

INSIGHTS FOR ON-SITES



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

Spring 2023

Seven Scholarships Available — Including One for Graduate Students! Applications Due April 30th

By Rodney Corley, President, CARH Scholarship Foundation

The CARH Scholarship Foundation announced that a **SEVENTH** scholarship has been added, and **graduate school** students are eligible to apply for this scholarship. Additionally, all scholarships, beginning in 2023, will be increased to **\$2,000** per semester, with a maximum of four years of funding!

Residents should apply using one of the following four applications:

Traditional
Individuals that are currently a candidate for a high school diploma or,

within the past five years, received a diploma or equivalent.

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

Technical/Trade/Vocational
Individuals who are or will be attending an accredited technical, trade, or vocational school or program.

Graduate Student
Individual that has a bachelor's degree and

who is currently or will be attending a graduate program at an accredited university.

Qualified applicants for the Traditional/Non-Traditional, and Technical/Trade/Vocational scholarships must be a resident of a CARH-member property; U.S. citizen or permanent legal resident; hold or be a candidate for a high school diploma or equivalent; demonstrate scholastic or work achievement; demonstrate financial need; and be accepted at or currently enrolled,

(continued on page 2)

Why Customer Service is an Important Part of Fair Housing

By Kathi Williams, Williams Edelstein & Tucker, P.C. . Reprinted from Multifamily Insiders

It's easy to get hyper-focused on the fair housing rules and regulations when it comes to property management. But we need to remember that an integral part of what we do is steeped in customer service.

Our residents and prospects are customers and need to be treated accordingly. In addition, it stands to reason that when our

customers or residents feel well cared for, they are less likely to file a complaint. Let's discuss three aspects that can lead to an exceptional customer or resident experience.

Effective Communication
Your resident is speaking but are you truly listening?

An effective communicator will

listen intently. Listening intently requires that you are focused on what's being said, not how you are going to reply. By doing this, not only do you get a better understanding of what's needed, the resident will feel valued and understood.

Follow-up is another part of effective communication. Most issues raised by

(continued on page 4)

Special points of interest:

- 2023 Scholarships Applications Due April 30th
- Deadline to file your 2022 Federal Income Tax is April 18, 2022
- April is Fair Housing Month! Visit www.hud.gov/FHM for More Information

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Scholarship Foundation Applications

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as a full-time under-graduate student at an accredited 2- or 4-year college or university or accepted at or attending a technical, trade, or vocational school or program.

Qualified Graduate Student applicants must be a resident of a CARH-member property OR former recipient of a CARH Scholarship Foundation Scholarship; a

A property is considered a "CARH-member property" if it is under the ownership or management of a national CARH member and the Property Training and Education Fees have been paid.

U.S. citizen or permanent legal resident; hold a bachelor's degree from an accredited college or university; and be accepted at or enrolled in a post-graduate program at an accredited university.

Also, if there is a qualified submission, one of the remaining scholarships will be specifically awarded to a student attending an accredited vocational or trade school.

All 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. Applicants must demonstrate both financial need and scholastic, volunteer, and/or work achievement.

Post the flier (page 3) in your common area and encourage eligible residents to apply by April 30th!

Applications, including complete eligibility requirements are available in the "Scholarship Foundation" section of the CARH website, www.carh.org.

Scholarship recipients will be invited to CARH's 2023 Annual Meeting & Legislative Conference, June 26-28, in Arlington, Virginia.

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.

USA.gov — Your One-Stop Website for Federal Government Resources

USA.gov is the official web portal of the United States federal government. It is designed to improve the public's interaction with the US government by quickly directing website visitors to the services or information they are seeking, and by inviting the public to share ideas to improve government.

USA.gov's mission is to make it easier for everyone to find and understand the government services and information they need—anytime, anywhere, any way they want.

Partnering with federal agencies, the site reaches out to people where they are, to connect them with their government.

Main topics you can pursue are:

- About the US
- Benefits, Grants, and Loans

- Consumer Issues
- COVID-19
- Disability Services
- Disasters and Emergencies
- Education
- Government Agencies and Elected Officials
- Health
- Housing
- Jobs & Unemployment
- Laws & Legal Issues
- Military & Veterans
- Money & Taxes
- Small Business
- Travel & Immigration
- Voting & Elections

Visit www.usa.gov today. Or, call 1-844-USA-GOV1 (1-844-872-4681) 8:00 AM and 8:00 PM ET, Monday - Friday, except federal holidays.



