

Officers' Column

3

Code of Ethics

5

Committee Corner

6

NAHC Partnership
Yield AC Speaker

7

Cooperative Aging
in Place

8

The Season of Ice
Damming

10

Participate in Research to
Support the Cooperative
Housing Secret

12

ZNE... Not what
You Think

13

The Iconic Chelsea Hotel

14

News from All Over

15

Member Association
News

16

People and Places

17

Member News

Cooperative Calendar

19

Cooperatives Helping
Cooperatives

20

COOPERATIVE HOUSING BULLETIN

A member service of the National Association of Housing Cooperatives

Fall 2015

Selecting Members After the Recession: Proceed Carefully

By Altoria Bell Ross

CHB editor Altoria Bell Ross had a conversation with NAHC Executive Vice President Fred Gibbs, who is also the owner of the property management firm, FKGibbs Company, LLC, in Kansas City, Mo., about member selection after the recession, attracting new and millennial members and cooperative member training.

EDITOR: Cooperatives are attracting people who are just interested in cheap housing not the cooperative concept. How would you describe such a scenario?

GIBBS: There are several variables that would speak to this perception. Among them, and one that should be given careful consideration, is the type of housing cooperative. Housing cooperatives exist with a number of varieties of size, membership preference, financing profiles and equity types.

It has been my observation that limited-equity cooperatives seem to attract applicants who approach the cooperative with cost as their driving force. These cooperatives often have subsidized rents and cater to persons in lower income groups, for whom lower monthly carrying charges are the single most attractive marketing feature. In a well-run cooperative, however, many families who enter the cooperative for economic benefit, soon realize the benefits of democratic control, member involvement and the joy of cooperating with others. Thus, having a greater degree of control over one of their family's basic needs, housing.

The market-rate cooperative usually attracts people for reasons that reach beyond just economic. Although controlling one's housing investment is a principle interest to all, other benefits such as membership preference and community location or size come to the table for consideration. An artist may feel that joining a housing cooperative created

for and by artists would have an appeal. Perhaps living in a small community is a feature that would appeal to a potential member of a cooperative with a minimal number of housing units. Cooperatives located in areas that afford the members the ability to grow their own food and enjoy an agrarian lifestyle would attract people for whom those factors

are important. An amazing feature of housing cooperatives is choice and control. I believe this to be the foundation of the cooperative concept.

EDITOR: What tips would you give on interviewing for cooperative spirit and interest in the community?

GIBBS: Discovering cooperative spirit and community interest can be a bit tricky if the applicant is primarily motivated by price. However, the selection committee should be prepared with a list of questions that will uncover these valuable traits. Questions should be designed to test knowledge of and participation in:

- ▶ Local governmental current events, affecting the cooperative and its surrounding community;
- ▶ The cooperative's membership preference. *e.g.*, for an artist community, local art news and events;

Continued on page 4 >

Every portion of
orientation must
display the
cooperative spirit.



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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.

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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

Ad Hoc National Cooperative Share Listing Committee – Karen Harvey
Ad Hoc Share Loan Committee – Gregory Carlson
Audit Committee – Stephen Somuah
Communications Committee – Gregory Carlson and Fred Gibbs
Contract Review Committee – Hope Turner
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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 Bostrom

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

NAHC is on the Move, Serving Its Cooperatives

SINCE MAY, the National Association of Housing Cooperatives (NAHC) has been on the road. In early June, NAHC joined our Canadian friends at their annual meeting in Charlestown, capital of the province of Prince Edward Island. The Co-operative Housing Federation of Canada treated us as one of their own as many of their issues are ours (See NAHC Partnership with Canadian Group Yields Conference Keynote Speaker). To reciprocate, our Canadian friends

will join us at our annual meeting in South Carolina this October and will be conducting workshops. The highlight of our visit was the exchange of memberships. NAHC is now truly international.

In late July, NAHC traveled to San Francisco for a town hall meeting sponsored by the Mayor's Office in coordination with the San Francisco Community Land Trust and the California Association of Housing Cooperatives (CAHC). NAHC President Gregory Carlson gave the meeting's opening remarks and NAHC Treasurer Linda Brockway served as a panelist (See Member Association News for more details). On behalf of NAHC, we wish to thank CAHC for its warm welcome. NAHC's leadership believes in supporting our member associations throughout the country. When asked, NAHC will travel, so please invite us to your conferences and meetings.

With the world becoming more technology-driven, NAHC has increased its online presence. The Registered Cooperative Manager (RCM), a certification program for cooperative housing managers, requires the successful completion of an ethics module every three years. Previously, an RCM would have had to travel where the RCM certification program was being taught. As of this past July, an RCM can now take the course online via NAHC's website. This is the first of many educational programs that will be posted on the website for NAHC's members to anticipate.

Another new venture will be instituted around the time of and at the annual conference. NAHC is using social media (Facebook and Twitter) to promote the conference and to tell its story. At the conference, attendees will be able to follow the activities through their social media accounts. NAHC also hopes to attract non-members, especially younger generations, to the association through the use of social media. Please engage us through social media while you are at the conference. **Twitter:** @NAHC1952, **Facebook:** National Association of Housing Cooperatives.

NAHC is looking forward to seeing many of its members at the 55th annual conference in Hilton Head October 14-17. In addition to great educational programs and other meetings, NAHC went all out on getting great tours and other things to do while you are there. See you in Hilton Head! **CHB**

—Greg Carlson, Ralph J. Marcus, Fred Gibbs, Anne Hill, and Linda Brockway



National Association of Housing Cooperatives



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Ralph J. Marcus



Greg Carlson



Fred Gibbs



Linda Brockway



Anne Hill

The use of technology is vital in the digital age.

- Community-building events that require participation;
- Memberships or affiliations with organizations that foster cooperation through committees and other groups for social action;
- Volunteer commitments and completed volunteer projects; and
- Organizational leadership.

Additionally the applicant's social media profile should be reviewed to determine his or her interest in working with others.

EDITOR: Do you cut some slack to applicants with bad credit due to the mortgage crisis and recession? How?

GIBBS: I believe most areas of the housing sector provide some allowances for those who were hardest hit by the mortgage crisis. Developing a fair policy to deal with this scenario requires a knowledge of the effect this crisis has had on your local economy. Some areas of the country were hit harder than others. Here in the Midwest the effects, although no less devastating, were not felt on such a large scale as was felt in larger urban centers and places where real estate speculation seemed to run unchecked. Nevertheless, a large segment of the population found themselves with mortgages that were far more than the revised value of their homes. That coupled with job losses and cutbacks, due to the recession, results in the uncomfortable fact that many families now bear the burden of some rather significant blemishes on their credit report.

Boards should look at establishing acceptance policies that allow for a potential member to explain and support mitigating circumstances related to negative credit report items for mortgages during this period. In much the same fashion that one seeks relief from a modification of a troubled mortgage, these families should be allowed to prove a significant debt-to-income disparity. They should be allowed to support the fact that the real estate value adjustment contributed to any default or inability to pay. They should also be able to prove a good track record before and since the crisis, failed real estate transaction notwithstanding.

