Author’s Note: This article originally appeared in the spring issue of the CHQ. The author incorporated additional information in memoriam.

NAHC Co-founder and President Emeritus Roger Willcox died on August 28, 2017, in Norwalk, Conn. He was 97. For Willcox, housing cooperatives had been part of his life since 1928. That is when his parents helped create the Bleecker Gardens Co-op in New York City, so he and his siblings could attend the nearby City and Country School.

After Willcox graduated from Harvard College and served in the U.S. Army, he and five Willcox families and many friends started Village Creek. It was the first intentionally open occupancy community in Connecticut in 1950.

Around the same time, Congress approved Section 213 of the National Housing Act, and the trustees of the Foundation for Cooperative Housing (FCH) asked Willcox to be the general manager of its new not-for-profit subsidiary, FCH Company, later known as FCH Services, Inc. As a Massachusetts Institute of Technology graduate city planner, Willcox accepted this assignment.

In the late 1950s, FCH trustee and president of the Cooperative League of the USA Jerry Voorhis suggested it was time to organize a national association of housing cooperatives. Willcox said Voorhis took the lead in getting the big housing cooperatives in New York City and the Housing Committee of the AFL-CIO to attend a founding meeting in New York City at which NAHC was born and then incorporated in 1960.

Three organizations each pledged $5,000 for first year dues: the AFL-CIO, Nationwide Insurance and FCH. Willcox said he volunteered to be treasurer of NAHC and promoted new regional cooperative housing associations in the areas where FCH was already organizing several new housing cooperatives. As one of its principal organizers and officers, Willcox was on the NAHC board from the beginning and kept running because he saw it was essential for housing cooperatives to have a source of ongoing education.

Willcox founded TechniCo-op and served as its president and CEO from 1969 to 1987. TechniCo-op is still helping establish cooperatives today.
NAHC Board of Directors 2016-2017

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Executive Vice President: Fred Gibbs
Secretary: Anne Hill
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- Stephen Sarine
- Mark Shernicoff
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- Hope Turner
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Member Associations:
- 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
- MAHC: Midwest Association of Housing Cooperatives
- NJFHC: New Jersey Federation of Housing Cooperatives
- PAHC: Potomac Association of Housing Cooperatives

NAHC Principal Committees and Chairs
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- Ad Hoc Share Loan Committee – Gregory Carlson
- Audit Committee – Stephen Somuah
- Communications Committee – Gregory Carlson and Fred Gibbs
- Contract Review Committee – Hope Turner
- Credentials Committee – Anne Hill
- Executive Committee – Gregory Carlson
- Development & Preservation Committee – Hugh Jeffers
- Finance Committee – Linda Brockway
- Governance and Strategic Planning Committee – Ralph J. Marcus and Mark Shernicoff
- Government Relations Committee – Mary Ann Rothman
- Membership Services Committee – Linda Brockway
- Mutual Marketing and Advocacy Committee – Anne Hill

RCM Board of Governors – Gregory Carlson

For addresses of all associations and committees, please email info@nahc.coop.

About NAHC

The National Association of Housing Cooperatives is a nonprofit national federation of housing cooperatives, other resident-owned or -controlled housing, professionals, organizations, and individuals interested in promoting cooperative housing communities. Incorporated in 1960, NAHC supports the nation’s more than a million families living in cooperative housing by representing cooperatives in Washington, DC, and by providing education, service, and information to cooperatives.

Mission Statement

NAHC’s mission is to support and educate existing and new cooperative housing communities as the best and most economical form of homeownership.

About Bostrom

Bostrom Corp. is the professional services firm managing the National Association of Housing Cooperatives affairs. Mik Bauer serves as NAHC Executive Director.
NAHC Makes Progress on Cooperative FEMA Support

AFTER A LONG BATTLE, NAHC is finally making headway with Congress on the Federal Emergency Management Agency (FEMA) disaster relief bill for common areas of cooperatives. Congressman Mark Sanford, R-S.C., introduced H.R. 3238 in the U.S. House of Representatives. The bill is gathering support with both Republicans and Democrats as co-sponsors.

Currently, if a disaster hits a cooperative (such as the flooding in Texas), a member might be eligible for a FEMA grant to repair damage to the residential unit, but the cooperative’s common areas such as landscaping, equipment and roadways would not. FEMA presently steers the cooperative to Small Business Administration loans, which is not a grant. This legislation would correct the situation, and the cooperative would be eligible for a grant. Please get your local member of the House to support this important legislation.

International Outreach

NAHC is global and has joined the International Cooperative Alliance (ICA), affording us membership in the Cooperative Housing International (CHI). In early June, Chairman Ralph Marcus, President Gregory Carlson and Treasurer Linda Brockway attended the Cooperative Housing Federation of Canada (CHF Canada) where Marcus gave a touching and moving speech at CHF Canada’s annual general meeting. NAHC has posted Marcus’s clip from the event to NAHC’s website. Later in June, Brockway traveled as the NAHC representative to the CHI board meeting in Liverpool, England (See the International Cooperation column for articles on both of these trips).

Board Training

During the July board meeting, we had a half-day session for Best Board Practices Governance Workshop. It’s like NAHC’s Roles, Risks & Rewards—The 3Rs for Cooperative Boards, but this session was geared for an association. The Governance and Strategic Planning Committee will take the information and set a course of recommendations to the board. In addition, the board changed the name of the President’s Award to the Roger Willcox President’s Award.

New Membership Brochure

NAHC also will be unveiling a new membership brochure, along with promoting NAHC’s new service to its members—Share Listing. This service permits anyone to list a cooperative’s or member’s unit/shares on the website for all to see. This service expands the number of people knowing about the opening than just a small segment of the local area.

Co-op Festival

In late September and early October, NAHC will be participating in the National Cooperative Business Association’s (NCBA) Co-op Festival on the Mall in Washington, D.C. NAHC will have a table with information on the importance of being a NAHC member. Additionally, NAHC will participate in NCBA’s Cooperative IMPACT Conference October 4-6, 2017. Some of the topics at this conference will include financing, funding, why cooperatives are part of the global society, how to get local impact and the roles of the private sector with cooperatives.

Annual Conference

NAHC is looking forward to seeing many of our members at its 57th annual conference in San Antonio, Texas, from October 25-28, 2017. In addition to great educational programs and other meetings, NAHC is going all out on getting great tours and many other activities for you to do while you are there. SEE YOU IN SAN ANTONIO!
THE MEMBERSHIP SERVICES Committee presented, and the board approved Phoenix, Ariz., as the site for the 2018 annual conference. The conference team will soon send a “Save the Date” postcard to the membership.

Sites for the 2019 annual conference referred to the board included Miami, Fla.; Philadelphia, Pa.; San Diego, Calif.; and Bar Harbor, Maine. The board needs to decide the site for the 2109 conference at the 2017 conference.