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 nation's leading advocate for the financing, development and management of affordable rural housing for over 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.

2023 CARH Scholarship Applications

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

Recipients will receive **\$2,000 per semester** for Graduate or Undergraduate educational expenses, with a maximum of four years of funding!

Traditional Students, Non-Traditional Students, Graduate School Students, and Students who attend a Trade or Vocational Program are encouraged to apply!

At least one scholarship is reserved for a qualified student attending a Trade/Technical/Vocational educational program and at least one scholarship is reserved for a Graduate Student applicant (if qualified applications are submitted)

Applications and eligibility requirements are available for download at WWW.CARH.ORG under the “Scholarship Foundation” menu option.

Applications are due April 30, 2023.
Only eligible applicants and completed applications will be considered.



Why Customer Service is an Important Part of Fair Housing (cont'd)

(Continued from page 1)

residents are seldom resolved in one visit or phone call. Ensure you continue communicating with your residents until the situation is resolved.

Effective communication can come easily when everyone involved is in a good place or state of mind, but it may be particularly challenging when emotions are running high. What can you do? The next aspect we will consider is imperative to handling these types of situations.

Respect While Being Disrespected

There is a saying that respect is a two-way street. We naturally want to be treated with the same dignity and respect we show our residents. Unfortunately, this may not always be the case.

A common situation we see is when a maintenance request has not been handled in a timely manner, at least as far as the resident is concerned. Remember

that it is imperative that you always stay calm. Reassure your resident that they have been heard, and you will take appropriate action to try and find a resolution. Hopefully, by showing them respect and maintaining your patience, you can defuse the situation and create an environment that encourages the resident to do the same.

Part of effective communication and being respectful is having a thorough knowledge and training of your company's policies and procedures. It stands to reason that in order to help your resident, you need to know how to answer their questions. The final part of this article will detail why this is important.

Knowing Your Policies and Procedures, so You Know How To Answer

Imagine you are the resident, and you need information. Would you be happy if the person behind the desk or on the grounds gave you a vague or confusing response?

Probably not. Being well-versed in your company's policies and procedures allows you to answer quickly and efficiently, which can go a long way if the person is already agitated. It can also help us avoid giving out misinformation. To that point, every person who has contact with your residents should be trained in your policies and procedures so that the information disbursed is the same and will help you avoid a potential fair housing complaint or accusation of discrimination.

Property management companies face many different and challenging situations every day. Training and role-playing can help you develop the skills of effective communication, respect, and a thorough knowledge of policies and procedures, which in turn will help you deliver the exceptional customer experience you want to give.

Fire Hazard and Prevention Tips for Electric Scooters and Bikes

By Office of Deputy Assistant Secretary, Department of Housing & Urban Development

The attached memo and flyer *[links below]* provide awareness about the increasing fire hazard and fire prevention tips for electric scooters and bikes.

Please ensure this information is shared periodically with staff and residents in all of your multifamily properties to help reduce the risk of fire and injury.



Multifamily owners, management agents, and residents can do their part to help prevent electric scooter and bike related fires. U.S. Consumer Product Safety Commission recommends following these guidelines:

- Always be present when charging devices using lithium-ion batteries.
- Only use the charger that came with your device.
- Only use an approved replacement battery pack.
- Follow the manufacturer's instructions for proper charging and unplug the device when done.
- Never charge while sleeping.
- Never use these devices with a

battery pack that has been modified/reworked by unqualified personnel or with re-purposed or used cells.

- Never throw lithium batteries into the trash or general recycling. Instead, take them to your local battery recycler or hazardous waste collection center.

Links to above-referenced memo and flyer:

MEMO: <https://www.carh.org/wp-content/uploads/2023/02/HUD-Fire-Hazard-Memo.pdf>

FLYER: <https://www.carh.org/wp-content/uploads/2023/02/HUD-Fire-Hazard-Memo.pdf>

Meet Erica Valdez Daniel — A Past CARH Scholarship Recipient and Living Her Dream!



