

## March on Washington Genesis in NYC Housing Co-op

Copyright by David J. Thompson

**VELMA HILL** remembers the genesis of the 1963 “March on Washington” very well, even in August of 2013.

“We met in Bayard Rustin’s cooperative apartment at Penn South in New York City in early 1963. That night Tom Kahn and my husband Norm Hill and I, under Bayard’s guidance and leadership, crafted the concept for what soon became known as “The March on Washington for Jobs and Freedom.”

Not long after, Rachelle Horowitz, another Penn South cooperative member became one of the early organizers of the March. That spring and summer, Rachelle Horowitz’s one bedroom cooperative apartment at Penn South became an un-official Civil Rights headquarters. Working with her on the “March” and staying with her in her cooperative apartment that summer were Joyce and Dorie Ladner, two sisters who were activists from SNCC (Southern Nonviolent Coordinating Committee) and Eleanor Holmes Norton, an activist friend and now congressional member for the District of Columbia. One evening, just days before the March, Civil Rights icon, John Lewis (then of SNCC and now congressional member from Georgia) came over to practice his speech in full voice.

On other occasions, Rachelle came home to find Bob Dylan in her apartment practicing his songs for the March. Dylan had a crush on Dorie and was working with her on “Only a Pawn in the Game,” his new song on the recent murder of Medgar Evers. Dorie was herself a great singer and had brought Dylan down to Greenwood, Mississippi, to first sing the song in July of 1963.

Because the four young workers on the “March” had to get some sleep, Horowitz had the task of kicking both Dylan and Lewis out of her cooperative apartment.

The 2,820 unit Penn South Cooperative was sponsored by the International Ladies’ Garment Workers’ Union (ILGWU). Speaking at its opening in 1962 were President Kennedy, former First Lady Eleanor Roosevelt, Governor Nelson Rockefeller, NYC Mayor Robert Wagner and others. The Penn South Cooperative soon became home to many

labor activists and civil rights advocates. Later, with Bayard’s help, Ernest Green of the Little Rock Nine moved into the cooperative.

“During the 1960s we all lived or stayed at the Penn South Cooperative. Norm and I still do,” says cooperative member Velma Hill proudly. Norm and Velma Hill have committed their lives to labor and civil rights issues.

The 2013 commemoration of two events that occurred in 1963 will mark the 50th anniversary of the Civil Rights Movement in America. Yet, 1963 was both a high and a low moment in race relations in America.

The high occurred on August 28th, 1963. “The March on Washington” that Norm and Velma Hill helped to birth, brought over 250,000 people to Washington, DC to demand jobs and freedom for African-Americans. The spectacle of so many Americans of all colors, peaceably gathered in front

Continued on page 15 >



Martin Luther King, Jr. at a rally in an open field on the south side of Chicago in 1963 when King gave several speeches in Chicago neighborhoods. NAHC past president and past board chair Herbert Fisher, then Treasurer of Chatham Park Village Cooperative, had the chore of warming up the crowd on a 100 degree day and holding their attention while they endured scheduling delays.

PHOTO COURTESY OF HERB FISHER

# COOPERATIVE HOUSING BULLETIN

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THE NATIONAL ASSOCIATION OF HOUSING COOPERATIVES

## 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 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.

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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 and Development Services                |
| DVAHC | Delaware Valley Association of Housing Cooperatives |
| FNYHC | Federation of New York Housing Cooperatives         |
| MAHC  | Midwest Association of Housing Cooperatives         |
| NJFHC | New Jersey Federation of Housing Cooperatives       |
| PAHC  | Potomac Association of Housing Cooperatives         |
| SAHC  | Southeast Association of Housing Cooperatives       |

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See the NAHC website – [www.NAHC.coop](http://www.NAHC.coop) – for addresses of Associations and Committees.

## About Bostrom

Bostrom Corp. is the professional services firm managing the National Association of Housing Cooperatives affairs. Mitch Dvorak serves as NAHC Executive Director.

## Housing Cooperatives Played a Role in Civil Rights Movement and in Today's Social Issues

By Vernon Oakes, President, National Association of Housing Cooperatives

**AS I LISTEN TO SPEECHES** from the historic *March On Washington for Jobs and Freedom*, I am reminded of just how far we have come, and the role cooperatives played in the Civil Rights Movement. At the time of the March in 1963, I was a 15 year-old boy living in Bluefield, West Virginia, and there wasn't even a remote possibility of participating in the March. However, 50 years later I was able to experience the majesty of the momentous occasion and reflect upon the accomplishments that have been made since the March and the work that still needs to be done.

As I reflect upon the era, it has become painfully clear that the causes people were marching for on August 28, 1963 are still prevalent today. We still need jobs. Voter suppression activities are still on the rise, and with the income gap between classes widening beyond the position it was in 1963 and the action by the Supreme Court to strike down Section 5 of the Voter's Rights Act of 1965, we have even regressed in our fight for equality.

While I am disappointed by the slow recovery from the housing crisis, I am hopeful that some of the same solutions that were implored to change conditions in 1963 can once again be used as to "save the day" now. I'm also proud to be a part of an organization that has continuously led the cause to provide opportunities for people to join each other on a democratic basis to own or control the housing and/or related community facilities in which they live.

