

## Housing Cooperative Movement Loses Two Strong Women

### Ida Curtis Fisher

By Herb Fisher

Ida Curtis Fisher, a long time member of NAHC, ended her membership on February 11, 2013, at her home in Puerto Vallarta, Mexico, after participating as a trainer at the Reno conference in late 2012. At the time of her departure, Fisher was still Chief Executive Officer of the management firm she founded.

Fisher, an early NAHC board member, was a recipient of its 1992 Jerry Voorhis Award in recognition of her lifetime services to housing cooperatives. Known nationally, Fisher was responsible in the 1960s and 1970s for the creation of over 10,000 units of cooperative housing in Ohio, Missouri, Michigan, and Illinois. Her accomplishments included conceiving and affecting a strategy under which defaulting affordable HUD-related high rise rentals were converted to cooperatives with HAP contracts, covering 100 percent of their dwelling units, all of which are successfully operating today—30 plus years later.

While on the board of the Midwest Association of Housing Cooperatives (MAHC), Fisher organized MAHC University, a unique cooperative learning experience, and initiated special programs for cooperative women leaders. She was one of the three cofounders of the NAHC Registered Cooperative Managers program and co-authored one of its first course books. Additionally, Fisher conducted a strategic planning session for the NAHC Board of Directors and annually taught leadership courses at NAHC conferences.

Many Chicago area cooperative boards adopted resolutions in memory of Fisher and sent expressions of gratitude for her contributions to NAHC and attended a



Ida Curtis Fisher



Virginia Thornthwaite

celebration of her life in Chicago. Due to her wishes, no one outside the family knew Fisher's age and the family would only release the date of her death.

### Virginia Thornthwaite

By Nancy Evans

Virginia Thornthwaite died recently. Virginia and her late husband, Fred Thornthwaite, were the founders of several cooperative organizations including CSI Support & Development Services (i.e. Cooperative Services, Inc.), Co-op Optical Services, and Co-op Services Credit Union. They dedicated their lives to helping people and their efforts made huge improvements in the world of cooperatives.

Fred and Virginia Thornthwaite came of age during the Great Depression and World War II. From these experiences, they concluded that existing economic systems had failed. Further study convinced them that a cooperative commonwealth could better meet basic human needs. Suiting action to philosophy, in 1942, Fred helped organize a dairy cooperative in the downriver area of Detroit. After he and Virginia married, their house became the cooperative's rent-free office and home to a series of student cooperative employees.

In 1960, the cooperative added optical services. A consumer-oriented approach made eye care affordable to those who could not afford it before. Over the next 30 years, Co-op Optical Services opened 11 retail centers to serve Michigan families.

Next, the Thornthwaites turned their attention to affordable housing for the elderly through Cooperative Services, Inc., which later became CSI Support & Development Services. The first venture, Wyandotte Co-op, opened in 1965. A second, Bishop Co-op, was finished in 1971 after the couple pledged their own house as security for

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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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## 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 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: Realizing Exciting Possibilities

By Vernon Oakes, President, National Association of Housing Cooperatives

**AS I REFLECT UPON** the progression of the recovery from the recent housing crisis, I realize that we are entering a new era that has created great opportunities for housing cooperatives to flourish. Indeed—it's a great time to be a part of a movement that will no doubt change the way people address housing. The country is in need of moving toward the democratization of wealth in all facets of its development, and NAHC is perfectly positioned to take a lead role in the evolution of the expansion of the housing cooperative movement. The not for profit housing cooperatives will put an end to the draining of profits out of real estate and leave the profits for reinvestment in the real estate for its preservation.

Today more than 130 million Americans—40% of the population are members of one or another type of cooperative (Gar Alperovits, *What Then Must We Do*, 2013). This fact is certainly an indication that a large percentage of the population has realized that in order to truly save this country, and survive this pivotal time, wealth will have to be distributed amongst more than the top 1% of the population. The top 1% of Americans now has more income than just about the entire bottom 180 million Americans taken together (Gar Alperovits, *What Then Must We Do*, 2013).

Today, more than 1.2 million units of cooperative housing are scattered throughout the United States with large numbers located in major urban areas like New York, Chicago, and Washington, D.C. Personal tax deductions, lower default and turnover rates, reduced maintenance costs, longer term residencies, less crime with resident participation and control are further incentives for choosing the cooperative route to homeownership.

As a result of the economic downturn, the high rate of foreclosures since 2008, and the slow return to solvency, a large percentage of people can't afford to pay for the traditional forms of housing. These circumstances have created the perfect opportunity for NAHC to provide the basis for alternative forms of housing. To that end, NAHC has supported a number of initiatives that will inform more people about the cooperative housing option to solve our nation's housing and economic problems, including:

- ▶ Developing a Public Relations Committee that has completed a public relations plan to work through various forms of media to disseminate this message. Plans are underway to work with the Website Committee to enable NAHC to have a direct connection with our members and non-members, engaging them and creating ways to expand the conversation.
- ▶ Totally revamping our web page and creating a new database system to capture pertinent information about every housing cooperative in the US, including our current and future partners.
- ▶ Created a policy to encourage the development of multi-site single family cooperatives from foreclosed single family houses.

NAHC's Government Relations Committee is working with friends in Congress to renew the authority of the Department of Veterans Affairs to guarantee share loans so that our veterans can enjoy the benefits of cooperative living. The Committee is also working on legislation to make cooperatives eligible for assistance from FEMA after natural disasters. Assistance from all NAHC members is needed to keep up the momentum on these bills. Of course the cause of cooperatives would be greatly advanced if HUD would fill the statutory position of Special Assistant for Cooperative Housing that has been vacant for 5 years.

