



SUPPORTING
Exceptional Students
From Rural America!



The Council for Affordable and Rural Housing Scholarship Foundation 2025 Annual Report

Supporting Exceptional Students from Rural America!

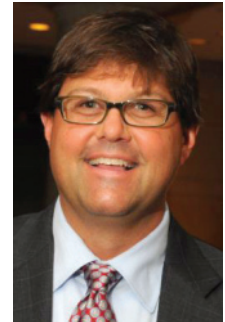
Message from the Foundation President, Rodney Corley

Dear Friends,

As I think back on all the years that I've been involved with the CARH Scholarship Foundation, and the many recipients I've gotten to know personally, there is one trend that is prevalent among the majority of CARH recipients – they are people who pursued their careers in fields that give back to others. They hold jobs in education, counseling, social work, medicine, science and other fields and are often supporting students from similar backgrounds and communities. Our investment in these students is making a much greater impact than changing the life of one person. The benefit we provide to one student impacts the lives of multiple people through the careers of our recipients, and many times in affordable rural housing communities.

You will see this trend as you read about Charmelia Davis, the featured scholarship recipient in this issue, who became a teacher working with students like herself. She was passionate about her chosen profession because of her own circumstances. She has since become a Student Services Specialist for Tuscaloosa City School System in Tuscaloosa, Alabama where she works with families of students who may be at risk for behavior or attendance problems.

Charmelia is an excellent example of how one recipient is affecting multiple lives. I hope that Charmelia's story will inspire you to join me in making a life-changing contribution today! Simply visit <https://www.carh.org/scholarships/donate-now/> or scan the QR Code to make your secure online donation now!



Sincerely,

Rodney Corley, President
CARH Scholarship Foundation
Board of Directors



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

Dear Friends,

As Rodney noted, our scholarship recipients are pursuing careers that give back to their communities and make an impact on the lives of people like them. The effect they're having in affordable rural housing communities is exponential. Your support for one scholarship can impact an entire community.

From the first scholarship awarded in 2005 to today, the CARH Scholarship Foundation recipients are hard-working, passionate, disciplined and driven. They have the mental and emotional capacity to achieve great things. CARH is there to give them the added financial support they need to reach their goals. This is possible because of your commitment to these students. Through your generosity, we'll continue to grow, expand our scholarship program, and build better rural communities all over the country through one exceptional student at a time!



Sincerely,

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

For more information on ways to contribute, please see page 10 or scan the QR code above.

Meet Charmelia Danielle Davis, the 2006 James L. Poehlman Scholarship Recipient

Charmelia Davis was awarded the inaugural James L. Poehlman Scholarship in 2006 while a resident of Sagewood Apartments in Eutaw, Alabama, a property managed by CARH member, **The Morrow Companies**. She graduated from the University of Alabama in 2009 with a B.S. in Biology. Since that first degree, Charmelia has continued to soar, earning more degrees and building a career that betters her community.

Charmelia is a native of Eutaw, Alabama, the county seat of Greene County, a rural community about 25 miles south of Tuscaloosa, Alabama. In her senior year of high school, they had no science lab and no science teacher. There was a substitute teacher most days and the students did whatever they wanted to do.



Charmelia with her "children," Kylan (15) and Peppa (5)

Although she had a poor background in science, Charmelia thought she wanted to be a doctor. As a freshman at the University of Alabama, she felt unprepared and struggled to keep up. It was the first time she'd ever been in a science lab. Despite the difficulty, Charmelia enrolled in the Rural Health Scholars Program and was on track to be pre-med while majoring in biology.

By her junior year, she thought she wanted to be a pediatrician. Part of the program was the experience of shadowing others in her chosen field. She had the opportunity to shadow a pediatrician in his office,

but she also had the chance to work in a school. She loved working with students so much that she decided to become a teacher. She didn't want to start her education all over again, so she found an alternate route. Charmelia graduated in 2009, certified to teach biology. She then earned a Master's Degree in 2011 and became a secondary school science teacher in Hale County, Alabama in 2011. She was passionate about the job, as she was working with students from backgrounds similar to hers and living in affordable housing.

Charmelia was promoted to Assistant Principal on her upward climb to her current position. She has been a Student Services Specialist for Tuscaloosa City Schools for the past two years. In her current position, she works with families of students who could be at risk for behavior or attendance problems. Charmelia says it's a deep dive into each student's life and all about asking the right questions. "I see people before I see anything. I think about how I'd like someone to talk to my son. People start to feel disconnected the higher they go up the chain. I like for people to feel relatable to me."

Charmelia feels that she has come full circle, as the families she works with are like hers and it is deeply gratifying to be a positive force in the community. Her



"These students were in my 6th grade class my first year working in Tuscaloosa City Schools. They graduated yesterday."

success in relating to these students and their families is evidenced by the invitations she continuously receives to high school and college graduations, weddings and baby showers. Her former students are like big brothers and big sisters to her fifteen-year-old son.