EDITOR: What are your sources of new members?

GIBBS: Housing cooperatives are only a small portion of the broader sharing economy. A sharing economy can take a variety of forms. A common premise is that when goods, services and resources are shared, the value of those items may increase for the participating community. Cooperative housing is one such resource. Collaborative consumption as a phenomenon is a class of economic arrangements in which participants share access to products or services, rather than having individual ownership. The membership rolls of different types of coopera-

tives are, in my opinion, the best source for potential housing cooperative members. This requires a fair bit of research for your particular community. But the result is well worth the work. These cooperators are fully engaged in the cooperative spirit and have a better understanding of the concept. Sadly, however, housing cooperatives are a little known segment of the cooperative economy. This must change if housing cooperatives are to take their rightful place at the table when new developments are planned and cities seek solutions to housing issues.

EDITOR: Everyone talks about the millennials. Do they go for cooperatives? Where would cooperatives find them?

GIBBS: The growing number of student cooperatives in the United States indicates a strong interest among millennials. The cooperative lifestyle can be viewed as a natural extension of the university experience. For this group, cost is definitely a major factor in the housing decision and should not be overlooked. Cooperatives would do well to focus marketing efforts toward college campuses and target students who are soon to graduate. A community with a number of major employers will find this approach to be quite effective as many graduates will be starting their careers with these employers.

Having a strong relationship with an on-campus credit union can be very helpful in the search for potential cooperators, as well. Remember, the credit union is a cooperative. Their members have familiarity with the cooperative concept.

EDITOR: What is the role of orientation to reinforce the cooperative message?

GIBBS: Cooperative boards are challenged with the prospect of, a task that I refer to as, enthusiastic indoctrination. To the greatest extent possible, every portion of the orientation and continued relationship must display the cooperative spirit. At each step of the process, there should be an opportunity for involvement. Perhaps a series of committee seats could be reserved for new members. The new members would be invited to participate with each of these committees as a way to familiarize themselves with how your particular cooperative works. Through this round-robin approach, there is a greater chance of new members finding a fit for their particular talents and interest.

Avoid the procedural stagnation. Boards should not be afraid to try new ways of doing things. The use of technology is vital in the digital age. Technology is an ever-changing force which can be used to communicate with, educate and inform the cooperative members. Embracing this change is critical to the life of any cooperative community that seeks to reinforce the cooperative message in a meaningful way. **CHB**

An amazing feature of housing cooperatives is choice and control.

Code of Ethics Makes Cooperatives Strong

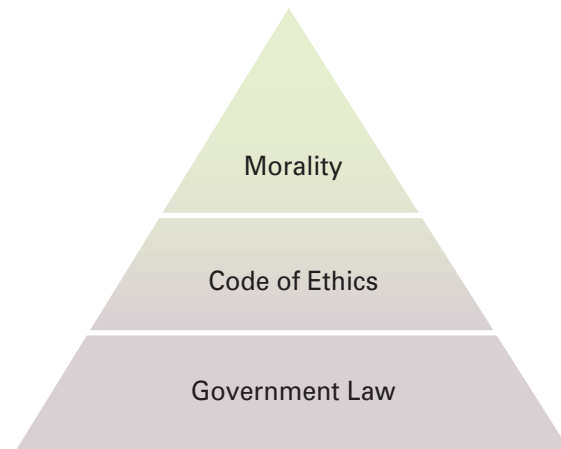
By Karen Harvey and Hope Turner

The Code of Ethics is an important tool which needs to be implemented by both cooperative board of directors and management. National Association of Housing Cooperative (NAHC) board members have a duty of good faith and loyalty to their members, just as board members and management do to their home cooperative and its members.

NAHC has its own Code of Ethics which has been adopted by many board of directors and professionals to follow or use as a guideline to encourage the boards and management to form and adopt their own code of ethics.

An example of a pyramid of ethics based on page 10 of the *RCM Ethical Practices Recertification Course Materials Manual* follows:

Pyramid of Ethics:



An excellent example of a code of conduct follows:

Article I.

A Board Member has a duty of good faith and loyalty to its members.

Article II.

A Board Member has a duty to use care, skill and diligence when carrying out official acts.

Article III.

A Board Member has a duty to act within the boundaries of his or her authority.

Article IV.

A Board Member has a duty to disclose every personal conflict of interest to the Board.

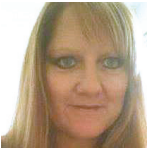
Article V.

A Board Member may not divulge or profit from the confidential information learned while performing official duties.

Article VI.

A Board Member has a duty to participate in the operation only as authorized by the bylaws or by the full Board of Directors.

For the NAHC Board of Directors Code of Ethics in its entirety, go to the NAHC website at <http://coophousing.org/about-nahc/bylaws.chb>



Karen Harvey, CCD, CCM, RCM, is a class facilitator, NAHC board member, and Ad Hoc National Cooperative Share Listing committee chair.



Hope Turner, CCM, RCM, is a community manager, NAHC board member, and Contract Review committee chair.

Extra, Extra, Read All About It!

Rural Cooperatives recently profiled the National Association of Housing Cooperatives (NAHC) in its [July/August issue](#), entitled Spreading the Umbrella of Cooperation, where it featured 36 organizations serving cooperatives (see page 27). The piece describes NAHC as the leading advocate to address the needs of the nation's housing cooperatives. It also lists NAHC's chief objectives, legislative issues and annual conference. The U.S. Department of Agriculture Rural Development publishes *Rural Cooperatives* bimonthly.

Member Services Committee Report

THE MEMBER SERVICES COMMITTEE ensures that member benefits grow and programming continues. The **55th Annual Conference** will take place in Hilton Head, S. C., October 14-17, 2015. As of early September, more than 300 members have registered. The committee is in the process of introducing a hardship grant for a cooperative that is experiencing financial difficulties. The grant includes conference registration, travel, per diem and hotel accommodations. Members may forward ideas for the conference to nahc@info.coop.

In addition to the conference, the committee is expanding the 3 R's training, the Wells Fargo Insurance Program and is in the process of adding buying programs that save cooperatives money. For suggestions, contact Linda Brockway at ljbecho@aol.com, Kimalee Williams at kimalee@faithassetmgt.com or Hope Turner at hturner627@hotmail.com.

Finance Committee

THE FINANCE COMMITTEE reported that NAHC, as of the beginning of September, had received \$205,494 in conference registration fees and had a cash balance of \$194,876.02. Currently, the treasurer and the committee are reviewing the quarterly general ledger to make certain that spending is in line with the budget, and the committee is currently working on the 2016 budget. At present, the Finance Committee projects that NAHC will meet its budget projections. The Board approved the 2015 budget at its February meeting. At the May 2, 2015 Board meeting, the Finance Committee reviewed and discussed with the Board the monthly financial reports from December through April 2015. At its August 28, 2015 meeting, NAHC's Executive Committee accepted the 2014 audit. The annual financial statements will be posted on the website. **CHB**



The banner features a large, red and white striped lighthouse on the right side, set against a clear blue sky. In the foreground, there is a waterfront building with a red and white striped awning, and a dock with several boats. The water reflects the lighthouse and the building. On the left side, there is a logo for the NAHC Hilton Head Island South Carolina 55th Annual Conference, which includes a smaller lighthouse icon and the text "NAHC", "Hilton Head ISLAND", "SOUTH CAROLINA", and "55th Annual Conference". At the bottom of the banner, the text "#NAHC15 | October 14-17, 2015" is displayed in a large, white, serif font.