Since the objective of cooperative housing is geared toward covering cost and not making a profit, all of the housing solutions are less costly than conventional housing models. Functioning from this premise enables more people to afford decent living accommodations while also providing an opportunity for others to live luxuriously without paying the profit margin that exists in other options. When future generations look back on this era, they will realize that it was greed and the focus on profit that caused the housing crisis that nearly paralyzed the country. It was the overinflated housing market that began the hemorrhage of our country, and resolving issues surrounding housing

will be at the crux of our recovery.

I firmly believe that if we educate the public about the impact that cooperative housing has played in addressing low-income housing, gentrification, and overcoming discrimination, we can galvanize the public to demand more cooperative housing solutions. To that end I have provided a few examples of the role cooperatives played in the Civil Rights Movement written by David J. Thompson, President of Twin Pines Cooperative Foundation, in California and featured in this issue.

► Housing cooperatives organized by integrated groups of veterans after World War II led the fight to end the Federal Housing Agency's restriction on lending to housing cooperatives that allowed African-Americans to be members. Thurgood Marshall personally intervened with President Truman to end the federal restriction on lending to integrated housing cooperatives.

► A. Philip Randolph and Bayard Rustin, who led and organized the 1963 "March on Washington" both lived and died at Penn South, a union sponsored housing cooperatives in New York City. The core plan for the "March" was crafted at meetings at Bayard Rustin's cooperatives apartment in Penn South. Down below on the ground floor of Penn South was the Chelsea Cooperatives, a consumers' market.

► As chief counsel for the National Association for the Advancement of Colored People (NAACP), Thurgood Marshall and his wife supplemented their income by doing home deliveries for their local consumer cooperative in New York City.

► In 1957, Marshall was invited to live in a NYC housing cooperatives (Morningside Gardens). Due to his interracial marriage he was restricted from buying most other housing in NYC. In 1967, Marshall became the first African-American to be appointed to the Supreme Court.

Now is the time to pick up the mantle where the Civil Rights Movement left off, dust off the tools, and return to what worked, "The Democratization of Wealth." Alternative housing is the answer, and the National Association of Housing Cooperatives is leading the way! **CHB**



Vernon Oakes is the President of the NAHC and manages cooperatives, including the one that he lives in.

### We Want to Hear from You

Tell us, in 25 words or less, about your involvement before, during, or after the Civil Rights Movement (1963-64), and we will include your story in the winter issue of the Cooperative Housing Bulletin.



## Historic Institute Honors Civil Rights Leader on His Birthday



Norman Hill

On August 27, A. Philip Randolph Institute honored Norman Hill, 80, in Washington, D.C. for his a lifelong activism in the struggle for global racial equality and economic justice. Attending the D.C. event were Eugene Glaberman, a Penn South resident since 1962 and a former Penn South Board member, Rachelle Horowitz, another Penn South resident from the 1960s until she moved to D.C. in 1976 and David J. Thompson, of the NAHC

Publications Committee.

Hill served as the president of the APRI, the black labor-civil rights organization founded by his mentors, Bayard Rustin and A. Philip Randolph. He organized over 200 APRI affiliates, and under his leadership, APRI became the first black-led organization to spearhead national voter participation drives. Hill was also a pioneering presence at the Congress of Racial Equality in the early 1960s. A signature achievement was Norman's work in assisting Rustin in organizing the 1963 March on Washington for Jobs and Freedom, as well as helping coordinate the Memphis March at the time of Dr. King's assassination in 1968. Norman and his wife of 52 years, Velma, who have lived in Penn South for about 50 years, are currently completing their memoir, *"Climbing Up the Rough Side of the Mountain,"* scheduled for publication in 2014.

## Michigan Cooperative Honors NAHC Chairman Ralph J. Marcus



Ralph Marcus

Concord Consumer Housing Cooperative in Brownstown Township, Michigan presented an engraved plaque to Ralph J. Marcus, CEO and owner of Marcus Management Inc., for 35 years of dedication and service to Concord Cooperative.

The cooperative noted that Marcus's advocacy for the cooperative way of life is exemplified by his driving force in affecting state legislation and in writing regulations

during 1993 that made it possible for cooperative housing corporations to qualify as homeowners under Michigan's Homestead Act.

Marcus took over the reins of Marcus Management from his parents in 1992. Concord Consumer Housing Cooperative thanked Marcus and his family for his dedication, guidance, and support throughout the years.

## Chicago Cooperative Awards Recognizes NAHC Member Herbert H. Fisher

Chicago area's River Oaks Towne Houses Cooperative Board of Directors hosted Herbert H. Fisher at a Chicago downtown restaurant on September 29 where he was presented with a plaque in recognition of his 40 years of service. As its general counsel since 1973, Fisher aided the cooperative in the closing of its last mortgage section, acquisition of its model units and a large front parcel. This move prevented the development of commercial building between the cooperative and its frontage road. He also negotiated the acquisition of another adjoining large tract of land which precluded additional development along its borders. This action gave the cooperative frontage on two additional sides.