Chamelia and her family live in Tuscaloosa. Her mother, Evelyn Davis, has been a Property Manager for Morrow Properties for 30 years. Her father, Lloyd Davis, works for Morrow Properties as well.

In addition to her Bachelor of Science in Biology, Charmelia holds a master’s degree in 6–12 Biology Education and a Specialist Master’s Degree in Instructional Leadership.

She is still in school and considers herself a lifelong learner. Charmelia is just four courses away from a doctorate in Rural Education with a Teaching and Leading Concentration. She is earning her latest degree online from the University of West Alabama.

Charmelia’s success story was fueled in part by a CARH Scholarship. It was one of several college scholarships that helped her achieve the first degree and inspired her to pursue a career of giving back and earning more degrees to achieve that goal. Without the CARH Scholarship, and others, her education would have been much more difficult. But it’s not the money alone that matters. The



“Last year, I had the privilege of driving and moving one of my students into her dorm for her freshman year in college.”

scholarships are also confirmation that someone believed in her, just like the time she spends with families today shows that she believes in them.

QUICK FACTS - 2025

Year Established -	2005
Year First Scholarship Awarded -	2006
Number of Scholarships Awarded in 2006 -	2
Number of Scholarships Awarded in 2025 -	7
Amount of Each Scholarship -	Beginning in 2023, each scholarship provides \$2,000 per semester for up to eight semesters. \$1,500 was awarded per semester from 2016-2022. Prior to 2016, \$1,000 per semester was awarded. All scholarships are for up to four years (eight semesters).
Total Scholarship Funds Awarded Since Inception -	\$552,500
Total Number of Recipients -	89
Total Number of College Graduates -	60

The above Quick Facts are as of December 31, 2025.

2025 Congratulations to the CARH Scholarship Recipients

James L. Poehlman Scholarship



Derrick Willis received his scholarship as a resident of Pine Ridge Apartments II in McComb, MS, managed by CARH member, **J&A Management**. He attends Southwest Mississippi Community College where he is studying Well Construction. He plans to graduate

in 2026. His career goal is to open a drilling company focusing on residential wells.

Gordon L. Blackwell Scholarship



Becca Rogers received her scholarship as a resident of Vernon Ridge Apartments in Mount Vernon, OH, managed by CARH member **Premier Management**. She graduated from Mount Vernon High School in 2025. She attends Bowling

Green State University where she is studying integrated language arts education. Her goal is to help youth succeed and express themselves through writing.

Jack Godin, Jr. Scholarship



M'Kayla Dawson received her scholarship as a resident of Glenwood Meadows Apartments in Luverne, AL, managed by CARH member, **Hollyhand Companies**. She graduated from Luverne High School and earned an associate's degree from Lurleen

Wallace Community College in 2025. She attends the University of South Alabama and is studying Nursing. She plans to graduate in 2027.

CRHD Founders Scholarship



Jena Wilke received her scholarship as a resident of Hunter's Landing Apartments in Arab, AL, managed by CARH member, **Apartment Services Management**. She graduated from Wallace State Community College in 2025. She is attending the

University of North Alabama and is studying History. Her career goal is to become an archivist.

Scholarship Foundation Scholarship



Joshua Ogle received his scholarship as a resident of Cedar Ridge/Sunrise North Apartments in Guntersville, AL, managed by CARH member, **The Vantage Group**. He is in the Joint Enrollment Pathway program at

Wallace State Community College and the University of Alabama at Birmingham where he is studying Nursing. He plans to graduate in 2026.

GRADUATE SCHOOL RECIPIENTS

CARH Scholarship



Malea Benjamin was the recipient of the 2020 Jack Godin, Jr. Scholarship. She earned two bachelor's degrees (Communication Studies and Political Science) from the University of Alabama. She currently attends the University of Alabama School of Law and is

expected to graduate in 2027.

Charyl K. Luth Scholarship



Josephine Rodriguez received her scholarship as a resident of Quaker Run Apartments in Wapakoneta, OH, managed by CARH member, **Premier Management**. She earned a degree in Social Work in 2007 and will attend Winebrenner

Theological Seminary where she plans to study Mental Health Counseling.



CARH Scholarship Foundation

2024 CARH Scholarship Recipients

James L. Poehlman Scholarship – Tiffany Williams

Malabar Trace Apartments, Mansfield, OH. Managed by Premier Management. Attends Arcadia University. Major: Pre-K to 5th Grade Education.

Gordon L. Blackwell Scholarship – Jemiah Davidson

White Oak Apartments, Gaffney, SC. Managed by Partnership Property Management. Attends Western Carolina University. Major: Forensic Anthropology. Expected Graduation: 2026.