Reminder: The 57th annual conference will be held in San Antonio, Texas, October 25-28, 2017 at the Westin Riverwalk. We are looking forward to seeing you all there.

THE FINANCE COMMITTEE is now working on the 2018 budget. If a committee needs financial assistance with one of their programs, please email Linda Brockway, committee chair at ljbecho@aol.com, so she can include this information in the budget.

The Finance Committee met at our Board meeting in July and verified that NAHC made money again on the conference and have been saving in our overall expenses in 2017.

The 2017 Conference registration is at 245 as of August 31, 2017 and we have collected $157,654.00 to date. The finance committee will continue to provide updates, as we continue the registration process. CHQ

Roger Willcox [continued from page 1]

Voorhis served as NAHC’s president for at least one year. Willcox served a year or two and then tried to get NAHC’s West Coast organizer, Paul Golz, to take the job. Golz came from New York and had many cooperative friends there. But after a couple of months, he resigned, saying it was taking too much of his time. No one else volunteered to be NAHC’s president, so Willcox had to take over again. After a decade as NAHC president, he also announced it was time to resign and did so at the 1972 Annual Membership Meeting, promising to stay on the NAHC board as long as the membership wanted him to be a senior advisor. Two years prior, Willcox had also resigned from FCH due to the proposed doubling of units. Three years later FCH closed.

Despite the accolades, Willcox said his most lasting achievement was the creation of NAHC’s publications. Over the first 30 years of NAHC’s existence—the 60s, 70s and 80s—he said it was a struggle just to even have NAHC publications and functioning regional associations. Willcox said he thought his filing drawer of NAHC publications was the most complete one NAHC had for those years. He said when he personally delivered four filing cabinets of other NAHC records to the then Alexandria, Va. office in the 1990s, he was shocked to learn of the fire the next day that had destroyed most of them. Willcox also authored many technical cooperative manuals, bulletins and articles.

Willcox will be remembered at a celebration of life on October 21, 2017 at 1 p.m. at the Harbor View Clubhouse, 26 Harbor View Avenue, South Norwalk, Conn. The NAHC Board also plans to honor the life of Willcox and celebrate his legacy during the 2017 NAHC Annual Conference in San Antonio, October 25-28, 2017. CHQ

Altoria Bell Ross, MA, is editor of the Cooperative Housing Quarterly. She served as former director of publications at NAHC in the early 2000s.
Sign up for Sizzling and Historic Tours During NAHC’s San Antonio Conference

As of September 14, 2017, 275 people have registered for the 57th National Association of Housing Cooperatives annual conference in San Antonio, Texas, which will be held Wednesday, October 25 through Saturday, October 28, 2017. However, only 50 registrants have signed up for tours. Therefore, the Member Service Committee will continue to take registrations until the day of the tour or until the tours reach maximum capacity. The offered destinations are:

- The Sizzling San Antonio tour or A Taste of the City includes the Alamo;
- The Missions and Markets tour follows the Mission Trail and gives a tour of downtown;
- The Architectural Splendors tour provides visitors with a glorious look at the large variety of architecture that was used in building the city;
- The Cruising and Perusing Tour! takes guests on a ride on the River Barge;
- Margarita Madness with the Rio Cantina shows off the scenic banks of the riverwalk to Rio Cantina where guests will taste Cantina’s signature margarita; and
- The San Antonio Zoo showcases Africa Live! a replication of the wilds of Africa where tourists can watch the hippos and crocodiles through underwater windows.

For a full description of the tours, see the summer issue of the CHQ or contact either Linda Brockway, chairperson, Member Services Committee at ljbecho@aol.com or Hope Turner, co-chairperson, at hturner627@hotmail.com.
On July 19, 2017, the New York Supreme Court (not the highest court in New York) issued a decision dismissing a lawsuit initiated by cooperative members in Seward Park Housing Corporation. The members challenged the board of directors’ (the “board”) actions in changing the nature of the parking structure from self-park to valet. The opinion in Cruz, et. al. v. Seward Park Housing Corporation, et. al. provides additional guidance to how a cooperative board and its decisions that benefit the community in which it serves may be insulated from challenges by disgruntled members. This article provides a brief re-cap of the business judgment rule and implications from the recent Seward Park case.

History of Business Judgment Rule
In some states, the business judgment rule can be traced back to as early as the 1800s (See, Hunter v Roberts, Throp & Co, 83 Mich 63; 47 NW 131 (1890)). This doctrine is based on the corporate nature of the cooperative rather than the actual real property or unique characteristics of the community and its association. Although many view this doctrine as a shield to protect board members from liability when being sued by member-shareholders, the rule is essentially a type of judicial review for courts to determine whether a board of directors’ fiduciary duties have been met or breached (See D. Block, N. Barton & S. Radin, The Business Judgment Rule 1 (2d ed. 1988)). If the board’s fiduciary duties have been met, a court will not impose judicial scrutiny. However, if breached, a court may deem a board’s actions improper. As recently defined:

The business judgment rule insulates an officer or director of a corporation from liability for a business decision made in good faith if he is not interested in the subject of the business judgment, is informed with respect to the subject of the business judgment to the extent he reasonably believes to be appropriate under the circumstances, and rationally believes that the business judgment is in the best interests of the corporation.

Cuker v Mikalauskas, 547 Pa 600, 606; 692 A2d 1042, 1045 (1997)

In the context of housing cooperatives, the business judgment rule is best suited to thwarting challenges by members who do not agree with the board’s decisions. In the context of housing cooperatives, the business judgment rule is best suited to thwarting challenges by members who do not agree with the board’s decisions. However, in order for board’s actions to be given protection under the business judgment rule, certain elements must be met. In general, there are four basic elements that must be met in order for board members or directors’ actions to be shielded from challenge and judicial scrutiny. First, the decision by the board must be a business decision. Inaction or omission is not protected unless the decision was to refrain from certain action. Second, the directors must have not acted out of personal interest, self-dealing or further improper purpose. The board’s decision must have also been based on an informed decision. Here, the board must show an informed exercise of business judgment. Last, the decision must have some rational business purpose. The board must act in good faith, and actions cannot be made recklessly or with indifference to the corporation.

Cruz v. Seward Park House Corp, et al.
The dispute in Cruz v. Seward stemmed from action taken by the board to change the nature of the parking garage—from a self-parking system to a valet attended garage. The challenging members, consisting of less than 13 percent of total cooperative members, claimed that the board (1) failed to provide proper notice of purported changes to the house rules; (2) improperly circumvented cooperative members’ rights to previously assigned parking spaces; and (3) entered into an illegal contract with the parking company. What did the board do in Seward?
On January 27, 2016, the board held a special meeting. All board members in attendance at this meeting (9 out of the total 11) unanimously voted to adopt the following resolutions: (1) that the garage would be converted from a self-park garage to a valet system; (2) that the cooperative would award a garage contract to Icon (co-defendant, a valet contractor) for a period of 10 years; and (3) that it would adopt a procedure to provide fair and expedient transition from self-park to valet system.

