N.Y. Appellate Court Opinions Say No to Board’s Business Judgment Rule Reliance

By Herbert Fisher, Esq. and Randall Pentiuk, Esq.

Authors’ Note: The authors did not research N.Y. Probate Law to see how it treats the inheritance of the shares as personal property (personalty). Under most state laws, the shares would transfer upon order of a probate court or a small estates affidavit, if applicable. Once that occurs, the shares are the property of the heir. The heir’s ability to take possession may be controlled by the cooperative’s documents, such as permitting only limited number of people in occupancy, income maxima for occupancy or terms of a contract, e.g., regulatory agreement. If the heir cannot take occupancy, he or she still has inherited the shares and whatever realizable value goes with that ownership and is entitled to sell those shares to a person qualified to purchase. There may be a difference of opinion as to whether the cooperative can deny the right to inherit possession, i.e. entitled to a proprietary lease, or whether the cooperative must wait and declare a default once the heir takes possession that is in violation of the lease or breaches the lease.

On February 11, 2016, a New York Appellate Court decided the case and the Court of Appeals (N.Y.’s highest court) affirmed it on December 20, 2016 of the Estate of Del Terzo v 33 Fifth Ave. Owners Corp., in which a board of directors, relying heavily on the business judgment rule, denied an application for “ownership” and possession of a cooperative apartment (which was two apartments consolidated at the time of conversion) owned by sons’ deceased mother. The court, split 3-2, was in agreement that the business judgment rule did not apply where a proprietary lease provides, that in event of inheritance, the cooperative shall not unreasonably withhold consent to an assignment of the lease and shares to a financially responsible member of the lessee’s (i.e., decedent’s) family and that the cooperative unreasonably denied the application. Proprietary leases are issued by N.Y. statutory cooperatives and those incorporated under business incorporation acts. Sometimes, they are called Corporate Lease to Shareholder. In cooperatives incorporated under their respective state’s not for profit statutes and in the HUD world, they are ordinarily referred to as occupancy agreements.

The business judgment rule, as interpreted in New York, provides that a board’s decision will not be questioned by the courts if the board “acted for the purposes of the Cooperative, within the scope of its authority and in good faith.” However, the majority held that provisions of the proprietary lease took it out of the scope of the business judgment rule and imposed a standard of reasonableness as the test of the board’s decision.

The facts relied upon by the majority were that both sons jointly applied for board approval. Son A was wealthy enough to afford the maintenance of the unit, but son B was not. Son A, in addition to becoming a co-owner with son B, offered to guarantee son B’s performance under the proprietary lease. Son A had a medical practice and resided with his family in Pennsylvania and stated that he would be staying in the apartment only periodically. Son B was in occupancy of the apartment with his family and would physically remain in the apartment. The proprietary lease does restrict occupancy to one married couple. The minority noted additional facts relevant to the ownership in that the application for...
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CAHC  California Association of Housing Cooperatives
CHANE  Cooperative Housing Association of New England
CNYC  Council of New York Cooperatives & Condominiums
CSI  CSI Support & Development Services
FNYHC  Federation of New York Housing Cooperatives & Condominiums
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For addresses of all associations and committees, please email info@nahc.coop.

About Bostrom
Bostrom Corp. is the professional services firm managing the National Association of Housing Cooperatives affairs. Mik Bauer serves as NAHC Executive Director.
Internationally, Domestically, NAHC is a Strong Voice for Cooperatives

THE NATIONAL ASSOCIATION of Housing Cooperatives (NAHC) was part of Cooperative Week in Washington, D.C., held between May 2 and May 5, 2017, represented by NAHC treasurer, Linda Brockway, and president, Gregory Carlson (see the accompanying article for details).

NAHC reaches beyond national boundaries and is truly global. In June, NAHC’s Treasurer, Linda Brockway represented the membership at the Canadian Housing Federation conference in Niagara Falls, Canada. As mentioned in a previous Cooperative Housing Quarterly, NAHC joined the International Cooperative Alliance (ICA) and its affiliate Cooperative Housing International (CHI). Brockway was chosen to be NAHC’s delegate to the CHI meeting in Liverpool, England, in late June, and we are looking forward to her report.

In support of NAHC’s member associations, Brockway also represented NAHC at the Potomac Association of Housing Cooperatives’ Annual Conference, April 27 through April 30, 2017, in Dover, Del. Carlson joined Brockway at the San Francisco Community Land Trust’s (SFCLT) meeting on May 4, 2017. SFCLT is an organization which supports and sponsors San Francisco cooperatives, and both spoke at the event. Additionally, Brockway, Carlson, Chairman Ralph Marcus, Vice President Fred Gibbs and other board members headed to Washington, D.C. for the Midwest Association of Housing Cooperatives annual conference between May 21 and May 24, 2017.

On the federal front, HUD Secretary Ben Carson announced he was on a listening tour around the country and NAHC sent him a letter inviting him to speak to NAHC representatives about facts supporting the cooperative model as the best for affordable housing.

NAHC was also pleased to hear that President Trump nominated Pam Patenaude as deputy secretary of HUD, one of the industry’s top recommendations. To see a copy of NAHC’s letter to Secretary Carson and learn more about Patenaude, please visit NAHC web site.

HUD, in conjunction with the U.S. Department of Justice (DOJ), has also expanded the regulations regarding the “Fair Housing Act” (FHA). In 2015, the Supreme Court recognized “Disparate Impact” liability for all housing not just HUD-supervised housing. For a cooperative, this means that if it has a policy that, without intent, hurts one class of people, the cooperative is in violation of FHA.

For example, if the cooperative has a policy for admission that states that all applicants must submit approval for a criminal conviction check, the policy may contain language about the non-approval process for certain criminal convictions. To avoid running afoul of the HUD-DOJ guidance, the cooperative must carefully word its policy to weigh certain types of convictions and date of conviction [see “The Convict Next Door: New Rules on Convictions Affect All Cooperatives” in the Summer 2016 issue of the Cooperative Housing Quarterly (CHQ)]. The goal of the new policy is to be in accordance with the revised disparate impact language in the Fair Housing Law. Your cooperative attorney should be consulted on this important development.

