

INSIGHTS FOR ON-SITES

CARH Scholarship Foundation Will Offer Six Scholarships in 2020—Applications Due April 30

By Rodney Corley, President, CARH Scholarship Foundation

The CARH Scholarship Foundation is excited to announce that a sixth scholarship is available in 2020! Please notify your residents that applications are now being accepted for all CARH 2020 Scholarships!

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

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 under-graduate student at an accredited two-or

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.

four-year college or university or an accredited trade or vocational educational program. One scholarship will be specifically awarded to a student to attend an accredited vocational or trade school (if there is a qualified submission).

The five remaining scholarships will be open to all application types. There are three

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2019 Scholarships Awarded This Past June

By Rodney Corley, President, CARH Scholarship Foundation

Five college scholarships were presented to outstanding students on June 26, 2019, 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.

The recipients of the scholarships are exceptional and deserving students who live in rural affordable housing properties,

owned or managed by CARH members. Each scholarship provides \$1,500 per semester for up to four years of college.

The 2019 Scholarship recipients are:

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Rural Housing
(CARH)*

March 2020

Special points of interest:

- 2020 Scholarships Applications Due April 30th
- Find Out More about the 2020 Census!
- CDC Guidance on COVID-19

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Scholarship Foundation Applications

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types of applications residents choose from to apply:

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.*

Technical/Trade/Vocational Students *Individuals who are or will be attending a technical, trade, or vocational school or program.*

Applicants 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 2020 Annual Meeting & Legislative Conference, June 22-24, 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 en-

courage your eligible residents to apply.

Applications and details are available in the "Scholarship Foundation" section of the CARH website, 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.

Encourage your Residents to Apply Today!

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 2020.

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.

In the soon to be published Un-numbered Letter (UL), RD will set out the full criteria and application process.

Please note, there may be changes to the submission process from last year, 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 22-24, in Arlington, Virginia.

Please see page 5. For the 2019 Site Managers of the Year.



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 40 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.

2020 CARH Scholarship Applications

The Council for Affordable and Rural Housing (CARH) Scholarship Foundation is currently accepting applications from residents of CARH-member properties for **SIX SCHOLARSHIPS.**

Recipients will receive **\$1,500 per semester** for educational expenses, with a maximum of four years of funding! Traditional Students, Non-Traditional Students and Students who Plan on Trade or Vocational Programs 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 under the
“Scholarship Foundation” menu option.
Applications will be accepted through April 30, 2020.



CARH Scholarship Foundation

2019 Scholarships Awarded This Past June

(Continued from page 1)

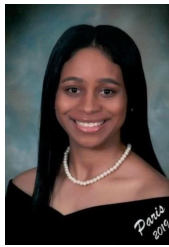


Sarah Schepman James L. Poehlman Scholarship

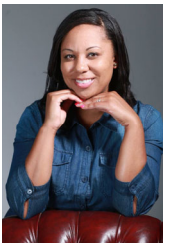
Sarah received her scholarship as a resident of Colonial Pines Apartments in Tavares, Florida, managed by Flynn Management Corp. She graduated Tavares High School in 2019. She is a single mother and worked part-time while in school. Sarah now attends Lake Sumter State College and is studying criminal justice technology.

Paris Morgan Gordon L. Blackwell Scholarship

Paris received her scholarship as a resident of Cornerstone Apartments in Alexander City, Alabama, managed by Gateway Management.



Paris graduated Benjamin Russell High School in 2019 with an advanced diploma and a 3.9 GPA. While in school, Paris was VP of the National Honor Society, and involved in Junior Civitan, Cheerleading, Diamond Dolls, Young Entrepreneurs Academy, Mat Cats, Future Business Leaders of America and volunteered extensively at school and in her community. Paris attends Central Alabama Community College and plans to transfer to a four-year school on her path of becoming an ob-gyn.

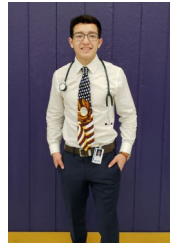


LaTangela Abner Jack Godin, Jr. Scholarship

LaTangela is a resident of Brookeville Apartments in Gadsden, Alabama, managed by Vantage Management.