As of August 8, 253 people have registered for the October 30 to November 2 Seattle conference. Teresa Young from the Northwest Cooperative Development Corporation will be the keynote speaker. Young, who develops manufactured home cooperatives, will speak about planning cooperative development and overcoming problems within cooperatives.

As we look forward to the upcoming annual conference, I am excited about the opportunities that we will have to establish connections with both new and old constituents. We have planned an informative conference that will provide a venue for organizations to converge and realize where synergies exist. I am certainly enthusiastic about the possibilities. [CHB](#)



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

## HUD Multifamily Housing Begins Initiatives and Plans New Hubs

**HUD MULTIFAMILY HOUSING** has started a transformation to better serve its customers and stakeholders, operate more efficiently and consistently, and improve its risk management. The transformation builds on the success of past initiatives, *Breaking Ground* and *Sustaining our Investments*. These initiatives helped Multifamily respond to the financial crisis by reducing backlogs and improving application speed while classifying assets according to risk. This provided liquidity and stability during and after the crisis.

The transformation includes four initiatives:

1. Launching workload sharing to more equitably distribute workload across the country in both Development and Asset Management.
2. Introducing risk-based processing and underwriters in Production to increase the efficiency of processing applications, provide improved customer service, and better manage risk.
3. Creating the positions of Troubled Project Specialists in Asset Management to allow senior staff to focus on risky, complex, or troubled assets.
4. Streamlining its organizational model in both headquarters and the field to streamline decision making and enhance accountability.

In headquarters, Multifamily will streamline and focus its structure with four main offices: Production, Asset Management and Portfolio Oversight, Recapitalization, and Field Operations. These changes will reduce duplication and provide better support and service to both the field and our external customers and stakeholders. In the field, Multifamily is consolidating 17 Hubs into five future regions. Each region will have two field offices—one hub and one satellite—for a total of 10 offices. This structure will more closely mirror the model used elsewhere in HUD and will increase national consistency across Multifamily.

The future locations, by region, will be: New York and Boston; Atlanta and Jacksonville; Chicago and Detroit; Fort Worth and Kansas City; and San Francisco and Denver.

Implementation of changes other than workload sharing, which is already being piloted in multiple Hubs, will not begin until this fall and will continue gradually over the next two to three years to minimize the risk of business disruption. Collectively, Multifamily expects these changes to deliver significant increases in operational effectiveness, customer service, and risk management. In addition, they will generate roughly \$40-45 million in annual savings once implementation is complete. Although this transformation will achieve significant savings in a tight budget environment, the primary goal is improving Multifamily Housing's ability to deliver on its mission.

The following is the breakdown of offices once HUD has completed their transition:

**NEW YORK HUB:** Connecticut, Vermont, Massachusetts, Maine, New Hampshire, Rhode Island, New York, New Jersey, Pennsylvania, Virginia, West Virginia, Maryland, Delaware, and Washington, D.C.

**ATLANTA HUB:** Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, Puerto Rico, and U.S. Virgin Islands

**CHICAGO HUB:** Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin

**FORT WORTH HUB:** Arkansas, Louisiana, New Mexico, Oklahoma, Texas, Kansas, Iowa, Missouri, and Nebraska

**SAN FRANCISCO HUB:** Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming, California, Arizona, Hawaii, Nevada, Washington, Alaska, Idaho, and Oregon

## Final Rule Streamlining Section 202 and Section 811 Projects

**HUD PUBLISHED A FINAL RULE** on June 20 intended to streamline requirements for Section 202 and Section 811 developments. The final rule contains most of the proposed changes; however, the final regulation differs from the proposed by:

Removing the proposed definitions of substantial rehabilitation and repairs, renovations, and improvements. This in turn removes a proposed \$6,500 per unit minimum for substantial rehabilitation and \$6,500 per unit maximum for repairs, renovations, and improvements, either of which would be required to yield a 55-year useful life for the property. Instead, the final rule keeps the original definition of rehabilitation but modifies it by reducing the required useful life as a result of rehabilitation from 55 years to 40 years in order to be consistent with the term of the Section 202 or Section 811 capital advance.

Allowing Section 202 projects to have two-bedroom units if a portion of the units are financed by other sources and the square footage that exceeds the one-bedroom size limit is treated as excess amenities.

Some of the key proposed rule changes that remain in the final version include:

- ▶ Requiring smoke detectors and alarms in every bedroom or primary sleeping area.
- ▶ Allowing the use of Section 202 or Section 811 funds for washers, dryers, dishwashers, trash compactors, patios, and balconies. (Previously prohibited)
- ▶ Allowing healthcare facilities at mixed-finance Section 202 developments. However, healthcare facilities may not be financed, maintained, or operated with Section 202 funds, and residents must not be required to use or pay a fee for healthcare facilities. The previous prohibition against medical facilities was intended to prevent institutionalizing elderly people. To prevent isolating people with disabilities, Section 811 developments still will not be allowed to have healthcare facilities.
- ▶ Extending the duration of the availability of fund reservations for capital advances from 18 months to 24 months with the option of extending this period to 36 months.
- ▶ Revising the definition of 'private nonprofit organization' for

Continued on page 5 >

mixed-finance projects in order to more effectively use Low Income Housing Tax Credits by including for-profit limited partnerships with a sole general partner that is a for-profit corporation or limited liability company wholly owned and controlled by one or more nonprofit organizations.

## Extreme Budget Cuts of 2014

**THE ELIMINATION** of \$1.5 trillion in discretionary spending through 2022, otherwise known as the sequester, affects the cooperative housing world. In particular, for transportation and HUD, the overall level is cut by 9 percent, or \$4.4 billion, below the 2013 sequester. That means Community Development Block Grants are cut by 45 percent to \$1.6 billion, well below the \$2.7 billion put in place when President Gerald Ford created the program in 1974. The HOME Investment program, which creates affordable housing, would be cut by one-third.