Because we are cooperators, we all love to be good neighbors. However, sometimes there can be disputes among residents, and some can become out right ugly. Often the board and/or management keep a “hands off” policy and let neighbors settle their own disputes. In a new HUD policy enacted in September 2016, owners (board) and/or agents must intervene in these disputes, or it may result in a violation of the Fair Housing Act under the “Quid Pro Quo/Hostile Environmental Harassment” liability (see “HUD’s Proposed Harassment Rule Would Be Painful for Cooperatives” in the Spring 2016 issue of the CHQ). HUD recommends staff training and grievance mechanisms to alleviate such problems.

HUD has also expanded protections for persons with Limited English Proficiency (LEP). The four-expanded no-no’s are:

- Do not prohibit applicants from bringing a translator if they cannot fully understand the cooperative documents;
- Do not automatically prohibit or restrict applicants because they have a limited ability to read, write, speak or understand English;
- Do not favor LEP persons of one particular language over that of a different particular language; and
- Do not refuse services to residents who do not speak English.

In July, the NAHC board will be meeting in Chicago. It also will be attending a training session on board responsibility and how to measure (metrics), involving each board member’s interaction regarding board activities.

In addition, the board will discuss how NAHC must change the way it advocates for cooperatives under the new Congress and administration.

We look forward to seeing all of you in San Antonio at the NAHC annual conference, October 25 through 28, 2017.
Committee Narrows List for Future Conferences, Explores New Member Services

THE MEMBERSHIP SERVICES Committee (MSC) is meeting on Saturday, July 22, 2017 to complete the planning for the 2018 and 2019 NAHC conferences. It is investigating Portland, Ore.; Phoenix, Ariz.; and Kansas City, Mo. for the 2018 conference. The committee is required to have the 2018 conference booked by the July Board meeting.

For the 2019 conference, the committee is considering Orlando, Fla. or one of the cities not selected for the 2018 conference. If members have an interest in a specific community, please email Linda Brockway at ljbecho@aol.com with a list of hotels the committee could use to determine exactly how to book an event in that community.

The committee is also working with the Communications Committee to start webinars on board-related issues. Members can send webinar topics to be included in the committee’s planning process. The MSC is also working to develop buying programs.

MSC is currently reviewing the Gray Mark organization that provides roofing, siding and other exterior repairs. With such a partnership, NAHC would be paid a finder’s fee for each referral. The committee is also working with Academy Utility Consultants, who provide services to decrease cooperators’ utility payments by making switches between electricity and gas service. Academy will obtain savings to its clients and a 3 percent commission to NAHC. Additionally, MSC plans to enhance the current program NAHC has with GE, to include Staples and other office supply stores.

Finance Committee Approves 2017 Budget

THE FINANCE COMMITTEE completed and approved the 2017 budget, which was approved by the board. The committee also met during the October board meeting and verified a profit on the conference and a saving in the overall expenses in 2016. At present, the financial balance is $38,988.85, along with $50,000 in CDs held at NCB. The Finance Committee will continue to provide updates as the registration process begins for the 2017 annual conference.

Board of Governors Has New Head

ROBIN LAY, who is vice president of Leasing and Management Company Inc. in Chicago, is RCM’s new chair. Lay holds master’s degrees in business administration and in human resources and the Communication Association Manager Certification. NAHC president Greg Carlson is chair emeritus.

RCMs Pass May Ethics Course

CHRISTINE LEAKE of Northwest Cooperative Homes, located in Washington, D.C. and Frederick McLeod of Fairfax Circle Villa Limited Partnership, LLP, situated in Fairfax, Va. passed the Registered Cooperative Managers’ (RCM) Ethical Practices course on May 4, 2017, thus, permitting them to renew their RCM designation. Leake and McLeod took the course at the NAHC office located in Washington, D.C.

RCM Training Available at the Annual Conference

MANAGERS who want to become a RCM or renew their RCM certification may take training prior to the NAHC annual conference. On Monday, October 23, and Tuesday, October, 24 2017, managers may participate in RCM training at the Westin Riverwalk Hotel in San Antonio, Texas. On Tuesday afternoon, RCMs may study Ethical Practices to renew their RCM designation.

Managing Inspiration

“What if companies managed people as carefully as they manage money? Today’s scarcest resource is human capital measured by time, talent and energy. Inspired employees are three times more productive than dissatisfied employees, but for most organizations, only about one of eight is inspired.”


Being Heard

“I have found that as a senior professional I may be making an assumption that my wisdom and experience are welcome, along with my observations, suggestions and ideas for improvement. But only after I check and doublecheck my assumptions, and only after confirming that my observations are welcome, then can I share in a way that I am truly heard.”

– Rhonda Magee, Garden Hill Consulting, Portland, Ore.
approval presented to the board was on behalf of both sons and their families, which totaled eight occupants. The minority also noted that son B had a substantial inheritance from his mother and that son B had filed his tax returns with a Nevada address.

The majority, in finding that the cooperative had breached its duty to act reasonably by denying the application, relied upon:
- The history of no arrears or any documented complaints against the applicants;
- Finding that the board’s concern that two families would be living in the apartment, and the apartment would be over occupied was contradicted by son A’s intent not to live there. The concern was speculative;
- The board’s disfavoring “nonprimary occupants” as lessees was also speculative in light of son A’s intent not to live there;
- Although ordinarily the board is not restricted in its withholding consent to transfer of an apartment, it is held to a standard of reasonableness when dealing with an inheritance;
- Son A could easily afford the apartment alone;
- The board’s concern about son A not living in apartment full time, “being an absentee owner,” is inconsistent with the concern that the apartment would be overcrowded and owner occupancy is satisfied by son B being in occupancy; and
- The proprietary lease does not require that the “lessee” be only one person but can be multiple since the lease provides for joint ownership and for all owners to be liable.

The minority, in finding that the cooperative had not breached its duty to act reasonably by denying the application, relied on:
- The consent sought included a family member who was not financially responsible;
- Part ownership would be held by a non-resident;
- The lease prohibits more than one married couple from occupying an apartment (the two former apartments are now one apartment) which is covered by one lease;
- The joint ownership as proposed could create more potential complications; and
- Any future disagreements between joint owners as to occupancy could entangle the cooperative in legal problems.

The majority also held that although the proprietary lease did not provide for the sons to recover legal fees, New York’s real property law provides that if a landlord has the right to recover legal fees, there is implied right for the tenant to recover fees if the landlord does not comply with the lease.

