

# INSIGHTS FOR ON-SITES



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

**Spring 2024**

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## **Disaster Preparedness in Rural Areas**

*Compiled from Federal Emergency Management Agency (FEMA) Newsroom*

Disaster preparedness is not just a precautionary measure, it's the best way to empower and safeguard our future against any kind of hazard. Whether it's a hurricane, flood, tornado, nuclear attack, or another pandemic, having the right information and supplies at the right time — as well as where to go for help — can make all the difference.

While disasters can strike anywhere, rural communities often face additional challenges because of geographic isolation and limited access to resources.

Below are some ways residents in rural communities can increase their disaster preparedness ahead of an incident.

### **Know Your Hazard**

Learning the hazards in your area is a crucial step for anyone practicing disaster preparedness. Knowing what your biggest risks are will help you develop a tailored plan in the event of a disaster. Use the FEMA App to stay-up-date and get the best information for your area to protect yourself and those you care about.

### **Make a Plan**

Rural communities can present unique challenges when it comes to making a plan. The isolation, limited infrastructure, and communication challenges can create problems and if they are coupled with a disability, such as a mobility issue or disease, they can become life-threatening.

Your family may not be in the same location if a disaster strikes, so it is important to make a plan and practice it to ensure you are synced and well prepared. If

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## **Resources for Low-Income Seniors**

*Reprinted from Benefits.gov*

There are many government programs available to help low-income seniors. Below are some benefits that can help you pay for medical expenses, food, and other items. [URL addresses are provided at the end of the article.]

### **Medicare and Health Care Options**

Medicare is a federal health insurance program for people 65

and older. It is one the largest health care benefits in the U.S. with over 65 million people enrolled. You are eligible to sign up three months before you turn 65. Medicare has four parts (A, B, C, and D) which cover prescription drug costs, hospital costs, doctors' visits, medical equipment, and more. To see if you are eligible, take the Medicare Eligibility Questionnaire.

Are you stressed about added health care costs like deductibles? The Social Security Medicare Savings Programs (MSP) help low-income people pay their Medicare premiums, deductibles, co-payments, and coinsurance. Check if you are eligible by using the U.S. Social Security Administration's (SSA) Benefit Eligibility Screening Tool.

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### **Insights for On-sites wants to hear from you!**

Email [carh@carh.org](mailto:carh@carh.org) with article ideas, suggestions, property profiles, management/maintenance tips. Share your experiences and story with other rural property managers.

**This is YOUR  
publication — submit  
your ideas today!**

## Disaster Preparedness for Older Adults in Rural Areas (cont'd)

(Continued from page 1)

you are making a plan for the first time, consider:

- How will I receive emergency alerts and warnings?
- What is my shelter plan?
- What is my evacuation route?
- What is my family/household communication plan?
- Do I need to update my emergency preparedness kit?

As you prepare, tailor your plans and supplies to your specific daily living needs and responsibilities. Discuss your needs and responsibilities and how people in the network can assist each other with communication, care of children, business, pets or specific needs like operating medical equipment.

Here are some other questions to consider when making a plan:

- Do you have medical and/or dietary needs.
- If you are stranded, do you have extra medication to get you through?

- Will someone be able to help you in the midst of an emergency or disaster?
- If you are a senior or have disability or mobility issue, have you considered a wearable medical alert device?
- If power goes out, will you have the ability to charge any medical devices used daily?
- If you have a communications need, do you have alternate ways to communicate with emergency response personnel or others?
- If you, or a family member, undergo routine treatments administered by a clinic or hospital, do you know what their emergency plans are? Work with them to identify back-up service providers.

### Create a Kit

Now that you know your hazard and have a plan, you are ready to make a disaster preparedness kit. You may need supplies that will last you for several days, so be sure to include plenty of food, water and other necessities.



You may need multiple kits. Prepare supplies for your home, work, and car to ensure you are ready in the locations you spend most of your time.

In addition to items such as food and water, consider items specific to your needs. This can include:

- Medicines
- Medical supplies
- Batteries, chargers, and alternative power supplies for medical devices
- Copies of Medicaid, Medicare and other insurance cards
- Food, water, and supplies for a pet or service animal
- A list of shelters or locations you can stay during an emergency that allow pets and/or service animals

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## Resources for Low-Income Seniors (cont'd)

(Continued from page 1)



Getting prescriptions filled is important for keeping good health as you get older. Medicare Prescription Drug Plans can help you cover the cost of your prescription drugs. This includes most recommended shots or vaccines.