Jack Godin, Jr. Scholarship – Christian Forrest

Sandston Woods Apartments, Sandston, VA. Managed by TM Associates Management. Attends Shenandoah University. Major: Engineering. Expected Graduation: 2028.

CRHD Founders Scholarship – Myranda Archer

Kenton Meadows Apartments, Kenton, OH. Managed by Premier Management. Graduated: Ohio Northern University in 2025. B.A. Theatre, minor in Music.

Scholarship Foundation Scholarship – Vy'Sean Royster

Sandston Woods Apartments, Sandston, VA. Managed by TM Associates Management. Attends: Virginia State University. Major: Mathematics. Expected Graduation: 2028.

CARH Scholarship – Itati Nava

Huntlee House Apartments, Selma, CA. Owned by Benodet Enterprises. Graduated: University of California, Merced in 2025. B.A. Sociology, minor in Psychology.

GRADUATE SCHOOL

Charyl K. Luth Scholarship – Federica Alesiani

Previous recipient of the 2020 Scholarship Foundation Scholarship. Graduated: University of Washington's Information School in December 2025. Master's Degree in: Library and Information Science.

2023 CARH Scholarship Recipients

James L. Poehlman Scholarship – Ja'Shanti Enis

Claymont Apartments, Fayette, AL. Managed by ARD, Inc. Graduated: University of North Alabama in 2025. B.S. Criminal Justice, minor in Political Science. Attends: University of North Alabama School of Law. Expected Graduation: 2027.

Gordon L. Blackwell Scholarship – Jaylen Olongo

Bay Springs Apartments, Bay Springs, MS. Managed by Delta Property Management. Attends: University of Mississippi. Major: Computer Science. Expected Graduation: 2027.

Jack Godin, Jr. Scholarship – Jayson Butts

Loxley Station Development, Loxley, AL. Managed by Gateway Management Company. Attends: University of South Alabama. Major: Marine Biology. Expected Graduation: 2027.

CRHD Founders Scholarship – India Samuel

Malabar Trace Apartments, Mansfield, OH. Managed by Premier Management. Graduated: Marion Technical College in 2025. Associate's in Nursing.

Scholarship Foundation Scholarship – Akyrianna Wheeler

Oak Meadows Apartments, Live Oak, FL. Managed by The Hallmark Companies. Attends Gateway College. Major: Nursing. Expected Graduation: 2027.

GRADUATE SCHOOL

CARH Scholarship – Mikayla Murphree

Previous recipient of the 2015 Jack Godin, Jr. Scholarship. Graduated: University of Alabama at Birmingham's Graduate Biomedical Sciences Program with a Doctorate in 2024.

GRADUATE SCHOOL

Charyl K. Luth Scholarship – Jillianne Boyd

Previous recipient of the 2016 Jack Godin, Jr. Scholarship. Graduated: University of Alabama at Birmingham's Graduate Doctor of Nursing Practice – Family Nurse Practitioner Program with a Doctorate in 2024.



2023 CARH Scholarship Recipients

2022 CARH Scholarship Recipients

James L. Poehlman Scholarship – Gabriela Rodriguez

Apple Tree Apartments, Ranson, WV. Managed by TM Associates Management. Attends: West Virginia University. Major: Immunology and Medical Microbiology with a minor in Education. Expected Graduation: 2026.

Gordon L. Blackwell Scholarship – Kaylan Petty

Maple Crest Apartments, Asheville, NC. Managed by Partnership Property Management. Graduated: Western Carolina University in 2024. B.S. Criminal Justice.

Jack Godin, Jr. Scholarship – Khong Nguyen

Bayou Bend Apartments, Bayou La Batre, AL. Managed by Apartment Services Management. Attends: University of Alabama. Major: Accounting. Expected Graduation: 2026.

CRHD Founders Scholarship – Aimelis Gonzales Perez

Deerfield Apartments, Daleville, AL. Managed by Hollyhand Management. Attends: University of Alabama at Birmingham. Major: Communications. Expected Graduation: 2026.

Scholarship Foundation Scholarship – Olivia Barhorst

Quaker Run Apartments, Wapakoneta, OH. Managed by Premier Management. Graduated: University of Northwestern Ohio in 2025. B.S. Accounting.

CARH Scholarship – Hannah Sweeney

Briarwood Apartments, Staunton, VA. Managed by Knopp Enterprises, Inc. Graduated: Old Dominion University in 2025. B.S. Psychology.



2022 CARH Scholarship Recipients

2021 CARH Scholarship Recipients

James L. Poehlman Scholarship – Steven Nettles

Pelican Landing Apartments, Mobile, AL. Managed by Gateway Management. Attended: University of South Alabama. Studied: History with a minor in Theology.