LaTangela is a single mother, works full-time, and attends Jacksonville State University with a full-

time schedule. She expects to graduate in 2021 with a bachelor's degree in Electronic Engineering, Occupational Safety.



Dylan Samora CRHD Founders Scholarship

Dylan received his scholarship as a resident of The Palms Phase I Apartments in Aransas Pass, Texas, managed by Hamilton Valley Management. Dylan graduated Aransas Pass High School in 2019. He was class Valedictorian, President of the National Honor Society, a member of Health Occupations Students of America and the Fellowship of Christian Athletes, played baseball and volunteered both at his school and in his community. Dylan attends the University of Texas at San Antonio where he plans to earn his bachelor's degree in psychology and pre-medicine.

Joyce Nzeza CARH Scholarship Foundation Scholarship

Joyce received her scholarship while a resident of Shreveport Ridge Apartments in Ashburn, Virginia, managed by TM Associates Management, Inc. Joyce graduated with an advanced diploma from Rock Ridge High School in 2019. Joyce was a member of Pre-professional Health Honor Society, participated in track and field and volunteered both at school and in her community. Joyce attends the University of Pittsburgh and will major in neuroscience or biology with her goal of becoming a pediatrician.



CARH congratulates the 2019 Scholarship Foundation recipients and is excited to see what the future holds for all five of these remarkable students!

Applications for the 2020 Scholarship Foundation scholarships are now available in the Scholarship Foundation section of the CARH website, www.carh.org.

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:

Judy Perkins

Colonial Pines Apartments
Tavares, Florida

Donna Jones

Cornerstone Apartments
Alexander City, Alabama

Keri Wood

Brookeville Apartments
Gadsden, Alabama

Martha Cosper

The Palms Phase 1
Apartments
Aransas Pass, Texas

Lisa Leigh

Shreveport Ridge
Apartments
Ashburn, Virginia



CARH Scholarship Foundation

Rural Developments 2019 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 2019 National Site Managers of the Year and 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, Bruce Lammers, 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:

Janice Nettles
2019 Elderly Housing Site Manager of the Year
Salem Woods Apartments
Salemburg, North Carolina
DTH Management



Janice Perrigo
2019 Family Housing Site Manager of the Year
Creekwood Apartments
Carthage, Tennessee
Hallmark Management



Judy Alcantar
2019 Farm Labor Housing Site Manager of the Year
Tarracina Oaks Apartments
Greenfield, California
Buckingham Property Management



Doug Williams
2019 Maintenance Person of the Year
Summerfield Apartments and Aplegate Village Apartments
Sanford, NC
Partnership Property Management



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.
- Download copies of the *CARH News* and *Insights for On-sites*, CARH's premium publications.

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!

Heart

Cierra Thompson, Regional Manager, Biggs Property Management. (Adapted from speech given at AHAIN Annual Conference.)

Having heart in property management means having compassion and desire on a daily basis. It takes heart to continue on this roller coaster of a ride. Each of us are on the front lines serving our residents, our properties and our communities through the highs, lows, upside-downs, scary dark tunnels, and the 90-degree jackknife turns called property management.

Heart is the hours of time you spend with a resident who doesn't have family or a support system, so you assist in the ways that you can. Make the phone calls to connect them with a case worker, arrange for transportation, and come in on your day off to make sure they make it out to their doctor's appointment.

Heart is what is shown when your resident is speaking in nonsense, and claiming that they are Jesus, and they are trying to uncontrollably hug you. It's the graciousness you show when this same resident shows up with goodies, that you dare not eat because of the cat hairs you can see all over them, but you see the goodness in their eyes, so you accept them. And even though you won't eat them, you go so far to throw them out at home, so this resident doesn't find them in the trash.

Heart is the smile you put on your face and the deep breath you take when you see the self-proclaimed property "mayor" coming towards your office. He just wants to inform you about all the transgressions that have gone on since yesterday afternoon, like the neighbor's grandkids acting up, a cat getting out for the 5th time and that another neighbor can't cut in the laundry line, because he has to be done in time to watch *The Young and the Restless*! It takes heart to listen patiently and address these situations professionally for the minutes that turn into hours that turn into days dealing with them.