## Bill Would Alter FEMA Policy to Assist Cooperatives and Condos

**A GROUP OF NEW YORK** and New Jersey legislators plan to introduce a bill in Congress seeking to change a longstanding Federal Emergency Management Agency (FEMA) policy that they say discriminates against the owners of cooperative and condominium apartments.

After Hurricane Sandy, thousands of homeowners in damaged cooperatives and condos were surprised to learn that they were largely barred from federal disaster assistance given to single-family homes. Under FEMA policy, cooperatives, as well as condominium and other homeowners' associations, are considered business entities not eligible for assistance that can reach up to \$30,000 per household. As a result, the buildings have not been able to obtain grants for damages to lobbies, roofs, and other common areas.

New York, with its high concentration of cooperatives and condos, was particularly hard-hit by the policy. Hundreds of buildings with tens of thousands of units sustained flooding to ground floors and utility rooms with boilers and other expensive equipment.

FEMA officials said they were sympathetic but were bound by a federal disaster law known as the Stafford Act, which leaves out cooperatives and condos. They could not change the law, they said, but Congress can.

## New Legislation Helps Drive the National Cooperative Movement

**CONGRESSMAN CHAKA FATTAH** (D-PA) introduced legislation, sponsored by the National Cooperative Business Association (NCBA/CLUSA), on June 20, that will spur job creation and development of cooperatives. The legislation, H.R. 2437 titled, "Creating Jobs Through Cooperatives Act of 2013" authorizes \$25 million per year through 2016 to create the National Cooperative Development Program within the US Housing and Urban Development Agency. The legislation would provide capital, training, and other resources to foster member-owned businesses. The bill introduced will strengthen communities, promote self-help, and generate jobs by awarding grants to nonprofit organizations, colleges, and universities that help grow or create cooperatives. Also, when establishing cooperatives, communities will be provided with guidance, best practices, and technical assistance. Furthermore, the legislation will create a revolving loan fund, providing seed capital to groups forming cooperatives and funding to train providers in technical issues, supporting existing professional development for organizations engaged in cooperative development. If you would like to receive the text of the bill, or would like to learn how you could have your Member of Congress support the legislation, please contact R.L. Condra, NCBA CLUSA Vice President of Advocacy, at [rcondra@ncba.coop](mailto:rcondra@ncba.coop) or 202/383-5480.

## Rep. Maloney and Sen. Schumer Introduce Bill to Expand VA Loan Guarantees to Veterans Purchasing Cooperatives

**IN JUNE**, Congresswoman Carolyn Maloney (D-NY) and Senator Charles E. Schumer (D-NY) introduced the Fair Access to Co-ops for Veterans Act, which would require the Department of Veterans Affairs to extend its Home Loan Guaranty Program to include housing cooperatives, a major form of housing in cities like New York, Washington, D.C., and Chicago. More than 1.2 million housing cooperative units exist nationwide. In New York City, more than 500,000 families make their homes in nearly 6,000 cooperatives in the five boroughs, according to the Council of New York Cooperatives & Condominiums.



**JOIN US ON A BOAT RIDE TO VICTORIA ISLAND**, British Columbia, Canada during NAHC's annual conference. The sailing time is about two and one half hours and the participants will have an opportunity to spend eight hours on the island. While in Victoria, members can enjoy the city with its rich sense of history and culture, showcasing beautiful Victorian architecture, tree-lined streets, and old British charm. Members will have an opportunity to visit the Parliament Building, the Royal British Columbia Museum, Crystal Gardens, and the famous Butchart Gardens and enjoy an afternoon tea at the elegant Fairmount Empress Hotel. Contact [mbauer@nahc.coop](mailto:mbauer@nahc.coop) for more information regarding the tours.



## Fla. Cooperative Directors Required to be Certified to Serve

**FLA. GOVERNOR RICK SCOTT** has signed into law, effective date of July 1, 2013, HB 73 by Rep. George Moraitis. HB 73 provides that cooperative directors must now be certified to serve on their boards. Certification is obtained by taking a course or by signing a statement that the director has read and understands the cooperative bylaws and other important documents. A similar provision for condominium board members has been in effect for several years.

## Mass. Supreme Court Ruling is Positive News for Student and Other Bedroom and Common Area Access Cooperatives

**IN CITY OF WORCESTER** v. College Hill Properties, SJC 11166 on May 15, 2013, the Massachusetts Supreme Judicial Court (“SJC”) considered a case involving rental properties in the city of Worcester. The properties contained units consisting of a living room, dining room, kitchen, bathroom, and unspecified number of bedrooms. Each bedroom unit was leased for one-year terms to four unrelated college students who also had access to common areas of the building, including bathrooms. The city issued citations to the owners ordering them to cease and desist from operating unlicensed lodging houses. When the owner failed to reduce the number of occupants in each unit, the city filed complaints in the Housing Court seeking injunctive relief. The city cited fire safety and overcrowding concerns as a basis for bringing the enforcement actions. The judge vacated the fines as well as an injunction against the owners which would have required reducing the number of adults in each of the houses, concluding that the units as occupied constituted permitted lodgings under the state Lodging House Law.

The five cases were consolidated and appealed. In reviewing the case on appeal, the SJC focused on the meaning of the term “lodgings” under the Lodging House Act. See M.G.L.c. 140, §[1]. The Act defines a “lodging house” but does not define lodgings. This ambiguity opened the door for the Court to look to external sources for a “definition” of lodgings where the statute was not clear and unambiguous. The SJC’s analysis distinguished a tenant from a lodger, stating that a tenant has a property interest whereas a lodger merely has a contractual interest in agreeing “to live in and occupy a room or other designated portion therein that still remains in the owner’s legal possession.” The SJC found that the units as occupied in the five cases were not lodgings, and therefore the Lodging House Act has no applicability to the units. The Court recognized the city’s interest in protecting safety but ruled that “such concerns are better addressed through enforcement of applicable zoning ordinances and provisions of the sanitary and fire safety codes.” The Court vacated the injunctions, and the owners were allowed to have four unrelated adults occupy the units.