Regardless of how strongly each of the opposing parties felt about the positions in pushing this litigation, the above summary shows how tenuous a party’s position may be in light of the interpretation that is to be given to the facts and the law by the court. Consequently, it is important to keep an eye open to the possibility of compromise in the event that any dispute leading to litigation or in litigation may be settled and yet meet the goals of both parties or come close enough to doing so as to bring about agreement. It would appear that the cooperative did not want to get involved in any disputes that might arise between the two brothers in the future in the event of a disagreement as to who should have occupancy in anticipation of a violation of the provision of the proprietary lease that there is to be one married family per unit or over any other occupancy situation. The cooperative could have tested out son A’s confidence in he and son B working out any problems between them should they arise or the ability of the sons to make an agreement between them in advance of the board’s decision by offering that son B be the applicant as sole owner with son A transferring his inherited interest to son B with son A being a full guarantor of son B’s performance under the lease and by taking into consideration son B’s sizeable inheritance (unless it was left to him in a spendthrift trust, not touchable by the cooperative) and son A consenting to be sued in New York. Son A’s refusal to such an offer might have turned the minds of the majority of the court.

The take away lesson for housing cooperative boards from this case is that in the event of a dispute, there can be different legal outcomes. Here, the court held in favor of son A and B, and the cooperative not only lost on the substantive issue and had to grant shares and a lease to the two brothers, it also had to pay their legal fees. It is an obligation on the part of attorneys to advise their clients of the strengths and weaknesses of positions taken by each party, and a probability of outcome in terms of degree of favorableness, unfavorableness or a toss-up, which is what we believe this case represents. Additionally, housing cooperative boards should work closely with their attorney to make sure that their governing documents, such as proprietary leases or occupancy agreements, by laws, or articles of incorporation do not have contradictory provisions, which would lend the cooperative to future litigation.

**Lessons Learned for Those Residing Outside of New York**

Of interest to non-New York attorneys is both the majority and minority recognizing that the application was “to transfer shares allocated to a cooperative apartment and the proprietary lease appurtenant theretofrom the deceased’s estate to the sons. Yet, in the minorities’ opinion, there is reference to the application “being for the transfer of the apartment to them jointly” and to approve part ownership of the apartment by an individual who would not be living there.” New York Courts, lawyers and cooperators appear too often to short circuit the definition of what is owned by wrongfully condensing the joint interest of corporate shares (memberships) and possession as apartment ownership, potentially misleading those unsophisticated in housing cooperative terminology or those outside of New York.

**Conclusion**

So, be aware that the business judgment rule does not apply if corporate documents or the law puts a reasonableness standard on a board’s decisions on behalf of the cooperative in specific situations; and the reasonableness, often times, is in the eye of beholder, whether board member, attorney or court.
Officers Represent NAHC at National Cooperative Week in Washington, D.C.

Greg Carlson, NAHC president, and Linda Brockway, NAHC treasurer, participated in National Cooperative Week activities held May 1 through May 5, 2017 in Washington, D.C.

Included in the week’s events was the annual meeting of the National Cooperative Business Association (NCBA) on May 2, 2017. Later in the year, NCBA will sponsor its cooperative conference October 4 through October 6, 2017 also in the nation’s capital.

The next day Cooperative Development Foundation (CDF) chairman Gasper Kovarch, Jr. welcomed guests and introduced the master of ceremonies, Deb Trocha, executive director of the Indiana Cooperative Development Center. Trocha inducted the awardees into the Cooperative Hall of Fame at the National Press Club (for details about the awardees, see the winter 2017 issue of the CHQ). At CDF’s annual cooperative forum, participants discussed various issues that are occurring in the cooperative world.

On May 4, 2017, Chuck Snyder, NCB president and chief executive officer, opened its annual meeting and introduced the finance director and the senior vice president of real estate capitol marketing who shared its department’s successes. Snyder also presented a report of the NCB’s successes during the reception at the Arthur M. Sackler of Gallery Art.

COOPSERVATIONS is NAHC’s Newest Resource

AS AN ASSOCIATION, one of NAHC’s key strengths is the opportunity to have meaningful and continuous dialogues with our peers in cooperatives. To encourage this effort, NAHC has launched the COOPSERVATIONS Blog to focus on topics most relevant to our members.

Cooperative housing governance, development, financial issues and more are up for discussion. Blog posts are organized into searchable categories for easy navigation. The comments field allows for interactive discussions in real time – we encourage you to take part in this new forum by voicing your opinion and sharing your experiences and insights. Blog posts will also be shared on our social media outlets such as Facebook and Twitter, so be sure to follow us and join the conversation!

Have a cooperative-related topic that hasn’t been covered? We want to hear from you! Please reach out to Catherine Wilson at cwilson@nahc.coop with your input.
Your drain waste and vent (DWV) system is probably one of the most important components of your plumbing system, allowing the flow and removal of grey-water and sewage down drains and through waste pipes. Unfortunately, as buildings age, the corrosion of cast iron DWV piping can become a severe problem. Depending on the external environmental conditions and the corrosiveness of the liquid waste and gasses within the pipes, major blockages and even complete structural collapse are not uncommon.

One of the keys to protecting your property is to educate your staff on the signs of potential problems. Knowing what to look for can help avoid excessive obstructions, total system failure and extensive water damage.

Here are the top four things to look for as DWV pipes age:

1) **RUST** forms on the inside of the pipe, creating a crust of “tubercules.” Tuberculation slows water flow, eroding the metal and increasing the chances of corrosion.

2) **CORROSION** appears in different forms: long cracks can form on horizontal sections. Pipes can disintegrate in certain sections. Fittings can often be problematic, and occasionally, pipes can become entirely blocked due to lack of maintenance.

3) **CHECK** the vent side of your system. Often, the vent side is in worse condition than the drain side, contributing to the release of sewer gas inside your building.

4) **REPEATED** backups, slow draining or unexplainable odors are signs your DWV piping system could be failing.

If your property is more than 20 years old and you are experiencing any of these signs, we recommend a camera inspection of the DWV lines to investigate any issues. Another best practice is to keep a record of leaks and blockages, reviewing them every quarter. This report can help you determine when pipe replacement may make sense.

Eventually, all drain and waste systems need to be replaced. Timely cast iron replacement will prevent recurring problems, system failure, extensive damage and toxic water contamination.

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**The Key to DWV: What You Need to Know about Drain, Waste & Vent Piping Systems**

By John Griffith

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**THE RCM PROGRAM**

**The Registered Cooperative Managers (RCM) Program** builds upon the work of cooperative housing management and helps the profession achieve ever-increasing higher professional standards, expectations, and rewards. The designation is awarded to managers who meet the RCM standards of excellence, understanding, and achievement in the area of cooperative housing management following participation in a series of courses, then pass certification exams. RCM course topics provide exciting insight into housing cooperatives and help develop skills necessary for a successful career in management. The courses refine the understanding of housing cooperatives, renew dedication to the principles of cooperative housing, codify the ethics of cooperative housing management, and improve housing management practices.