Erica Valdez Daniel wants to help others with a background like hers. It shows in everything she does—from her education to her volunteer activities to her chosen career. The CARH Scholarship helped her to forge a path to a better life for herself, while lifting up others along the way.

Growing up in Russellville, Alabama, Erica always knew she wanted to go to college, but thought that it wasn't within her grasp. No one in her family had attended college and school was hard for her. But on a college tour of The University of Alabama during her junior year at Tharptown High School, she realized that it might be possible.

Erica and her Mom had heard about the Alabama Affordable Housing Association (AAHA) Scholarship Foundation and the National CARH Scholarship Foundation. Erica applied for scholarships with both and the effort paid off with a scholarship from each foundation. Being recognized by both CARH organizations had a profound impact on her. According to Erica, "It changed my life. The CARH Scholarships lit a fire in me! I wanted to be the best in everything!" She wanted to prove to the people who believed in her that she was worthy of their trust. It gave her the confidence to reach

out of her comfort zone and pursue all her dreams.

In the fall of 2013, Erica began her college career at Northwest-Shoals Community College near her home. She embraced college life and took advantage of every opportunity offered at the school. She joined numerous clubs, held offices in school organizations and became an ambassador for the college. Her two years there prepared her well for a four-year school. Erica heard about the Presidential Scholarship at Northwest-Shoals, which was awarded to just one student from each of the two campuses, who was transferring to a four-year college or university. Erica says that the confidence she gained from receiving the CARH Scholarships gave her the confidence to apply for the Presidential Scholarship.

Previously, she would never have thought she had a chance at such a prestigious award and would not have even thought of applying. Erica was named the scholarship recipient from her campus. It covered her tuition and fees for the next two years at the University of Alabama! Erica earned her Bachelors of Science in Human Environmental Sciences in 2017 and graduated with highest honors.

After graduation, Erica went to work as a Family Services Worker for the Community Action Partnership of North Alabama. It was there while working with young adults and their children to obtain services, that Erica felt she could help low-income families find affordable housing. She decided to become a HUD Certified Housing Counselor and joined the Community Action Agency of North Alabama in July 2020, where she worked with families to help them secure safe and affordable housing.

After two years as a Housing Counselor, Erica found an opportunity to work with students at her alma mater, Northwest-Shoals Community College, as a Student Support Services Advisor. Erica loves working with the students, many of whom have a similar background as hers. She can relate to them and the challenges they face. She's living her dream of helping others and making a difference, and credits the CARH Scholarships with helping her reach her goals!

Erica is currently working on her master's degree in Student Affairs and higher Education at The University of West Alabama. She lives in her hometown of Russellville, Alabama with her husband of four years, Austin, who is a sod farmer, and their three dogs.



Erica (far right) and fellow scholarship recipients at the 2013 CARH Annual Meeting & Legislative Conference

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!

2022 Scholarships Recipients Awarded

By Rodney Corley, President, CARH Scholarship Foundation

On June 28, 2022, six college scholarships were presented to outstanding students from CARH-member properties 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.

Six 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 or trade or vocational training.

The 2022 Scholarship recipients are:

Gabriela Rodriguez James L. Poehlman Scholarship



Gabriela received her scholarship while a resident of Apple Tree Apartments in Ranson, West Virginia, a property managed by CARH member, TM Associates Management. She is a 2022 graduate of Jefferson High School where she earned a 4.18 GPA. While in school, Gabriela was in the Hispanic Latino Student Association

and tutored other students. In her church, she was an active member of the youth group, participated in liturgical readings, and was a temporary teacher assistant for the children. Gabriela attends West Virginia University and plans to pursue a degree in Immunology and Medical Microbiology. She also plans to study Education. Her goal is to become a Medical Technologist and to have the opportunity to also teach sciences.

Kaylan Petty Gordon L. Blackwell Scholarship



Kaylan received her scholarship while a resident of Maple Crest Apartments in Asheville, North Carolina, a property managed by CARH member, Partnership Property Management. Kaylan is a single mother, holds multiple jobs, and is attending Asheville Buncombe Technical Community College where she is enrolled in the Criminal Justice Program. Upon completion, she plans to continue her education at Western Carolina University for her Bachelor's Degree. Kaylan's goal is to become a clinical social worker, specifically focused as a domestic violence counselor and behavioral analyst.