In addition to historic student cooperatives, there have been plans to convert large single family homes into assisted living facilities and support living facilities for single women, veterans, and others in need of the benefits of “the Village.”

*The editor thanks the law firm of Marcus, Errico, Emmer & Brooks for providing this analysis.*

## President Taps Cooperative Leader

**PRESIDENT BARACK OBAMA** nominated cooperative head Sally Jewell to lead the Interior Department. Jewell is the president and chief executive officer at Recreational Equipment, Inc. (REI). REI is the largest consumer cooperative in the USA with 4.7 million members. It sells recreational goods both online and through 130 stores nationwide. Jewell, a former oil engineer and commercial banker, represents an effort by the administration to defuse the partisan fight over conservation and energy.

## Cooperative Housing Proponent is Inducted into Hall of Fame

**REBECCA DUNN**, executive director of the Cooperative Fund of New England, was inducted into the Cooperative Development Hall of Fame in May. Eight percent of the Fund’s borrowers are mobile home cooperatives, another 19 percent are small limited equity cooperatives – many of them student cooperatives. Pioneer Cooperative of Franklin County, Inc. in Greenfield, Massachusetts is also a borrower.

During Dunn’s 26-year tenure, the Fund has grown from \$130,000 to almost \$15 million. Her skills in banking, communication, and borrower relations and development, her steady recruitment and training of outreach workers, her inclusive decision making, her ability to innovate and address diverse and multiple needs, and her dedication to the cooperative model have been instrumental in starting many cooperatives throughout New England. Most recently, she was responsible for the Fund’s selection as one of 20 recipients of the Small Business Administration (SBA)’s pilot Intermediary Lending Program, a first use of SBA funds for the benefit of cooperatives.

## National Cooperative Bank and ROC USA® Provide Funding for New LEC in Oregon

**ON MAY 7**, National Cooperative Bank (NCB), as part of its commitment to serving low- and moderate-income communities and promoting cooperative development, has partnered with ROC USA® Capital (Resident Owned Communities) to provide a \$5.4 million loan to Clackamas River Community Cooperative in Clackamas, Oregon. NCB, a lender to cooperatives throughout

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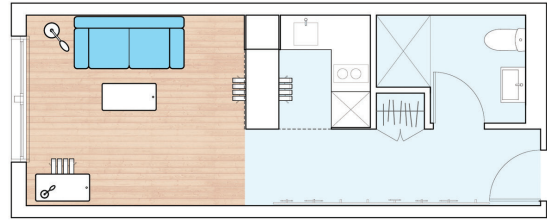
the country, and ROC USA®, a provider of financing and technical assistance to residents of manufactured home communities, arranged financing for the 76-site community to acquire, develop, and convert the property to a limited-equity cooperative.

## AARP Foundation Awards ROC USA® for Innovative Housing Strategies to Help Vulnerable 50+ Population

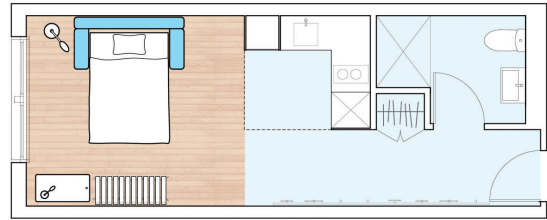
**ROC USA®** was one of three housing organizations for which the American Association of Retired People (AARP) Foundation recently distributed \$2.5 million in investments. These organizations serve the vulnerable 50+ population. Each investment will create or preserve homes for residents who are also measurably low-income and will leverage market-rate financing to multiply impact. In ROC's case, the cooperative will use the investment to empower owners of manufactured homes to cooperatively purchase the land on which their homes are located. ROC serves a unique but growing niche in manufactured housing that is the largest source of unsubsidized affordable housing in the country.

## Mayor Bloomberg Announces Winner of Adapt NYC Competition to Develop Innovative Micro-Unit Apartment Housing Model

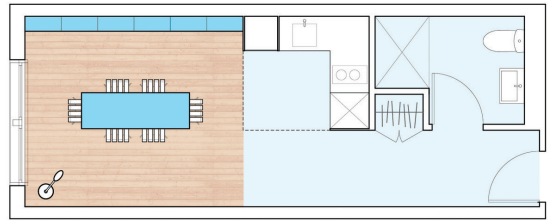
**MAYOR MICHAEL R. BLOOMBERG**, Deputy Mayor for Economic Development Robert K. Steel, and Department of Housing Preservation and Development Commissioner Mathew M. Wambua announced that the winner of the adAPT NYC Competition is a development team composed of Monadnock Development LLC, Actors Fund Housing Development Corporation, and nARCHITECTS. The development team was chosen through a competitive Request for Proposals to design, construct, and operate the city's first micro-unit apartment building on a city-owned site at 335 East 27th Street in Manhattan. The development team's 'My Micro NY' project will create 55 new micro-units, 40 percent of which will be affordable beyond the competitive market rents that are designed to optimize space and maximize the sense of openness. (See figure at right.) 'My Micro NY' will be the first multi-unit building in Manhattan developed using modular construction. Micro units range from 250 to 370 square feet.



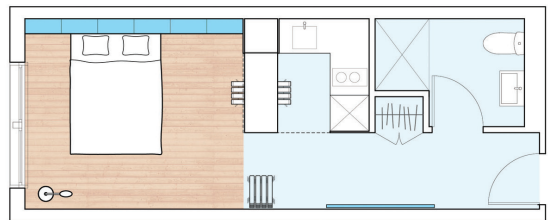
**Apt. #3A–Day.** 9'-10' high wall surface behind couch used as pin-up wall; kitchen counter is down and ready for a coffee.