**The Registered Cooperative Manager Certification Program** is the only nationally-recognized designation and certification specializing in Cooperative Management recognized by the Registered in Apartment Managers (RAM) program. RCM is a sought-after professional designation for cooperative housing managers. You can find the application and more information on www.coophousing.org.
Balconies can be a promotional highlight of a building, giving residents an opportunity to step outside and enjoy the view. While sipping evening coffee and reading a good book, most residents will notice the cool breeze long before thinking about their balcony’s stability. However, structural stability should be aforesight in the owner’s mind because balconies are more vulnerable to deterioration than any other building element. Balconies can be a nightmare if water penetrates the concrete base and compromises its structural integrity. For this reason, water-retaining carpets are strongly discouraged and waterproofing paints and sealants are recommended for new and existing decks.

Impermeable paints or sealants are required to prevent concrete corrosion. However, when constructed, the vast majority of balconies are left without any waterproofing protection. Water is destructive because when combined with concrete and steel, an electrochemical reaction results in oxidation. The by-products of oxidation take up more space than the base metal and cause the concrete to spall away from its reinforcing steel. Simply put, when balconies are not waterproofed, water can seep into the porous concrete and rust the structural steel reinforcement within it. Rusted, steel expands which then causes the concrete to crumble and fall.

Deterioration rates vary due to the specific circumstances of the building. One of the most damaging factors leading to the rusting of reinforcing steel is outdoor carpeting. Like a sponge, carpets absorb moisture and remain damp for long periods of time. Carpets keep the balcony in a state of perpetual wetness, speeding up the deterioration process. Shallow concrete over reinforcing steel, water infiltration in railing embedment and insufficient drainage also accelerate the corrosion process. In winter months, the water that has seeped into the concrete freezes and expands then melts and returns to its normal mass. During these freeze/thaw cycles, the potential increases for the reinforcement to corrode and the concrete to crack and spall. Once the decay begins, small cracks can worsen and lead to an accelerated attack of the balcony’s structural integrity.

To prevent water damage, the surface of outdoor balconies must be protected. Latex-based paint provide water protection for concrete with moderate wear. More durable alkyd, epoxy, or poly urethane-based paints are designed to rain-proof balconies that are subject to heavy foot traffic and patio furniture. Painting also allows for caulking, sealing and patching of any cracks or worn sections to further prevent possible moisture and ice damage. Take it a step further with surface sealers that penetrate the concrete surface and fill cracks to provide even more protection from water damage. Whichever waterproofing finish you choose, it will be a vast improvement over any moisture trapping carpet sold as an outdoor product. Each layer of protection will help prevent further moisture absorption, enhancing the longevity of the concrete balcony and the property value of the unit. By reducing the amount of water reaching the concrete imbedded steel, owners/managers can prevent the most common types of deterioration so that residents enjoying the open air can continue to drink their coffee and reading a book without a thought about the steel reinforced concrete beneath their feet.
Eleven Tips for Speedier Board Meetings

By Douglas M. Kleine

1. **Start on time.** Even if there is not a quorum, you can cover various announcements, resident input or other non-action items.

2. **Tackle the most important issues early.** Nothing says that approval of minutes, treasurer’s report, etc., have to be first on the agenda. Spend your energy on the tough things first. Do the routine things last when people are tired.

3. **Use a “consent” calendar to take care of non-controversial items that are likely to have unanimous approval.** Acceptance of all the committee reports and adoption of routine motions can be lumped together into one big motion (allow any board member to ask to remove an item from the consent calendar). The consent motion should be written up in advance and made part of the agenda package.

4. **Recognize that some controversial items may have to be handled in more than one meeting.** Use the first meeting for discussion and let everyone know that action will not be taken until the next meeting.

5. **Use your committees to shape the debate.** Encourage interested board members and shareholders to attend the committee meetings and observe and ask questions there.

6. **Use “public hearings” for matters that have a lot of detail or that affect many people.** Many cooperatives use hearings to explain the proposed budget or to get community input on a new rule before the matter goes to the board.

7. **Respect the work of your committees and also insist that committees do their homework.** If sloppy committee work comes to the board, don’t try to fix it at the board meeting; send it back to committee, instead.

8. **Set expectations.** Announce that 15 minutes has been reserved for an agenda item and ask that discussion conform to that limit. If you see things dragging on, use one of the techniques below.

9. **Take a straw poll.** How many times have you seen an hour’s worth of discussion followed by a unanimous vote? Part way into the discussion ask for a non-binding show of hands as to agreement on the issue. If nearly everyone is in favor, move on to a formal vote and cut out needless discussion.

10. **Alternate recognizing speakers for and against a matter.** If you ask for anyone speaking against and no one raises their hand, further debate is not necessary. Go to a vote.

11. **Schedule meetings when people are fresh.** If your evening meetings are running past 9:30 p.m., experiment with 7:30 a.m. on a weekday, or 10:30 on a Saturday morning. Morning meetings create their own need for a quick ending, so that members can go about their business for the day.

Douglas M. Kleine, CAE, is the president of Professional Association Services, an interim executive director services company based in Alexandria, Va. A former NAHC executive director, Kleine serves as the NAHC editorial board manager and is the recipient of the 2016 Author of the Year Award.

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Ordering appliances at a discount through NAHC’s GE/Hotpoint program is as easy as 1, 2, 3...

1. **Establish an account.**
   If you don’t already have a GE account number for the NAHC program, call Pam Sipes at 1-800-782-8031 Option 4 to establish one. If you have an account number but don’t remember it, or if you’re not sure whether you have one, call Pam Sipes. You will need to fill out a credit application form, available from Pam.

2. **Select the products you wish to purchase.**
   Once your account number is established, GE will send discount price and availability material directly to the account number address. Note that volume discounts may be available. Even if you’re not interested in ordering now, you can always request a catalog of GE products from NAHC at 202-737-0797.

3. **Place your order.**
   Call the regular GE customer service number, 1-800-654-4988, to place an order.

The GE/Hotpoint program is an NAHC member service.
Cooperative Members Walk through Issues at NAHC’s 57th Annual Conference

NAHC is holding its 57th annual conference in San Antonio, Texas, Wednesday, October 25 through Saturday, October 28, 2017.