CARH Scholarship Foundation

Khong Nguyen Jack Godin, Jr. Scholarship



Khong received his scholarship while a resident of Bayou Bend Apartments in Bayou La Batre, Alabama, a property managed by CARH member, Apartment Services Management. He is a 2022 graduate of Alma Bryant High School where he earned a 3.9 GPA. While in school, Khong was co-captain of the Alma Bryant E-Sports, a member of the student government association, National Honor Society, and participated in Relay for Life, Walk for Hope, Dug-out Dudes and Darlin's, and the Recycling Team. Khong attends the University of Alabama and is pursuing a degree in Accounting.

Aimelis Gonzales Perez CRHD Founders Scholarship



Aimelis received her scholarship while a resident of Deerfield Apartments in Daleville, Alabama, a property managed by CARH member, Hollyhand Management. She is a 2022 graduate of Daleville High School where she earned

3.95 GPA. In school, Aimelis was in the marching band, National Honor Society, National Beta Club, student government association, and Quill & Scroll. She is attending Enterprise State Community College where she is pursuing an Associates Degree in Business then plans to transfer to Troy University to pursue a degree in Communications.

Olivia Barhorst
CARH Scholarship Foundation
Scholarship



Olivia received her scholarship while a resident of Quaker Run Apartments in Wapakoneta, Ohio, a property managed by CARH member, The Provident Companies. Olivia is a 2022 graduate of Wapakoneta High School where she earned at 3.81 GPA. In school, Olivia was in the marching band, color guard, and Gatekeepers. Olivia attends the University of Northwestern Ohio and is pursuing a degree in Accounting. Her goal is to become an accountant or CPA.

Hannah Sweeney
CARH Scholarship
 Hannah received her scholarship



while a resident of Briarwood Apartments in Staunton, Virginia, a property managed by CARH member, Knopp Enterprises, Inc. Hannah attends Blue Ridge Community College full-time and is in the transfer program for Psychology. Once completed, she will transfer to a four year university to pursue her degree in Psychology. Hannah's goal is to open a private psychiatric practice for children and adolescents, focusing on creating a positive impact in the communities of People of Color.

CARH congratulates all of the
2022 Scholarship Foundation
recipients.

Since the first CARH Scholarship Foundation scholarship was awarded in 2006, deserving 68 recipients were named. Of those 18 are currently in school while 47 have earned their degrees, certificates, or have completed their schooling and are now working in their chosen career fields!

On-Site Property
Managers Received \$250

As a reward to the managers who encouraged the 2022 scholarship recipients to apply, the CARH Scholarship Foundation presented each on-site manager below with a \$250 cash award:

Shelly Craft

Apple Tree Apartments
 Ranson, West Virginia
(James L. Poehlman Scholarship)

Irina Gartavel

Maple Crest Apartments
 Asheville, North Carolina
(Gordon L. Blackwell Scholarship)

Deloris McNeil

Bayou Bend Apartments
 Bayou La Batre, Alabama
(Jack Godin Jr. Scholarship)

Carol Fertita

Deerfield Apartments
 Daleville, Alabama
(CRHD Founders Scholarship)

Christine Engle

Quaker Run Apartments
 Wapakoneta, Ohio
(CARH Scholarship Foundation
Scholarship)

Christy Huff

Briarwood Apartments
 Staunton, Virginia
(CARH Scholarship)

The CARH Scholarship
Foundation would like to thank all
property managers who
notified and assisted residents in
submitting scholarship
applications.

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

Some of the helpful items to be found:

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

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



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

Contact: Matt Genos
matthew.f.genos@sherwin.com
703-929-6487



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

- Lowest catalog price - Regardless of quantity ordered
- Ease of Ordering - Order by Phone 800-431-3000, Fax 800-859-8889 or online at www.hdsupplysolutions.com
- Freight-Free, Next Day Delivery - Over 200 trucks nationwide deliver most orders of \$25 or more FREE! (Just a few items marked + freight have extra charges)
- Next-Day Delivery - Order by 5 p.m. local time and delivery is next day (Mon.-Fri.) to most locations
- No Substitutions - You get exactly what you order, every time
- Special Orders - Specially trained reps source hard-to-find products, place orders & quote prices for bulk orders
- Technical Support - Fully trained professionals answer any technical questions about the products
- New Construction & Renovations - Their pros help you plan and execute any project, big or small; get specs and place and fill orders
- Over 22,000 Items in Stock, ready to Ship from one of 33 distribution centers
- 100% Satisfaction Guaranteed including No Hassle Returns