## Northcountry Cooperative Development Foundation Releases Annual Report

Northcountry Cooperative Development Foundation recently released its annual report stating that it provided \$1.9 million to cooperatives in eight states from Arizona to Indiana to Pennsylvania in the last year. In addition, NCDF financing leveraged more than \$8.5 million in additional financing from other lenders. NCDF loans also strengthened cooperatives and their communities: 100% of loans went to cooperatives owned by low-income residents and located in economically disadvantaged communities. Thus, NCDF's loans created community ownership, healthy food access, workplace democracy, and dignified affordable housing.

Throughout 2012, NCDF worked to build a stable financial base, raising \$60,000 in equity from new and current members. In addition, the foundation raised \$500,000 in equity due to Northwest Area Foundation, which converted half of its program-related investment to preferred stock. At the same time, NCDF's earned revenue declined as the loan portfolio contracted during the recession, and management took steps to reduce operating expenses: relocating its offices, adjusting staffing and reducing interest expenses. However, despite these savings, the foundation posted an operating loss for the year. NCDF's management and board, however, have developed a capital plan to build equity, ensure profitable operations, and continue to expand its impact.

Additionally, NCDF's sister organization, Northcountry Cooperative Federal Credit Union (NCFCU), merged with South Metro Federal Credit Union. NCFCU was chartered in 2003 to provide loans to housing cooperatives and their members but had faced financial challenges as the result of the housing crisis and increasing credit union capital requirements. The merger with South Metro retained NCFCU's field of membership—NCDF members and the members of member cooperatives. NCDF is looking forward to partnering with South Metro to increase the financial resources available to cooperatives. To read the NCDF annual report in its entirety, navigate to [ncdf-annual-report-2012-final.pdf](http://ncdf-annual-report-2012-final.pdf).

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## California Cooperative Celebrates Togetherness

Loren Miller Homes, a 105-unit cooperative in San Francisco, celebrated Family Day on September 14, 2013. The 65 members who attended the event ate, socialized, and played games. In addition to the festivities, member Claire Revadavia gave a presentation on recycling where participants won prizes such as toasters and microwaves for answering correctly to the questions.



**Norma Robinson, president of Loren Miller Homes and NAHC Board Director, is flanked by member Claire Revadavia.**



**Marnie Moore, Property Manager at Loren Miller Homes ties a blindfold around a child preparing to hit a piñata.**

## THE RCM PROGRAM

**NAHC**

THE NATIONAL ASSOCIATION OF HOUSING COOPERATIVES

**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, renewed 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](http://www.coophousing.org).

# How to Encourage Volunteerism

By Ian Davis

The opportunity for volunteerism is quite broad when seen through the scope of housing cooperatives. Due to the unique framework of a cooperative, there are many avenues in which one could volunteer within their cooperative. However, volunteering may not always seem appealing to members for a variety of reasons, and it is essential to know why people *don't* volunteer in order to better tailor an approach to attempt to get somebody *to* volunteer. Understanding the underlying motivations of volunteering can also be a useful tool in gauging the potential for volunteerism in a member.

## Motivating factors

In a perfect world, everybody who volunteers would do so selflessly from the bottom of their hearts, but unfortunately that is not the case. People will frequently volunteer in order to receive some personal benefit whether it is an increased sense of power and status within the cooperative or the opportunity to be recognized by their peers for good work. This is not to overlook those individuals who are purely altruistic and seek to better the lives of others in the cooperative. However, it is important to understand that not all volunteers have the same motivations, and consequently, all volunteer engagement approaches should not be the same.

## Discouraging factors

It is also crucial to understand what keeps people away from volunteer opportunities. Being aware of the barriers on the path to volunteerism is the first step in eliminating these roadblocks. The most common reason, at any volunteer level, is that the member was simply never asked to volunteer. This fact is especially true for new members—those unfamiliar with cooperative structure—and by simply asking members to volunteer, you can see an increased rate of volunteerism within your community. Those who don't volunteer often view themselves as “different” than volunteers and on the outside of the operational bubble, and a simple query can move that individual to within the volunteer sphere. Another common reason that is frequently heard when somebody doesn't volunteer is that he or she simply doesn't have the time. This scenario is absolutely understandable—work, family, friends, and other obligations—often leave people with the sense that they have no more time to offer for volunteer opportunities. This is when you need to alter your approach and recognize volunteer positions within your community that require very little time to complete. Getting a potential

volunteer to start small can often lead towards bigger volunteer opportunities in the future. Small tasks, even something as minute as picking up litter around your community for 30 minutes a week, can be considered the “free sample” of the volunteer world you hope it will incentivize individuals to come back for more.

## Best practices

### Asking

So, what are the best methods for encouraging volunteerism? The easiest and often most effective practice was previously discussed – asking. The worst case scenario is a member saying “no,” which would leave you no worse off than you were before you asked. Framing your question is really important – “I could use some help, and I think your skill set would really be beneficial for this project” is more effective than saying, “You don't ever volunteer – why don't you do something for once?” You always want to approach these volunteer requests with respect and kindness. By identifying somebody's strengths, you will have a better chance of getting that individual to help out. The cooperative/volunteer relationship should be seen as reciprocally beneficial for both parties, and focusing on what is in it for the volunteer will often lead to better volunteer engagement results. For example, at CSI Support & Development cooperatives (which are composed primarily of seniors), it is a good idea to spotlight the tremendous mental and physical health benefits for older individuals that come from volunteering. An individual isn't greedy if they wonder, “What's in it for me?” It simply indicates that as a volunteer organizer (or just as a current volunteer within the community) that you recognize the benefits for the potential volunteer's position. This viewpoint tends to make people more receptive towards your inquiries.