**Apt. #3A–Night.** Convertible sofa-bed folded down; kitchen counter folded up; coffee table on wheels relocated to wall.



**Apt. #4D–Dusk.** Preparation for a dinner of 6 is underway.



**Apt. #4D–Night.** Dishes have been cleared, foldable table hung on a rail, Murphy bed folded down from bookshelf, counter also folded down, ready for breakfast tomorrow.

COURTESY OF NEW YORK CITY MAYOR'S OFFICE



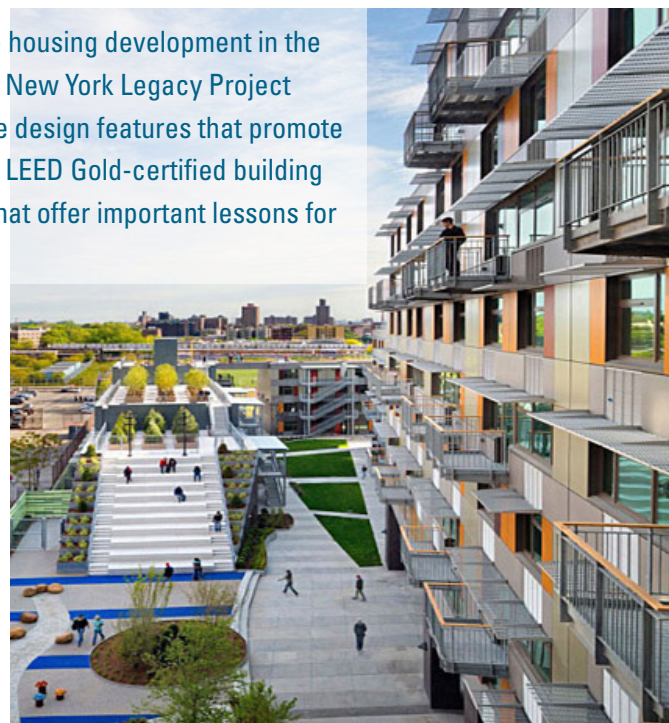
**DURING NAHC'S ANNUAL CONFERENCE**, wine lovers can enjoy a tour of Washington State's oldest and most acclaimed winery, Chateau Saint Michelle, offering award winning wines, tours of the facility, and a tasting experience at the historic grounds. Chateau Saint Michelle will sponsor a "Theme Tasting" event at the tasting bar located at the wine and gift shop. After visiting this winery, the next stop will be across the street for a winemaker's tasting experience followed by a light lunch at the Novelty Hill Januik Winery, which is known for its crisp Chardonnay and velvety reds. Contact [mbauer@nahc.coop](mailto:mbauer@nahc.coop) for more information regarding the tours.



# Hanging Gardens of the Bronx Does Everything Right

Via Verde (“the green way”) is a 222-unit, mixed-income and tenure housing development in the South Bronx area of New York City. The winner of the New Housing New York Legacy Project (NHNY) design competition, Via Verde is an incubator of sustainable design features that promote resource efficiency and a healthy, active lifestyle for residents. The LEED Gold-certified building includes many innovations in design and construction technology that offer important lessons for affordable housing developments across the country.

The project is centered on a narrow, triangular-shaped lot adjacent to the Melrose Commons neighborhood in the South Bronx. Comprised of 40,000 square feet of land and an additional 20,000 square feet of air rights, the dimensional constraints of the site were exacerbated by soil contamination, which led to the property’s designation as a brownfield. After years of public investment in the South Bronx, the property was one of the few remaining vacant city-owned parcels. The characteristics of the site necessitated bold, creative ideas and the residents of the adjacent Melrose Commons neighborhood have a long history of advancing innovative concepts. In the 1990s, the community helped craft an inclusive, forward-thinking revitalization plan for the neighborhood grounded in principles of sustainability. The goals of the Melrose Commons Urban Renewal Plan included a mixed-income, mixed-use neighborhood with a housing density that could support public transportation and with architecturally significant and resource-efficient buildings.



Via Verde’s design includes many building form, programming, and technology innovations that create a model for the next generation of sustainable, affordable housing. Several of these innovations are realized through building massing and the ascending, “tendrill-inspired” form, which responds to the narrow, triangular shape of the site as well as the neighborhood context. The project consists of three building types that wrap around the perimeter of the site. From the site’s south side, the height of the buildings rise, from 2- to 4-story townhouses, to a 6- to 13-story mid-rise building that steps up to meet a 20-story tower on the north side, which serves as the project’s apex. The wrapping, terraced form gives rise to a vertical network of rooftop gardens that provides the physical and social organizing elements of Via Verde. Totalling approximately 40,000 square feet of open space, the gardens ascend from a ground level courtyard to a 7th floor fitness garden, with a rooftop dining terrace above the tower’s 20th floor. The gardens connect through a series of stairways and include a variety of uses to both engage residents and incorporate green building technologies: an amphitheater (2nd floor), a grove of conifer trees (3rd floor), a fruit tree orchard (4th floor), community gardens (5th floor), and a fitness garden (7th floor). These open spaces are designed to promote physical activity and create dynamic

## Affordable Rental Units

# of Units*	Income Restrictions	Income (Family of Four)
17	<30% AMI	\$23,040
13	<40% AMI	\$30,720
120	<60% AMI	\$46,080

## Cooperative Ownership Units

# of Units	Income Restrictions	Income (Family of Four)
5	<80% AMI	\$61,450
39	<150% AMI	\$115,200
26	<175% AMI	\$134,400

\* 1 unit is reserved for building superintendent



community spaces that encourage both passive and active recreation. The garden on the seventh floor includes access to an indoor fitness center that offers commanding views of the Bronx and Manhattan to the south. The upper floors include six additional gardens that are planted with native vegetation. Although not accessible to residents, these areas provide building insulation and advanced stormwater management; the rainwater is harvested to irrigate the rooftop plantings. To ensure the success of the community gardens, the developers partnered with GrowNYC, a local nonprofit organization, to manage and operate the gardens during Via Verde's first two years of operation. The objective is to educate and train residents so that the gardens are managed and maintained entirely by the Via Verde community after this initial start-up period.