NAHC Partnership with Canadian Groups Yields Conference Keynote Speaker

By Linda Brockway

NAHC President Gregory Carlson and NAHC Treasurer Linda Brockway had the fortunate adventure of attending the annual general meeting of the Cooperative Housing Federation of Canada June 3-6 in Prince Edward Island, Canada. More than 750 registered CHF Canada members attended a variety of classes, tours and meetings.

CHF Canada showcased Rooftops Canada at the conference. Rooftops Canada is a nonprofit that nurtures cooperative housing movements in countries such as Kenya, Tanzania and Zimbabwe.

In Kenya, Rooftops Canada has, with the help of local cooperatives, developed over 125 new cooperatives within the last two years. The partnership has been responsible for providing over 3,500 Kenyans with a new place to call home. Francis Kamande, chairman of the National Cooperative Housing Union, presented a video that detailed the Kenyan cooperative movement.

NAHC and CHF Canada continue to work together to be able to assist cooperative member partners. This partnership resulted in this year's NAHC annual conference keynote speaker, Scott Jackson. Jackson is a program manager of National Communications for the CHF Canada and president of Rooftops Canada. He has been working in the sector for 11 years and has served on the boards of several cooperatives. Jackson participated in the Rooftops Canada 2010 East Africa study tour, experiencing firsthand the successes and challenges facing by Rooftops Canada's overseas partners.

At NAHC's conference, Jackson will discuss the sixth and seventh Rochdale Principles, encouraging the building of the global cooperative movement and supporting sustainable communities in Africa. For over 30 years, Canada's cooperative housing movement has been applying these principles through Rooftops Canada. The result is thousands of homes and transformed lives. [CHB](#)

In Kenya, Rooftops Canada has, with the help of local cooperatives, developed over 125 new cooperatives within the last two years.



Francis Kamande, chairman of the National Cooperative Housing Union, is flanked by NAHC President Gregory Carlson (left) and NAHC Treasurer Linda Brockway at the Cooperative Housing Federation of Canada June 3-6 in Prince Edward Island, Canada.



Scott Jackson

Cooperative Aging-In-Place: A Cooperative President's Personal Perspective

By Leon Yudkin Geoxavier

In 2020, the US census estimates that 56.4 million of us will be more than 65 years old; 6.7 million of us will be more than 85 years old and an amazing 89,000 of us will be more than 100 years old. To put that in perspective, if Willard Scott were to mention every centenarian's birthday on the Today show, he would have to go through 240 names every day. Where are all these folks going to live?

Shortly after my husband and I moved into our cooperative apartment, we met Mr. & Mrs. Aged who lived two floors below us. Aged who lived two floors below us. We renovated our apartment with all the modern bells and whistles, so it was funny visiting their apartment which was like stepping into a time capsule. You see, my husband and I were in our early 30s; Mr. & Mrs. Aged were in their early 80s. It was like their apartment was frozen in the 1950s when the cooperative was first founded, and they moved in. They lovingly recounted that they had thought many times about moving after the kids had grown up and left—they just never got around to it.



The Southridge Section #1 complex has 360 apartment located in three apartment buildings: The Ardmoor, The Briarley and The Coverley.

Being a NORC

The cooperative we live in is a NORC (Naturally Occurring Retirement Community), a community-based service system that provides services to help seniors age-in-place like Mr. & Mrs. Aged. NORCs, similar to the one we live in, were among the first of their kind developed in the 1980s that initially were funded through private philanthropic support. The success of this model led to legislation and policies in New York State in 1995 and New York City in 1999 to provide public funding. Today, 54 NORC programs operate in housing developments and neighborhoods across New York State affecting an estimated 50,000 seniors. Between 2001 and 2006, Congress awarded 43 Administration on Aging (AOA) grants to support the development of NORC programs in communities in 25 different states. Today, there are an estimated 300 plus NORCs throughout the country.

Living in a NORC is valuable to our cooperative members like Mr. & Mrs. Aged. Since we live in New York City, our system is funded largely by the city, state and federal government and run by a nonprofit. The cooperative at large provides a

subsidy into the system, and we provide support (where we can) with space and communications. Our NORC actually covers not just the cooperative we live in, but a cluster of cooperatives on a neighborhood level.

Mr. & Mrs. Aged, through the NORC, were able to go on field trips, attend visiting nurse presentations, and have access to a social worker who could help them obtain services that they might not know were available.

Becoming a NORC

My goal was to write a how-to article for a cooperative board to implement an aging-in-place program. This project shouldn't be hard I thought – after all, I live in one. Well, starting a NORC is actually a much more intensive process than I realized and a topic that I most likely could not do justice to in one article. For a cooperative thinking of becoming or participating in a NORC program, there are helpful links to organizations that specialize in the process in the sidebar.



Leon Yudkin Geoxavier is a registered architect (NY/NJ/PA) and restoration consultant with Walker Restoration Consultants in New City, N.Y. He is president of Southridge Cooperative Section #1, Inc., in Jackson Heights (Queens), N.Y.

Continued on page 9 >

A word of caution, in my research there are a lot of websites and companies that are trying to sell either services or products. As a full disclosure, my NORC is run by a local nonprofit under the umbrella of a larger social service agency. Some of the helpful websites provided are supported by larger social service groups and agencies (such as the United Hospital Fund). The most independent (and reliable) information comes from the government via the AOA or the Consumer-Product Safety Commission.

Another word of caution, though the cooperative I live in already had a NORC established in the 1980s, I learned when I became cooperative president that the NORC was actually on an annual contract basis. This fact meant that every year the government (local, state and federal) had to vote to continue funding for the coming year. While this situation seems like it would be a straight-forward approval process (i.e. yes, our seniors are still here and benefiting from the program), when times are lean, the threat of budget cuts ending the program are real. This reality may mean that even when you have a NORC, you need to continually advocate for its existence.

Besides the NORC

Even with the NORC in place, my friends Mr. & Mrs. Aged needed a few extra helping hands occasionally. Below are some supplemental ways a cooperative can help seniors who are aging-in-place:

COORDINATION WITH FOOD SERVICE:

We worked with the a local Meals-on-Wheels program so its volunteers had access to provide for seniors (giving them a maintenance key and showing them where to recycle and dispose of trash);

ADA IMPROVEMENTS: This is always a good idea, and we had been implementing certain ADA improvements already (like automatic doors, ramps and handrail). By design these modifications make facilities more universally accessible and benefit everyone, not just seniors.