For more information about Medicare, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

### Is Supplemental Security Income Right for You?

The Supplemental Security Income (SSI) program gives monthly payments to people 65 and older who have limited income and resources. Your eligibility is determined using your age, income level, citizenship status, location, and marital status. This program does not require Social Security credits which are earned by working and paying Social Security taxes. You can apply for SSI on SSA's application page.

### Importance of Food and Nutrition as You Age

Making smart decisions with your food and nutrition habits can help keep you healthy. The Supple-

mental Nutrition Assistance Program (SNAP) program gives eligible low-income individuals and families nutrition benefits to help them purchase food.

Did you know that SNAP enrollment among older adults is associated with fewer hospital visits and long-term care admissions? Enrolling in SNAP is a step towards living a healthier lifestyle. To receive SNAP benefits, you must apply in the state you live in and meet certain income limits.

Visit SNAP's eligibility page to learn more.

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## Disaster Preparedness for Older Adults in Rural Areas (cont'd)

(Continued from page 2)

The above list is a suggested list and does not encompass everything you may need during a disaster. Additionally, after your kit is assembled, continue to update it to ensure it is always ready when you need it.

### Stay Informed

Staying informed during a disaster is a shared responsibility.

Listen to your local authorities and news outlets – stay tuned to local authorities and reputable news agencies for updates on an expected or ongoing incident.

Use Emergency Alerts – register for emergency alerts such as Wireless Emergency Alerts or download the FEMA App to receive real-time weather and emergency alerts.

Keep a hand-cranked or battery-powered radio – during power outages or when communications are down, radio broadcasts can provide needed updates and safety instructions.

Maintain communications with family, friends and neighbors – discuss your needs and responsibilities and how people in your network can assist each other as needed. When discussing your plan, consider everyone's individual responsibility, age, frequently visited locations, dietary and medical needs, disabilities, language, and cultural/religious considerations.

### Receive Benefits Electronically

If you receive benefits, make the switch to start receiving those electronically, as a disaster can disrupt mail service for days or weeks.

The Department of the Treasury recommends two safer ways to get federal benefits:

- Direct deposit. Sign up online or call 800-333-1795.
- The Direct Express® prepaid debit card is designed as a safe and easy alternative to paper.

Now that you have identified your specific hazards, formulated a plan, created a kit, established

your support network, and prioritized staying informed, you are much more resilient to potential incidents in the future.

### Relevant URL Addresses:

FEMA App

<https://www.ready.gov/fema-app>

Make a Disaster Preparedness Plan

<https://www.ready.gov/plan>

Make a Plan Form

<https://www.ready.gov/plan-form>

Emergency Alerts & Warnings

<https://www.ready.gov/alerts>

Shelter Plan

<https://www.ready.gov/shelter>

Evacuation Route

<https://www.ready.gov/evacuation>

Emergency Preparedness Kit

<https://www.ready.gov/kit>

Wireless Emergency Alerts

<https://www.ready.gov/alerts>

Direct Express

<https://www.kc.fiscal.treasury.gov/direct-express/>

## Resources for Low-Income Seniors (cont'd)

(Continued from page 2)

### More Resources to Consider

Browse our Social Security and Retirement category of benefits to find more resources not mentioned in this article.

Take the Benefit Finder to receive a list of benefits you may be eligible for based on your answers to a questionnaire. It takes about 10-30 minutes to complete and is confidential. You can save your benefit results list at the end by printing or emailing it to yourself.

Read our Resources for Seniors User Guide, which has even more benefits for seniors.

### Relevant URL Addresses:

Medicare:

<https://www.benefits.gov/benefit/598>  
[www.medicare.gov](http://www.medicare.gov)

Medicare Eligibility Checker:

[https://www.benefits.gov/benefit/598#Eligibility\\_Checker](https://www.benefits.gov/benefit/598#Eligibility_Checker)

Social Security Medicare Savings Programs

<https://www.benefits.gov/benefit/4396>

Benefit Eligibility Screening Tool.