Contact: Bill Garrett
william.garrett@hdsupply.com
909-991-5767



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

Contact: Lois Rodriguez
lois.rodriguez@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
866-630-6400

Social Security and Supplemental Security Income Benefits Explained

By [Benefits.gov](https://www.benefits.gov)

Benefits.gov provides information on Social Security programs to help you and your residents through many phases of life. This article will explain some of the different Social Security programs, managed by the [U.S. Social Security Administration \(SSA\)](https://www.ssa.gov)¹, including the Supplemental Security Income program.

Did you know, Social Security provides more than just retirement benefits? SSA offers several programs that include medical, disability, and retirement benefits. Each program has different requirements and is designed to help a different group of people.

Let's look at some of the different Social Security programs and their eligibility requirements:



Supplemental Security Income

The [SSI](https://www.ssa.gov/benefits/ssi/)² program provides monthly payments to adults and children with a disability or blindness who have income and resources below specific limits. SSI payments are also made to people age 65 and older without disabilities who meet financial qualifications. The eligibility requirements for this program include:

- Disabled, blind, or age 65.
- Limited income and resources.
- U.S. citizen, national, or a lawfully permitted alien meeting requirements.
- Reside in one of the 50 states, the District of Columbia, or the Northern Mariana Islands, except for a child of military parent(s) assigned to permanent duty outside the U.S. or certain students temporarily abroad.

Other factors may affect your eligibility, including:

- Marital status.
- Income and resources of certain members in your household, like a spouse or parent of a minor child.

Social Security Retirement Insurance

This [retirement program](https://www.ssa.gov/benefits/retirement/)³ provides payments to help seniors replace their income later in life. The eligibility requirements for this program include:

- Age 62 or older.
- Having earned enough Social Security Credits. Learn how [Social Security Credits work](https://www.ssa.gov/benefits/retirement/planner/credits.html).⁴

Social Security Child's Insurance

When a parent becomes disabled or dies, Social Security [child's insurance benefits](https://www.ssa.gov/benefits/child/)⁵ can help stabilize the family's financial future. These benefits provide necessities for family members and help make it possible for children to complete high school. To be eligible for this benefit, a child must be unmarried, dependent on the parent, and one of the following must apply:

- Younger than age 18.
- 18-19 years old and a full-time student (no higher than grade 12).
- Age 18 or older with a disability that began before age 22.
- A stepchild, grandchild, step-grandchild, or adopted child may also qualify for benefits in some cases.

Social Security Disability Insurance

Social Security pays [disability benefits](https://www.ssa.gov/benefits/disability/)⁶ to you and certain members of your family if you worked long enough and have a medical condition that prevents you from working. The eligibility requirements for this program include:

- Unable to work because you have a medical condition ex-

pected to last at least one year or result in death.

- Not have a partial or short-term disability.
- Meet SSA's definition of a disability. View the full [definition of disability](https://www.ssa.gov/benefits/disability/)⁷.
- Younger than full retirement age.
- If you qualify for disability benefits, certain members of your family may be eligible to receive benefits based on your work record.

Social Security Medicare Program

[Medicare](https://www.ssa.gov/benefits/medicare/)⁸ is our country's federal health insurance program for people age 65 or older. SSA processes applications and provides general information about the Medicare program. The eligibility requirements for this program include:

- Age 65 or older.
- Receive Social Security Disability benefits.
- Have certain disabilities or permanent kidney failure (even if under age 65).

There are other Social Security programs to help with more specific needs. To find more information, check out the [Social Security](https://www.ssa.gov/benefits/)⁹ category of benefits on Benefits.gov You can also use the [Benefit Eligibility Screening Tool](https://www.ssa.gov/benefits/disability/qualify.html#anchor3)¹⁰ to check your eligibility for Social Security benefits, based on answers to a confidential pre-screening questionnaire.