SPECIAL CONSIDERATIONS AND

SCHEDULING FOR IMPROVEMENTS: Some seniors may shy away from making repairs or improvements because of the work

involved with moving their belongings. We worked with contractors and service providers to develop programs and projects with seniors in mind.

SENIOR ALERT SYSTEMS (e.g. Life Alert): After situations where a senior fell and could not get up, we worked with seniors to obtain their own alert systems while reminding residents that our staff does not provide emergency medical services.

PICKUP AND DELIVERY: From groceries to laundry, anything that can facilitate pickup and delivery can help seniors who may not be able to run errands during inclement weather or pre- and post-medical procedures.

The End of the Cooperative Road

After a while I realized that I had not seen Mr. & Mrs. Aged recently, and after inquiring with neighbors, I found out that Mrs. Aged went to the hospital and let us just say that she was not planning on coming back. Even with the NORC and services, Mr. & Mrs. Aged had reached a point (at this time they were in their late 90s) where they had to pursue another living situation. Independent living was just not working out anymore, and eventually Mr. & Mrs. Aged decided to move in with one of their children.

But Mr. & Mrs. Aged were not alone in their situation. At our cooperative, we still have residents who are living independently into their 100s. We occasionally need to remind some people that our cooperative is not assisted living; it is not that we do not care for our senior neighbors – far from it. But there is a limit to the level of care that we can provide without full-time nursing staff, medical equipment and on-site, in-house food services and housekeeping. Mr. & Mrs. Aged were able to make the decisions they needed when the time arose, but there are others who do not or cannot. We have had to call Adult Protective Services (APS) to perform an investigation and as-

essment. It is never a referral we like to make, but it is sometime necessary. Local APS services will be able to determine if a senior (or any adult for that matter) is capable of independent living. Sometimes the solution is to obtain additional services such as a part-time home care attendant; only in severe circumstances will the State have a guardian appointed and then go through the process of arranging for alternative care.

I hope that Mr. & Mrs. Aged are doing well; I do miss them. Their cooperative membership has been sold, and a new family has begun the process of renovating. Nonetheless, we and many others were fortunate to know them as neighbors. Thinking of their situation causes me to reflect on what will happen to my parents and ultimately me. **CHB**

Helpful Links

www.aoa.gov
www.norcs.org
www.norcblueprint.org
www.homemods.org
www.naipc.org
www.agingresearch.org
www.asaging.org

Definitions

NORC: Naturally Occurring Retirement Community
NORC-SSP: NORC-Supportive Services Program
HHS: US Department of Health and Human Services
AOA: Administration on Aging
OAA: Older American Act (42 U.S.C.A. § 3001 et seq.).
NRCSHHM: National Resource Center on Supportive Housing and Home Modifications
CPSC: Consumer-Product Safety Commission

FEDERAL HELP

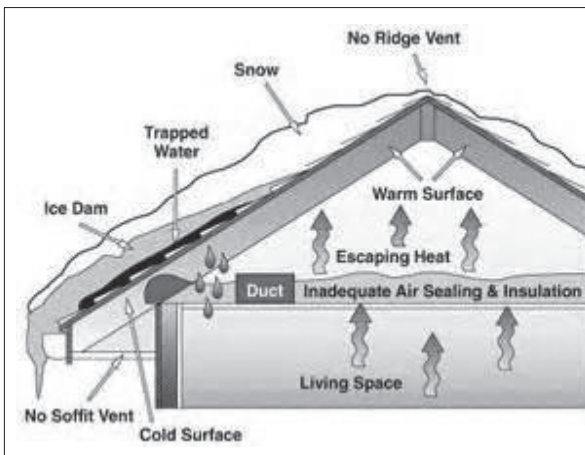
For federal grants to fund NORCs, go to

www.federalgrants.com/Congressional-Mandate-NORC-18174.html.

The Season of Ice Damming

By Mitchell Frumkin, PE, RS, CGP

Although snow can make for a great snowball fight, it can also create another not-so-fun battle against ice damming and water infiltration. More than just a weather problem, ice damming may also result in moisture infiltration problems that can damage your home. Water infiltration can cause delamination of the roof sheathing, wood rot of the building's rafters and interior damage to your home. It also causes attic and wall insulation to fail, which can increase heating bills substantially. Furthermore, wet insulation is a prime location for the development of mold growth, which can lead to a number of health problems such as asthma, allergies, colds and sinus conditions. With so many risks, it is important to understand the causes and prevention methods for ice damming.



Right: The most common area of concern for snow damming is wherever a vertical wall exists, such as at a chimney or the junction of a step-up from a lower roof to an upper roof. Far left: The best way to prevent ice dams and curtail water infiltration problems is to decrease the heat in the attic space below the roof deck.

SKETCH AND PHOTO BY JOHN STEVENS

Ice Damming

An ice dam is the ridge of ice that builds up along the edge of a roof and clogs the gutters. Normally, snow buildup melts and flows through the gutters and downspouts to the ground. When air temperature is below freezing at night and above freezing during the day, the snow on the roof will melt during the day and flow down the roof into and out of the gutters. At night when the temperature drops, this water refreezes in the gutters and creates an ice dam. This dam of ice traps the runoff water, which then backs up on the roof, travels under the shingles and leaks inside. Improper insulation and a lack of ventilation accentuate the problem. Both improper insulation and insufficient ventilation allow heat to migrate into the attic and warm the underside of the roof causing the snow to melt. Furthermore, short sheathing, if it exists, creates a gap between the roof sheathing and the fascia board at the eave

lines, allowing backed up water to enter directly into the attic space.

Snow Buildup

Snow buildup is another potential cause of moisture infiltration which is due to snow which sits on the roof for extended periods of time. The most common area of concern is wherever a vertical wall exists, such as at a chimney or the junction of a step-up from a lower roof to an upper roof. This vertical wall creates a space for snow to sit for extended periods of time which is the location where step flashing is installed during standard roofing construction and generally extends only a few inches up the vertical wall. If the building paper is not installed correctly, snow can build up significantly higher than the top of the step flashing. As this snow melts, the moisture can travel behind the siding, dripping down the inner wall behind the step flashing and into the building. The same problem



Mitchell Frumkin, PE, RS, CGP, is president of Kipcon, which has offices in New York, N.Y. and Brunswick, N.J. The article is reprinted with permission from Kipcon. To learn more about ice damming go to www.kipconengineering.com.

occurs behind chimneys whenever the snow builds up higher than its crickets. A roof cricket is a ridge structure designed to divert water on a roof.

Prevention

The best way to prevent ice dams and curtail water infiltration problems is to decrease the heat in the attic space below the roof deck. The cooler the attic is, the less melt off occurs. Improving insulation and ventilation is one of the most effective means of keeping the temperature of the space directly below the roofing at an appropriate level. This area should be nearly the same temperature as outside.

Without adequate ventilation, heat will build up regardless of the amount of insulation. There are many ways to increase ventilation such as gable vents, ridge vents, soffit vents and box or dome vents. Although increasing attic ventilation will take some time, effort and money, the movement of air it creates substantially cools this area of the home or building and protects the owner from all the potential damage of snow buildup and ice damming.