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

Medicare Prescription Drug Plans

<https://www.benefits.gov/benefit/2202>

Supplemental Security Income (SSI) :

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

SSA's application page

<https://www.ssa.gov/apply>

Supplemental Nutrition Assistance Program (SNAP)

<https://www.benefits.gov/benefit/361>

Social Security and Retirement category of benefits

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

Benefit Finder

<https://www.benefits.gov/benefit-finder>

Resources for Seniors User Guide

<https://api.benefits.gov/sites/default/files/2022-03/Resources%20for%20Seniors.pdf>

## Assistance Animals and Liability: Dispelling Myths and Misconceptions

By Victoria Cowart, Director of Education & Outreach for PetScreening  
Reprinted from Multifamily Insiders

Property teams have historically experienced a fair share of reasonable accommodation requests for service and support animals. The frequency of these requests continues to climb, making it even more critical for teams to distinguish between fact and fiction when attempting to navigate them.



While understanding the nuances between service and support animals, the specific questions that can be asked and proper protocols for handling the requests are paramount, property teams should also understand the context behind the uptick in requests. Reasonable Accommodation Requests for Assistance Animals spiked 200% from the four-year period of 2015 to 2019, as compared to the preceding 20 years.

According to the Centers for Disease Control and Prevention (CDC), approximately 61 million U.S. adults live with some type of physical disability. That equates to roughly 26% of the population, and naturally, disabilities are especially prominent in those aged 65 or older. In a 250-unit apartment community, for example, an average of about 65 homes would contain at least one adult resident with a physical disability. Keep in mind that these figures do not even account for those with mental and emotional disabilities, which also result in many accommodation requests.

A recent mental health study by the National Apartment Association reveals that 40% of respondents took time off within the year before the study because they did not feel emotionally capable of adequately

performing their job duties. While that survey is specific to the rental housing industry, it should be noted the country as a whole had a near exact rise in the number of people who were experiencing mental health challenges, rising from one in ten to four in ten post-pandemic. Couple the disability-related requests with a few bad actors who aim to sneak in a pet under the guise of it being an assistance animal—usually in an attempt to escape fees or breed bans—and it becomes apparent why properties are often inundated with accommodation requests.

Here's a look at what you need to know to successfully navigate a reasonable accommodation request – which essentially asks for a change, exception or adjustment to a rule, policy or practice.

### Service vs. support animals

Both fall into the general category of assistance animals and are often thought to be one and the same to the untrained eye. However, separate parameters govern how properties must approach each type of request, with the rules for service animals being a bit more specific.

Service animals must be trained to perform tasks that benefit an individual with a disability, such as a guide dog or a dog that retrieves items for a wheelchair-bound individual. Service animals must be trained for a specific task, and property teams can only ask two questions: 1) Is the service animal



required because of a disability? and 2) What work or task has the animal been trained to perform? Even these questions are not permitted if the disability is obvious, such as a seeing-eye dog for a blind individual. The Americans with Disabilities Act (ADA) specifically limits a service animal to a dog or a miniature horse. Most states' laws mirror the federal definition of a service animal. One notable exception is California, where its definition is broad enough to include any type of animal trained to perform a task for the benefit of the disabled individual.

Support animals can be any type of animal, trained or untrained, and usually serve to offer emotional support, comfort and companionship. For support animal requests, property teams may request reliable documentation confirming the resident has a disability and a disability-related need for the assistance animal.

### Unique animals

HUD has specified a list of common domesticated animals, including dogs, cats, small birds, rabbits, hamsters, rodents, fish, turtles and other small and commonly kept animals. The most recent HUD Notice [FHEO-2020-1, dated January 28, 2020] indicates that any animals not included in this list are considered "unique animals." This includes non-domesticated animals such as, but not limited to, reptiles (other than turtles), barnyard animals or monkeys. HUD guidance says that the individual requesting accommodation has a "substantial burden" to demonstrate a need for a unique animal. The individual might provide supporting documentation establishing that a disability-related need cannot be met by a commonly domesticated animal, such as when allergies prevent the requester from utilizing a dog or cat. Further, if the animal is of a barnyard variety, property teams

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## Multifamily Common Areas Maintenance & Management Tips

By Theresa Bradley-Banta, CEO/Founder at Theresa Bradley-Banta Real Estate Consultancy

As the owner, manager, or maintenance staff of a multifamily property, knowing how to effectively manage maintenance on your property, including those common areas, can help set you up to manage your property more successfully.