The innovations at Via Verde extend to the façade where advanced building technologies are used to further the goals of environmental sustainability and affordability. The terraced, south-facing walls harness the unobstructed southern exposure with six arrays of photovoltaic (PV) panels mounted to the building's exterior. Combined with additional arrays on the roofs of the fifth and seventh floors, the project includes a total of 288 photovoltaic panels capable of producing 66kw of electricity, or the equivalent of \$12,000 in electricity savings annually, based on the energy model developed for the building. In addition to the wall mounted solar panels, the building envelope includes technology to prevent water damage and promote building longevity. Via Verde's exterior includes a prefabricated rainscreen cladding that is engineered to minimize water from infiltrating the exterior wall and damaging the building materials.

Via Verde's buildings accommodate different housing types to meet a diversity of resident needs. The project includes 222 housing units, 151 low- and moderate-income rental units and 71 moderate- and middle-income cooperative units. The 20-story tower is comprised of studio, one-, two-, and three-bedroom apartment rental units. The mid-rise building includes a combination of rental units in the northern section of the building and cooperative units in the southern half. The mid-rise is comprised of two-bedroom units consisting of two stories with a central access corridor on every other floor. This duplex-style design was necessitated by the building's narrow footprint and relatively shallow depth (approximately 48'). Each unit has a first floor that is half the building's depth (split by the access corridor) and consists of a kitchen, bathroom, and

living room. The second floor has two bedrooms and a bathroom that spans the building's depth, but is only half the width of the unit's first floor. This pattern repeats throughout the building and is used to maximize the number of units and living space. The project's townhouses include a combination of one-, two-, and three-bedroom garden and walk-up style units. The majority of these units were designed with windows that maximize the use of natural light and ceiling fans that provide an alternative source of cooling and cross ventilation. The project's sustainability features have earned Via Verde a LEED Gold certification for new construction, including EnergyStar®-rated appliances, energy-efficient lighting and mechanical systems, condenser clothes dryers, and plumbing fixtures designed to reduce water consumption.

Efforts to promote healthy, active living extend from the vertical gardens to the interior of the buildings. A pilot of the New York City Active Design Guidelines, Via Verde is designed to achieve a LEED Innovation Credit for incorporating design elements that promote a more active lifestyle for residents. For example, the use of stairs is encouraged by locating stairwells in highly visible and accessible areas and by placing windows in stairwells to bring in natural light. Signage encourages the use of stairs and highlights the health benefits (calories burned) of residents' daily climbs. Centralized bicycle storage facilitates the use of active modes of transportation and a medical clinic on the first floor provides health services for residents.

The successful completion of the \$99 million project would not have been possible without the strong support of both city and state government. The project's affordable rental component was financed with a combination of local, state, and federal resources totaling over \$66 million dollars. The financing package included \$25 million generated through the Low-Income Housing Tax Credit (LIHTC) program and \$7 million from the New York State Low-Income Housing Tax Credit (SLIHC) program. HPD contributed an additional \$12 million in financing through the HOME Investment Partnership Program and City Capital funds. The Federal Home Loan Bank of New York provided \$1.9 million through its affordable housing program.

Via Verde benefitted from state programs designed to facilitate investments in brownfields, energy efficiency, and clean energy production. The developer invested \$2.6 million in site remediation, supported by tax credits provided by the state's Brownfield Cleanup Program. The project also received over

\$500,000 through its participation in the NYSEDA Multi-Family Performance Program, which provides technical assistance and financing to owners of multifamily properties to implement an energy savings plan that targets a 15 percent improvement in building efficiency. In addition to the various funding sources that made Via Verde possible, the project's financial viability was strengthened by an exemption from providing the 36 parking spaces required by zoning code. The mayor's office granted this exemption, in part, because of the availability of parking throughout the neighborhood and Via Verde's proximity to public transit. This exemption eliminated the need for a subsurface parking structure that would have significantly increased project costs.

### Experience Gained

Via Verde includes many innovations in the design and programming of affordable housing that provide important lessons for future projects.

The development is rooted in a community-based planning process that dates to the early 1990s, when local residents helped establish a revitalization plan for a mixed-income community that promotes environmental and social sustainability. These same principles have informed Via Verde's planning process, in that the NHNY design competition relied on community input to help shape the project's design.

For those involved in the development of Via Verde, the project includes many lessons that can be applied to future efforts. As a result of the competition, HPD has placed a greater emphasis on sustainability in their RFP process for new projects, and the Department is using the design competition platform to solicit proposals to meet other housing needs. The project has enabled the designers and developers to explore innovative design and program ideas, including the prefabricated rainscreen technology, wall-mounted PV panels, and the vertical open space network that serves as both a community and a natural resource amenity. The incorporation of rooftop community gardens and the nonprofit start-up management model is being used in other projects involving the Via Verde development team. Via Verde's sustainable design is expected to help maintain housing affordability, while providing immediate savings in utility costs, when the project is compared to a baseline development without similar green features. Total savings are expected to exceed \$115,000 annually, representing a 27 percent reduction compared with a baseline building.