In holding that the board’s actions did not exceed authority bestowed upon it, Judge Arthur Engoron first made reference to the corporation’s bylaws. The court specifically made note that under the bylaws, the board “shall have entire charge of the property, interests, business and transactions of the [cooperative], and may adopt such rules and regulations for the conduct of its meetings and management of the [cooperative] as it may deem proper.” The court found that the boards’ decision to move from self-parking to a valet garage, although unpopular by a minority of members, constituted a financial benefit to the cooperative, thus serving as a “legitimate, financial purpose.” This legitimate, financial purpose, along with the board acting under its authority and in good faith, was therefore a protected act under the business judgment rule. Although parking spaces were assigned to members, the corporation owned the premises, including the parking spaces. Thus, pursuant to the bylaws, the court found that it was within the board’s authority to determine how to use those facilities.

The court further found that the board’s action was not a change in the cooperative’s “house rules.” Since the parking spaces were not rights owned by the members, the challenging members were not deprived of any right in the altering of the parking system. Additionally, and worth noting, the court passed on the challengers’ argument that the board did not involve all members in the decision-making process. The court took to a public policy and more common-sense approach, opining that it would be nearly impossible and overly burdensome if the board were required to involve every member in every debate and every possible position when handling the cooperative’s day-to-day affairs. The court took the position that the board is in fact the mechanism for handling daily business, and the conduct or action is shielded by the business judgment rule so long as the board acts within the scope of its authority, acts for the purpose of the cooperative and acts in good faith. So long as those main elements are met, the business judgment rule protects conduct of the board of directors.

**Conclusion**

While the case in *Cruz v Seward Park Housing Corporation* is one of many involving member challenges to actions taken by the board, it is yet another decision where the court affords the board deference in its conduct, so long as it meets certain requirements. The case is also a helpful tool in analyzing whether certain conduct taken by a board may be afforded protection under the business judgment rule and highlights the importance of well-drafted corporate bylaws. Although these issues and challenges should be analyzed and reviewed on a case-by-case basis, the recent Seward Park decision shows that certain conduct by a board, so long as made within the scope of its authority, made for the purpose of the cooperative and in good faith, may be afforded protection under the business judgment rule.

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**The GE/Hotpoint program is an NAHC member service.**
The 2017 National Association of Housing Cooperatives (NAHC) annual conference will be held at the Westin Riverwalk in San Antonio, Texas, on Wednesday, October 25 through Saturday, October 28. As a member of NAHC, this is your cooperative’s opportunity to collaborate and explore the innovative practices in housing cooperative management that can propel your cooperative forward. All NAHC members receive a $125 discount on conference registration.

Members Benefit from the Annual Meeting of Members

This program was designed with your cooperative in mind and features sessions on Lending and Other Cooperative Financial Considerations; Cooperative Governance and Ethical Issues; Marketing for the Future of Cooperatives; Enhanced Operational Programs for Cooperatives; Legal and Legislative Issues; and Registered Cooperative Managers (RCM).

Please join NAHC to address these critical topics in cooperative housing and create a plan to strengthen your cooperative. Visit www.coophousing.org/annual-conference to register online or download the registration form.

NAHC encourages all members to participate in this year’s Annual Meeting of Members, Saturday, October 28, 2017 at 9:30 AM. The purpose of the meeting shall be to elect six persons to the NAHC Board of Directors, five of which are naturally expiring term three-year terms and one 1-year term. The membership will consider other business that rightfully may come before the body of members.

Please be aware that most cooperatives are members of NAHC through (regional) member associations, such as the Midwest Association of Housing Cooperative, the Council of New York Cooperatives & Condominiums, the Federation of New York Housing Cooperatives & Condominiums, etc., and do not have a vote separate from the vote of the member association. If your cooperative pays membership dues to one of these member associations, your member association will vote on your behalf, so be sure to attend your member association’s caucus.

Voting at the annual meeting is only by 1) a member association; or 2) cooperatives, individuals and professionals who pay annual membership dues directly to NAHC.

Members associations will hold caucuses on Friday, October 27 from 5:45 - 6:30 p.m. to determine how to cast their ballots for the open board positions.

Keynote Address

Delivering this year’s keynote address is Andrew Reicher, executive director of the Urban Homesteading Assistance Board (UHAB) and the 2003 recipient of the Voorhis Award, NAHC’s highest honor. Reicher’s efforts in limited equity cooperatives are of epic proportion, and NAHC is pleased to have him address the membership.
Recent changes to the Federal Housing Administration (FHA) 223(f) program make it easier and less costly for cooperatives to access funds needed to make repairs and rehabilitate their properties.

Changes to the FHA 223(f) Loan Program Allow Cooperatives to Access Additional Money for Repairs

By Hugh Jeffers

The U.S. Department of Housing and Urban Development (HUD) administers the FHA 223(f) program that provides funds to eligible borrowers to refinance, make repairs and fund reserves for properties that have been in existence for at least three years. Eligible borrowers include all housing cooperatives, both market and limited equity, with five or more units. In addition, cooperatives do not currently have to have FHA financing to access the benefits of the program. The program has been around for decades and has the following advantages:

- Loan terms go up to 35 years;
- Low-interest rates currently range between 3.45 percent and 3.80 percent;
- It allows for funding of repairs, rehabilitation and reserves; and
- Davis Bacon wages are not required under 223(f).

The long terms and low-interest rates result in lower debt service payments than other loan programs. Because borrowers do not have to pay Davis Bacon wages to contractors doing work, the program benefits owners by lowering the cost of repairs and construction.

Prior to the issuance of the new Multifamily Accelerated Progressing (MAP) Guide in 2016, in order to qualify under the 223(f) program, no more than one major building system could be replaced through the refinance, and the repairs could not exceed a base limit of $6,500 per unit multiplied by the area high cost factor. High cost factors range from 192 percent to 405 percent depending on geographic location. Generally speaking, most properties fall at a high cost factor of 270 percent. Given this data, repairs could not exceed more than $17,550 per unit before the project would be considered a significant rehabilitation project. Once a project falls into this category, HUD requires the 221(d)(4)/(3) or 213(i) program to be used for the financing. These programs require Davis Bacon wages to be paid to contractors as well as architect involvement, therefore dramatically increasing construction costs for the project.

This repair limit had been in place since 1983 and put significant restrictions on cooperatives that wanted to use the program for its other advantages to get enough money to make the repairs required at their properties. HUD recognized that the amount of $6,500 per unit was obsolete given construction cost increases over the past 30 years. With the issuance of the new MAP Guide in 2016, HUD increased the base limit to $15,000 per unit multiplied by the appropriate high cost factor dependent on property location. As explained earlier, most properties fall at locations with high cost factors of 270 percent. This fact means that now repairs can be up to $40,500 per unit and still qualify for the 223(f) program, provided the cooperative is not replacing more than one major building system. This is a significant positive change, allowing cooperatives to access more funds while keeping their repair projects as low cost and less complicated as possible.