Gordon L. Blackwell Scholarship – Kimberly Hummel

Orchard Mews Apartments, Cumberland, MD. Managed by TM Associates Management. Graduated: Frostburg State University in 2022. B.S. Early Childhood Education.

Jack Godin, Jr. Scholarship – Shawn Gulamerian

Bush Garden Apartments, Pine Bush, NY. Managed by TM Associates Management. Graduated: Syracuse University in 2024. B.S. Engineering.

CRHD Founders Scholarship – Shayla Smith

Lincoln Manor Apartments, Walnutport, PA. Managed by Gross & Quade Management. Graduated: Kutztown University of Pennsylvania in 2023. B.S. Psychology.

Scholarship Foundation Scholarship – Caitlyn Zeferino

Jackson Parkview Apartments, Hendersonville, NC. Managed by Partnership Property Management. Attended: University of North Carolina – Asheville. Studied: Dance.

CARH Scholarship – Marissa Martinez

Bush Garden Apartments, Pine Bush, NY. Managed by TM Associates Management. Graduated: Cure Center for Ultrasound Research & Education in 2023. Credentialed in Diagnostic Medical Sonography.

2020 CARH Scholarship Recipients

James L. Poehlman Scholarship – Federica Alesiani

Fir Village Apartments, Oak Harbor, WA. Managed by Ad-West Realty Services, Inc. Graduated: University of Washington in 2023. B.S. Political Science, Communications.

Gordon L. Blackwell Scholarship – Wesley Partch

Lake City Apartments, Lake City, PA. Managed by TM Associates Management. Graduated: Edinboro University of Pennsylvania in 2024. B.S. Computer Science with a focus on Game & Virtual World Design.

Jack Godin, Jr. Scholarship – Malea Benjamin

South Hills Apartments, Pell City, AL. Managed by Olympia Management. Graduated: University of Alabama in 2024. B. S. Political Science.

CRHD Founders Scholarship – Layla Zeferino

Jackson Parkview Apartments, Hendersonville, NC. Managed by Partnership Property Management. Graduated: University of North Carolina – Asheville in 2024. B.A. Theatre, Minor in Music.

Scholarship Foundation Scholarship – Zadi Taylor

Rock Butte Apartments, Green River, WY. Managed by Syringa Property Management. Graduated: Western Wyoming Community College in 2022. A.S. Nursing.

CARH Scholarship – Tiarah Gray

Orchard Court Apartments, Berryville, VA. Managed by TM Associates Management. Graduated: Shepherd University in 2022. B.S. Nursing.

2019 CARH Scholarship Recipients

James L. Poehlman Scholarship – Sarah Schepman

Colonial Pines Apartments, Tavares, FL. Managed by Flynn Management Corporation. Attended: Lake Sumter State College. Studied: Criminal Justice Technology.

Gordon L. Blackwell Scholarship – Paris Morgan

Cornerstone Apartments, Alexander City, AL. Managed by Gateway Management. Graduated: University of Alabama at Birmingham in 2024. B.S. Biomedical Sciences.

Jack Godin, Jr. Scholarship – LaTangela Abner

Brookeville Apartments, Gadsden, AL. Managed by Vantage Management. Graduated: Jacksonville State in 2021. B.S. Electrical Engineering, Occupational Safety.

CRHD Founders Scholarship – Dylan Samora

The Palms Phase I Apartments, Aransas Pass, TX. Managed by Hamilton Valley Management. Attended: University of Texas at San Antonio. Studied: Psychology and Pre-medicine.

Scholarship Foundation Scholarship – Joyce Nzeza

Shreveport Ridge Apartments in Ashburn, VA. Managed by TM Associates Management. Attended: University of Pittsburgh. Major: Pediatric Neurology.



2019 CARH Scholarship Recipients

2018 CARH Scholarship Recipients

James L. Poehlman Scholarship – Maddison Robinson
North Pine Village Apartments, Solomon, KS. Managed by MACO Management Company. Graduated: Emporia State University in 2022. B.S. Nursing.

Gordon L. Blackwell Scholarship – Sarah Harding
Gaslight Square Apartments, Gaylord, MI. Managed by KMG Prestige. Graduated: Northwood University in 2020. B.S. Business Management and Administration.

Jack Godin, Jr. Scholarship – Courtney Murphree
Stonecrest Apartments, Russellville, AL. Managed by Irby Management. Graduated: University of North Alabama – Florence in 2022. B.S. Biology.

CRHD Founders Scholarship – Alexis Dixon
Golden Acres Development, Pompano Beach, FL. Managed by Nelson & Associates, Inc. Graduated: Florida Memorial University in 2021. B.A. Criminal Justice.

