Hall Hawaii Housing Corporation
- Wallace Architects
- Wisconsin CARH

We are deeply grateful for the generous support of these donors. Every effort has been made to ensure the accuracy of this information. We apologize if there are any errors or omissions. Please call us at 703-837-9001 or email us at [carh@carh.org](mailto:carh@carh.org) if any information needs to be corrected.

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## How to Contribute

The CARH Scholarship Foundation welcomes your generous support. Please complete the form below and mail it, along with your check or credit card information, to the following address:

CARH Scholarship Foundation  
116 South Fayette Street  
Alexandria, VA 22314

I want to support exceptional students from rural America with a contribution in the amount of \_\_\_\_\_. Enclosed is my check, payable to the CARH Scholarship Foundation, or please charge my credit card as follows:

Card Type: ☐ American Express ☐ Discover ☐ MasterCard ☐ Visa

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Signature \_\_\_\_\_

Name: \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_ Email \_\_\_\_\_

### SUPPORT THE CARH SCHOLARSHIP FOUNDATION AND SUPPORT EXCEPTIONAL STUDENTS FROM RURAL AMERICA!

The CARH Scholarship Foundation is a 501(c)3 charitable corporation. Your contribution is tax-deductible to the fullest extent of the law.

## The Council for Affordable and Rural Housing SCHOLARSHIP FOUNDATION 2018 Quick Facts

Year Established -	2005
Year First Scholarship Awarded -	2006
Number of Scholarships Awarded in 2006 -	2
Number of Scholarships Awarded in 2018-	5
Amount of Each Scholarship -	\$1,500 per semester up to 4 years Prior to 2016, \$1,000 per semester up to 4 years was awarded.
Total Scholarship Funds Awarded Since Inception -	\$234,000
Total Number of Recipients -	41
Total Number of College Graduates -	26

*The above Quick Facts are as of December 31, 2018.*