Due to the increase in high cost factor, HUD is placing greater reliance on the lender to assure that costs do not exceed this benchmark due to contingencies or unforeseen factors. This restriction may cause some limitations on the ability to borrow the full amount; however, the change is dramatic and should help your cooperative access much needed funds for repairs. It is important that your cooperative work with a qualified FHA MAP lender to help your cooperative determine its needs and help the cooperative qualify for this program.

Hugh Jeffers is a NAHC board member and director of New Age Housing located in Pittsburgh, Pa. and vice president of Centennial Mortgage headquartered in Seattle, Wash.
How Do We Foster a New Generation of Cooperators?
By Meegan Moriarty

Cooperatives are the answer, panelists agreed during a cooperative issues forum, sponsored by the Cooperative Development Foundation, the National Cooperative Business Association (NCBA), the Ralph K. Morris Foundation and Cooperatives for a Better World in Washington, D.C. The forum was held in May prior to the Cooperative Hall of Fame induction ceremony.

But the question remains: how can cooperative advocates raise cooperative awareness, particularly among the next generation? Panelists – including the 2017 Hall of Fame inductees (see the 2017 winter issue of the CHQ for an article about the inductees) – told their personal stories of how cooperatives address income inequality, market inefficiencies, community economic development, capital access, wealth creation and ownership.

“You biggest selling point is that you are the good guys,” declared panelist Jessica Ross, a cooperative public relations expert with Finn Partners, a marketing and communications firm with offices worldwide. ”Tell your stories,” she implored.

“We [Cooperatives] don’t have a problem with mission,” said keynote speaker Howard Brodsky, CEO of CCA Global Partners, a cooperative that provides group purchasing and other services to its members. “We have a problem with messaging.” And millennials are a particularly hard, but important, group to reach, according to forum participants, who deliberated on how to pass cooperative knowledge on to the younger generation.

Power of Stories
The Hall of Fame inductees told compelling stories of how cooperatives meet community needs.

“We did it for survival,” said Carol Zippert, who along with her husband John are cooperative and civil rights advocates. She added that cooperatives allowed people with meager means to start a business. Thus, the Zipperts came to cooperative development for pragmatic reasons.

She described working as a young woman for three years to raise $300 from each family involved in a baked goods cooperative. She collected money each week, sometimes as little as $2. Eventually, the cooperative raised $25,000 and received a matching loan from the Small Business Administration. Her mentors were the adults who sacrificed and raised that money for the cooperative business.

“It was in the blood, in the spirit, in the soul. Every other decision I made was based on my being an organizer in the cooperative community… It even decided who I would marry,” she said, pointing to her husband on the panel.

Wake-up Call for Cooperative Education
“Hello! Cooperatives should be taught in [business schools in] the United States,” declared Richard Larochelle, retired senior vice president of the National Rural Utilities Cooperative Finance Corporation. He noted that other business sectors have embedded their model in business school curricula. “It is outrageous that you can graduate with a degree in business and never once hear the word ‘cooperative.’”

Panelists had a number of additional suggestions about how to spread the word on cooperatives. Ross suggested that cooperative advocates collect and share data supporting cooperative success stories. She noted that other business organizations engage in public relations activities and advertising to show how they benefit the community in an ancillary way. In contrast, cooperatives’ primary mission and function is to benefit the community.

Cooperatives need to “brag a little,” said Gina Schaefer, owner of 11 ACE hardware stores in the Washington, D.C. area. (ACE is a buying cooperative for owners of independent hardware stores.) Wendy Scherer, social media manager with Cabot Creamery Cooperative in Vermont, discussed a number of strategies for connecting with millennials and others. She suggested partnering with other cooperatives and conducting promotions as a group. Panelists agreed with Scherer, who also advocated for connecting with cooperatives in other sectors.

Cabot and other cooperatives share each other’s marketing and educational content and make extensive use of infographics and videos. Scherer noted that videos can provide a helpful medium for telling stories about cooperatives.

Importance of mentorship
Many of the panelists became engaged in the cooperative form of business because they were educated by mentors.

Continued next page >
“It’s about ‘we,’ not ‘me,’” said Larochelle. “The work of cooperatives never gets done. It’s about empowering others to get things done.”

He discussed his mentors – the people who had brought electricity to rural America – and mentorship at the Rural Electrification Administration (REA), now the Rural Utilities Service, where junior staff members were given key roles to foster their growth.

**Fostering volunteerism**

All of the Cooperative Hall of Fame inductees gave generously of their time to promote cooperatives. Rita Haynes volunteered her services to create the Faith Community United Credit Union in Cleveland, Ohio. Haynes worries about the next generation of cooperators: “The first thing people say is, how much money will you pay me?”

Carol Zippert voiced similar concerns.

“We were young, passionate, struggling to survive. The same passion is not there with young people now.”

Scherer has a pragmatic approach to engaging volunteers. Cabot Creamery has created a volunteer tracking system to help volunteers track their hours. Cabot rewards volunteers with cash, vacations, gift cards, gift baskets and even chocolate.

**Cooperatives Cooperating**

Brodsky’s website, CooperativesForABetterWorld.coop, provides cooperative training materials, describes cooperative sectors and contains a list of cooperatives, as well as a cooperative locator. It also provides a cooperative exchange area where cooperatives can post offers.

**What’s next?**

Judy Ziewacz, president and CEO of NCBA CLUSA, asked the Hall of Fame inductees about the “next big thing for cooperatives.” The struggle will always be with us, answered Carol Zippert, so it is important to find a way to celebrate community and cooperation.

John Zippert lamented that he had not reached his goal of ending poverty in the South through cooperatives. The next task for cooperatives, he added, is tackling poverty, income inequality and economic and social justice.

Cooperatives can provide patient capital so a group with limited wealth can own their job, store and credit union, he said. “There’s a lot more work to do,” he added. Fifty years after the Federation of Southern Cooperatives Land Assistance Fund was created, 20 to 30 percent of people in his community live in poverty and the core leaders of the Federation have retired. “We hope young people will carry things forward.”

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**NEWS FROM ALL OVER**

**Get Free Cooperative Board Training**

THE U.S. DEPARTMENT OF AGRICULTURE (USDA) offers a series of articles by James Baarda on improving board service. This series provides a practical guide and underlying principles for actions board members can take to improve their service to cooperatives.

For free hard copies, e-mail: coopinfo@wdc.usda.gov or call (202) 720-7395, or write: USDA Co-op Info., Stop 3254, 1400 Independence Ave. SW, Washington, D.C. 20250. Indicate the title and number of copies needed. To download: www.rd.usda.gov/publications/publications-cooperative.