Heart is the resilience it takes when your regional manager promises that your property WILL turn around despite the months and the years going by with progress being slow. Yet, all the while remaining compassionate to the sweet but frustrating resident who somehow acquired four pets and is using the community room as their own personal clothesline! But your heart shines through when she is able to say, "God Bless You!" as she leaves because despite the corrections you tell her to make, she still feels respected.

Heart is the strength and courage needed to go to your resident's home to plunge the toilet right after they told you EVERY SINGLE DETAIL of how it happened. And you do so as a teammate to your maintenance technician, because you don't want to call him in on his day off.

Heart is the moments where your heart is breaking, and you have to be strong for your resident. Like the time she comes in begging for an emergency transfer due to a domestic violence situation, and sits sobbing, with bruises all up and down her arms and day-old mascara running down her face. So, you work tirelessly to find her a safe home.

Heart is the grief you feel but put aside to console the family of a resident who has passed away. Or the sadness and helplessness you feel when a family is challenging or fighting over possessions, as if that resident didn't matter to them the way they did to you. The hurt means you care about your people. Heart is the transformation you witness when a tenant, depressed, deprived, shattered, broken, and full of rejection, starts to let his guard down to you and only you. He starts to work around the property, coming out of his unit, because of you and the way you make him feel valued.

He starts to come to you for advice and for a listening ear because you offer encouragement and never pass judgement. Then he starts to show up promptly at the end of your work day to walk you to your car, where he passionately, timidly, yet bravely informs you that he never really had a mother figure in his life but wanted you to know that that is how he has grown to think of you.

These scenarios are based on real events that happen constantly at our communities. All the accomplishments, hardships, sadness, gains and growth are just part of a "normal" week in the property management business. Yet, with all of this going on, we still show up in the morning knowing the challenges that we might face, the heartbreak we might experience or the joy we may gain makes it all worth it. Every day may not be a good day but there is good in each day. And guess what, we'll be smiling. We know that in order to be the best, we have to grow to satisfy our mission and to serve our communities the best we can.

Your positions are valued not only to your companies but to your residents as well. Day in and day out you take each situation and turn it into an opportunity without even realizing it. But your residents do/ To the world you might be just one person but to one person you may be the world. This is the heart in each of you.



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; 312-766-2028



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.

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- 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)
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lois.rodriguez@staples.com
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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

MAINTENANCE CORNER

What To Do If Your Apartment Floods

Reprinted from ApartmentGuide®. Written by ApartmentGuide® Editorial Team

14,000 people in the U.S. experience some kind of water damage daily, according to Water Damage Defense. Make sure your renters insurance covers flooding, or add a supplemental policy. Dealing with flood damage means establishing what your property manager must repair and what you need to claim on your insurance.

Flooding is, to put it mildly, no fun. Between the amount of damage typically done, the stress of dealing with repairs and trying to get back to normal, there's a lot to cover. While we can't help you deal with the stress directly, these precautions and additional information should give you a better idea of what you'd need to do before, during and after you have a flooded apartment.



Pre-flood

The first thing is preparing for the possibility of any kind of damage by getting renters insurance that includes a flood policy covered under the National Flood Insurance Program.

The whole thing is usually no more than a few hundred dollars per year, and it covers you from floods, fire and theft. It isn't a legal requirement, but some property managers will ask you to get it. Considering the low cost for the level of coverage you'll get, it's worthwhile.

Catching problems before they happen

To address the possibility of water damage and a flooded apartment

more directly, keep an eye out for drips and leaks. You also want to watch for the appearance of water stains or mold growth, signs of a previous water leak. This includes checking the walls and ceiling when it rains and periodically looking at faucets and pipes in the kitchen and bathrooms.

Report anything you see to your property manager since these are issues they'll need to repair. Make sure you have the emergency phone number for your building saved and accessible. It isn't only good for flooding, but anything that happens unexpectedly and needs immediate attention.

Securing your belongings

While the likelihood of a flood is low, it's still a good idea to keep valuable items away from the most obvious places they'd get wet. "The easiest way to keep smaller items safe is with a waterproof, fireproof box. These safes come in a variety of sizes. You will want to consider what items are most important to you before deciding on the size," says Soil Away, a disaster restoration company.