CARH Scholarship Foundation Scholarship – Ge’Naya Berry-Hughes
Colonial Pines Apartments, Tavares, FL. Managed by Flynn Management Corporation. Graduated: University of North Florida in 2021. B.S. Health.

2017 CARH Scholarship Recipients

James L. Poehlman Scholarship – Chelsea Parsons
Connemara Apartments, Laramie, WY. Managed by Syringa Property Management. Graduated: University of Wyoming in 2018. B.S. Secondary Education, Social Studies – emphasis on History.

Gordon L. Blackwell Scholarship – Celeste Nzeza
Shreveport Ridge Apartments, Ashburn, VA. Managed by TM Associates Management. Graduated: Virginia Tech in 2021. B.S. Business Information Technology.

Jack Godin, Jr. Scholarship – Maggie Lavorgna
Beverly Crossings in Dothan, AL. Managed by Hall Housing Investments. Graduated: Troy University in 2020. B.S. Social Work.

CRHD Founders Scholarship – Sharonica Gavin
Cedar Well Apartments in Hilton Head Island, SC. Managed by Partnership Property Management. Graduated: University of South Carolina Beaufort in 2018. B.S. Public Health.

CARH Scholarship Foundation Scholarship – Dana Quintero Rodriguez
Cottage Hill Pointe Apartments in Mobile, AL. Managed by Gateway Management Company. Graduated: University of Alabama at Birmingham in 2021. B.S. Biomedical Sciences.

2016 CARH Scholarship Recipients

James L. Poehlman Scholarship – Emerson Miller
Shellebrooke Pointe Apartments in Fairhope, AL. Managed by Gateway Management Company. Graduated: Faulkner State Community College in 2018. A.A.S. Welding Technology and General Welding Certificate.

Jack Godin, Jr. Scholarship – Jilliana Boyd
Angela Meadows in Albertville, AL. Managed by Olympia Management. Graduated: University of Alabama at Tuscaloosa in 2020. B.S. Communications & Information Services.

CRHD Founders Scholarship – Katrin Metz
Glen Rock Apartments in Asheville, NC. Managed by Partnership Property Management. Attended: Western Carolina University. Studied: Inclusive Education and English as a Second Language.

CARH Scholarship Foundation Scholarship – Matthew McLaughlin
Belmont Lodge Apartments in White House, TN. Managed by Hallmark Management. Graduated: Tennessee Tech University in 2020. B.S. Mechanical Engineering.



2017 CARH Scholarship Recipients

2015 CARH Scholarship Recipients

James L. Poehlman Scholarship – Whitney Cale
Bayside Apartments in Bay Minette, AL. Managed by Morrow Realty Company. Graduated: Troy University in 2019. B.S. Social Work.

Gordon L. Blackwell Scholarship – Victoria Graham
Briarwood Apartments in Staunton, VA. Managed by Knopp Enterprises. Graduated: Randolph-Macon College in 2019. B.S. Psychology and Behavioral Neuroscience, Minor in Biology.

Jack Godin, Jr. Scholarship – Mikayla Murphree
Stonecrest Apartments in Russellville, AL. Managed by Irby Management. Graduated: Mississippi State University in 2019. B.S. Microbiology.

CRHD Founders Scholarship – Melvin Vicente
New Hope Community, Indiantown, FL. Managed by Southwind Management Services and Indiantown Nonprofit Housing. Graduated: Indian River State College in 2017.

CARH Scholarship Foundation Scholarship – Shelby Foreman
Pine Terrace Apartments, Callahan, FL. Managed by Hallmark Management. Graduated: Florida State College of Jacksonville in 2018. B.S. Nursing.

2014 CARH Scholarship Recipients

James L. Poehlman Scholarship – Kennedy Lamb

St. Michael's Cottages in St. Michael's, MD. Managed by TM Associates Management. Graduated: Washington College in 2018. B.S. Biology.

Jack Godin, Jr. Scholarship – Tammy Tucker

Cherry Tree Apartments, Hillsdale, MS. Managed by Gardner Management Company. Attended: Jackson College. Studied: Family Life Education.

CRHD Founders Scholarship – Stephanie Gilbert

Golden Acres Development, Pompano Beach, FL. Managed by Nelson & Associates, Inc., owned by the Housing Authority of Pompano Beach. Attended: University of Miami. Major: Public Health.

2013 CARH Scholarship Recipients

James L. Poehlman Scholarship – Nyshira Jackson

Azalea Apartments, Bowling Green, FL. Managed by Southwind Management Services. Graduated: Florida State University in 2017. B.S. in Exercise Science.

Gordon L. Blackwell Scholarship – Dy'Lean English

Summer Place Apartments in Carrollton, AL. Managed by Hollyhand Companies. Graduated: Stillman College in 2021. B.S. Biological Sciences.

