Housing Cooperative Voices: LOBBYING FOR YOUR COOPERATIVE

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What is Lobbying?

- Educating Members of Congress;
- Making them aware of your issues and concerns;
- Keeping them updated about your issues.
Lobbyist

- A lobbyist is an activist who seeks to persuade members of the government (like members of Congress) to enact legislation that would benefit their group.
Lobbyists

- Lobbyists represent just about every American institution and interest group - labor unions, corporations, colleges and universities, churches, charities, environmental groups, senior citizens organizations, and even state, local or foreign governments.
Lobbying Activities

1. Strategic Planning
2. Policy Analysis
3. Political Activity
4. Grass Roots Activity
5. Coalition Building
6. Budget Advocacy
7. Personal Relationships
8. Direct Lobbying
MONEY OR VOTES
LOBBYING

ASTRO TURF
Vs.
GRASSROOTS
“ASTRO TURF”

before Thanksgiving.
Lobbyists

- 2014  11,870
- 2015  10,616
Total Lobbying Spending

- 2014  $3.24 Billion
- 2015  $1.63 Billion
Top Lobbying Industries

- Politico Influence's list of the top 10:
  - 1. Chamber of Commerce: $12,160,000
  - 2. National Association of Realtors: $8,240,000
  - 3. Grocery Manufacturers Association: $7,470,000
  - 4. American Chemistry Council: $4,750,000
  - 5. National Cable and Telecommunications Association: $4,440,000
  - 6. AT&T: $4,300,000
  - 7. American Medical Association: $4,270,000
  - 8. PhRMA: $4,020,000
  - 9. Comcast: $3,980,000
  - 10. Open Society Policy Center: $3,900,000
Grassroots lobbying is simply citizen participation in government.

You Can Make a Difference!
Everyone Wears A Hat!

Student
Recent Graduate
Consumer
Baby Boomer
Senior
Housing Cooperative Member
Corporation
United Steel Workers
Group Hats

• Corporations
• Trade Unions
• Housing – Manufacturers, Builders, Realtors
• Coalitions
  – National Low Income Housing Coalition
  – Multifamily Housing Coalition
  – Cooperative Coalitions
GRASSROOTS
“DEMOCRACY”
IS ABOUT
“PARTICIPATORY”
GOVERNMENT
American Cancer Society Cancer Action Network
We need Housing Cooperative

GRASSROOTS PARTICIPATION!
HOUSING COOPERATIVE HAT
WEAR YOUR HAT

• PAY ATTENTION - Find out what’s important to your interests!
Lobbying is the process of using your voice effectively to promote change.

Lobbying can include using your influence to guide legislation in Congress or state legislatures; or to impact regulations at a federal or state agency.
Communications Workers of America (CWA)
What Are Housing Cooperative Issues?
Real vs. Personal Property
Real Property

- Land and things permanently attached to it, such as buildings, houses, stationary mobile homes, fences and trees. Real estate is also called real property. Anything that isn't real estate is personal property.
Real Property

Mortgage of four Messuages Nos. 59, 41, 413 and 45 in Aynaley Road Shelton Hanley in the County of Stafford to secure £800 and interest.
Real Property

- Single Family Homes
- Condominiums
- Manufactured Housing
HOUSING COOPERATIVES

Personal Property

Anything that isn't real estate is personal property.
Housing Co-op
Personal Property

When you take out a mortgage to purchase housing in a co-op, the loan you receive will not actually be a mortgage. It is a loan to purchase shares. In practice, it is basically the same as a regular mortgage, but in some cases a co-op loan, or share loan, requires a down payment of 10% to 20%.
We need Government Guarantees for housing cooperative PERSONAL PROPERTY

We’re home owners too!
1. Veteran Home Loan Guarantees
VA Home Loan Guarantees

- VA helps Servicemembers, Veterans, and eligible surviving spouses become homeowners, by providing a home loan guaranty benefit to help veterans buy, build, repair, retain, or adapt a home for personal occupancy.
- VA Home Loans are provided by private lenders, such as banks and mortgage companies. The VA guarantees a portion of the loan, enabling the lender to provide more favorable terms.
Veteran Home Loan Guarantee Benefit

Today the VA refuses to allow veterans to use their VA home loan mortgage guarantee benefit to purchase shares in a housing cooperative.
Housing Cooperatives and the VA

Veteran Home Loan Mortgage Guarantees for Housing Cooperatives

Sponsor: Rep. Carolyn Maloney (D-NY)

Cosponsors:
Rep Grace Meng (D-NY)
Del Eleanor Homes Norton (DC)
What happens if disaster strikes your housing cooperative?