Keep items like electronics off the floor if they're near the kitchen or bathroom as well. These strategies both protect your valuables and also give you more time to get to things if the water is rising and you need to grab and go.

During the flood

When the flooding starts, get everything you can away from the path of the water. Take what valuables you can and move them into your car, into another room or into a neighbor's apartment — anything to keep them dry.

Next, call that emergency maintenance number you've saved, as well as the management company itself. They should respond imme-

diately, but if not, you may have to take matters into your own hands, contacting a plumber or other repair person.

While you wait for help to arrive, try to get things under control. Attempt to seal the leak if you can reach it and have the right materials. Use plastic bins or any other containers you have to contain as much water as possible.

After the flood

Unfortunately, the stress of a flooded apartment doesn't end once the leak is fixed. Now you have to try and pick up the pieces, get things repaired and get back to life as normal. Sorting this out involves insurance claims and a close review of the terms of your lease. Since you have to establish who handles what, there can be some confusion, so it's important to know what general areas are more likely whose responsibility.

Documenting the damage

The first step after a flood is documenting all the damage that occurs. This is both for your insurance company and for your property manager to have. Take photos of both your damaged items and visible damage on walls or ceilings. Save all damaged property until an insurance adjuster is able to come out and document the damage. Don't throw anything away until they give you the all-clear.

Establishing responsibility

Damage to the building itself normally falls under the property owner's insurance. The actual structure and anything that comes with the unit like carpet or appliances are also covered. You're responsible for your personal property, and having flood damage as part of your renters insurance should make dealing with that easier. Exceptions to this breakdown occur when flooding happens be-

What To Do If Your Apartment Floods—Cont'd

cause your property manager didn't fix a known issue. In that case, they may end up paying to replace your own property. The opposite is also true if something you did caused the flooding. In this instance, you might have to pay for all the damage, including damage to the building itself. If there's any conflict, don't hesitate to consult a lawyer.

Terminating the lease

If the flooded apartment ends up with too much damage to remain livable, you may have the right to terminate your lease without penalty. If your property owner has another, equivalent apartment available, you could try and negotiate a move into that unit, signing a new lease. You could also try and work out a temporary living situation while your apartment is getting repaired.

Your lease should have a section on termination, but you can also research the local renter laws in your area to get a better idea of what your rights are. If you can't work out a deal with your current property owner, it may be best to find a new place to live altogether.

Common causes of flooding

Flooding can happen anywhere, beginning from a natural phenomenon or from within your own apartment. Common sources of flooding include:

- **Heavy rain:** "Heavy rainfall is more than 0.30 inches of rain per hour," according to Weather Shack. Rain at this rate can overflow streams, drains and even entire sewer systems. This backs everything up, sending water overflowing into homes and apartment buildings.
- **Clogged or frozen pipes:** Plumbing is often the internal culprit when it comes to flooding. Clogged pipes mean water can't drain properly,

so it comes back up into sinks, bathtubs or toilets. In the extreme cold, pipes can freeze, as well. When they thaw, they can end up bursting, sending water spraying. Issues like these going unchecked can lead to flooding.

- **Drainage basins in urban areas:** Large cities like New York and Los Angeles use concrete drainage basins, which don't provide a place for groundwater to get absorbed. In heavy rains, these basins can overflow, creating street flooding that can spread into the first few floors of buildings.
- **Leaky roofs:** What may start out as a small crack in the ceiling can quickly become an access point for water to drip down if it's not addressed. Any small imperfection in your ceiling should be reported immediately to your property manager for repairs.

"Just in case" is enough risk to prepare

Whether a little leak or a full-on deluge, some preparation and a deeper understanding of how easy it is to be ready, can help you can get ahead of the stressful situation that's possible from a flooded apartment.

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.