Jack Godin, Jr. Scholarship – Erica Valdez Daniel

Regency Plaza Apartments in Russellville, AL. Managed by Irby Management. Graduated: University of Alabama in 2017. B.S. Speech Pathology.

CRHD Founders Scholarship – Candace Sloan

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

2012 CARH Scholarship Recipients

James L. Poehlman Scholarship – Rebecca Collett

Quail Hollow Apartments, Inez, KY. Managed by TM Associates Management. Graduated: University of Louisville Kent School of Social Work in 2016. B.S. Social Work.

Gordon L. Blackwell Scholarship – Sonia Frederick

Stanton Meadows Apartments, Seneca Falls, NY. Managed by Baldwin Real Estate Corporation. Graduated: Albany State University in 2016. B.S. Accounting & Financial Analysis.

Jack Godin, Jr. Scholarship – Deirdra Sykes

Avondale Apartments in Hernando, MS. Managed by Delta Property Management. Graduated: Northwest Mississippi Community College in 2016. B.S. Business Administration.

2011 CARH Scholarship Recipients

James L. Poehlman Scholarship – Christen Canada

Brookhaven Apartments in Huntsville, AL. Managed by Greer Management Company. Graduated: Alabama A&M University in 2013. B.S. Biology.

Gordon L. Blackwell Scholarship – Jessica Kirkpatrick

Belmont Lodge Apartments in White House, TN. Managed by Hallmark Management Company. Graduated: Middle Tennessee State University in 2015. B.S. Early Childhood Education.

Jack Godin, Jr. Scholarship – Christopher Bright

Ashbrook Apartments, Albertville, AL. Managed by Sun Belt Management. Graduated: Auburn University in 2016. B.S. Mechanical Engineering.

2010 CARH Scholarship Recipients

James L. Poehlman Scholarship – Paula Lockhart

Cumberland Village in Saint Mary's GA. Managed by Hallmark Management. Graduated: Wesleyan College in 2014. B.A. Theatre and Mass Communications.

Gordon L. Blackwell Scholarship – Grace Belnap

West Tisbury Apartments in Rexburg, ID. Managed by Syringa Properties. Graduated: Brigham Young University in 2011. B.S. Communications.

Jack Godin, Jr. Scholarship – Charles Lee

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

2009 CARH Scholarship Recipient

James L. Poehlman Scholarship – Trey Jensen

Hillside Park Apartments in Tonasket, WA. Managed by Ad-West Realty Service. Graduated: Western Washington State University in 2014. B.S. Health/Physical Education.

2008 CARH Scholarship Recipients

James L. Poehlman Scholarship – LaSquizzie Kern

Hannah Heights Apartments, Ethel, MS. Managed by Intervest Corporation. Graduated: Mississippi University for Women in 2013. B.A. Art Education and Art Design.

Gordon L. Blackwell Scholarship – Angela (Hobson) Aston

Brubaker Square Apartments, New Carlisle, OH. Managed by Premier Management. Graduated: Wright State University in 2013. B.S. Social Work.

2007 CARH Scholarship Recipient

Gordon L. Blackwell Scholarship – Britania Loris Hutchinson

Parkwood Apartments, Pell City, AL. Managed by Hollyhand Companies. Graduated: University of Montevallo in 2010. B.S. Speech Pathology.

2006 CARH Scholarship Recipients

James L. Poehlman Scholarship – Charmelia Danielle Davis

Sagewood Apartments in Eutaw, AL. Managed by the Morrow Companies. Graduated: University of Alabama in 2009. B.S. Biology.

Gordon L. Blackwell Scholarship – Lyshanda L. (Robinson) Harbin

Brandywine Apartments, Arab, AL. Managed by Sun Belt Management. Graduated: Wallace State Community College in 2008. A.A.S. Diagnostic Medical Sonography.

2025 Financial Report

Income/Expenses

Income:	<u>\$ 130,245.00</u>
Expenses:	
Accounting	\$ 4,655.00
Bank Service Charges	\$ 2,901.00
Licenses/Permits/Fees	\$ 435.00
Printing/Production	\$ 6,060.00
Scholarships	\$ 54,000.00
Incentive Awards	\$ 1,500.00
Hotel Awards Breakfast/Reception	\$ 22,337.00
Travel Expenses for Recipients/Families	\$ 9,495.00
Total Expenses:	<u>\$ 101,383.00</u>
Income Over Expense:	<u>\$ 28,862.00</u>

Assets

Current Assets:	
Investments	\$ 599,393.36
Other Cash Assets (Certificate of Deposit)	\$ 44,697.98
Checking Accounts	\$ 5,390.71
	<u>\$ 649,482.05</u>
Assets End of Year:	<u>\$ 649,482.05</u>

2025 Scholarship Foundation Donors

SPECIAL DISTINCTION (OVER \$10,000)