People will frequently volunteer in order to receive some personal benefit whether it is an increased sense of power and status within the cooperative or the opportunity to be recognized by their peers for good work.

Ian Davis is a co-op liaison for CSI Support & Development (a resident/member controlled organization which uses a cooperative management system and engages its resident membership in decision-making at every level of its operations). Ian is a 2012 graduate of James Madison College at Michigan State University and is completing his first year as a CSI Support employee.

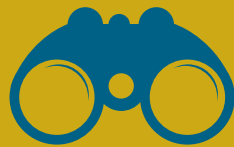
### *Recognizing*

Recognizing and appreciating your volunteers is not only a great practice for encouraging new volunteers but also helps to retain volunteers you currently have in your community. Since volunteers obviously can't be paid monetarily, the next best thing is to compensate your volunteers with the respect and appreciation that they deserve. If a new member sees that your community doesn't do much to recognize their volunteers and simply sees them as a cog in the machine, it is unlikely that the new member would have any incentive to volunteer their time and effort for a cause that went unseen and unappreciated. It is human nature to want to feel valued and needed, and by letting your volunteers know how important they are to your community, you will have much more success

in creating a strong, dedicated group of volunteers. Write thank you notes or recognize a "volunteer of the month" in your community. Even compliments and words of praise in passing go a long way in making your volunteers feel appreciated and needed, especially in front of others.

### *Understand your own community*

Finally, talk to the existing volunteers in your community and see what motivated them to volunteer, and what continues to make them want to volunteer. Every community has its own personality, and by assessing the motivators and approaches used in your own community, you will have a better understanding of how to build your coalition of volunteers. **CHB**



***Be on the lookout!***

**NAHC has a new website in the works.**

**Coming Winter 2014**



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# Danger: Volunteering is Good for You

By Douglas M. Kleine, CAE

The quality of life in a successful co-op depends on many volunteers who work in committees and task forces. Newsflash: volunteering is good for you as well as your cooperative.

How to volunteer  
is as simple as  
showing up.

A recent study by United Health Group and the Optum Institute found that volunteering is linked to better mental, physical, and emotional health. Of 3,351 adults surveyed, 76 percent said volunteering made them feel physically healthier, 78 percent reported lower stress levels, and 96 percent of people who volunteered in the last 12 months said the experience “enriched their sense of purpose in life.”

Need more proof of the benefits of volunteering? The Corporation for National and Community Service looked at 10 years worth of data from the Census Bureau, and the Bureau of Labor Statistics found that unemployed people who volunteered were 27% more likely to get a job regardless of other factors such as race, gender, age, or job market conditions. Of those surveyed, 87 percent said they improved their teamwork skills by volunteering, and 75 percent said they enhanced time management abilities.

Volunteering also has some traps—over commitment, deadline pressure, wrong chemistry in the group, and feeling unfamiliar with the subject matter or ill-equipped for the technical work required. Making careful choices can avoid most of the snares. And when circumstances change and the effort is unrewarding, you have two other choices which I call your left foot and right foot--exit. The volunteer position is not a life-time appointment. You can leave at any time.

Here are some tips for making good choices in investing your time as a volunteer.

- ▶ Do I know the mission or purpose of the group, and do I agree with it?
- ▶ What authority does the group have? Who does it report to? What is the budget, if any?
- ▶ What is the time commitment (meeting time and time to work in between meetings)? What is my schedule like?
- ▶ Who is in the group? Am I looking to be with existing friends, or do I want to meet new people?

▶ What can I contribute (and it is acceptable if your motivation is to learn; questions from new people can stimulate new thinking in the group)?

▶ How to volunteer is as simple as showing up. Cooperatives with the greatest success use a brief form, such as the one on this page to capture essential information and help match your interests and skills with the co-op's needs. Other co-ops accept anyone, so just introduce yourself to the chair person. And here's to your health.

## XYZ Cooperative Volunteer Interest Form

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

What committee would you like to join?

On the back of this form is a list of committees and a sentence or two about what each one does.

Why do you want to serve on this committee? \_\_\_\_\_

Have you served on an XYZ committee or the board before? \_\_\_\_\_

What other organizations or committees outside of XYZ Cooperative have you done volunteer work with? \_\_\_\_\_

What skills do you have that you think will help this committee? \_\_\_\_\_

How much time can you commit for serving on this committee? \_\_\_\_\_ hrs/month

Please return this form to the cooperative office.

Thank you for your interest in serving! **CHB**



Doug Kleine, CAE is President of Professional Association Services providing governance training and consulting to cooperatives and other nonprofits. He was Executive Director of NAHC from 1999-2007. Previously he served in the Condo and Cooperative Branch of the US Department of Housing and Urban Development.



# Seattle Conferences Offers Education and Tours of Seattle Cooperatives and Victoria

By Linda Brockway



More than 300 members have registered to attend the National Association of Housing Cooperatives' Annual Conference in Seattle, Washington, between Wednesday, October 30, and Saturday, November 2, 2013. If you have not already registered, you may want to consider some of the educational opportunities and fun adventures NAHC has planned. NAHC also will receive registrations onsite.