Quick fixes, such as removing the gutters and waiting for a thaw or sweeping the snow of the roof after each storm, are not solutions. Both alternatives ignore the cause of the problem and threaten life, limb and roof. Another option is to mount heating cables on the roof to form a path for melted snow to travel through an ice dam. However, heating coils burn out easily and are hard to regulate.

Overall, snow buildup and ice dams can be a nightmare, causing water infiltration and subsequently extensive interior wall, ceiling and personal property damage. Ironically, cooling the roof, rather than heating it, is the best way to prevent snow and ice dam problems.

If you are concerned about ice damming and water infiltration conditions at your cooperative, consider hiring a professional engineer to inspect the affected buildings, review the architectural plans and make recommendations to prevent further ice damming and water infiltration. The best defense against water infiltration and ice damming is to be proactive. So, don't battle leaks alone. **CHB**

**The best defense
against water
infiltration and ice
damming is to be
proactive.**

RCM News

RCMs must renew their certification every three years by taking the RCM Ethics Course. Now this course is available online via the [NAHC website](#), making renewal more convenient than travelling to a site. The RCMs who have not taken the ethics course will lose their certification.



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Participate in Research to Support the Cooperative Housing Secret

By Alex Roesch

Since January 2015, the Urban Homesteading Assistance Board (UHAB) has been working to compile a database of every shared-equity and limited-equity housing cooperative in the United States. So far, UHAB has found more than 3,000 cooperatives, representing more than 200,000 units. The ongoing outreach for the project has connected with over 130 cooperative practitioners across the country. For details, visit the project webpage at www.uhab.org/coopresearch.

Why is Ford funding the research?

Supported by The Ford Foundation, UHAB is developing a set of recommendations to increase the scale and impact of the limited-equity cooperative housing sector. This work fits in with Ford's broader support of the shared-equity housing sector, including community land trusts, deed restricted homes and resident-owned manufactured housing.

In addition, Ford has refocused all of its grant making to fund work that addresses inequality across all sectors, including housing. In short, Ford cares about creating more affordable housing and wants to explore the potential of housing cooperatives in satisfying that goal.

What are the aims of the research and how will the research benefit limited-equity cooperatives?

Key to expanding the limited-equity model is understanding the current landscape of limited-equity cooperative housing across the country, thus UHAB has undertaken the national census and survey of the housing cooperative community. The census includes all shared-equity housing cooperatives (limited-equity, zero-equity and other variations of the cooperative model that emphasize affordability in perpetuity) as well as the organizations that work to develop and support shared-equity housing cooperatives. The census is gathering base information about the cooperatives' locations and unit counts.

Two surveys are exploring in further detail how cooperatives were created and how they have sustained themselves. There is one [survey for the cooperatives](#) and one [survey for the organizations](#) that work with cooperatives. What UHAB learns will inform the discussion about best practices in supporting and expanding the housing cooperative sector. Through existing networks such as NAHC, this discussion is open to any and all interested individuals and groups.

Through UHAB's internal strategic thinking process, it has concluded that the best way to grow the shared-equity cooperative movement is for organizations like UHAB that create and/or support cooperative housing to share their intellectual capital.

This process means facilitating the exchange of tools for organizing and training, websites and online resources,

publications, sample documents and legal expertise, internal training, capacity building and much more. This project is an opportunity to share expertise and experience with relevant organizations and housing cooperatives that are not yet part of existing networks. This research is just the beginning of what UHAB hopes will be a larger collaboration among cooperatives and practitioners to share and exchange knowledge to grow the cooperative movement.

UHAB's Current Research Challenge

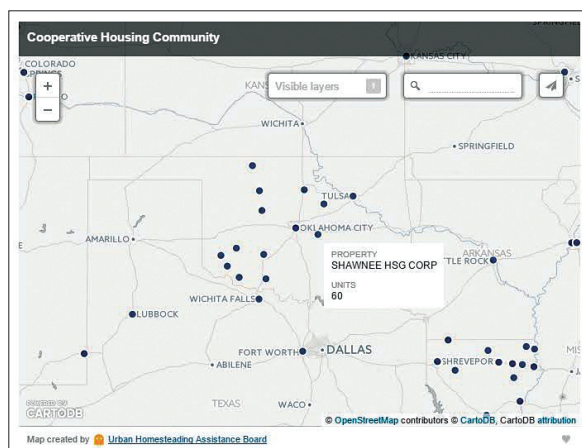
UHAB is asking for cooperatives' help in this research effort. It has collected a lot of data for the census of cooperatives but not all of the information gathered has been validated. For example, data from the Department of Housing and Urban Development (HUD) concerning cooperatives built with section 213 financing is missing key information. UHAB notes from the HUD data that there were approximately 17 different cooperative developments funded in Oklahoma but does not know the current disposition of those cooperatives. Through this research project, UHAB hopes to use crowd sourcing to fill in blanks and corroborate data. UHAB encourages the cooperative community at large to engage with the map at www.uhab.org/coopresearch and provide feedback. Cooperatives also are invited to examine the data for missing or incorrect information and to send corrections to UHAB.

In Conclusion

Cooperators and practitioners recognize that the cooperative model successfully addresses issues surrounding security of tenure and permanent affordability. The people who live in the hundreds

of thousands of units of affordable cooperative housing intimately know the benefits associated with this model while the majority of the public and our policy makers do not. Shared-equity and limited-equity housing cooperatives are often referred to as "a best kept secret" when it comes to affordable housing, and it is up to cooperatives and practitioners to share it. [CHB](#)

Alex Roesch is the project associate of Co-op Outreach and Research at the Urban Homesteading Assistance Board, 120 Wall St. 20th Floor, New York, NY 10005, (212) 479-3339.



Unverified cooperatives in Oklahoma is just one of many areas of the country that need more research.

ZNE...Not What You Think

People often mistake housing with solar panels as using zero-net energy, but achieving full zero-net is more complicated than installing a photovoltaic system to capture the sun's energy.

When zero-net energy (ZNE) first became a goal of Mutual Housing California, staff undertook a research project to gain clarity on what ZNE was—and how to achieve it—since team members had different definitions.

Bottom line? A development can't use gas to power anything if it's going to be ZNE.

For its most recent development, Spring Lake, a 62-apartment and townhome community for agricultural workers and their families in Woodland, Calif., meeting zero-net energy had three major components:

- Having the building envelope so tight there were no energy leaks;
- Designing every aspect of construction with energy efficiency in mind; and
- Using a water or air-based heating and cooling—and hot water—system.

One of the most important aspects of ZNE design is the air barrier—figuring out how air flows in and out of the building. Having quality insulation—and installation—that seals the structure is one of the most important aspects.

Shower heads that cut-off water when warmed until the shower is occupied, all electric Energy Star appliances, low-flow toilets and drought-resistant landscape are just a few ways Mutual Housing staff added energy efficiency.

As importantly, residents have energy monitors in each apartment that use a color-coded system to communicate to household members whether real-time energy use is efficient, typical or above normal. Depending on climate and household habits, heating water can take 25 to 50 percent of total energy use.