Churchill Stateside Group
Cinnaire
Fidelity Charity
HD Supply

SUMMA CUM LAUDE (\$5,000 - \$9,999)

MetroPlains Management
Michael & Kate Regan
TM Associates

MAGNA CUM LAUDE (\$1,000-\$4,999)

Katie Alitz
ARD, Inc.
Auto-Out Cooktop Fire Protection
Bill Shumaker
Bob Morton
Bonneville Multifamily Capital
Bryant Bank
CAHEC
Caldwell & Gregory

Capital Real Estate Consultants
Chrisman Development
CMS Property Management
Colleen Fisher
Colony IV
CREA
EAG Affordable Housing
Eckland & Blando
Gill Group
Harmony Housing Affordable
Development
Intervest Corporation
Knopp Enterprises
Parker General Contractors
Partnership Property Management
Spectrum Seminars
The Provident Companies
The Summit Group
TJ Development
Tuscaloosa Toyota
Viridian Management
Walkway Restoration
Weaver Investment Company
Wisconsin CARH*

**Funds dedicated to James L.
Poehlman Scholarship*

CUM LAUDE (UP TO \$999)

Apartment Services Management
Costello Companies
David Burman
David Dunn-Rankin
Delta Property Management
Donald Causey
Ed Gillman
Flynn Management Corporation
Jeffrey Gray
MBS Property Management
Red Oak Management
Rose Community Capital
Saad & Saad
Zeffert & Associates

The CARH Scholarship Foundation is deeply grateful for the generous support of our donors. Every effort has been made to ensure the accuracy of this information. We apologize if there are any errors or omissions. Please contact the CARH office at 703-837-9001 or scholarshipfoundation@carh.org if any information needs to be corrected.

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

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



The CARH Scholarship Foundation welcomes your generous support. Simply scan the QR Code or visit www.carh.org/scholarships/donate-now/ to make your secure online donation now!

OR

Please complete the form below and mail it, along with your check, to the following address:

CARH Scholarship Foundation
116 South Fayette Street
Alexandria, VA 22314

I want to support exceptional students from rural America with a contribution in the amount of _____.

Enclosed is my check, payable to the CARH Scholarship Foundation.

Name _____ Company _____

Address _____

Phone _____ Email _____



About the CARH Scholarship Foundation

The CARH Scholarship Foundation awards scholarships annually to exceptional students residing in rural affordable housing across the United States. The foundation was created in 2005 to promote education and expand opportunities for residents of CARH-member properties. It has grown from awarding two scholarships in 2006 to seven scholarships in 2023. Originally open to applicants for undergraduate education, the scholarships are now open to non-traditional applicants, trade/vocational applicants, and graduate school applicants.

The first two scholarships were named in honor of James L. Poehlman of T&C Associates of Middleton, WI, and Gordon L. Blackwell of GLB Associates of Raleigh, NC. Mr. Poehlman was a founding member of CARH, a board member, Chair of the Owner and Development Committee, Co-Chair for the Aging Portfolio Committee, an Advisory Trustee, and 1998 Member of the Year, before his death in 2004. Mr. Blackwell was a longtime CARH member and former board member. He was also the founder, President, and Chairman of the Regency Housing Group, the largest developer of affordable rental apartments in the United States in 2001. He died in 2006.

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

The CRHD Founders Scholarship was added in 2013, honoring the founders of the Council for Rural Housing and Development, the precursor to CARH. The fifth scholarship is named the CARH Scholarship Foundation Scholarship and was added in 2015. The sixth scholarship was added in 2020 and honors the Council for Affordable and Rural Housing. In 2023, a seventh scholarship was added and is named in honor of Charyl K. Luth a former co-chair of CARH's State Affiliated Association Committee and long-time Executive Director of the Affordable Housing Association of Indiana.

Beginning in 2023, each scholarship provides \$2,000 per semester for up to eight semesters. \$1,500 was awarded per semester from 2016 – 2022. Prior to 2016, \$1,000 per semester was awarded.

Complete information on the scholarship process, qualifications required of the applicants, and the applications may be found online at:
www.carh.org/scholarships/applications/.

Or you may contact the foundation as follows:

The CARH Scholarship Foundation

116 S. Fayette Street, Alexandria, VA 22314

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Email – scholarshipfoundation@carh.org

Web – www.carh.org

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2025 Sponsor of the CARH Scholarship Foundation Annual Report Churchill Stateside Group, LLC



The CARH Scholarship Foundation is grateful to long-time foundation supporter, Churchill Stateside Group, LLC, (CSG) for sponsoring the 2025 Annual Report. By funding the annual report, CSG is ensuring that more funds go directly to the scholarship recipients.