### Why maintain common areas?

Common areas of your multifamily dwelling are the areas that are used by everyone. These might include the pool or clubhouse but can also include hallways and stairwells exterior to the units. The maintenance of common areas is critical for several reasons.

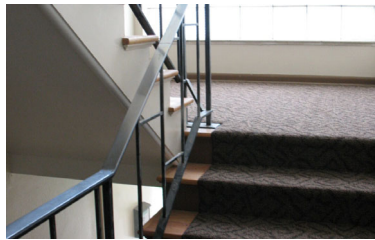
- **It's the law!** In most states, you must provide a habitable space for your residents, including safe, secure premises that do not compromise the safety of the residents.
- **Keeps everyone safe.** Regular maintenance helps provide for the safety and security of residents, staff, and visitors.
- **You'll avoid fines and unnecessary exposure to liability.** Because of legal liability you can receive fines from if you don't keep up with maintenance on your property. You may also face expensive legal bills if, for example, a resident has a trip and fall accident on poorly-lit stairs.
- **Extends the life expectancy of your carpet and flooring.** It just lasts longer when you take the time to maintain it! Dirt in your carpet wears away at the fibers, so each step can decrease its life expectancy.
- **Delivers better leasing and marketing results and increase your overall profit.** The way the outside of a property looks matters. Potential tenants form an opinion of the property long before they actually look in an open unit.

### What are your common areas?

At your property, you may have several different common areas.

As you're planning maintenance, consider:

- Exterior walkways
- Community gardens
- Parking lot and carports
- Laundry facilities
- Mail areas
- Package and storage rooms
- Community areas, including picnic areas and pools
- Courtyards
- Corridors, halls, and stairwells
- Entryways
- Decks and railings
- Lighting
- Doors
- Elevators
- Trash and recycling areas



### Typical maintenance expenses

When you're focused on providing a high quality of maintenance, you may have several expenses that need to factor into your operating budget. Include these common area maintenance expenses:

**Repair and maintenance:** Keep everything clean and tidy and take care of any repairs throughout the year. Previous maintenance records will give you a better idea of what it will cost to maintain those areas in the future.

**Snow removal:** Contact snow removal companies and ask about the expense of maintaining your parking lots, sidewalks, and other outdoor common areas.

**Utilities in the common areas:** Tenants need clear, safe lighting in common areas. Also consider common area utility expenses such as:

- Water for the pool, fountains, community bathrooms, laundry

room, sprinklers, and landscaping

- Electric and gas for heating and air conditioning

**Trash and recycling removal:** Look for a provider that will take care of both trash and recycling, with minimal restrictions. For example, will your provider take away large items that might not fit in the dumpster? What about brush that builds up outside?

**HVAC maintenance:** You must heat and cool your common areas. Regular HVAC maintenance can help you avoid expensive repair costs.

**Janitorial and housekeeping services:** Employing housekeeping services for all of the common areas will keep your complex looking its best.

**Insurance and taxes:** Insurance on your building can help pay for expensive repairs. And of course, you'll owe property taxes every year.

**Security systems:** Providing security can help increase the safety of your residents as well as increasing the overall quality of the residents in your building.

**Pest control:** Don't rely on tenants to take care of pest control them-

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### The Maintenance Corner is a recurring section 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](mailto:carh@carh.org).

**You and your community may be featured!**

## Assistance Animals and Liability: Dispelling Myths and Misconceptions (cont'd)

(continued from page 4)

can stipulate that the requester must apply to live in housing with a fenced-in yard.

### Restrictions don't apply

If a reasonable accommodation request is deemed valid, it supersedes pet-related restrictions a property has in place. This is true whether it falls on a community's banned breeds list, exceeds the pet-weight threshold—or even if the property doesn't allow pets at all. The accommodation request must be honored, and the animal must be permitted to live at the property. Additionally, no pet deposits or fees can be charged for the assistance animal.

### Managing the request process: dos and don'ts

According to PetScreening data, six in ten reasonable accommodation requests do not meet the HUD guidelines for assistance animals in housing. That is not an anecdotal figure, as it includes the evalua-



tion of more than 750,000 requests. In some cases, the requester's disability can be proven, but the need for the animal cannot. Sometimes, the requester is not documented or known to have a disability. The key takeaway here is that less than half of accommodation requests meet the requirements, so effectively managing them is paramount.