In Woodland, which has a mild climate, staff was able to use a heat-pump for hot water as well as for heating and cooling. That type of system takes hot or cold energy from the exterior air and feeds it into water—instead of a refrigerant—to produce hot or chilled water that heats or cools apartments. Using a water storage tank and fan coil, the system switches



FRANK DOMIN PHOTOGRAPHY

In this photograph of Mutual Housing of Spring Lake in Woodland, Calif., the solar panels are visible on its community center.

back and forth, depending on what's needed in each home. Since the system takes two-thirds of its energy from the air, it reduces electricity by as much as 30 to 40 percent.

As a result of the Sacramento-based nonprofit's diligence, Mutual Housing at Spring Lake was the first rental property nationwide to be certified by the Department of Energy as a Zero Energy Ready Home. Mutual Housing staff also is applying for LEED certification and has a green leadership and resident-education program.

In it, residents receive stipends to learn more about the sustainable aspects of their community and to develop an educational project for fellow residents on one aspect. Four youth residents currently are receiving stipends to develop a bike-sharing program in conjunction with a local bike cooperative. [CHB](#)

Founded in 1988, Mutual Housing California develops, operates and advocates for sustainable housing for the state's diverse households. For more information about Spring Lake, go to www.mutualhousing.com/yolo-communities/spring-lake/.

One of the most important aspects of [zero-net energy] design is the air barrier—figuring out how air flows in and out of the building.



The Iconic Chelsea Hotel Shaped by Start as a Utopian Co-op

By David J. Thompson

The iconic Chelsea Hotel, begun in 1884 as one of New York City's first housing cooperatives, is now engaged in a battle for a future. In 2011, the Chelsea Hotel closed to new tenants and guests. First, the hotel owners fought with each other about what to do. Some wanted to demolish the building entirely. Those owners were bought out by a developer who floated the idea of turning the Chelsea Hotel into high-priced cooperatives or condominiums. To accomplish the conversion, the developer attempted to evict the 100 or so remaining tenants. Through years of court battles, the tenants successfully fought to stay.

When completed in 1884, the 12-story cooperative called the Chelsea was the tallest building in New York City. The Chelsea was much the brainchild of French born architect, Philip Hubert (1830-1911).

Now, a new developer has stepped in who has reached an agreement with the tenants association and confirmed that the Chelsea would become a boutique hotel. However, given the original solid brick sound wall construction as a cooperative and the 130-year age of the building, the costs of internal demolition have been steep and slowed down the project. The Chelsea was supposed to reopen in 2015. The website now projects 2016 at which time the hotel would have been closed for more than five years. Because it is one of the oldest remaining buildings in the U.S. that began as a housing cooperative, much cooperative history is at stake.

What is hardly known is that the Chelsea Hotel first began as the embodiment of a utopian cooperative community. The architecture of the building's public spaces was intended to foment art, culture and community. The great painters, writers and musicians of the turn of the century moved in to live and work in the idyllic ambience. It is my belief that the cooperative birthright had a great impact on how and why the Chelsea Hotel became an iconic address.

The Chelsea ran entirely as a cooperative community until 1905. Then, the association, while still being run and lived in by its members, chose to split up the vacant apartments into smaller rentals.

The Chelsea Association Building likely gave up its cooperative ownership of the building in the 1930s.

By the 1950s, the Chelsea Hotel began to operate as it did until it closed in 2011. It long-term leased out most of the upper floor apartments but rented out the remaining rooms as a hotel.

Bob Dylan lived there while writing some of his songs. Dylan Thomas died there while drinking his own obituary; Leonard Cohen wrote a classic song about a memorable evening there. Marilyn Monroe had her picture taken while living there with Arthur Miller. Chelsea resident Andy Warhol made a film there called "*Chelsea Girls*," and Arthur C. Clarke wrote most of "*2001 A Space Odyssey*" in his room at the Chelsea Hotel.

A look at who has lived at the Chelsea and what has been created by the cooperative's earlier members and the hotel's later tenants has had more cultural impact than perhaps any other building in America. Part of that is owed to the Chelsea beginning as a utopian cooperative. **CHB**



David J. Thompson, president of the Twin Pines Cooperative Foundation (www.community.coop), first visited the Chelsea Hotel about 1963 to pay homage to the place where poet Dylan Thomas had died.



PHOTO BY MICHAEL J. CHIARAPPA (2014)

Architects Joseph N. Hettle and Oscar Stonorov designed the 499-unit Audubon Village (now Park). The prefabricated houses featured plywood roofs and wall panels. Union workers assembled them during the spring of 1941. The Federal Works Agency built Audubon Village despite local and state opposition. The next year, the New Jersey State Legislature considered a request from the Republican-dominated Borough of Audubon to “divorce” Audubon Village and force it to become an independent borough. The Borough of Audubon feared its influence would be diminished by the arrival of the families who were likely to be Democrats. The action was delayed until after World War II ended, and in 1947, Audubon Village became the Borough of Audubon Park. The Audubon Mutual Housing Corporation is the borough’s only property taxpayer. In recent years, it has joined with other nearby boroughs to share the cost of services such as law enforcement.

New Book Highlights the Success of Mutual Housing Associations

“THE MUTUAL HOUSING EXPERIMENT: *New Deal Communities for the Urban Middle Class*,” written by Kristin Szylyan and published by Temple University Press, examines 32 mutual housing associations some of which are NAHC members that are still in existence today and offers strong evidence to show that federal public housing policy was not the failure that critics allege. She explains that mutual home ownership has not only proven its economic value but has also given rise to communities characterized by a strong sense of identity and civic engagement.

The book shows that this important period in urban and housing policy provides critical lessons for contemporary housing analysts who continue to emphasize traditional home ownership for all wage-earners despite the home mortgage crisis of 2008. Szylyan is an associate professor of history and library and information science at St. John’s University in New York City.

California Group Plans LGBT-Welcoming Senior Affordable Housing

MUTUAL HOUSING OF CALIFORNIA is partnering with the local LGBT community in Sacramento to develop the first LGBT-welcoming senior affordable housing in the Central Valley. Mutual Housing recently purchased three vacant parcels and is in the process of securing financing for the project. Construction for Apartments in Lavender Courtyard by Mutual Housing is aimed to begin in 2017.

Initial plans include a four-story mixed-use project on the site of about 50 to 55 units. The first floor would have space for social services, a manager’s office, parking and possibly some commercial space.

National Cooperative Survey Results: Cooperatives are Helpful to Consumers



Mike Beall

MIKE BEALL, president and CEO of the National Cooperative Business Association (NCBA), and Stephen Brobeck, executive director of the Consumer Federation of America, said cooperative survey results indicate that consumers strongly believe cooperatives are beneficial despite the public’s general lack of awareness of the philosophy governing the cooperative business model.

The two organizations unveiled the survey results on May 6 during the 2015 Annual Cooperatives Conference that showed that even among cooperative membership, awareness of the cooperative business model is not always apparent. Of those surveyed, only 25 percent identified as cooperative members, but when counting respondents who said they belong to a credit union, utility cooperative or mutual insurance company, the number rose to 43 percent.