Keith Gloeckl, Chief Executive Officer of CSG, is committed to the affordable housing students who benefit from CARH Scholarships. It is because of his passion that CSG has a long record of generously supporting the CARH Scholarship Foundation through Sandhurst Community Capitol (SCC), a non-profit that Mr. Gloeckl formed. The mission of SCC is to promote the development of affordable housing and enhance the quality of existing affordable housing communities. SCC, by donating to the CARH Scholarship Foundation, fulfills one aspect of the mission.

Mr. Gloeckl has been a mortgage banker for more than 40 years. All of that time has been in the affordable housing industry. He began his career in the insurance industry with American General Life & Casualty in Pittsburgh, Pennsylvania. In 1974, Mr. Gloeckl formed Burne & Gloeckl Insurance Agency and grew the firm into a successful enterprise which he sold in 1984. At that time, Mr. Gloeckl accepted a position as a Commercial

Mortgage Banker with Midland Mortgage Investment Corporation, a company that originated multifamily construction loans throughout the United States. During the 1980s, the company grew significantly.

In 1988, Mr. Gloeckl and two associates purchased the company and created a group of companies that became known as The Midland Companies. The companies specialized in construction and permanent and equity financing for conventional and affordable multifamily apartment complexes nationwide with an emphasis on tax credit properties. During this time, Mr. Gloeckl served as President and Chief Operating Officer of the organization which grew to over 150 employees in seven offices across the country. In addition to Midland's long-standing relationships with large municipal pension funds, Midland became a Fannie Mae DUS Lender and FHA/MAP underwriter which broadened the investment base options for its clients.

In 1999, Mr. Gloeckl and his associates sold The Midland Companies to MuniMae (NYSE:MMA), and the company became known later as MMA Financial. Mr. Gloeckl continued to serve the company and its clients as Chief Investment Officer and a member of Senior Management Committee. During his tenure with MMA, Mr. Gloeckl was responsible for a range of functions across all debt and equity product types for all real estate finance business, as well as the supervision of Production, Underwriting, closing, secondary markets, tax credit origination, and various product development and management initiatives. Mr. Gloeckl also served as Trustee of the MMA Affordable Housing Group Trust and the MMA Multifamily REIT where he worked with various pension fund groups and proprietary funds.





Mr. Gloeckl departed MMA Financial in 2005 and founded Churchill Financial which eventually became known as Churchill Stateside Group (CSG). The company initially focused on Multifamily Affordable Housing Finance and added Renewable Energy Finance providing both debt and equity for both business lines. Since the formation of Churchill, the company has grown to become a HUD MAP Lender, RD 538, Ginnie Mae Seller/ Servicer, Construction Lender, Bond Underwriter and provides Equity & Debt products for the Commercial Solar Renewable Energy sector. Since 1992, Mr. Gloeckl has been instrumental in the syndication of more than \$1 billion of federal low-income housing tax credits.

Mr. Gloeckl got involved in CARH in the early days of its formation when the original name was the Council for Rural Housing and Development (CRHD). He became Chairman of the Membership Committee and then became a member of the Board of Directors. One of the first things he did as a board member was to request that the board change the name from CRHD to CARH, the

acronym for the Council for Affordable and Rural Housing.

During CSG's first ten years, Mr. Gloeckl held many positions in CARH. It was central to his career to be involved with affordable housing and to focus on programs and issues vital to rural housing, including the Section 538 Program. Now that it was his company, he could direct resources. CARH had discussed starting a scholarship foundation and the time was right for what he considered an extremely worthwhile cause. He has visited hundreds and hundreds of units in affordable housing communities and considers the scholarships a useful investment.

"One of the great pleasures I've had with CARH and its predecessor has been meeting wonderful people from all walks of life across the country, brought together by this remarkable organization. CARH has given them a strong core to rally around. Financing apartments is my business, but we're not just financing apartments – we're building communities that people call home. Many people associated with CARH deserve credit for serving this critical housing need in America."

Mr. Gloeckl is a member of the Mortgage Bankers Association of America. He has served as an officer for the Council for Affordable and Rural Housing, the Florida Council for Affordable and Rural Housing and is a member of various industry organizations. He is a graduate of Walsh University and has served on its Board of Directors.

Churchill Stateside Group, LLC and its wholly owned affiliates serve the affordable housing and renewable energy industries. CSG sponsors tax credit equity investment funds for institutional investors and provides a variety of construction and permanent financing solutions. With over \$6 Billion of assets under management, CSG has long-standing and successful investment relationships with numerous corporate investors and pension funds.

The company's investor and developer clients benefit from their experienced staff, prominent and proactive senior leadership, and attractive debt and equity platforms. The company, through its subsidiary Churchill Mortgage Investment LLC, is an approved USDA Rural Development and HUD/FHA MAP and LEAN lender and Ginnie Mae Issuer.

For more information, please visit <https://csgfirst.com/>



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