Links to information in article:

¹ www.ssa.gov

² <https://www.benefits.gov/benefit/4412>

³ <https://www.benefits.gov/benefit/4402>

⁴ <https://www.ssa.gov/benefits/retirement/planner/credits.html>

⁵ <https://www.benefits.gov/benefit/4380>

⁶ <https://www.benefits.gov/benefit/4382>

⁷ <https://www.ssa.gov/benefits/disability/qualify.html#anchor3>

⁸ <https://www.benefits.gov/benefit/4394>

⁹ <https://www.benefits.gov/categories/Social%20Security%20and%20Retirement>

¹⁰ <https://ssabest.benefits.gov/benefit-finder/>

MAINTENANCE CORNER

Preventive Maintenance, Taking the Time Saves Time

By Lori Hammond, Management Resources Development. Reprinted from Multifamily Insiders

“There isn’t enough time to do time to do preventive maintenance,” might be the battle cry for every new maintenance supervisor. “You’ll pay in time and maintenance expense, when you don’t perform preventive maintenance,” is the sage advice from any Obi Wan Kenobi that has a few years of experience in the lead maintenance role.

No one is ever going to find time for preventive maintenance. It has to be scheduled: a half hour a day, a half day per week. There’s isn’t one right answer. But there is definitely one wrong answer — NOT SCHEDULING!

Preventive



Maintenance!

At the beginning of a month, or the beginning of the work week; determine the preventive maintenance focus for that time frame. Then determine how much time is needed to accomplish this task for the property.

For example, when determining the amount of time it will take to change furnace/AC filters for 125 apartments, you look at how long it takes to enter the apartment, perform the service, check the Smoke Detector (ALWAYS!), then exit while leaving a door tag that says “Maintenance was in your home today.”

Worst case, ten minutes? So for 125 apartment homes, it’s 1,250 minutes — about 21 hours of time to schedule. Almost three full days! To prevent maintenance opera-

tions from coming to a halt, could you schedule two hours a day for two weeks? With a scheduled activity, the number of apartments being serviced can be managed to prevent overscheduling. In this case, 12-13 apartments would need to be scheduled each day. A scheduled, controlled limited effort compared to giving notices to an entire property, something interrupts the schedule resulting in the domino effect of revising notices and mass confusion for maintenance and residents.

In many cases, it makes sense to combine quarterly initiatives; smoke detector test, unit inspections, or filter changes. It takes more time in each apartment home, but not near as much time as a repeat performance of entering every apartment home again.

Before undertaking a property wide initiative, look at the calendar, what items are on the immediate horizon? Budget Prep? Is it time to update the capital needs inventory for the property? Use the time effectively and efficiently.

Properties with consistent preventive maintenance almost eliminate after hour emergencies. The number of calls for poorly performing ACs or furnaces that are remedied after a pricey service call to change the filter is frustrating to anyone reviewing invoices — what a waste of financial resources. In addition is the realization that failure to service HVAC equipment properly will result in premature failure of the equipment or systems.

Exterior inspections are a critical feature of preventive maintenance. Do exterior doors close securely? Any loose shingles, gutters or downspouts? Are the gutters and downspouts properly draining water away from the building?

Are extensions in place on all downspouts, with splash blocks to take water away from the building foundation? Any season can be a wet season. Heavy rains and melting snow give building drainage systems a work out. Without extensions to drain the roof run off away from the building, the excessive moisture is a perfect climate for mildew to develop on interior surfaces.

If exterior inspections aren’t part of your regular maintenance practice, additional time will be committed to this effort to reinspect after future rainfalls to insure the problem is resolved.

Finally, for properties in northern parts of our nation need an appropriate plan for snow removal. Who plows? Where is it pushed to? Is the equipment for the sidewalks in good working condition? Is there gasoline for the equipment, ice melt products on hand?

“Getting Around To It” generally doesn’t happen until there’s no choice because it is now too late to prepare, its time for action. Preventive maintenance and scheduling is the key to success.

Taking the time to review items for the preventive maintenance agenda, determining the time to complete the task, and scheduling is the first step to proactive maintenance in an environment that changes daily.

The Maintenance Corner is a recurring page specifically for maintenance personnel.