**LET US LEARN**—Attendees can choose from six tracks of classes on Thursday, October 31 and Friday, November 1, 2103. The tracks include financial considerations for cooperatives, including a class on the mortgage pay off; cooperative planning and marketing, presented by a representative of Canadian Housing Federation – The Real Story – Rooftops Canada; legal and legislative issues, involving lobbying as well; improving operations,



Right: Parliament building in British Columbia  
Below: Seattle's Pike Place Market



encompassing the new board member training; cooperative governance issues, covering a class on the appraisal process; and the RCM Track, dedicated to assisting RCMs.

**FLOAT AWAY—ON A CRUISE TO VICTORIA BC.** The tour will leave at 7 a.m. and return at 9 p.m. After a two and a half hour cruise, tourists will spend a day in Victoria, visiting the Parliament Building, the Royal British Columbia Museum, Crystal Gardens, and the famous Butchart Gardens and will enjoy an afternoon tea at the Fairmount Empress Hotel. **US citizens must present a passport, an enhanced driver's license, or other approved secure document denoting citizenship.**

**DRESS UP**—NAHC is sponsoring a costume contest at the opening Halloween party on October 30. Members will dance to a lively Jazz and Blues Band and will receive cash prizes for first, second and third place prizes.

**SEE SEATTLE**—The Seattle Landmarks bus tour leaves the hotel at 11:00 a.m. and will feature lunch at Ivar's Salmon House on Lake Union. After lunch, the tour will include a visit to Pike Place Market; Pioneer Square; the International District; the Olympic Sculpture Park; Ballard Locks; and the most recognizable landmark in Seattle, the Space Needle.

**SEE COOPERATIVES**—The bus will pick up at 1:00 p.m. and visit two to three cooperatives and two co-housing developments. A co-housing development is an arrangement where each "member" has a specific room but share the kitchen, living room, bathrooms, and other areas of the house. It is an interesting concept in the cooperative movement. The tour bus will return to the hotel by 5:00 p.m., allowing members to attend the Halloween party beginning at 6:00 p.m.

**HANDLE BUSINESS**—The annual meeting will begin on Saturday at 9:30 a.m.

**SATURDAY TOURS**—Do you want to get away after the annual meeting? Here are three choices:

- ▶ During the Snoqualmie Falls and Boehm's Chocolates tour, members will tour Snoqualmie Falls in the country, strolling through downtown Issaquah and visiting a premiere Swiss chocolatier shop.

- ▶ The Seattle Premium Outlets Shopping Tulalip Resort and Casino tour will allow members to make a selection of shopping or gambling. You can start shopping and take a break by taking the bus to the casino.

- ▶ The Seattle Lakes Cruise Tour will embark on a luxurious two and a half hour cruise on Lake Union and Lake Washington.

NAHC looks forward to your participation in Seattle. [CHB](#)

## California Association of Housing Cooperatives

Nearly 40 members for 11 cooperatives including those from Oakland met for a town hall meeting in San Francisco this summer to discuss issues germane to housing cooperatives. Participants broke into five groups, each with a facilitator to present their ideas and concerns. The San Francisco Land Trust Agency and the mayor's office on housing sponsored the August and upcoming November 23 meeting.

The fall town hall meeting will feature the Davis Stirling Community Development Act that deals with the voting procedures with groups that have board of directors, including cooperatives, and analyzing financial and legal papers. The meeting will convene at the African American Arts and Culture Complex in San Francisco.



Andrew Crummey (liaison), Fredrick Scott (liaison) and Cheryl Ross (regional operations manager); really got into the spirit of the conference.

as well as to individuals associated with cooperatives who are not presently members in the hopes of recruiting them.

## Council for New York Cooperatives and Condominiums

CNYC will convene its 33rd Annual Housing Conference & Expo all day Sunday, November 17 at the Baruch College Vertical Campus at 24th Street and Lexington Avenue. Classes include basic courses on board member roles, financial and legal responsibilities, and understanding and maintaining the physical plant; this enables newer board members to hone their skills and explore their responsibilities. For repeat participants, CNYC offers targeted classes on specific topics: Meeting the Mayor's Carbon Challenge, Limiting Smoking, Disaster Preparedness, Legislative Issues, Board Member Liability,

adopting "Greener" practices, or evaluating board performance. Three classes are actually new each year, as they provide updates on essential aspects of running our buildings: Marc Luxemburg's Current Significant Legal Issues, Greg Carlson and Leon Geoxavier's New Codes and Rules in New York City and Jim Rheingrover and Eric Weiss's Property Tax Update.

The Urban Homesteading Assistance Board (UHAB), the creator and trainer of tens of thousands of units of affordable housing throughout the city, will offer a series of classes on affordable housing. The four UHAB classes will explore various aspects of sales and admissions policy and insurance issues.

## Cooperative Housing Association of New England

CHANE is in the process of transferring its primary office from its long standing southern Connecticut Norwalk location to its new central Connecticut office in East Hartford. A change in its administrative operations is also occurring as the association works to continuously improve its service and value to its membership. The new location will allow CHANE's President Kimalee Williams to more effectively manage the association's affairs. Roger Willcox, who founded CHANE as in effect a "Chapter" of NAHC with all CHANE members automatically becoming NAHC members, continues to be an active participant in CHANE as its secretary.