Although the conference does not begin until Wednesday, the Registered Cooperative Managers (RCM) Board of Governors is offering training for members still needing to obtain the RCM certificate on Monday, October 23, and Tuesday, October 24, from 9:00 a.m. through 5:00 pm. Current RCMs are required to take the ethics class once every three years. The “renewal” class will begin at 1:00 p.m. on Tuesday. The information on registration is included in the forthcoming conference registration package.

The conference tours follow:

**THE SIZZLING SAN ANTONIO TOUR** or **A TASTE OF THE CITY** will allow visitors to discover the sights, sounds and flavors San Antonio has to offer with several “small bites” of history, architecture and culture. The tour will begin with a privately chartered barge ride through the city’s famous waterways. The meandering banks will take guests through a century of legend and lore. And when it comes to history, nothing defines San Antonio quite like the Alamo where 189 defenders fell to Santa Anna’s army of more than 2,000 on March 6, 1836. The heroism of these “Texicans” paved the way toward Texas Independence. Tourists will view the award-winning IMAX film, “The Price of Freedom” to gain an understanding and appreciation of the significance of that great battle before visiting the Alamo herself.

But wait! – What is a trip to San Antonio without tasting its cuisine? Visitors will also enjoy a great Mexican style lunch at Barriba Cantina.

**THE MISSIONS AND MARKETS TOUR** – San Antonio is home to one of the few National Parks located within an urban setting, the Mission Trail. Mission San Jose, located just south of downtown San Antonio, offers an informative film followed by a walk on the grounds of the largest and best restored mission. The church is one of the most beautiful in the country with its elaborate carvings on the chapel façade.

After the visit, guests will take a quick driving tour of downtown, which will include the Spanish Governor’s Palace, a national historic landmark and San Fernando Cathedral, the original church of the Canary Island settlers built in 1731 and one of the oldest churches in continuous use in the country.

**THE EL MERCADO, OR HISTORIC MARKET SQUARE**, will be the next stop, to enjoy the largest Mexican-style market place outside Mexico with two distinctive shopping and dining locations.

**THE ARCHITECTURAL SPLENDORS TOUR** will provide visitors with a glorious look at the large variety of architecture that was used in building the city. San Antonio’s German influence is best captured in the magnificent homes located in the historic King William District, established in the 1870s when many of the wealthy German merchants and professionals built grand homes along the main street named after Kaiser Wilhelm I, King of Prussia. Visits will include the Guenther House, an elegantly restored home that was the site of the first flour mill built on the San Antonio River and the Victorian era Steve’s Homestead. Early Spanish settlers greatly influenced the architectural splendors, as well.

A view of Villa Finale, the former home of Walter Mathis, who was widely recognized as a catalyst for the revitalization of the King William neighborhood, will be another stop on the tour. Mathis purchased and restored the ornate 19th century house, which he later gifted to the National Trust. The interpretive guides will lead visitors through the 6,500 square-foot home and its collection of fine and decorative arts.

The tour will wind its way to La Villita (Little Village), one of the earliest settlements in San Antonio. Guests will view the Spanish Governor’s Palace and the San Fernando Cathedral.

On Saturday, October 28, NAHC will offer three distinct tours of different aspects of San Antonio:

**THE CRUISING AND PERUSING TOUR!** Visitors will enjoy San Antonio from the vantage point of San Antonio’s most iconic mode of transportation, the River Barge. As guests walk down the steps below the bustling streets, they will find one of San Antonio’s most beloved features – the Riverwalk. Formal development of the Riverwalk began in 1939, and remains of the original design are found in the bridges, stairways and walkways. The barge will take participants to...
Main Plaza for a tour of San Fernando Cathedral, then to the Southwest School of Art campus and to the Paseo del Alamo, the walkway that connects the lifeblood of the city, the river to the heart - the Alamo.

GET READY TO DISCOVER MARGARITA MADNESS WITH THE RIO RIO CANTINA – The group will be escorted, along the scenic banks of the Riverwalk, to Rio Rio Cantina and greeted by the Cantina’s signature margarita to enjoy while the staff provides a brief history, geographic origins and distillation process of tequila from raw plant to bottling.

The group will explore the three ages of tequila and will conduct a tasting of blanco (“white”), reposado (“rested”) and añejo (“aged”) varieties of Tequila. The Cantina’s bartenders will then review the steps to making a memorable margarita. The group will also be offered a snack buffet which will include tortilla chips with salsa and con queso (cheese).

And Then – GUESTS WILL TAKE A WALK ON THE WILD SIDE – THE SAN ANTONIO ZOO!

Visitors will explore and learn in one of the country’s top zoological parks which includes a collection of more than 3,500 animals representing 750 species.

Highlights will include Africa Live! Africa Live is a replication of the wilds of Africa where tourists can watch the hippos and crocodiles through under water windows. The Reptile House and the Giraffes exhibits will allow guests to gaze eye-to-eye with the world’s tallest land mammal. Some of the daily encounters include the Komodo Dragon, Rock Wallaby and elephants.

The last leg on the tour will be the Japanese Tea Garden, adjacent to the Sunken Garden Theater in Brackenridge Park, which features beautiful floral displays, a waterfall and a safe habitat for new Koi and aquatic plants. It is an extraordinary example of the reuse of an old rock quarry which dates to 1899 and includes remnants that are found in the garden’s architecture.

Members having questions about the tours should contact either Linda Brockway, chairperson, Member Services Committee at ljbecho@aol.com or Hope Turner, co-chairperson, at hturner627@hotmail.com.

If attendees want to go on their own adventures, they may follow the river walk, also known as the Paseo del Río, a short walk down the stairs to experience the city below the city. The Paseo del Río is a verdant oasis of cypress lined paved paths. Stone bridges and lush landscapes will provide visitors with an opportunity to see hot spots, historic sites and a wide variety of other attractions.

The other highlights of NAHC’s conference will include the opening reception tex-mex style on October 25, 2017 from 7:00 to 9:00 p.m. Guests can don casual wear as the venue will offer access to the Riverwalk.

EDUCATIONAL OPPORTUNITIES

The sessions this year will present a wide variety of learning opportunities. The speaker questionnaire was sent on June 14, 2017, so the committee is still working on preparing the best sessions for your conference experience.