Without a legislative fix, if disaster strikes your housing cooperative the cooperative **common areas** are **NOT** covered by the Federal Emergency Management Agency (FEMA).
2. FEMA Disaster Relief
FEMA Disaster Relief

You, as an individual, can apply for disaster relief for the inside of your unit.

However, FEMA considers the common areas of housing cooperatives and condos as business associations and they can only apply for FEMA “grants”.
Disaster Relief

- HOUSE: Rep. Israel (D-NY) and
- 16 Co-sponsors
- SENATE: Senators Schumer and Gillibrand (NY)
COSPONSORS

Rep Capuano, Michael E. [MA]
Rep Clarke, Yvette D. [NY]
Rep Crowley, Joseph [NY]
Rep Engel, Eliot L. [NY]
Rep Fattah, Chaka [PA]
Rep Himes, James A. [CT]
Rep Jeffries, Hakeem S. [NY]
Rep King, Peter T. [NY]
Rep Maloney, Carolyn B. [NY]
Rep McCarthy, Carolyn [NY]
Rep Meng, Grace [NY]
Rep Nadler, Jerrold [NY]
Rep Pallone, Frank, Jr. [NJ]
Rep Pascrell, Bill, Jr. [NJ]
Rep Sires, Albio [NJ]
3. REVERSE MORTGAGES
HUD Guidelines

• The law to allow housing cooperatives to use HECM’s was passed in 2000.

• HUD issued a proposed rulemaking 2008 but never issued the Guidelines to allow ECM’s for housing cooperatives.
Implement Rules Allowing Reverse Mortgages or, Home Equity Conversion Mortgages (HECMs) Guarantees for Housing Cooperatives
HECM’s

We need HUD to issue the Regulations because HUD guarantees Reverse Mortgages and without that guarantee, lenders will not provide them to housing cooperatives.
4. National Flood Insurance

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 the residential building.
Flood Insurance
Flood Insurance

Personal property (housing cooperative) coverage is limited to $100,000 per building.
SO, WHAT CAN YOU DO?

#1 PAY ATTENTION

#2 GET GOOD INFORMATION

#3 WEIGH IN
“Some people want it to happen, some wish it would happen, others make it happen.”

-Michael Jordan
• Communicating with Congress;
• Visiting Capitol Hill;
• Congressional Staff;
• Legislative Process;
Congressional Management Foundation

- Based on an online survey of 260 congressional staff on their opinions and practices related to constituent communications.
What Works?

Citizens Have More Power Than They Realize.

Most of the congressional staff surveyed said constituent input counts more than any other influence group or strategy.
No to Socialism, Yes to Capitalism!
CITIZEN ADVOCACY

- Most staffers (87%) thought email and the Internet have made it easier for constituents to become involved in public policy.

- A majority of staff (57%) felt email and the Internet have made Senators and Representatives more accountable to their constituents.
Ways to Contact Members of Congress

#1 - Respond to “Calls to Action”

E-mail
Letter
Phone
Personal Visit
Tips for Writing Congress

• Send letters to the representative from your local Congressional District or the senators from your state.
• Your vote helps elect them -- or not -- and that fact alone carries a lot of weight.
• Personalize your letter.
• Sending the same "cookie-cutter" message to every Member of Congress may grab attention – but rarely much consideration.
E-mails and Letters

Concise, well-thought-out personal letters or e-mails are one of the most effective ways Americans have to influence their representatives in Congress.
Tools of the Trade

Thomas - Library of Congress
http://thomas.loc.gov/

Contacting Congress
http://www.contactingthecongress.org
GET GOOD INFORMATION

Check it out at:

FACTCHECK.ORG

A nonpartisan, nonprofit “consumer advocate” for voters that aims to reduce the level of deception and confusion in U.S. politics. (Project of the Annenberg Public Policy Center of the University of Pennsylvania.)
Media Information Sources

- British Broadcasting Corporation (BBC)
- *The Economist*
- Public Policy Matters
  [http://publicpolicymatters.com/09-20klm.html](http://publicpolicymatters.com/09-20klm.html)
- Wall Street Journal
- Washington Post
- New York Times
- National Public Radio (NPR)
VOTE
In the United States, voter registration is the responsibility of the people.

Only 70 percent of Americans who are eligible to vote have registered.

RegistertoVote.org is a nonpartisan organization committed to reaching the remaining 30 percent.
AARP

People Power

People who weigh in with their government
SAVZY SENIORS VOTE
Lobbyists/Voters

Get through the Moat

(Illustration: James T. Pendergrast)
REMEMBER

The Constitution Guarantees to the People the Right to Petition our Government for Redress of Grievances

Lobbying Is A Celebration of our Democracy

Be Positive – Be Effective
Let Your Voices Be Heard!
Citizen’s Climate Lobby volunteers, June 2014.