Future plans for the association include re-launching and expanding CHANE's website, [www.coophousingnewengland.org](http://www.coophousingnewengland.org), surveying its membership for training and educational session areas of interest; reviewing of its bylaws and other corporate documents to determine if any updates or amendments are needed. Current and prospective members, and Low Income Housing Tax Credit "cooperatives" include several that have or will soon pay off their HUD insured or otherwise-assisted mortgages. CHANE has sponsored workshops on subjects of special interest to these cooperatives and anticipate doing more of them.

CHANE is excited about the changes and expect to grow its membership in 2014.

This year, CHANE continued to provide consulting services and pro bono technical support to several of its member cooperatives

## CSI Support and Development

In July and August, CSI Support & Development held four management conferences (Leominster, Massachusetts; Troy, Michigan; City of Industry, California and Annapolis, Maryland). 419 members representing 56 CSI cooperatives convened at each regional management conference dressed to suit the theme, "Be a Super Hero, Volunteer." Green Lanterns, Superwomen, and Batmen took part in a wide range of educational opportunities and workshops that are vital to the training of members in the management of their co-ops.

At the September 26 annual meeting, the membership elected five cooperators to the CSI Support & Development Board of Directors—two in Michigan, and one each in

Continued on page 11 >

California, Massachusetts, and Maryland: Suzanne Beattie from Flat Rock Towers Co-op and Dorothy Duiguid from Dearborn Heights Co-op in Michigan; Claire Palma from Palm Terrace II in California, Mary Lacey from Constitution Co-op in Massachusetts, and Ethel Young from Walker Co-op in Maryland. The whole 13-member board will meet in Michigan with senior staff in October for their four-day orientation. James Edwards (MI), Christine Gross (MD) and Kathleen Larson (CA) were acknowledged for their service and dedication as outgoing CSI board members at the annual meeting and there were 1197 members present in four locations for the video-conferenced meeting.

A groundbreaking ceremony is scheduled for October 15 in Pontiac, Michigan for CSI's newest co-op in development. Arlington II in Baltimore, Maryland is under construction and expected to open early next summer. CSI Support & Development will be hosting a memorial service for Virginia Thornthwaite on October 16 at Bishop Co-op. For more details about these or other CSI events, please visit [www.csi.coop](http://www.csi.coop).

### Midwest Association of Housing Cooperatives

The MAHC Education Committee Trainers at Noble Square Cooperative in Chicago, Illinois will present the Certified Cooperative Director Certification (CCD) Training Course

on Saturday and Sunday, November 16–17, 2013. The CCD is designed for all Board of Directors, Committee Members, and/or Members who want and need the components that drive the operations and oversight of the cooperative corporation.

### New Jersey Federation of Housing Cooperatives

NJFHC held its quarterly meeting on July 20 where 16 members of five cooperatives participated included Highland Park Terrace, Highland Park Gardens, University Courts, Patterson Homes, and Brooks Slope Cooperative. The meeting discussions focused on allowing veterans to use their benefits to purchase member into cooperative housing. A workshop about member involvement followed the meeting. On November 9, the meeting will concentrate on board responsibilities.

### Potomac Association of Housing Cooperatives

PAHC board members will conduct training in the form of a panel at Yorkville Cooperative in Fairfax, Virginia, on Saturday, November 9, 2013. Fiduciary duties, role responsibilities, business judgment, and corporate documents are some of the topics the panels with review. [CHB](#)

## BOARD TRAINING SEMINAR

# 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](mailto:info@nahc.coop) or phone at 202.727.0797.



## International Cooperative Organization Publishes Strategic Blueprint for Growth

**THE INTERNATIONAL COOPERATIVE ALLIANCE (ICA)**, an independent, non-governmental organization that unites, represents and serves co-operatives worldwide, earlier this year published Blueprint for a Cooperative Decade. Last year marked the culmination of the United Nations International Year of Cooperatives and the beginning of a world-wide campaign to advance the cooperative method of conducting business. The plan in the blueprint – the “2020 Challenge” – is for the cooperative form of business by 2020 to become:

- ▶ The acknowledged leader in economic, social and environmental sustainability;
- ▶ The model preferred by people; and
- ▶ The fastest growing form of enterprise.

The 2020 Challenge seeks to build on the achievements of the International Year of Cooperatives, and for the Year of Cooperatives (2011 – 12) to be the start of a Cooperative Decade (2011 – 2020). To read the blueprint in full, go to <http://ica.coop/en/blueprint>.

## Watergate Cooperative Apartment Sells for Record-Setting Price

**A THREE-BEDROOM COOPERATIVE** apartment (see pictures below) in the south building of the Watergate sold for \$3.1 million last year, a record. The previous owner hired the architectural firm Outerbridge Horsey Associates to reconfigure and redesign the 2½ apartments into one 3,700-square-foot residence. The result includes a living room, a dining room that seats 10, a library and a large kitchen with a family room. All the living spaces have access to a curved balcony garden that wraps around the fourth floor apartment and offers sunset views. The 10-acre complex has three residential buildings, an office building, and a hotel. Attempts to update the property have been

mixed. The hotel, which has stood vacant since 2007, was bought by Euro Capital Properties in 2010 after another developer, Monument Realty of D.C., lost the building to foreclosure.