The success of Via Verde is symbolic of the transformation of Melrose Commons, and the partnership between members of the community and the city. Subsequent to adoption of the Melrose Commons Urban Renewal Plan in the early 1990s, more than 2,800 new residential units have been constructed in an area that once stood as an infamous symbol of urban decline. When the redevelopment of city-owned land in Melrose is complete, approximately 3,700 new units will be built across the 66 properties once owned by the city. The resulting combination of public and private investment in the Bronx now stands at \$5.9 billion dollars, and the city estimates that for every \$1 of public funding, \$3.41 in private investment has been leveraged. The Housing Plan has been instrumental in rebuilding the Melrose neighborhood and in using public dollars to leverage private investment. **CHB**



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## Nassau Gardens Cooperative Board Member Honored



**CATHOLIC MEMORIAL SCHOOL** in West Roxbury, Massachusetts named a new stadium after Nassau Garden Cooperative board member, **James R. O'Connor**. Catholic Memorial dedicated the James R. O'Connor stadium last fall. In addition to this well-deserved recognition, O'Connor has been an outstanding asset as a member of the cooperative community. He headed

and coordinated a group of parents who raised money for a new playground for Nassau Garden children. That successful endeavor, dedicated in 2011, is enjoyed by children from ages 2 to 12.

In addition to his cooperative work and his board role, O'Connor, an active member, was a former board member of the Massachusetts Intercollegiate Athletic Association for 21 years. Since his retirement, he has served as director of tournaments for both football and hockey.



## Lexington Square Bids Farewell to Long-time Cooperative Leader

**IN JULY, LUCINDA BUCHANAN**, cooperative manager of Lexington Square in Atlanta, Ga., passed. Buchanan, who began her cooperative career at Lexington in 1978, was one of NAHC's original Registered

Cooperative Managers and the recipient of numerous awards presented by NAHC.

## The "Father of NORC" Honored with Resolution for Housing Cooperative Work

**THE NEW YORK** State Senate honored **Nat Yalowitz** with a resolution on March 19 for dedicated years of service as president of the Penn South Program for Seniors (PSPS). In 1986, Yalowitz co-founded Penn South Social Services (PSSS), the nation's first Naturally Occurring Retirement Community (NORC) supportive services program. Shortly thereafter, he, co-founded (PSPS), which helps senior citizens remain in their own homes for as long as they wish. Yalowitz served as president of PSSS and PSPS for 26 years. More recently, Yalowitz founded Penn South-Home Organized Personal Services (PS-HOPS), which provides members products and services at discounted prices and monitors the providers for quality and value.

## President's Chicago Cooperative Board Members' Luncheon

**TWENTY PEOPLE**, including six local cooperative presidents and four other board members responded to NAHC President Vernon Oak's invitation to attend a weekday noon time luncheon at one of two of Chicago's London Towne Houses Cooperative' community buildings. An ambience of camaraderie and good food as well as remarks from Mr. Oakes and Herb Fisher, a Chicago attorney, who facilitated the luncheon. There was a spirited discussion of housing cooperative needs and solutions. NAHC Board member Steve Sarine was also in attendance. Participants expressed a desire for such repeat get-togethers. Some of the participants went on a tour of several local cooperatives.



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# Cooperative Conduct: A Guide for New Cooperative Directors

By Douglas M. Kleine, CAE

Lying, cheating, and stealing make good headlines, whether on the front page, the sports page, or the business page. Since cooperative members are already aware of illegal activity to avoid, ethical conduct and relationships are appropriate and important to broach on three levels:

- ▶ conduct and relationships in the boardroom and with the executive team;
- ▶ conduct and relationships with cooperative membership and the community; and
- ▶ personal conduct and relationship to self.

New solutions and win-win solutions can come from the understanding created by intelligent discussion and careful understanding of the pros and the cons.



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.

## In the boardroom

The board's primary role is to plan, decide, and evaluate. The rules are pretty simple to carry out that role. Be informed. Being informed means more than reading the materials; it also means ascertaining whether the materials you have been provided are sufficient in scope to enable a decision to be made. It means asking clarifying questions and, when faced by technical matters and "experts," not being intimidated and making sure the expert is a good resource.

### Keep an open mind

Another rule is to come into the boardroom with an open mind. When power blocs are already lined up, dialog has no chance. New solutions and win-win solutions can come from the understanding created by intelligent discussion and careful understanding of the pros and the cons.

Practice deciding by the three R's. Reasons—why are we doing this, what is the need, and who has asked for it? Risks—what are our chances of success, what is the price of failure, what is the price of inaction? Rewards—what will the benefit be to the cooperative and our members?

### Respect boundaries

Foster the board's relationship with the manager. The board is only in session for a few hours each month. The manager has to interpret new directions and deadlines and keep routine work running, so be clear in those few hours about priorities, goals, and expectations. Be sure there is a meaningful evaluation process for the manager's performance.

Recognize that the leadership team is more than directors. Staff and the manager are part of the boardroom relationship. Respect boundaries between staff and board functions and realize that

for every decision, there is an implementation responsibility that falls to staff.

### Do your homework

Understand the finances of the cooperative and provide adequate resources to get the job done. Too many cooperatives adopt budgets with arbitrary expense cuts and unrealistic revenue targets. Too many are far behind in technology, and the technology lag affects so many factors—staff productivity, customer service, and data collection needed for evaluation and decision-making.

### Disclose conflicts

Disclose conflicts of interest. Having conflicts of interest is not the issue—everyone has them. The issue is that you and the cooperative recognize and deal appropriately with them when they arise. It is a good idea to have a gift policy, too, so there is clear guidance when to accept gifts from vendors and others, and when the correct response is, "No, thank you."

### Govern all, not just one part

You represent the whole, not the part. If you were elected by one membership sector or geographic area, you can still represent them by bringing their concerns to the board, but having done that, you must then act on behalf of and in the best interest of all the membership.