Despite only a minority (7 percent) indicating that they are “very familiar” with the philosophy of cooperatives, a large majority of respondents (70 percent) said cooperatives are helpful to consumers.

October is Co-op Month

NCBA CLUSA INVITES COOPERATIVES to participate in the 2015 Co-op Month, celebrating all the ways cooperatives build a better world—through equality, through ownership and by investing in people and their communities. For ideas on celebrating Co-op Month, go to www.ncba.coop/ncba-media/press-releases/1175-october-is-co-op-month. **CHB**



California Association of Housing Cooperatives (CAHC)

SIXTY ONE COOPERATIVE MEMBERS from the San Francisco area attended a town hall meeting sponsored by the Mayor's Office and coordinated by CAHC and the San Francisco Land Trust at the African American Arts and Culture Complex on July 25.

NAHC President Gregory Carlson explained the benefits NAHC provides to its members. NAHC Treasurer Linda Brockway and Kelly Boyer of Citibank discussed REAC, cooperative pros and cons, fair housing and FHA cooperative financing.

A representative from the San Francisco Land Trust spoke about training sessions it offers cooperatives in assisting their members. The John Stewart Company property management firm spokesperson highlighted the importance of cooperatives in the immediate area working together as identified in the sixth Rochdale Principle. The meeting continued with a general forum.

Council of New York Cooperatives and Condominiums (CNYC)

CNYC'S 35TH ANNUAL HOUSING CONFERENCE AND EXPO will take place on Sunday, November 15, at the Baruch College at the Newman Vertical Campus located at 55 Lexington Avenue at East 24th Street, in Manhattan. The cooperators will choose from 75 classes such as Curtailing Fraud & Corruption, Reserves: Accumulating, Investing & Spending Them and Refinancing the Co-op Underlying Mortgage. In addition, 45 exhibitors will demonstrate state-of-the-art equipment and describe their services in a setting where conference goers can look, touch, ask questions and take home information. Participants will also receive a directory of products and services and gain professional education credit.



Jim and Erik Jones, father and son, spoke to 200 CSI members during the Michigan conference about their documentary, *Many Hands-Building a Cooperative Future*.

CSI Support & Development

CSI WRAPPED UP its annual regional management conferences in August with a 70th anniversary theme. Jim and Erik Jones, father and son, were guest speakers for the Michigan conference, and they spoke to 200 CSI members about their documentary, "Many Hands-Building a Cooperative Future." The film was inspired by a book by Jim Jones, long-time cooperative

activist and professional with organizations like College Houses, NASCO and the Inter Cooperative Council. Many Hands follows a group of young Michiganders as they explore the housing, food and worker cooperatives in Austin, Texas. The mission behind Many Hands is to empower people to develop cooperation in their own communities. The Joneses were well received by the CSI members in attendance. Jim Jones knew Fred and Virginia Thornthwaite and has been a long-time supporter of Cooperative Services, Inc. CSI was honored to have the Joneses as guest speakers. For more information on the Many Hands book or film, visit <http://manyhandsthemovie.com/>.

Midwest Association of Housing Cooperatives (MAHC)

MAHC OFFERED ITS CERTIFIED COOPERATIVE MAINTENANCE MANAGER (CCMM) training on September 25 at the Three Fountains East Cooperative in Indianapolis, Ind. CCMM is designed for maintenance personnel who have the duties of regular maintenance at a cooperative housing property, as well as any cooperative member or other staff who wants to know more about the cooperative maintenance process. The 11-hour course not only teaches attendees what tools are needed to understand what a cooperative is, but also their role in this form of housing. These tools include ethics, maintenance plans, cooperative goals, inventory control and working with contractors. Participants passing the final test will earn certification in cooperative maintenance.

In addition to the CCMM training, MAHC also will convene its 2016 annual conference May 22-25, 2016 in Orlando, Fla.

New Jersey Federation of Housing Cooperatives

FEDERATION PRESIDENT BLONNIE WATSON led an information meeting at The Clubhouse in Newark, N.J. on September 26.

Potomac Association of Housing Cooperatives (PAHC)

PAHC 2015 fall training will be held November 7 at Pickwick Square Mutual Homes in District Heights, Md. The meeting will focus on new board training that will be conducted as a panel discussion led by members of the boards of PAHC and member cooperatives. PAHC also will celebrate 40 years of educating members at its 2016 annual conference at the Sheraton Norfolk Waterside Hotel in Norfolk, Va., April 28-30. **CHB**

PHOTO BY MIKE BULLARD / ROC USA



Residents of Turnpike Park Cooperative in Westborough, Mass., celebrate their community refinancing in April 2015. In joining the ROC USA network of communities, Turnpike brought the total number of homes preserved in resident-owned communities to 10,000.

ROC USA Celebrates 10,000 Homes Saved through Cooperative Ownership

SINCE LAUNCHING IN 2008, ROC USA has helped a resident group purchase its community once every 32 days on average. Turnpike Park Cooperative Inc. in Westborough, Mass., recently refinanced its purchase with ROC USA Capital. The 46 homes in Turnpike Park near Boston brings the total number of homes in ROC USA communities to 10,017.

New York Manager, RCM Keany Is Honored for Service to Seniors



Brendan Keany

PENN SOUTH GENERAL MANAGER AND RCM BRENDAN KEANY was recently honored by JASA, an organization that serves some of New York City's 43,000 seniors, as a pioneer and advocate for aging-friendly communities. JASA, founded in 1968, has been running PennSouth's senior program for the past eight years and provides services for older adults in Bronx, Brooklyn, Manhattan, Queens and Long

Island, including meal delivery, health care and day care services.

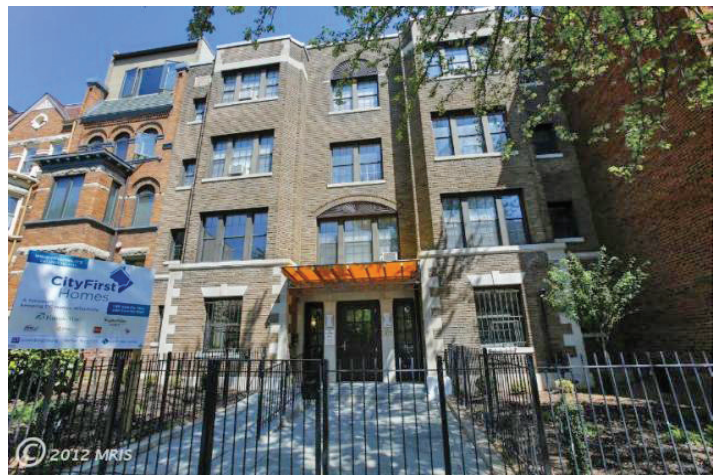
JASA, said Keany, runs Penn South's senior program with a 10-person staff, providing activities like yoga, arts and crafts, and a computer lab so seniors can use Facebook with their grandchildren. Keany is a Registered Apartment Manager.