## Canadian Government Make Recommendations on Cooperatives

**THE GOVERNMENT OF CANADA** responded at the beginning of the year to the Report of the House of Commons Special Committee on Cooperatives (the Committee): Status of Cooperatives in Canada (the Report). The government agreed with the overall intent of the Report and shares the Committee's commitment to highlight the importance of cooperatives and enhance their status in Canada. The report made the following recommendations:

- ▶ That the Government of Canada highlight the strategic role that cooperatives play in our economy by educating government employees in all departments, especially those in regional development offices, and the general public on the nature and benefits of the cooperative business model.
- ▶ That Canada Mortgage and Housing Corporation support housing cooperatives by continuing to provide reasonable mortgage and refinancing services.
- ▶ That the Government of Canada explore the feasibility and cost of allowing Canadians flexibility to invest RRSP funds in co-operatives.
- ▶ That the Government of Canada work closely with regional economic development agencies to highlight the importance of cooperatives to Canadian economic development so that they can promote the cooperative business model along with other business models, and to ensure their officers have a clear understanding of how cooperatives are supported through existing federal programs and can promote such programs to cooperatives and entrepreneurs.
- ▶ That the Government of Canada review the issue of capitalization of cooperatives, including its causes, effects, and potential solutions.





► That the Government of Canada, in consultation with provinces, territories, and the cooperative sector, review the *Canada Cooperatives Act* to determine whether updates are advisable.

► That the Government of Canada study the possibility of consolidating the responsibility for cooperatives under a suitable department, such as Industry Canada.

► That the Government of Canada continue to reduce the red tape burden for cooperatives and businesses.

Read the full report at [Government\\_COOP\\_Response\\_Jan28\\_ENG.pdf](#).

## 2013 Treasury Program Awards to Support Three NAHC Community Development Financial Institutions

**COOPERATIVE FUND OF NEW ENGLAND**, NCB Capital Impact, and New Hampshire Community Loan Fund were among the 191 organizations that received Financial Assistance and Technical Assistance awards totaling over 172 million in September through the U.S. Department of Treasury's Community Development Financial Institutions Fund (CDFI Fund). This amount also includes 10 awards totaling more than \$22 million through the Healthy Food Financing Initiative.

The awards, part of the fiscal year (FY) 2013 Community Development Financial Institutions Program (CDFI Program) round, will enable Community Development Financial Institutions (CDFIs) across the country to increase their lending and investments in low-income and economically distressed communities.

Cooperative Fund of New England (CFNE) in Amherst, Massachusetts, established in 1996, received \$99,587. CFNE provides financing and technical assistance to worker-owned businesses and cooperatives throughout New England. CFNE will use its FY 2013 Technical Assistance award for personnel, lending systems, and research and planning activities.

NCB Capital Impact (NCB) based in Arlington, Virginia, was awarded \$4,347,000. A certified CDFI founded in 1983, NCB provides financial and development services and supports community development through a holistic approach by financing health centers, grocery stores, schools, affordable housing and long-term senior care. NCB will use its FY 2013 Financial Assistance Award for lending and equity capital to support development in Detroit and lending to community health centers in California, and its FY 2013 Healthy Food Financing Initiative-Financial Assistance award to support the Michigan Good Food Fund, a new initiative that will expand access to healthy foods for hundreds of thousands of Michigan residents living in underserved areas.

A certified CDFI established in 1983, New Hampshire Community Loan Fund, Inc. in Concord, New Hampshire will use the \$1,347,000 FY 2013 Financial Assistance award to expand its lending to homeowners in resident-owned communities and on their own land. The fund provides lending and technical assistance to people of low-income and the organizations that serve them throughout New Hampshire.

Additional information about the FY 2013 round of the CDFI Program, including the full award list and key highlights, can be found on the CDFI Fund's website at [www.cdfifund.gov/cdfi](http://www.cdfifund.gov/cdfi).

## Reminder: Affordable Care Act Enrollment Started October 1

On October 1, 2013, the Health Insurance Marketplace opened in every state. With a single application, HUD-assisted tenants can see if their families qualify for Medicaid, for the Children's Health Insurance Program, or for subsidized health insurance premiums, and can enroll in coverage that begins as soon as January 1, 2014.

The benefits of the Affordable Care Act to HUD-assisted households is explained in a video message and blog post by Secretary Donovan, who explains how sharing information about the Affordable Care Act with HUD-assisted tenants contributes to HUD's mission of building strong and healthy communities across the country.

The best place for the latest, most accurate, information on the Marketplace is the updated website, [www.HealthCare.gov](http://www.HealthCare.gov). At the site, you can learn what it is, who can apply for insurance, how to get insurance, how to lower costs, and more. Tenants can also call a toll free number, 800/318-2596, to speak with a trained customer service representative. The site can also help connect you to people in local communities who can provide HUD-assisted tenants with personal help making insurance choices. **CHB**

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of the Lincoln Memorial, will stand forevermore. The stirring event concluded with Martin Luther King Jr's majestic "I Have a Dream" speech. The "March" made an indelible imprint on America's conscience.