**Maryland County Forms a Commission to Include Cooperative Housing Corporations**

PRINCE GEORGE’S COUNTY in Maryland recently has established a Common Ownership Communities Commission. Its purpose is to provide services to governing bodies, owners and residents of homeowners’ associations, residential condominiums and cooperative housing corporations to:

1. Maintain information and referral system for services in the county related directly to common ownership communities;
2. Maintain a roster of common ownership communities;
3. Educational programs; and
4. Referral of complaint issues to mediation.

**ZIP Electric Cars Come to Sacramento Affordable Housing Sites**

RESIDENTS of Mutual Homes of Lemon Hill in South Sacramento, Calif., will soon have free access to ZIP cars. Lemon Hill is one of three affordable housing sites in the Sacramento area to receive the electric cars under a program funded by $1.3 million from the California Air Resources Board using cap and trade funds from businesses. Residents can register for the program on a first-come basis. The cars can be used by a single individual for up to three hours per trip, three times a week.

**NCB’s Charles E. Snyder Honored with the Esther Peterson Consumer Service Award**

THE CONSUMER FEDERATION OF AMERICA (CFA) awarded Charles E. Snyder, National Cooperative Bank’s president and CEO, the 2017 Esther Peterson Consumer Service Award at CFA’s 47th annual awards dinner held on June 14, 2017 at the Capital Hilton in Washington, D.C. The award recognizes those individuals who are strong advocates for consumer rights and make a positive impact in communities.

Martin Lowery of National Rural Electric Cooperative Association presents NCB president Chuck Snyder with the Esther Peterson Service Award.
Who is the Real Employer?

By Randall A. Pentiuk, Esq. and Kerry L. Morgan, Esq.

Authors’ Note: In the 2016 issue of the Cooperative Housing Journal, the authors updated readers on the latest pronouncements from the U.S. Department of Labor (DOL) concerning its informal guidance on joint employers in the article, “Who is the Real Employer?” The authors advised readers that this was an evolving area of the law. Indeed, in early June 2017, the DOL announced that it was withdrawing its previous informal guidance on joint employment and independent contractors effective June 6, 2017.

Does that mean we are off the hook in thinking about joint employers? No, not exactly. But the DOL’s decision to withdraw its administrative interpretations does make it easier for employees working for joint employers or working as independent contractors and also for employers to work more effectively without having to worry about facing joint liability for the employees’ actions. Yet, cooperative work environments often involve overlapping employment functions between the cooperative and the management agent. A management company may hire employees on behalf of the cooperative, and these employees may eventually become employed by the cooperative. Alternatively, the management company sometimes hires employees, but the cooperative supervises them.

Before the withdrawal of these administrative interpretations, cooperatives and management companies had to determine whether an employee was “economically dependent” on the potential joint employer. The DOL provided employers a set of factors establishing the status of an employee who worked in a joint employer situation. Employees fell into two categories “horizontal joint employment” and “vertical joint employment.” In the first situation, employees had an employment relationship with two or more employers, and the employers were sufficiently associated or related with respect to the employee such that they jointly employed the worker. In the second employment situation, employees in this type of employment relationship worked for a subcontractor, staffing agency or other labor provider—also known as intermediary provider—and another employer engaged the intermediary provider to provide workers. Cooperative boards and management companies, which as has been noted previously, often work together with reporting responsibilities frequently overlapping.

The DOL wanted to hold more employers liable for payment of wages and for the interpretation to cover as many employers as possible. As a result, their efforts stymied many employers and their ability to continue to work with other employers. In the case of cooperatives, management companies and cooperative boards had their interconnectivity disrupted, thereby reducing the effectiveness of the cooperative and the management company in serving the members of the cooperative. Now, cooperatives and management companies can work more efficiently with each other without having to worry about an employee working for several employers or working as an independent contractor.

The removal of the two administrator interpretations does not change the legal responsibilities of employers under the Fair Labor Standards Act, and the DOL will continue to enforce all laws that fall within its jurisdiction including the Fair Labor Standards Act. Moreover, it is always a good idea to keep the employer and employee relationship clearly in mind. If your board is not clear on who can hire, who can manage and who can discipline and fire employees, the board should begin to clarify these roles with its management company and the cooperative’s legal counsel.
A Different Attitude Toward Gentrification

By Herbert H. Fisher

A RECENT ARTICLE about a Chicago housing cooperative said the cooperative was maintaining affordability in a neighborhood experiencing gentrification. I was left thinking, ‘Is this good or is it bad, and for whom, is it good or bad?’ Some believe that gentrification coupled with the renovation of older housing and development of new housing is great. This group includes the policy makers, the dispensers of public money, charitable foundations, developers and contractors. But to praise gentrification defies the realities of neighborhood development and redevelopment over the past 50 years.

Municipal policies have favored gentrification of the inner cities and other physically deteriorating locations that contained or bordered areas with amenities for higher income families. One of the techniques to accomplish this situation was, and is, the physical removal of public and other claimed to be substandard housing. This move was accompanied with the promise, but most times unfulfilled, of equal replacement housing.

A housing cooperative’s influence is not combating gentrification itself but staving off some of the impact of gentrification. A cooperative is able to offer decent housing adequately maintained for an affordable price in the midst of gentrification.

Promoters of affordable housing cooperatives should take a more positive twist than to treat gentrification as an evil. For affordable housing proponents, gentrification is an evil because it is accompanied by higher rents and the removal of people in need of affordable housing. But to state that housing cooperatives are battling this evil is to overstate what cooperatives are doing and can do. Cooperatives are mitigating the impact of gentrification and at the same time, making housing cooperators compatible in the same neighborhood. The new occupants of the gentrified neighborhood would like to see the same cooperative selectivity for their non-cooperative housing. This new approach would still make those who are successful in creating affordable housing in gentrified areas, particularly self-sustaining housing cooperatives, feel good and stand out as heroes. And this approach does not make the policy makers, dispensers of money and developers and contractors look like devils.

It should be pointed out, in view of the inevitable movement of gentrification being driven by money and public policy, there are instances where gentrification has been assisted by housing cooperatives. Affordable housing advocates might get the same good feeling but also educate people to see housing cooperatives as an assist to gentrification. A housing cooperative can create a comfortable feeling for higher income people because cooperatives are self-policing entities with their own selectivity criteria that has proven to reduce crime and other offensive activities feared by those higher income people. There are instances in difficult areas where gentrification forces have waited until a housing cooperative successfully cleared the way with new construction or a substantially rehabbed building, making the area more attractive for gentrification.

To get a handle on what this setup may all mean, the definition of the word “gentrification” is:

“the process of renovating and improving a house or district so that it conforms to middle-class taste;”

Stopping right here, the word has a more neutral impact. There is nothing wrong, from the affordable housing advocate’s view with having the modest and lower or even no income folks having housing that conforms to middle-class taste. The affordable housing cooperative is still in “combat” with the results of gentrification, namely high rents and displacement, but not with gentrification itself, the tidal wave, that has not yet been stopped.