Some Multifamily Spring Maintenance Checks

- **Parking Lot Repair:** Any small cracks in your properties' parking lot that existed before winter started will most likely be worse after winter.
- **Exterior and Roofing:** Winter weather may have deteriorated your buildings' exterior surfaces. Inspect and assess any damage. Check for any roof shingles that need to be replaced or repaired.
- **Landscaping:** Get an early start on sprucing up your property with flowers by planting annuals since they thrive in cooler spring weather and will come back each year.
- **Mechanical Systems:** Replacing air filters in all air conditioning units will ensure better indoor air quality for your residents. Also check your fire safety systems and/or carbon monoxide detectors. Some may need to be recalibrated or have batteries changed.
- **Interior of Units:** Get your residents to hop on your spring-cleaning bandwagon. In your next newsletter provide a list of ways they can keep their apartments neat and tidy. Examples include: best ways to keep carpets and tile floors clean; how to care for countertops; and tips for running the dishwasher, garbage disposal, and washer and dryer properly to maintain the life of appliances. Just as you want to plant flowers and landscape your property, keep in mind your tenants may want to plant flowerpots as well. Suggest keeping protective pallets under containers to avoid water leaking onto wood decks or ledges.

New Report Explores Problem of “Credit Invisibility Among HUD-Assisted Households

HUD Press Release No. 20-030, dated February 14, 2020

First-of-its-kind study examines reporting rent payments to credit reporting agencies

WASHINGTON - Landlords and property management groups regularly use credit checks to make determinations about renting to potential tenants and many employers incorporate credit checks in hiring decisions. A low credit score or credit invisibility can thusly limit housing choice and employment opportunity for low-income families.

A new first-of-its-kind study from the U.S. Department of Housing and Urban Development (HUD) and the Policy and Economic Research Council (PERC) finds that if the rent payments of HUD-assisted families are reported to credit reporting agencies, many of these households would cease being 'credit invisible.'



The joint study, "Potential Impacts of Credit Reporting Public Housing Rental Payment Data," relied upon rental data from three Public Housing Authorities (PHAs): The Housing Authority of Cook County (IL); the Louisville (KY) Metro Housing Authority; and the Seattle Housing Authority. HUD and PERC examined how reporting rent payments made by thousands of HUD-assisted households to nationwide consumer reporting agencies would impact the credit ratings of these families.

The study also sought to determine whether reporting rent payments to consumer credit reporting compa-

nies would overcome the problem of 'credit invisibility.'

"Rent is the largest monthly recurring expense that many households pay and reporting it can be a powerful way to reduce credit invisibility," said Seth Appleton, HUD's Assistant Secretary for Policy Development and Research. "This unprecedented study will excite a new conversation about the need for focusing on improving the credit of low-income families, and how on time rent payment is an important way to show credit-worthiness."

Report co-author and PERC President Dr. Michael Turner said, "53 million people in the US have sparse or no credit history which can lead to a credit Catch 22 - in order to qualify for credit, you must already have credit. This study shows a path to affordable mainstream credit for many HUD-assisted tenants and renters of all types by leveraging rental payment data."

The study analyzed credit scores (from Experian and TransUnion) of more than 9,000 HUD-assisted households in Cook County, Illinois; Louisville, Kentucky; and Seattle using credit risk models from FICO and VantageScore®. Reporting rental payment data resulted in a significant increase in the number of HUD-assisted tenants with credit scores above 620 between 54 and 65 percent. In addition, the inclusion of rental payment data nearly eliminated credit invisibility among HUD-assisted tenants. In one risk model, the rate of 'unscorable' tenants fell from 49-to-seven percent; in another risk model, the share of tenants with little or no credit history fell from 11-to-zero percent.

While this study shows rent payment performance can improve both credit visibility and the fraction

of tenants with credit scores above 620, it also shows that many public housing tenants continue to have subprime credit scores that can limit their housing choices and their ability to obtain insurance.

Other HUD research finds that low credit scores substantially limit tenant choice on where they search for private rental housing and that tenants are motivated to improve their credit, receive financial education, and take advantage of available credit counseling.

Promoting economic opportunity by encouraging self-sufficiency and financial stability among HUD-assisted residents is a HUD priority. Poor credit can be a barrier to obtaining better housing. This study, in combination with other research show that extremely low-income families are not as high a credit risk as current credit models predict.

To review the joint study, *Potential Impacts of Credit Reporting Public Housing Rental Payment Data*, visit:

<https://www.huduser.gov/portal/publications/Potential-Impacts-of-Credit-Reporting.html>



Start Your Own USDA Summer Meals Program in 2020!