Members will “strut” their stuff in their cooperative t-shirts and hats and participate in a dance contest during the Strut Your Stuff Cooperative Pride luncheon on Thursday, October 26. The managers who pass the RCM class and the RCM ethics course will also receive their certificates and pins.

The next day NAHC will present its award luncheon granting the Voohris Award, the Cooperative Star Award, the Distinguished Member Award and the President’s Award, as well as a few special awards. In addition, exhibitors will be displaying their products and trinkets and disseminating information regarding their services.

The conference will convene at the Westin Riverwalk located on the Riverwalk. NAHC has reserved guest rooms at a discounted rate of $195.00/night plus applicable taxes. The rate will be available through Tuesday, October 3, 2017, or until sold out, whichever comes first.

HINT: Rooms go fast, so members should quickly reserve rooms (However, members must be registered for the conference to do so). To get a direct link for the hotel reservations, members can go to the NAHC website. Registration will open the end of June so please check the NAHC website for more information and the link to register.

NAHC thanks NCB for once again sponsoring the annual luncheon and look forward to seeing members in San Antonio October 25 through October 28, 2017.
**National Flood Insurance Program (NFIP)**  
**Federal Insurance and Mitigation Administration**

Under current law, personal property (housing cooperatives) residential buildings containing more than four units are eligible for up to $500,000 in building coverage and up to $100,000 per unit for personal property.

Under the Residential Condominium Building Association Policy (RCBAP) Form a condominium association can purchase coverage on a building, which includes all the units within the building and the improvements within the units, up to $250,000 times the number of units within the residential building. NAHC seeks the same opportunity for cooperatives.

**Update:**

Senators Bill Cassidy, R-La., and Kirsten Gillibrand, D-NY, recently introduced, S. 1313 that includes a provision that would provide partial parity for cooperative “members” with condominium owners by allowing cooperative members to increase the eligible flood insurance coverage amount for their units from $100,000 to $250,000. The proposal does not change the eligible cooperative building flood insurance coverage amount; Republicans in Congress are considering changes to the NFIP which are likely to decrease the amount of eligible flood insurance for everyone as the NFIP is currently $23 billion in debt.

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**Reverse Mortgages for Housing Cooperative Seniors**

**LEGISLATION** passed in 2000 authorized reverse mortgages for housing cooperatives and mandated that HUD develop guidelines for these mortgages. No such guidelines have been promulgated, nor is HUD making reverse mortgage loans on cooperatives. Lenders could still develop their own reverse mortgages (proprietary loans) for cooperatives but have not done so in recent years. New York state regulations now specifically prohibit reverse mortgages on cooperatives. The members of the Council of New York Cooperatives & Condominiums (CNYC) are working to change this situation. If they are successful, there is great demand in New York for cooperative reverse mortgage loans.

**Update:**

**ON JULY 1, 2016,** Representative Elliott Engel, D-N.Y., sent a letter to HUD Secretary Julian Castro asking HUD to release the HECM guidelines for housing cooperatives;

**NEW YORK** – N.Y. State Senator Jeffrey Klein introduced legislation (7844) on May 16, 2016, to amend real property law to allow reverse mortgages for seniors 70 years or older. The N.Y. Senate unanimously approved the legislation on June 2, 2016; however, the bill was not considered by the N.Y. State Assembly. CNYC is working with N.Y. State lobbyists to introduce legislation in the current 2017 session.

**CALIFORNIA** – Possible Calif. State prohibition (similar to the banking law problem in N.Y.).

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**Federal Emergency Management Agency (FEMA) Disaster Relief for Housing Cooperatives**

**IN THE EVENT** of a nationally declared disaster, under current law, housing cooperatives’ common areas (e.g., hallways, roof), are not eligible for FEMA disaster relief grants. They must apply for Small Business Administration loans (Grants do not have to be repaid; however, loans must be repaid). We seek legislation to treat housing cooperatives the same as all other homeowners in making the common areas eligible for FEMA Disaster Relief grants.

**Update:**

Representatives Mark Sanford, R-S.C., Jerrold Nadler, D-N.Y., and Eliot Engel, D-N.Y., introduced legislation in the 115th Congress to correct this inequity. HR 1684, Federal Emergency Management Agency (FEMA) Disaster Relief for Housing Cooperatives, passed the House Transportation and Infrastructure Committee on May 24, 2017. It will be considered by the full House, in the next few weeks, under suspension of the rules. This means it is likely to pass the House as a routine matter, without amendment, and then sent to the Senate. FEMA and Republicans have agreed to this bill so it is likely to be unopposed in the Senate. Senate consideration is likely this month. HR 1684 will allow the common areas of housing cooperatives to be eligible to receive disaster relief grants when a federally declared disaster occurs in their communities.

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**HUD**

**President Signs FY 2017 Omnibus Appropriations Bill**

**ON MAY 5, 2017,** President Trump signed into law the 2017 Consolidated Appropriations Act, a $1.1 trillion spending package that comes more than seven months into the current fiscal year (FY) and only five months before FY 2017 appropriations expire on September 30. The bill provided HUD $38.8 billion, which represents a $512.58 million increase over FY16 levels.

The bill increases funding for Project-Based Rental Assistance (PBRA) by $196 million over FY 16 enacted levels, to $10.81 billion, in order to fully fund the program.

Several Community Development and Planning programs, including the Community Development Block Grant, HOME Investment Partnerships and Section 4 Capacity Building for Affordable Housing and Community Development, all received level funding. **CHQ**
**16th Massachusetts Park Goes Cooperative**

**HOMEOWNERS** in the Town and Country Estates mobile home park in Kington, Mass., purchased their park as a cooperative in April. The cooperative purchased the 212-home community for $7.2 million with assistance from Cooperative Development Institute (CDI). CDI will continue to provide technical assistance to the cooperative for the length of the mortgage—a minimum of 10 years.

Financing for the project came from ROC USA Capital. ROC USA Capital is a wholly-owned subsidiary of ROC USA and a U.S. Department of Treasury-certified Community Development Financial Institution. ROC USA Capital provided a $7,227,000 first mortgage through its National Senior Debt Program (equal participations of $2,628,000 by both MetLife and NCB) and a subordinate mortgage of $117,000).

Town and Country is the 16th Massachusetts community supported by ROC USA Network. CDI and ROC USA have helped more than 1,800 homeowners in New England purchase their parks since 2010.