DC's First African American Cooperative Reopens

CITY OFFICIALS, PROJECT PARTNERS, AND COMMUNITY SUPPORTERS joined recently to unveil a newly renovated, 20-unit building after a \$1.1 million restoration. Founded in 1950 as the first African American housing cooperative in Washington, D.C., 1415 Girard Street Cooperative has a rich history and had become a staple of the revitalized Columbia Heights community. However, with several vacant units in need of repair, and no commercial financing available, the cooperative faced foreclosure. When given the option to sell the building to a market-rate developer to create high-end condominiums, the cooperative instead committed to preserving affordable housing for both the families currently living in the building and future homeowners. City First Enterprises and the cooperative's leadership team worked together to refinance, renovate, and reposition the building to ensure a sustainably successful future.

All 20 units in this transit-oriented project are now permanently affordable. Through an equity-sharing restriction, the units are designed to remain affordable to homeowners with incomes of no more than 80 percent of the area median income in perpetuity.

The renovation of the 1415 Girard Street Cooperative has won numerous regional and local awards including Best Small Affordable Housing Development by Housing Association of Nonprofit Developers.



1415 Girard Street Cooperative is a newly renovated, 20-unit building situated in Washington, D.C.

Ralph Paige Honored with NCB's Spirit of Cooperation Award

RALPH PAIGE, former executive director of the Federation of Southern Cooperatives/Land Assistance Fund, is the recipient of the National Cooperative Bank's (NCB) 2015 *Stan Dreyer Spirit of Cooperation Award*. The honor, presented at NCB's May Annual Meeting, is bestowed annually on a person who portrays the spirit of the cooperative principles personally and professionally.



Ralph Paige

Paige, who recently retired from the Federation after 45 years, spending the past 30 as executive director, received a letter from President Obama, thanking him for his contributions and for serving as a leader for economic empowerment and social justice for southern farmers in rural communities.

The Federation improves the quality of rural life, and, under Paige's leadership, developed more than 200 units of low-income housing, 75 cooperatives, 18 community credit unions and a training program for rural leaders. He led the Federation in the development and passage of the Outreach and Assistance for Socially Disadvantaged Farmers and Ranchers and Veteran Farmers and Ranchers Program (the 2501 Program), which provides the coordination of outreach, technical assistance and education efforts to socially disadvantaged and veteran farmers, ranchers and forest landowners to improve their participation in the full range of USDA programs.



Dame Pauline Green

ICA President Steps Down Early

THE FIRST FEMALE PRESIDENT in the International Co-operative Alliance's (ICA) 120-year history, Dame Pauline Green will end her term two years early because her host organization in the UK, the Co-operative Group, cut funding. Traditionally, elected ICA board directors are financially supported by their organizations.

Dame Green was first elected in 2009 and was reelected in 2013 for four more years. Before her election as ICA president, Dame Green served as a cooperative member of the European Parliament and then as the chief executive of Co-operatives UK.

As president of ICA, Dame Green presides over the General Assembly and the board while providing policy and organizational leadership, in collaboration with the director general (chief staff executive). Among her accomplishments are producing annual global statistics for the movement that are used by decision makers around the world. **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 or phone at 202.727.0797.



California Cooperatives Report Good News

Freedom West Homes

CAHC welcomes back Freedom West Homes Cooperative, one of the largest in San Francisco.

Prince Hall Apartments

Prince Hall trains Western Addition youth in computer proficiency spearheaded by Director Miriam Desmukes. Since 1998, Prince Hall has, in part, helped a wide range of individuals to traverse the digital universe. The 98-units of multi-family housing serve low- and moderately low-income individuals and families.

Glenridge Apartments

Glenridge Apartments bid a farewell to site manager, Barbara Goodie after 17 years of service. The Glenridge Apartments gave a reception in her honor on June 12. Glenridge Apartments has a total of 275 units, 209 of which are Section 8 assisted living units.

Northridge Cooperative Homes

Members celebrated its Community Garden Festival with a talent show, other entertainment, and gardening on June 27, 2015.

Banneker Homes, Inc.

Banneker Homes has made many improvements, such as beautification of the grounds with new blacktop, tree trimming, and mulch for water conservation. The cooperative's Computer Learning Center promotes cooking classes for youth and other activities during the Easter break and the summer months. Banneker Homes also has a pantry give-away on Mondays and Wednesdays to keep residents healthy.

Loren Miller Homes

Loren Miller Homes held its annual meeting and board election on April 25. The two incumbents were reelected to the board of directors.

New Jersey Cooperative Celebrates Its 50th Anniversary

HIGH PARK GARDENS kicked off its half-century anniversary with several celebrations. In February, the cooperative threw a pre-Mardi Gras Super Bowl party and later in the month broke bread with its Black History Month Celebration Dinner with the theme: "Our Struggles Continues." April ushered in an Easter Egg hunt, a Pennsylvania bus trip, chili night, culminating with its Annual Stockholders Meeting on April 26, 2015 with the topic, Do you Understand Cooperative Living? [CHB](#)

COOPERATIVE CALENDAR

OCTOBER is Co-op Month

- 12** RCM Training; Westin Hotel, Hilton Head Island, South Carolina
- 13** RCM Ethical Practices Recertification; Westin Hotel, Hilton Head Island, South Carolina
- 14–17** NAHC 55th Annual Conference; Westin Hotel, Hilton Head Island, South Carolina
- 17** NAHC Annual Membership Meeting

NOVEMBER

- 7** PAHC Fall Training; Pickwick Square Mutual Homes, District Heights, Maryland
- 15** CNYC's 34th Annual Housing Conference; Baruch College's Newman Vertical Campus, Manhattan, New York

DECEMBER

- 15** CSI 70th Birthday

Affordability Preserved at Historic Cooperative

NORTH COUNTRY COOPERATIVE DEVELOPMENT FUND, a Community Development Financial Institution in Minneapolis, Minn., provided a \$150,000 loan to Irvington Court Realty Company, an 18-unit housing cooperative in Indianapolis, Ind. The loan helped pay for new boilers, gutters and downspouts. The loan also helped the cooperative establish a reserve fund for future repairs.

The townhouses of Irvington Court Realty Company, built in 1924 with union financing to house railroad workers, were converted to a cooperative in 1951.



NCB offers Re-fi to Senior Living Facility

NATIONAL COOPERATIVE BANK (NCB) has provided \$22.5 million in financing to Baywoods of Annapolis, LLC, a 192-unit senior living facility. The continued care retirement home is structured as an age restricted cooperative housing community. Located on Maryland's Chesapeake Bay, the cooperative offers residents an abundance of amenities, including parking, several dining venue options, a fitness center and indoor pool, a barber and beauty salon, convenience store, boardwalk and recreational pier, putting green and croquet court, woodworking shop, arts and crafts studio, library, and auditorium for performances, movies and lectures. **CHB**

Baywoods of Annapolis comprises of 147 independent living units and a medical facility with 45 beds that can be used for assisted living and nursing care.



PHOTOGRAPH BY LESLIE COLEMAN.



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