Compiled from the Food and Nutrition Service, USDA

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 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.¹
- Determine if your site is eligible.²

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.

- 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.
- 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*).



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.

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

¹ www.fns.usda.gov/school-meals/school-meals-contacts

² www.fns.usda.gov/capacitybuilder

Too Few Eligible Children to Qualify? Try Mobile Feeding!

This model is used where populations of children are scattered, and a single location to serve meals would not reach all the children in need. A sponsor delivers meals to an area, using a route with stops at approved sites in the community. Each site is approved as an area-eligible open site. The meal service takes place on approved days and the sponsor serves reimbursable meals during approved service times. The meal service is supervised and all meals are consumed at the site, on the bus or near the drop-off location. For more information, check out the Mobile Feeding page of the toolkit here: www.fns.usda.gov/sites/default/files/cnd/SMT-MobileFeedingModel.pdf.

Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19)

Compiled from the Centers for Disease Control and Prevention (CDC)

CDC is responding to an outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in at least 60 locations internationally, including in the United States. The virus has been named “SARS-CoV-2” and the disease it causes has been named “coronavirus disease 2019” (abbreviated “COVID-19”).

CDC is working across the Department of Health and Human Services and across the U.S. government in the public health response to COVID-19. Much is unknown about how SARS-CoV-2 spreads. Current knowledge is largely based on what is known about similar coronaviruses.

Patients with COVID-19 have experienced mild to severe respiratory illness. Symptoms can include fever, cough and shortness of breath. Symptoms may appear 2-14 days after exposure.

The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19 in non-healthcare workplaces. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

To prevent stigma and discrimination in the workplace, use only the guidance described below to determine risk of COVID-19. Do not make determinations of risk based on race or country of origin, and be sure to maintain confidentiality of people with confirmed COVID-19.

There is much more to learn about the transmissibility, severity, and other features of COVID-19 and investigations are ongoing. Updates are available on CDC’s web page at www.cdc.gov/coronavirus/covid19.

Recommended strategies for employers to use now:

Actively encourage sick employees to stay home:

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 24 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants). Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies.
- Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider’s note for employees who are sick with acute respiratory illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate sick employees:

- CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).



Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees:

- Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where they are likely to be seen.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained.

CDC Guidance for Employers on COVID-19—Cont'd

Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.

Perform routine environmental cleaning:

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the cleaning agents that are usually used in these areas and follow the directions on the label.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

Advise Additional Measures in Response to Currently Occurring Sporadic Importations of the COVID-19:

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for how to conduct a risk assessment of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

Important Considerations for Creating an Infectious Disease Outbreak Response Plan

All employers should be ready to implement strategies to protect their workforce from COVID-19 while ensuring continuity of operations. During a COVID-19 outbreak, all sick employees should stay home and away from the workplace, respiratory etiquette and hand hygiene should be encouraged, and routine cleaning of commonly touched surfaces should be performed regularly.

Employers should:

- Ensure the plan is flexible and involve your employees in developing and reviewing your plan.
- Conduct a focused discussion or exercise using your plan, to find out ahead of time whether the plan has gaps or problems that need to be corrected.
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.

CDC RISK ASSESSMENT

Outbreaks of novel virus infections among people are always of public health concern. The risk from these outbreaks depends on characteristics of the virus, including how well it spreads between people, the severity of resulting illness, and the medical or other measures available to control the impact of the virus (for example, vaccine or treatment medications). The fact that this disease has caused illness, including illness resulting in death, and sustained person-to-person spread is concerning. These factors meet two of the criteria of a pandemic. As community spread is detected in more and more countries, the world moves closer to-

ward meeting the third criteria, worldwide spread of the new virus.

At this time, however, most people in the United States will have little immediate risk of exposure to this virus. This virus is NOT currently spreading widely in the United States. However, it is important to note that current global circumstances suggest it is likely that this virus will cause a pandemic. This is a rapidly evolving situation and the risk assessment will be updated as needed.