In many cases in Chicago, the history has been that it was the housing created or converted for modest and lower, and later, no income folks that was the first step in communities which soon became gentrified. Woolman Washington Cooperative Apartments in the Wicker Park community, as well as Noble Square Cooperative in the Milwaukee-Chicago Avenue area and Hermitage Manor Cooperative on the near west side are examples of this scenario. United Winthrop Tower Cooperative in the Lawrence-Broadway community is a more recent example where this new cooperative’s work in cleaning out the drug activity in its building and block was the catalyst to rapid gentrification of that block. This happened after gentrification in the blocks to the north came to a halt at the block in which the cooperative was located. I am sure every city has such examples.

Adopting this approach may lead to more positive thinking about and acceptance of housing cooperatives and contribute to more being created.

Also, it needs to be pointed out that there are HUD programs that will provide federal mortgage insurance for moderate-income families along with federal rental subsidies for low- and no-income families so that readers are not left with a feeling of hopelessness.
Get Curb Appeal for Your Cooperative, Roll Out the Red Carpet

By Karen Braunscheidel

If your cooperative were a movie set, how would you want it to look?

There are many reasons to give your cooperative great curb appeal. Not only does it improve the look of the neighborhood, but it provides excellent advertising for your cooperative by attracting new members. If the outside is maintained, the assumption is that the inside will be maintained, too. Surely, the most important benefit to having great curb appeal is that it helps create a positive attitude and retain members. Members are proud to live in a place that is attractive. If you roll out the red carpet, your cooperative members will feel like movie stars.

Rolling out the red carpet doesn’t have to be costly. There are many things that you, as an active member of your cooperative, can do that will cost little to no money and will improve the curb appeal of your home. To become the movie set director, start with these five steps:

STEP 1: Identify the trouble areas. Stand back and really look. Sometimes we see things so often we really don’t “see” them. Look from a distance. Sometimes you can’t see the forest for the trees. Dirt, peeling paint, cracked cement, weeds, trash and dead plants are all factors in reducing your overall curb appeal. Inside window shades should be the same so that you have a nice fluid appearance outside.

STEP 2: Improve the cooperative’s appearance by having a neat and clean look. Get your members involved by forming a garden or grounds committee because as English writer John Heywood once said, “Many hands make light work.” Clean the gutters, the brick/siding, the windows, the front entry door, repaint the trim and keep your garbage receptacle area free of loose trash and large throw-away items. It is a good idea to envelop your garbage area with decorative fencing.

STEP 3: Pay attention to your landscaping. Have the grass and shrubs cut and fertilized on a regular basis. Maintain the sprinkler system. Plant flowers, both annuals and perennials. Hanging plants in matching containers are an instant boost to any large porch area. Plant shrubs, trees and flowers of various heights, colors and textures. Remove dead tree limbs, trees and shrubs. Use edging between flower beds and grass. Clever landscaping can help camouflage areas that may be unsightly. Remove weeds and use some form of mulch. Sometimes less is more so remove unused planters and garden ornaments that, instead of enhancing the appearance of your cooperative, make it look cluttered.

STEP 4: Have outdoor lighting. Light fixtures are a key element when you want to add curb appeal. Consider lining your walkway and flower beds with solar light fixtures. If it fits the décor, add a decorative street lamp near the entryway or pathway. Also, take a look at the lighting in your parking lot. Make sure it is well lit. Replace traditional light bulbs with cyan LEDs for a brighter and sharper look.

STEP 5: Freshen up or replace your cooperative address numbers and signage. Get matching signs throughout the property. Add a welcome sign to your front door. Beware of “notices” taped around your cooperative’s entry door. Instead, place a bulletin board near the entry door, elevator or other popular common area where members can stop and catch up with the latest information. If you need to convey an important message to your visitors, such as instructions for the buzzer system, smoking or visiting pet rules, then purchase professional signs—these don’t cost a lot of money. The payoff is worth it. Having great curb appeal doesn’t necessarily have to strain your budget.

Karen Braunscheidel is the national education manager for CSI Support & Development (CSI) and has been with the organization since 2004. Braunscheidel leads the CSI Education Department, which focuses on providing life-changing educational opportunities to give members the knowledge to govern their cooperatives.

PICTURES COURTESY OF WYANDOTTE CO-OP, WYANDOTTE, MI

Before landscaping

After landscaping

Continued next page >
All it takes is a little creativity and member involvement. Think outside the box. Just like on a movie set, small details make a big difference. Your current and future cooperative members alike will reap the benefits of living in an attractive home in which they take pride. It all starts with you. Lights, camera, action!  

**ROLES, RISKS & REWARDS**

*The 3Rs for Cooperative Boards*

Roles, Risks and Rewards—The 3Rs for Cooperative Boards is a six-hour, in-person, seminar that will build your cooperative knowledge and show you how to work together as a board. The 3Rs seminar assists board members in developing excellence in governance right at their own cooperative!

**Who should participate?**

Housing cooperative board members, management and anyone interested in cooperative governance.

Download the information sheet and complete the application available on the NAHC website. Contact the NAHC office with any questions via info@nahc.coop or phone at 202.727.0797.
HR 3238, Federal Emergency Management Agency (FEMA) Disaster Relief for Housing Cooperatives

AS MENTIONED in the Officers’ Column, the FEMA legislation moves forward. HR 3238 was referred to the House Transportation and Infrastructure Committee’s Subcommittee on Economic Development, Public Buildings and Emergency Management. In addition to Representative Mark Sanford, R-S.C., HR 3238 is sponsored by Jerrold Nadler, D-N.Y., Eliot Engel, D-N.Y., Lee Zeldin, R-N.Y., Peter King, R-N.Y., Carlos Curbelo, R-Fla., and Mark DeSaulnier, D-Calif., are sponsors.

The National Association of Housing Cooperatives (NAHC) and the Community Associations Institute (CAI) are working together to garner support for HR 3238 from organizations and associations. NAHC is sending a letter to members of Congress showing our support for HR 3238. To date, the following organizations have agreed to sign on to our letter:

- National Cooperative Bank;
- National Cooperative Business Association;
- National Leased Housing Association;
- National League of Cities; and
- Institute of Real Estate Management.

Utility Benchmarking

UTILITY BENCHMARKING is a fundamental asset management practice, consisting of tracking, analyzing and reporting the utility consumption and costs associated with a property or portfolio of properties. It allows multifamily property owners, as well as associated funding providers and governing agencies, to gain insight into the energy and water performance of properties, the potential for improvement in those properties, changes in performance over time and the effectiveness of investments made to improve performance.

HUD strongly encourages the practice of utility benchmarking by the companies, organizations and agencies that own and manage the nation’s housing stock.