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**Developer Offers New Senior Housing Cooperatives in Colorado**

**UNDER THE BRAND** name of Village Communities, Real Estate Equities Development, LLC, has created over 2,200 units in 40 cooperative communities in five Midwestern states to meet the demand for senior retirement housing. In Colorado, the developer offers five new senior cooperatives in Fort Collins, Centennial, Greeley, Lakewood and Longmont with 52-70 units each.

Units range from one bedroom to two bedrooms and a den. Each unit also has a washer/dryer and in-unit storage. The cooperatives offer heated, secure underground parking; a car wash; a woodworking shop; guest suite, reading room and garden plots. Knowing that seniors like to travel, the cooperatives will also offer a “while you are away” service to look in on units.

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For over 30 years, National Cooperative Bank has worked with housing cooperatives nationwide to provide competitive banking products and services.

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Visit us online at [www.ncbassociationbanking.coop](http://www.ncbassociationbanking.coop)
COALITIONS are an effective strategy for sharing information, working together to weigh in on issues of mutual interest to the group members as well as developing and influencing public policy. Being part of a coalition gives NAHC strength and breadth in our advocacy for housing cooperative issues.

Following is a list of some of the coalitions NAHC belongs to:

**COOPERATIVE TAX COALITION** – Credit unions and the National Cooperative Bank called together representatives of all cooperative sectors to understand the nuances of the federal tax structures that each group has, so that they will be prepared to join forces to defend the interests of any group whose tax structure comes under attack.

Members of this coalition include:
- National Association of Housing Cooperatives
- National Cooperative Bank
- National Association of Federally Insured Credit Unions
- Credit Union National Association
- National Cooperative Business Association
- U.S. Federation of Worker Cooperatives
- National Rural Utilities Finance Corporation
- CHS Farmer Cooperatives
- Fraternal Alliance
- Cooperative Development Foundation
- Farm Credit Council
- NTCA Rural Broadband Association
- National Farmers Union
- Co Bank

**DONUT GROUP** – This multi-family affordable housing coalition provides updates on and advocates for low-income multi-family housing programs. NAHC frequently signs on to letters to the Department of Housing and Urban Development (HUD) seeking funding and weighing in on policies.

Donut Group members include:
- National Association of Housing Cooperatives
- National Leased Housing Association
- National Affordable Housing Management Association
- Leading Age
- National Association of Home Builders
- National Multifamily Housing Council
- Council for Affordable and Rural Housing
- National Mortgage Brokers Association
- Manufactured Housing
- National Association of Realtors
- National Low Income Housing Coalition
- National Association of Affordable Housing Lenders

The **CONSUMER FEDERATION OF AMERICA’S (CFA)** cooperative working group brings together members of the cooperative sector to share updates on each sector’s interests.

CFA Cooperative Working Group Members, include:
- National Association of Housing Cooperatives
- National Cooperative Bank
- Credit Union National Association
- National Rural Electric Cooperative Association
- National Cooperative Business Association
- American Public Power Association

The **TAX COALITION** was founded to provide a forum for the exchange of ideas among professionals engaged in federal tax policy. Its private sector members are too numerous to mention as it includes tax professionals from major corporations as well as House and Senate tax professional staff and administration tax professionals.

We’re stronger together!

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**NCB Receives Leadership Award**

THE NATIONAL COOPERATIVE BANK (NCB) received the Leadership Award from EverFi, an education technology innovator. The award recognized NCB’s efforts to improve the financial capability of Americans through unique digital learning initiatives. EverFi’s network of lenders and schools reaches 16 million learners in 20,000 schools.

NCB has been using EverFi’s online financial education platform since 2013. The bank awards a $1,000 scholarship each year to one senior at each participating school. The school with the highest percentage of students completing the program receives a $2,000 technology grant.

NCB recently launched an adult platform to promote consumer education. The 3-10 minute modules are self-guided and personalized.

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**NBC Nightly News Features Resident Owned Cooperatives**

ROC USA® President Paul Bradley appeared on NBC Nightly News on May 7, 2017, as part of a story about seniors downsizing into manufactured housing. An NBC News producer working the story had seen ROC USA mentioned in a recent Time magazine article calling manufactured housing “the home of the future.”

During the interview, Bradley talked about how ROCs offer not just security of cooperative land ownership but also tight-knit neighborhoods filled with single-floor homes. That combination is perfect for retirees – a fact he said impressed AARP Foundation President Lisa Marsh Ryerson in 2015 when she visited Medvil Cooperative in Goffstown, N.H. Last year, Bradley helped his mother downsize into a resident-owned community in Concord, N.H., and buy a new manufactured home.
California Association of Housing Cooperatives (CAHC)

NORMA ROBINSON-BROWN of CAHC opened the 2017 San Francisco cooperative town hall on May 6 at the African American Arts & Culture Complex. Robinson-Brown also introduced the new San Francisco Community Land Trust’s education and outreach manager, Megan Svoboda.

Keynote speaker NAHC president Greg Carlson spoke about the Trump administration and the beneficiaries of any changes that may take place, the slow development of housing cooperatives and personal property, reverse mortgage, bank, market-rate and limited-equity cooperative issues.

The next speaker Carlos Aznar, regional manager of Campbell Village part of the Oakland Housing Authority, discussed cooperative buildings and the Davis-Stirling Act. He rendered the history of its formation, stabilization to the governance of community associations and the framework for allowing community associations to govern themselves through elected representatives. Aznar also revised the revisions to the act and discussed stock cooperatives, the requirements of the Davis-Stirling Act and HUD issues vs. the Davis-Stirling Act.

NAHC treasurer Brockway presented best practices in budget and financial planning for the short- and long-term, communications and member engagement, property management models and the board in the know. Following her presentation, she facilitated small group discussions.

CSI Support & Development Services (CSI)

THE CSI EDUCATION DEPARTMENT has started planning the management conferences. This year the conference theme is “Surfin’ CSI, Riding the Co-op Wave to the Good Life.” The management conference is an opportunity for both new and experienced volunteers to gain knowledge and skills to assist in the daily management of their cooperative (see the cooperative calendar for the schedule of conferences).