- For the general American public, who are unlikely to be exposed to this virus at this time, the immediate health risk from COVID-19 is considered low.
- People in communities where ongoing community spread with the virus that causes COVID-19 has been reported are at elevated though still relatively low risk of exposure.
- Healthcare workers caring for patients with COVID-19 are at elevated risk of exposure.
- Close contacts of persons with COVID-19 also are at elevated risk of exposure.
- Travelers returning from affected international locations where community spread is occurring also are at elevated risk of exposure.

For more information from CDC and updates on COVID-19, visit www.cdc.gov/coronavirus/2019-nCoV/



2020 Census — What You Need to Know

Compiled from www.2020census.gov

What is the Census?

The 2020 Census counts every person living in the 50 states, District of Columbia, and five U.S. territories.

The count is mandated by the Constitution and conducted by the U.S. Census Bureau, a nonpartisan government agency. The census counts the population in all 50 states, the District of Columbia, and five U.S. territories (Puerto Rico, American Samoa, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands, and Guam). Each home will receive an invitation to respond to a short questionnaire—online, by phone, or by mail.

Why The Government Conducts This Count

The census provides critical data that lawmakers, business owners, teachers, and many others use to provide daily services, products, and support for you and your community. Every year, billions of dollars in federal funding go to hospitals, fire departments, schools, roads, and other resources based on census data.

The results of the census also determine the number of seats each state will have in the U.S. House of Representatives, and they are used to draw congressional and state legislative districts.

It's also in the Constitution: Article 1, Section 2, mandates that the country conduct a count of its population once every 10 years. The 2020 Census will mark the 24th time that the country has counted its population since 1790.

Counting Everyone

Participating in the census is required by law, even if you recently completed another survey from the Census Bureau. A complete and accurate count is critical for you and your community, because the results of the 2020 Census will af-

fect community funding, congressional representation, and more.

To ensure a complete and accurate count, the Census Bureau counts people at their usual residence, which is the place where they live and sleep most of the time, with a few exceptions. People who do not have a usual residence should be counted where they are on Census Day (April 1, 2020).



If you are filling out the census for your home, you should count everyone who is living there as of April 1, 2020. This includes any friends or family members who are living and sleeping there most of the time. If someone is staying in your home on April 1, and has no usual home elsewhere, you should count them in your response to the 2020 Census.

Be sure to also count roommates, young children, newborns, and anyone who is renting a space in your home. These people are often missed in the census. This means they can miss out on resources for themselves and their communities over the next 10 years.

Why Your Answers Matter

The 2020 Census will determine congressional representation, inform hundreds of billions in federal funding, and provide data that will impact communities for the next decade. The census will provide a snapshot of our nation—who we are, where we live, and so much more.

Important Dates in 2020

March 12-20: Households will begin receiving official Census Bureau mail with detailed information on how to respond to the 2020 Census online, by phone, or by mail.

March 30-April 1: The Census Bureau will count people who are experiencing homelessness over these three days. As part of this process, the Census Bureau counts people in shelters, at soup kitchens and mobile food vans, on the streets, and at non-sheltered, outdoor locations such as tent encampments.

April 1: Census Day is observed nationwide. By this date, every home will receive an invitation to participate in the 2020 Census. Once the invitation arrives, you should respond for your home in one of three ways: online, by phone, or by mail. When you respond to the census, you'll tell the Census Bureau where you live as of April 1, 2020.

April: Census takers will begin visiting college students who live on campus, people living in senior centers, and others who live among large groups of people. Census takers also begin conducting quality check interviews to help ensure an accurate count.

May - July: Census takers will begin visiting homes that haven't responded to the 2020 Census to help make sure everyone is counted.

December : The Census Bureau will deliver apportionment counts to the President and Congress as required by law.

2020 Census — Continued

Over the next decade, lawmakers, business owners, and many others will use 2020 Census data to make critical decisions. The results will show where communities need new schools, new clinics, new roads, and more services for families, older adults, and children.

The results will also inform how hundreds of billions of dollars in federal funding are allocated to more than 100 programs, including Medicaid, Head Start, block grants for community mental health services, and the Supplemental Nutrition Assistance Program, also known as SNAP.

Redistricting

The results of the census are used to adjust or redraw electoral districts, based on where populations have increased or decreased.

State legislatures or independent bipartisan commissions are responsible for redrawing congressional districts and The U.S. Census Bureau provides states with population counts for this purpose.