Capital Needs Assessment Tool

THE CAPITAL NEEDS ASSESSMENT (CNA) e-Tool automates and standardizes the preparation, submission and review of a capital needs assessment. Its use is now available on a voluntary basis and became mandatory on October 1, 2017. The CNA e-Tool must be used for capital needs assessments prepared for all applications for Federal Housing Administration (FHA) mortgage insurance; Rental Assistance Demonstration and Mark-to-Market transactions; 10-year update capital needs assessments for FHA-insured multifamily properties; and other asset management milestones, such as transfers of physical assets and partial payment of claims.

The following is clarification from HUD on utility benchmarking and the CNA e-Tool:

- Because of delays in deploying the CNA e-Tool, however, the benchmarking requirement has also been delayed, except for transactions requesting the lower mortgage insurance premium (MIP) rates for green/energy efficient properties where the benchmarking reporting has been and will continue to be a requirement.
- Though the CNA e-Tool is now fully operational and is the required format for FHA applications effective October 1, until a decision is made on HUD’s larger benchmarking PRA collection, HUD will continue to require benchmarking as a component of the FHA applications and CNA e-Tool only for transactions requesting the green/energy efficient MIP.
- Benchmarking will be required as a component of the CNA e-Tool for all new FHA multifamily insurance applications, if and when HUD, moves forward on its larger benchmarking collection requirements, which will be announced through a final PRA publication.
Training resources and web tutorials have been made available at the CNA e-Tool homepage to ensure compliance with the October 1 date. [https://portal.hud.gov/hudportal/documents/huddoc?id=16-18hsn.pdf](https://portal.hud.gov/hudportal/documents/huddoc?id=16-18hsn.pdf)

HUD is currently planning in-person trainings in 14 field offices/cities for lenders and needs assessors. These were scheduled to begin early September and are designed as two consecutive days of training. Readers can sign up here to receive news on these upcoming trainings as well as additional operational updates.

All CNAs submitted to HUD on or after October 1, 2017 must be submitted through the CNA e-Tool to fulfill program requirements. All other provisions of Housing Notice 2016-18 remain in effect, including programs covered.

HUD believes the market has or soon will have capacity to manage the demand for CNAs prepared in this format; HUD is aware of multiple CNA assessors/providers/contractors that are prepared and ready to provide the service. Lenders should ensure that the CNA assessors/providers that they use or intend to use are trained and prepared to use the CNA e-Tool.

If you have additional questions, contact HUD at this address: Multifamily Communications Team Office of Multifamily Housing Programs U.S. Department of Housing and Urban Development Email at mfcommunicatons@hud.gov.

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**Development of Limited Equity Cooperatives in the District of Columbia**

**ON FEBRUARY 7, 2017**, D.C. Councilwoman Anita Bonds introduced B22-0099, the Affordable Cooperative Task Force Act of 2017. This bill would authorize the District of Columbia to use Department of Housing and Urban Development’s Community Development Block Grant (CDBG) funds to improve or develop limited equity cooperatives.

**Bill Summary** - As introduced, this bill establishes the Affordable Cooperative Task Force to provide policy recommendations on improving existing limited equity cooperatives; ensure the appropriate training and provision of technical assistance and management support to cooperatives; and issue recommendations on how the District can assist in the formation of new affordable cooperatives. For more information, go to: [http://lims.dccouncil.us/Legislation/B22-0099?FromSearchResults=true](http://lims.dccouncil.us/Legislation/B22-0099?FromSearchResults=true).

On August 15, 2017, Paul Hazen, executive director, of the U.S. Overseas Cooperative Development Council, and the author met with staff from Bonds’ office. This bill was drafted in response to the increasing number of requests they are receiving for assistance with limited equity housing cooperatives. They plan to create a task force and make recommendations to improve limited equity cooperatives in the District of Columbia. The Potomac Association of Housing Cooperatives is preparing to suggest some appointees to the task force. [CNA]

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**New Training Videos: Chapter 9 of the Section 8 Policy Renewal Guide “Rent Comparability Studies”**

On July 18, 2017, the U.S. Department of Housing and Urban Development (HUD) posted a series of four video training sessions on Chapter 9 of the Section 8 Renewal Policy Guide, “Rent Comparability Studies” on YouTube. These videos provide in-depth training on preparing and reviewing rent comparability studies (RCS).

The RCS is HUD’s tool for estimating market rents for Section 8 projects. Over the past few years, the department has undertaken a series of reforms to improve the RCS. Recently, HUD issued revised instructions for the RCS as part of the reform process. These revisions in Chapter 9 of the Section 8 Renewal Guide do not create new policy but clarify instructions to appraisers who create or review the document.

The first session describes alternatives to the RCS in Option Two and contains a better explanation of non-shelter services. The second session discusses what happens if an appraiser cannot find sufficient comps, how to value non-shelter services and common errors that have occurred in the past. The third session describes the process if a project’s rents exceed 140 percent of the U.S. Census Bureau’s median rent estimate. The fourth session contains information on the review of the RCS.

You can find the videos on the Section 8 Renewal webpage under “What’s New.” They will also be available on the OAMPO Training YouTube channel in the near future.

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Judy Sullivan is NAHC's government relations representative and the 2016 recipient of the President’s Award.
CAHC held a best practices meeting at Freedom West Cooperative Housing complex in San Francisco on July 29, 2017. Guest speaker, National Association of Housing Cooperatives (NAHC) Treasurer Linda Brockway, expounded on best practices regarding housing cooperative boards, board governance and the NAHC board training seminar, Roles, Risks & Rewards: The 3Rs for Cooperative Boards. In addition, Brockway talked about cooperative buildings and the Davis-Stirling Act and NCB financing criteria and terms for cooperative housing corporations. She gave details on NAHC’s member benefits, including the annual conference, convening in San Antonio, Texas, from October 25 through 28, 2017. After Brockway entertained questions, she presented a wrap-up. Raymond Brown of Freedom West gave fiscal information to attendees.

CNYC will convene its 37th Annual Housing Conference & Expo from 8:30 a.m. to 5:00 p.m. on Sunday, November 12, 2017 at its new location, Eleanor Roosevelt High School, located on East 76th Street in Manhattan. The conference, featuring 66 courses and 45 exhibitors, will help attendees manage their buildings at peak efficiency, address legal, financial and ‘people’ issues, plan for the present and the future, discover new products and services, learn from others’ experience and think green. NAHC members can attend at CNYC member rates. For more information, go to http://cnyc.com.

This year, the CSI management conferences focused on two of the most important human emotions, positivity and gratitude. The theme, “Surfin’ CSI: Riding the Co-op Wave to the Good Life,” provided members with the opportunity to showcase the benefits of cooperative living. It was truly inspirational to hear members’ stories on how the cooperative changed their lives, not just by giving them a place to live that they could afford but a place where they could contribute and gain a sense of purpose.