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

Making New Hires Feel Comfortable

By Nicole Zdeb, Director of People Support for Birchstone Residential. Reprinted from Multifamily Insiders

The first few weeks at a new job can be among the most stressful experiences anyone will have to endure. The workplace itself shouldn't add to that anxiety. The multifamily industry, naturally, prides itself on warm-and-welcoming first impressions. It's the key to attracting residents and keeping them in the building. So, if any industry should be innately adept at creating a comfortable environment for new associates, it's ours.



A new hire's uneasiness can spike if they arrive at their new job, only receive a lukewarm acknowledgment of their presence and are expected to get right to work without truly knowing the specifics of what their duty entails. Thankfully, operators can take several steps to avoid these pitfalls and ensure new associates ease into their new team comfortably.

A Congenial Welcome

Put yourself in the shoes of new associates and understand that the experience can be at once exciting and nerve-wracking. Tensions can be eased by a warm welcome that includes team member introductions, small welcome-aboard gifts—think team-branded materials such as T-shirts, travel mugs, sunglasses, beanie hats, etc.—and a meal with the team. Utilizing your talent acquisition team can help tremendously by acquainting new associates with any resources they might need for their role. They can remain in close contact throughout the onboarding process to ensure things progress in

smooth fashion. Immediate supervisors can assist by creating a valuable, yet not overwhelming, work agenda for the first 30 days.

Proper Training

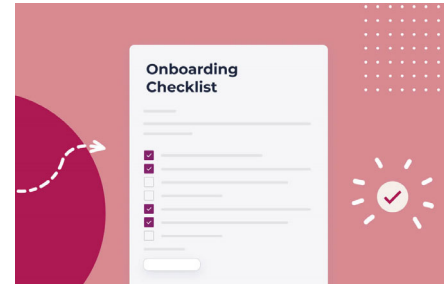
Be ready to match the sterling first impression an employee aims to make when they arrive for their first day. It is important to avoid running into a situation in which they're not exactly sure what they are supposed to be doing. Providing proper training, particularly at the outset, can greatly increase the odds of whether a new hire will be a longtime fit for the organization. Assigning a mentor to the new associate is always a solid practice, as it enables the new hire to both operate independently while having a personal resource for any questions they might have. The mentor, typically a peer associate, can minimize anxiety and provide continuous training for the new associate's role and for their desired career path.

To add a further layer, the mentor can report any specifics of the new hire's onboarding process to an organization's people support team, and that team can provide advice, guidance and help to implement any needed improvements.

Create an Onboarding Checklist

Even if it feels like you've thought of everything, it's best to double-and triple-check when it concerns someone who might morph into a longtime contributor for the company. Supplying a digital checklist with relevant employee forms and the company handbook ensures the new hire can quickly find answers to any company-at-large questions. Teams also can furnish a detailed onboarding schedule that includes a guide of what associates can expect in their first

week. Some companies also pass along a quick "getting to know you" survey, which enables the new hire to pass along some personal affects that will help acquaint them with the team.



Even in an industry as people centric as multifamily, apprehension can certainly exist for new associates. By implementing the steps above, operators can help quell anxieties and ensure new hires have the resources they need to succeed. It doesn't have to stop there, as companies sometimes extend the warm greeting to the new hire's family—including welcome bouquets for spouses, pet treats, edible arrangements for kids and more.

The primary idea, particularly in a competitive employment environment in which attracting and retaining new associates is immeasurably valuable, is to make certain your new associates are comfortable and taken care of. After all, they could be a primary driving force for your company in the not-too-distant future.



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116 S. Fayette Street
Alexandria, Virginia 22314

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

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US Heritage Months — Plan Your Property Celebrations in Advance!

Cultural Heritage Months celebrate the customs, values, and traditions of different cultures within the United States, examining the issues and struggles of different communities as well as affirming their contributions to American society.

Take the time and plan events on your properties to celebrate the many heritages of your residents and community.

February

- Black History Month

March

- Women's History Month
- Irish American Heritage Month
- Greek American Heritage Month

April

- Arab American Heritage Month

May

- Asian American & Pacific Islander Heritage Month
- Jewish American Heritage Month

June

- LGBTQ+ Pride Month
- Caribbean American Heritage Month
- Immigrant Heritage Month

July

- Disability Pride Month
- French American Heritage Month

September (15th)

- Hispanic Heritage Month

October

- German American Heritage Month
- Filipino American History Month
- Italian American Heritage Month

November

- Native American Heritage Month

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.

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