Federal Funding

The results of the 2020 Census will inform decisions about allocating billions of dollars in federal funding to communities across the country—for hospitals, fire departments, school lunch programs, and other critical programs and services.

Business Decisions

The 2020 Census will be valuable to businesses, as the results will provide a rich set of data on the communities they serve, including population trends and growth projections.

Business owners rely on census results to make decisions, such as where to open new stores, offices, restaurants, or factories, where to expand operations, where to recruit employees, and which products and services to offer.

Impact in Your Community

School lunches. Plans for highways. Support for firefighters and families in need. Census results affect your community every day.

The results of the 2020 Census will help determine how hundreds of billions of dollars in federal funding flow into communities every year for the next decade. That funding shapes many different aspects of every community, no matter the size, no matter the location.

Think of your morning commute: Census results influence highway planning and construction, as well as grants for buses, subways, and other public transit systems.

Or think of your local schools: Census results help determine how money is allocated for the Head Start program and for grants that support teachers and special education.

The list goes on, including programs to support rural areas, to restore wildlife, to prevent child abuse, to prepare for wildfires, and to provide housing assistance for older adults.

Curious about what other programs are impacted by census data? Visit the link below to download a full list.

<https://2020census.gov/content/dam/2020census/materials/partners/2020-01/Uses-of-Census-Bureau-Data-in-Federal-Funds-Distribution.pdf>

Be Proactive!

Starting in mid-March, homes across the country will begin receiving an invitation to participate in the 2020 Census. The best way to avoid a visit from a census taker is to fill out the 2020 Census questionnaire online, by phone, or by mail as soon as you receive your invitation to participate.

How the Census Bureau Protects Your Data

The Census Bureau is bound by Title 13 of the U.S. Code to keep your information confidential.

Under Title 13, the Census Bureau cannot release any identifiable information about you, your home, or your business, even to law enforcement agencies. The law ensures that your private data is protected and that your answers cannot be used against you by any government agency or court.

The answers you provide are used only to produce statistics. You are kept anonymous: The Census Bureau is not permitted to publicly release your responses in any way that could identify you or anyone else in your home.

Census Takers in Your Neighborhood

You may notice census takers in your neighborhood this year. This is a normal part of conducting the census. Your information is such an important part of the 2020 Census, that if you haven't responded on your own, they send census takers to help make sure you are counted.

How Can You Verify That Someone Is a Census Worker?

Census takers will visit homes in April to conduct quality check interviews, and then in mid-May to help collect responses.

If someone visits your home to collect information for the 2020 Census, check to make sure that they have a valid ID badge, with their photograph, a U.S. Department of Commerce watermark, and an expiration date. Census workers may also carry Census Bureau bags and other equipment with the Census Bureau logo.

If you still have questions about their identity, you can contact your Regional Census Center to speak with a Census Bureau representative.

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

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Serving the Affordable Housing Needs of Rural America

Shop AmazonSmile and CARH Scholarship Fund Benefits!

The CARH Scholarship Foundation recently announced a way to shop and earn money for the CARH Scholarship Fund, a 501(c)3 charity, through AmazonSmile!

AmazonSmile offers all of the same items, prices, and benefits of Amazon.com, but with one distinct difference – when users shop on AmazonSmile, the AmazonSmile Foundation contributes 0.5% of eligible purchases to the charity of your choice. Our hope is that you set your charity as the CARH Scholarship Fund! This is a fast and easy way to give to the fund, effortlessly!

Visit and bookmark,
<https://smile.amazon.com/ch/20-2938480> to support the CARH Scholarship Fund every time you shop! You can also visit smile.amazon.com and select the CARH Scholarship Fund as

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There is no cost to you or the CARH Scholarship Foundation. 100% of the donations generated from eligible purchases will go to the Scholarship Fund. (All eligible items will be notated with a “Eligible for AmazonSmile donation” stamp in the product’s description.)

AmazonSmile donations are made by the AmazonSmile Foundation and are therefore not tax deductible by the customer. You can still make a tax deductible donation to the CARH Scholarship Foundation by visiting; www.carh.org/scholarships/donate-now/.

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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