During a general session on Riding the Wave of Positivity, the members were asked if there were negative people who lived in the cooperative. The room blustered in laughter as they all nodded. The speaker then quoted author, actor and stand-up comedian Will Smith, “Stop letting people who do so little for you control so much of your mind, feelings and emotions.” Cooperative members have the opportunity to break the cycle of negativity by having a mindset of gratitude for your cooperative.

In order for the cooperative to flourish, members need to make a determined effort to appreciate everyone’s talents and qualities, as well as the cooperative system itself. With that thought, ride the cooperative wave to the good life by completing this statement with 10 reasons:

I love my cooperative because:
1. ______________________________________
2. ______________________________________
3. ______________________________________
4. ______________________________________
5. ______________________________________
6. ______________________________________
7. ______________________________________
8. ______________________________________
9. ______________________________________
10. _____________________________________

MAHC held another training session for its Certified Co-op Directors (CCD) in Taylor, Mich. in the newly constructed community center at Georgetown Cooperative in August. The board also met in September to plan for the 2018 annual conference at the Green Valley Ranch Resort & Spa in Las Vegas, Nev. from May 21-23. Additionally, MAHC is preparing several new classes to bring cutting edge and vital information to board members and management.

Potomac Association of Housing Cooperatives (PAHC)

PAHC’S 2017 Fall Training will convene on Saturday, November 11, 2017, at Capital View Mutual Homes in Hyattsville, Md. The workshop will focus on board roles and responsibilities. Participants will also hear updates on laws affecting cooperative housing.

The PAHC 2018 Annual Conference will be held at the Ramada Virginia Beach Oceanfront Hotel, Virginia Beach, Va., April 26-28, 2018.

The Program & Education Committee has chosen Ocean City, Md., as the site for PAHC’s 2019 annual conference.
NAHC Chairman Addresses Canadian Housing Federation

NAHC Chairman Ralph Marcus, President Greg Carlson and Treasurer Linda Brockway attended the Canadian Housing Federation (CHF Canada) conference this summer in Niagara Falls. Ontario Minister of Housing Chris Ballard spoke on a number of topics including federal dollars being used to expand cooperative housing throughout the country and particularly in Ontario. Marcus gave a speech on NAHC’s decision to join the International Cooperative Alliance (ICA) and how international communities need to come together.

NAHC Represents Cooperation in Liverpool, England

NAHC Treasurer Linda Brockway, representing the United States, was one of 12 members gathered in Liverpool, England, to discuss global cooperative housing business at the Cooperative Housing International (CHI) meeting at Northwest Housing on June 22, 2017. Nicholas Gazzard, president of CHI, discussed the dues structure, fundraising to provide organizational resources, cultivating partnerships and collaborating with their respective governments to build cooperative programs. CHI also has developed a five-year strategic plan and is planning to finalize it at the next board meeting on November 13, 2017 in Kuala Lumpur, Malaysia.

Gazzard also said that ICA, of which CHI is a sector, is looking into developing a base fee schedule. He said in-kind contributions were valuable and used NAHC as an example. Gazzard cited Marcus’ speech described earlier, and Brockway and President Greg Carlson’s assistance at CHF Canada in setting up some of its programs.

In addition, he said ICA is working on policies for adoption at the annual meeting scheduled for November 14, 2017 to include a 2030 platform for cooperatives, a global policy and contributions to the Habitat Tree program.

Canadian Recognized for Work in Developing Countries

THE GOVERNOR GENERAL of Canada awarded the Meritorious Service Medal to Rooftops Canada Executive Director Barry Pinsky for “outstanding accomplishments that set an example for others to follow.”

Pinsky has led Rooftops Canada, an international development organization that has mobilized tens of millions of dollars to support housing, human rights and economic development groups in Africa, Asia, Latin America and Eastern Europe. This mobilization has leveraged hundreds of millions of additional dollars in housing and development activity, primarily in Sub-Saharan Africa. As a result, tens of thousands of families in the Southern Hemisphere have secure land tenure, better homes and stronger communities.

Nearby Development Threatens Mexico City Cooperative

DEVELOPMENT PRESSURE from surrounding high-rise office buildings and luxury residential towers threaten Palo Alto, a dense cooperative of two-story brick and ceramic homes serving 2,000 people in Mexico City, according to the New York Times. Workers from a closed rock quarry founded the cooperative in the 1970s. Founders now worry that second-generation residents will not have the same passion about the cooperative and will be tempted to sell out to speculators. The lack of urban planning and a decades-long municipal policy of letting the market decide on property use and transfers provides little protection to the cooperative.

Parisian Feminist Retirement Home Celebrates Aging

FEMINIST ACTIVIST Thérèse Clerc conceived of the Babayagas house in 1999, built in the Paris suburb of Montreuil, France, in October 2012. When it came to fruition, Clerc was 85.

Clerc and her team secured four million euros from eight different public sources after explaining how the house was designed to benefit the community as well as the residents, which would be a cost savings.

The building houses 25 self-contained flats. Twenty-one are adapted for the elderly and four are reserved for students. The women pay an average of 420 euros to live there and are responsible for 10 hours of chores per week. They also pool resources to have a doctor or nurse visit once a month. The building is located within the heart of Montreuil, close to shops, cinemas and the rest of the city.
### Cooperative Calendar

**October Is Co-op Month**

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<td>23</td>
<td>RCM Training; Westin Riverwalk Hotel; San Antonio, Texas</td>
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<td>24</td>
<td>RCM Ethical Practices; Westin Riverwalk Hotel; San Antonio, Texas</td>
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<td>25–28</td>
<td>NAHC’s 57th Annual Conference; Westin Riverwalk Hotel; San Antonio, Texas</td>
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<td>28</td>
<td>Annual Meeting of Members; Westin Riverwalk Hotel; San Antonio, Texas</td>
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**November**

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<td>11</td>
<td>PAHC’s Fall Training; Capital View Mutual Homes; Hyattsville, Md.</td>
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<td>12</td>
<td>CNYC’s 37th Annual Housing Cooperatives and Condominiums Housing Conference; Eleanor Roosevelt High School on East 76th street in Manhattan</td>
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<td>13</td>
<td>Cooperative Housing International Annual Meeting; Kuala Lumpur, Malaysia</td>
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<td>14</td>
<td>International Cooperative Alliance Board Meeting; Kuala Lumpur, Malaysia</td>
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**April 2018**

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<td>26–28</td>
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**May 2018**

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<td>21–23</td>
<td>MAHC’s Annual Conference; Green Valley Ranch Resort &amp; Spa; Las Vegas, Nev.</td>
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### Contact Us!

**Loans**

- Larry Mathe
  - TEL (703) 302-1909
  - TEL (800) 766-2622
  - EMAIL lmathe@ncb.coop

**Cash Management**

- Jared Tunnell
  - TEL (703) 302-8176
  - TEL (800) 766-2622
  - EMAIL jtunnell@ncb.coop

Visit us online at [www.ncbassociationbanking.coop](http://www.ncbassociationbanking.coop)