Midwest Association of Housing Cooperatives (MAHC)

MAHC bestowed many awards during its annual conference in Arlington, Va., May 21 through 24, 2017. Thomas Hutch of Manchester Knolls in Chicago, Ill., received the Bill Magee Spirit Award in recognition for promoting and consistently displaying dedication and commitment to the preservation of the cooperative housing movement and the MAHC organization. Monte Huston of Grandview Square Cooperative in Yorktown, Ind., garnered the A. Morley President’s Gavel for an outstanding cooperative board president nominated by the cooperative members or the cooperative board of directors. Marlene Amerine of Blackstone Cooperative in Detroit, Mich., won the Leadership Award, given to a person who works above and beyond the call of duty to lead cooperatives now and in the future. Rosemary Collins of Noble Square Cooperative in Chicago got the Almeda Ritter Award for devotion and contributions to the cooperative housing community. Lastly, Concord Consumer Housing Cooperative in Brownstown, Mich., received the Solidarity Award for the fellowship and common responsibility that a board projects on behalf of their membership to seek and share knowledge.

On May 20-21, 2017, 25 members took the Certified Cooperative Director (CCD) and Certified Cooperative Manager (CCM) courses. The CCD, developed for board of director members, committee members, and/or members of cooperatives, covers the history of cooperatives, corporate law to ethics in the board room. CCD graduates were: Sheif Abdou, Patricia Cardinal, Carol Deckard, Malik El, Kurt Gillum, Belinda Gilmore, Levia Heffner, Alina Matei, Said Mhaouer, Kathy Pestock, Jerome Rayford, Wendy Sarasin, Doyle Sims, Tani Thomas, Gwendolyn Warren, Barbara Williams, Pearlie Williams, Craig Williams and James Young.

The CCM, designed for managers and assistant managers of cooperative housing, comprises fair housing, ethics, legal structure of cooperatives, policy making, decision making, financial integrity and battling renter mentality in today’s cooperatives. The CCM graduates were Majo Bennett, Pamela Eldridge, Sandy Isaac, Tahena Johnson, Latasha Pipkins and Tricia West.

Potomac Association of Housing Cooperatives (PAHC)

EIGHTY-TWO PARTICIPANTS representing 13 cooperatives and individual members learned more about cooperative living at PAHC’s 2017 annual conference convened at the Dover Downs Hotel & Casino in Delaware April 27 through 30.

The conference events included a keynote address by Delegate Antonio Hayes, Maryland House Delegates, PAHC’s traditional Co-op Pride Strut Your Stuff Parade and award presentations. Washington Hill Mutual Homes, Inc., in Baltimore, Md., received the Cooperative of the Year Award; Melinda Rickey got the President’s Award. Ruthie Wilder garnered the PAHC Certificate of Appreciation Award, and Jaylen Emani Toogood received PAHC Young Cooperator Certificate of Appreciation Award.

At the annual membership meeting, the membership elected Rickey, individual member, Joplin, Md., William J. Brawner, St. James Mutual Homes, Inc., Washington, D.C., and Laurice Harrison, Benning Road Cooperative, Inc., Washington, D.C. for the board. Immediately following the annual meeting, Vernon Oakes of Oakes Management volunteered to pay one registration to the 2018 annual conference. After a drawing, Clarence Workman, Reservoir Hill Mutual Homes, Inc., Baltimore won the prize. During the subsequent PAHC Board Meeting, members elected Annie Hill, president; Rhonda Dozier, vice president; Wilder, secretary; Brawner, treasurer; Harrison, assistant secretary; Maxine Dennis, assistant treasurer; and Myr ine E. Buford, member at large.

Upcoming educational opportunities include PAHC’s 2017 fall training on November 11, 2017, tentatively scheduled at Capital View Mutual Homes in Hyattsville, Md. The PAHC 2018 annual conference will be held at the Ramada Virginia Beach Oceanfront Hotel in Virginia Beach, Va., April 26 through 28, 2018. The Program & Education Committee is investigating several sites for the 2019 and 2020 conferences.
Brockway is NAHC's Globe Trotter

NAHC'S TREASURER, Linda Brockway, participated in the Cooperative Housing International (CHI) meeting in Liverpool, England from June 21 through 25, 2017. The board of directors nominated her last year to represent NAHC after joining the International Cooperative Alliance (ICA), a non-profit international association established in 1895 to advance the co-operative social enterprise model.

ICA, initially founded in 1895 to unite, stand for and serve cooperatives worldwide, acts on the behalf of 284 cooperative federations and organizations in 95 countries, including the United States. ICA has several sub organizations that represent the alliance, including CHI. NAHC decided to join ICA, so that NAHC could become a member of CHI to participate in discussion about cooperative housing issues.

CHI is the international program that provides opportunities for participation in various housing programs that are international in nature. NAHC felt, that by going global, the association could participate in many activities that would assist NAHC in moving forward in meeting the organization's overall goals while providing a U.S. perspective to members from other nations.

Brockway had previously attended two CHI meetings in Quebec, Canada (for details see the winter 2017 issue of the CHQ) and understands that the focus of CHI is to assist all cooperative housing federations with meeting their cooperative goals.

NAHC looks forward to learning and participating, so that it becomes a stronger international organization for its members.

NAHC Officers Cooperates with Canadian Housing Federation

NAHC'S PRESIDENT, Greg Carlson, treasurer, Linda Brockway and chairman, Ralph Marcus participated in the Canadian Housing Federation of Canada's (CHF Canada) annual general conference in Niagara Falls, Canada, June 7-10, 2017.

Carlson and Brockway took part in the opening session and classes, and at its annual meeting, Ralph provided a summary to CHF Canada for the reason NAHC joined ICA and how NAHC will strive to strengthen its global connections.

Canadian Housing Federation Attracts Young Board Members with Price Breaks

CHF CANADA surveyed member cooperatives and found that 32 percent of housing cooperatives in Canada have at least one board member under the age of 30. CHF Canada also surveyed regional associations of cooperatives and found that 42 percent of the regional associations had at least one board member under 30 years old. To encourage more young people to serve on cooperative boards, CHF Canada offers a half-price registration fee to its annual conference for those under 30.

Cooperatives Re-blossoming in Rochdale

ROCHDALE, ENGLAND, the birthplace of the modern cooperative movement, has experienced a rebirth of cooperatives in many forms. A few years ago, 13,000 residents of public housing became owners of their apartment buildings.

Innovation in cooperatives has now spread far beyond housing. Vendors in an open-air market formed a cooperative to manage their space. Local colleges and high schools formed a cooperative to share best practices that result in increased student performance and learning. Another group, PossAbilities, provides needed services to young people and persons with disabilities.

And in a move akin to the Green Bay Packers, who upon going public some years ago limited the sale of shares to the City of Green Bay and their fans, the local rugby club in Rochdale is now owned by its fans. CHQ