The low point of the year was the killing of four young black girls attending the 16th Street Baptist Church in Birmingham, Alabama, September 15. Segregationists had planted the deadly bombs. The deaths sent the nation into shock and mourning. The two different events in 1963 demanded that America must change.

These events, and others that made up the American Civil Rights Movement, are fairly well known. But what about the everyday role of cooperatives in the Civil Rights Movement — efforts that began in the middle 1800's and proceeded into the Civil Rights Movement and beyond? Here are just a few vignettes about the role of cooperatives in civil rights for African-Americans.

► Frederick Douglass spoke four times in Rochdale in 1846. He stayed with John Bright, MP, Rochdale resident, and cooperative supporter. The first third of the money to purchase Douglass' freedom from slavery in 1846 came from Bright, a supporter of the Rochdale Pioneers. Douglass visited a Chartist colony to learn how the vote was gained through the cooperative purchase of land. Douglass stayed with Bright in Rochdale again in 1860.

► Many leading British cooperators, especially in the Manchester area, played key roles in the Union and Emancipation Society. That group was the main United Kingdom (UK) supporter of the anti-slavery platform of Abraham Lincoln. Following news that the Civil War had ended, figures such as John Bright and Frederick Engels set off to Toad Lane, Rochdale to sign the Rochdale Pioneer's Visitor's Book.

► As chief counsel for the National Association for the Advancement of Colored People (NAACP), Thurgood Marshall and his wife supplemented their income by doing home deliveries for their local consumer cooperative in New York City.

► In 1957, Marshall was invited to live in a New York City housing cooperative (Morningside Gardens). Due to his interracial marriage, he was restricted from buying most other housing in the city. The Marshalls took their first opportunity to become home owners and lived at the cooperative for almost a decade. In 1967, Marshall became the first African-American to be appointed to the Supreme Court.

► Many Civil Rights leaders point to their attendance at the Highlander Folk School as a key moment. Among them were Rosa Parks and Martin Luther King Jr. Highlanders are modeled after the Folk Schools in Denmark that played a critical role in the development of the Danish cooperative movement. Parks chose not to give up her seat on the bus only months after attending Highlander. When asked what difference did Highlander make? Rosa Parks replied, "Everything."

► The arrival at Highlander of African-American activists from John's Island, South Carolina, brought about another historical impact. Septima Clark and Esau Jenkins returned from Highlander to set up the first ever "Citizenship" classes. Most African-Americans had to be taught how to read and write and pass a test to get the right to vote. Held in the back room of their consumer cooperative, the "Citizenship" classes were then

exported to the rest of the South. The classes led to hundreds of thousands of African-Americans winning the right to vote and changing the face of the South.

► Housing cooperatives organized by integrated groups of veterans after World War II led the fight to end the Federal Housing Agency's restriction on lending to housing cooperatives that allowed African-Americans to be members. Thurgood Marshall personally intervened with President Truman to end the federal restriction on lending to integrated housing cooperatives.

► A. Philip Randolph and Bayard Rustin, who led and organized the 1963 "March on Washington" both lived and died at Penn South, a union sponsored housing cooperative in New York City. Rustin, Randolph, Tom Kahn, Rachel Horowitz, Norm and Velma Hill have all lived at the Penn South cooperative. Down below on the ground floor of Penn South was the Chelsea Cooperative, a consumers' market. Penn South's members are also served by their own credit union.

► During the Civil Rights era, hundreds of cooperatives were organized in the South. In 1967, a core group of those cooperatives gathered together in Atlanta, Georgia, to found the Federation of Southern Cooperatives. Today, the Federation is the leading voice representing the issues facing black farmers and black communities in the South.

The Federation is at the forefront of the development of cooperatives and credit unions and the empowerment of minorities and low-income populations. The Federation and other black farmers successfully won the "Pigford" suit against the United States Department of Agriculture (USDA) resulting in a billion dollar discrimination award to black farmers.

► From 1965-1985, Charles and Shirley Sherrod led development of New Communities, Inc, a cooperative farm in Georgia. It was the largest parcel of land owned by African-American farmers and the first land trust in the nation. With funds from the "Pigford Suit" the Sherrods are rebuilding New Communities.

► Congressman John Lewis, the last living speaker at the 1963 March has spent much of his life supporting cooperatives, including being the chair of New Communities and working for the National Cooperative Bank. Fifty years later, Lewis is still marching on and championing cooperatives.

It would be a long time before African Americans obtained their full legal rights as citizens. Yet, much earlier, cooperatives on both sides of the Atlantic Ocean proudly provided African-Americans with both economic power and voting rights. Today, newer cooperatives continue to fight for economic democracy and build community. **CHB**

David J. Thompson is writing a book entitled "Cooperatives and the Civil Rights Movement," due for publication in 2014. He is president of the Twin Pines Cooperative Foundation. [dthompcoop@aol.com](mailto:dthompcoop@aol.com) 530/757-2233

On August 28, David J. Thompson was in Washington, DC to interview key people about their Penn South co-op experiences during the organizing of the March on Washington. He went to the Lincoln Memorial for the commemoration of the 50th Anniversary of the March on Washington and the addresses of three Presidents. David and his family was at 16th Street Baptist Church in Birmingham, Alabama, on September 16 to reflect on the tragedy of the death of the four young girls as a result of a bomb set in the church.





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