Operators are strongly recommended to treat each request as valid—even if it seems far-fetched at the outset—and establish a defined set of protocols to process the request. Properties should make it an interactive process engaging in a good-faith dialogue with the requester and set a 10-day timeline for responding to the request. Additionally, property teams

should accept any documentation support-animal requesters would like to offer rather than require them to fill out their own in-house document. They can also choose to outsource the requests to third-party services that can seamlessly manage the process.

Navigating reasonable accommodation requests would be a more straightforward proposition if 98% of them met the HUD guidelines, but that's not statistically realistic. If that were the case, this would likely create a rubber-stamp process. However the spiking volume of requests has a wide range of potential outcomes and should be managed accordingly. Each request must be reviewed individually, considering the unique facts and circumstances in each and every instance. Properties that maintain a consistent process following the HUD guidelines and thoroughly understanding the various nuances will best position themselves for success.

## Multifamily Common Areas Maintenance & Management Tips (cont'd)

(continued from page 5)

selves! Instead, make sure you include pest control to keep bugs and mice to a minimum.

**Property signage and door numbering:** Make it easy for visitors, residents, and emergency responders to see where to go.

**Staff and service providers:** For some large complexes, you may need to employ people or companies specifically for tasks like housekeeping, maintenance and repair, laundry room servicing, inspections, and exterior window and building cleaning.

### Do not ignore these key common area requirements

As you calculate your maintenance costs and complete your common area management planning, pay special attention to the following:

- **Cleanliness and curb appeal:** You only get to make a first impression once!
- **Disability access:** Make sure the building is up to code!
- **Building code compliance:** Everything from adequate lighting in stairways to an appropriate number of unblocked exit doors can help you avoid expensive fines.
- **Emergency procedures:** Make sure everyone in the building knows what to do in the event of an emergency—and that you're taking any necessary steps to protect your residents.
- Set up a plan for long-term capital improvements and sustainable initiatives—one that fits your income flow
- Reduce operating costs and save energy by implementing green strategies throughout your building
- Create and implement a preventative maintenance schedule
- Write a property operations manual and include standardized maintenance practices.

Make sure you're taking the necessary steps to save yourself—and your tenants—a little money. Try some of these key tips:

- Source vendors who offer volume discounts

Maintaining your building is an important part of being a landlord. This information should make it easier to include all of the important elements.

## 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 habitational 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:

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- Management companies
- HUD and affordable housing
- Housing authorities and apartment associations
- Conventional
- LIHTC

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**866-630-6400**

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*Serving the Affordable Rural  
Housing Industry for Over 40 Years!*

# CARH



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

## Navigating the Path to Recover—Post-Disaster Resources

*Reprinted from Benefits.gov*

In the wake of a disaster, the road to recovery can be challenging. The people at Benefits.gov understand each disaster is different and are here to help you find resources based on your needs.

### Explore our Disaster Relief Category of Benefits:

Our Disaster Relief category of benefits can help you access critical assistance. From emergency housing to medical support, this category features a variety of resources for your needs.

### Disaster Recovery Center Locator:

Discover the locations, services, and hours of Disaster Recovery Centers (DRC) to get one-on-one help.

### Home and Property Disaster Loans:

Apply for low-interest, long-term loans for losses that are not fully covered by insurance or other recoveries.

### Disaster Unemployment Assistance:

Check if you are eligible to receive unemployment benefits due to a major disaster.

Remember, a disaster recovery is a process and there are resources from the government to help. We are here to offer information, resources, and help you access benefits to support your recovery.

### Relevant URL Addresses

Disaster Recovery Center Locator  
<https://www.benefits.gov/benefit/4632>

Home and Property Disaster Loans:  
<https://www.benefits.gov/benefit/1503>

Disaster Unemployment Assistance:  
<https://www.benefits.gov/benefit/597>

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CARH is a non-profit association that was founded in 1980 and continues to serve as the nation's leading advocate for the financing, development, and management of affordable rural housing.

For more information about CARH benefits, resources, and meetings, please visit [www.carh.org](http://www.carh.org).

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