### When you are among members in the community

Some of the most unethical conduct can occur outside of the boardroom. Again, the rules are not that hard to grasp, just difficult to put into practice sometimes.

*Resist the temptation to intervene  
or carry a cause*

One rule is not to speak or act on behalf of the cooperative unless authorized. You are not a 24-hour ombudsman, and you have no authority to intervene in operations, customer transactions, and staff intrigue. Learn to ask deflecting questions when members seek your intervention (“Have you asked the manager about this?”) and to be sympathetic without promising something beyond your ability to make happen. Refer inquiries to staff when appropriate.

*Respect the board’s decision*

Occasionally, the board may take an action for which you disagree. The correct public conduct is to support the board’s decision. The damaging conduct is to undermine the board’s decision by citing to the members all the reasons why you think the decision was wrong.

**Relationship with self**

From time to time, fortunately not often, a board member’s personal life comes into the forefront in a way that brings embarrassment to the cooperative or makes it harder for the board to get a quorum because you cannot get to the meeting. Promise yourself to avoid those situations, and if unavoidable, be quick to step down.

Serving on a cooperative board is a commitment—a commitment to make the time, but even more, a commitment to be engaged with your board members, cooperative members, and cooperative issues.

During your service, make room for others by inviting their input, sharing what you know with them, and reaching out to under-served or under-represented members. As your service winds down, don’t linger. Let others follow in your footprints and be comfortable in their making some of their own footprints. **CHB**

► **Housing Cooperative Movement**

[continued from page 1]

the construction company’s bond. The founders retired in 1981, but the housing cooperative they nurtured continued to flourish. Their contributions were recognized with induction into the Cooperative Development Hall of Fame in 1994.

Today, CSI Support & Development has 56 cooperatively managed senior apartment buildings in four states, has become a national model of excellence, and is an inspiration to cooperators across the country. For nearly 6,000 members, the Thornthwaites’ dream of the cooperative commonwealth is now a reality. **CHB**



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## California Association of Housing Cooperatives

**CAHC**, in conjunction with the San Francisco Land Trust, collaborated on August 10 with area cooperatives to work on building strong networks. The cooperatives also shared ideas about future offerings such as an information meeting to plan board training.

## Council of New York Cooperatives and the Federation of New York Housing Cooperatives and Condominiums

**CNYC AND FNYHC** recently joined with the Action Committee for Reasonable Real Estate Taxes, the Association of Riverdale Cooperatives, the Coordinating Council of Cooperatives, and the Urban Homesteading Assistance Board and invited candidates for mayor of the city of New York to be interviewed on issues important to housing cooperatives and condominiums.

## CSI Member Association News

**CSI SUPPORT & DEVELOPMENT SERVICES** and OLHSA, a community action agency serving Oakland and Livingston County in Michigan, unveiled a solar panel project at New Horizons Cooperative Apartments in Madison Heights at a June ribbon-cutting ceremony. The ground- and roof-mount system produces 122 kilowatts of energy and was made possible by Sustainable Energy Resources for Consumers (SERC), a federally funded program.

New Horizons, built in 1985 by CSI Support & Development, qualified to receive the solar panel grant through SERC as a government subsidized senior living complex with its resident/members living on low fixed incomes. The panels will provide 20-30% of the complex's energy needs for the common areas of the cooperative. Because members will spend less on utilities, they will decide when writing their operating budget how to apply this savings so it benefits all members. In addition to reducing their energy bills, the resident/members, living in 126 units (32 studio and 94 one bedrooms) voted to receive the grant in order to reduce their building's carbon footprint.

To receive the solar energy, a 42" monitor is permanently mounted in the community room and monitored by the U.S. Department of Energy 24 hours a day, seven days a week. The monitor shows the energy output and savings in real time. The data will be monitored for a minimum of 10 years and will help the Department of Energy make future energy policy decisions for the United States.

OLHSA began the solar panel work in October 2012, completing the project on June 10. New Horizons was introduced to OLHSA in 2011 when CSI Support & Development brought them in to make energy efficiency improvements through OLHSA's Weatherization Assistance Program.

## Midwest Association of Housing Cooperatives

**MAHC** is offering Certified Cooperative Maintenance Manager training in Kansas City, Mo., in conjunction with its 50th anniversary celebration held at the Kauffman Foundation Conference Center in Kansas City on Saturday, October 5, 2013. Topics include ethics, fair housing, maintenance plans, and cooperative goals.

## Potomac Association of Housing Cooperatives

**PAHC** celebrated 37 years of educating members at its annual conference in Ocean City, Md. on April 25. Sixty eight participants chose from several courses instructed by six instructors including NAHC president Vernon Oakes and NAHC Treasurer Linda Brockway. PAHC offered maintenance courses such as fair housing, HVAC, and OSHA and training for new board and management. Nags Head, N.C., will be the site of next year's Annual Conference.

## Southeast Association of Housing Cooperatives

**SAHC** started the year with the annual Partnership Dinner with 51 attendees representing six cooperatives and vendors in February. The dinner gave cooperative directors an opportunity to meet socially with their suppliers, vendors, and contractors. In the spring, SAHC held its Annual Conference in Chattanooga, Tenn., in April where members from six cooperatives gained training. This year's conference focused on growing membership values, marketing, and share financing where NAHC President Vernon Oakes and Bill Magee were guests. SAHC also voted to spin off its CooperativeHomes.org marketing arm, allowing it to become an independent marketing and sales listing service for cooperatives throughout the country.

This summer the association also sponsored its annual Governance Conference in June with record attendance of eight cooperatives. Participants discussed the business aspects of housing cooperatives and the role of the board of directors in making them successful. In July, SAHC's all-day Strategic Planning workshop drew 41 directors and managers.

Additionally, SAHC's financial services arm, Share Credit Corp grew at a record pace during the first two quarters of 2013. It holds over 300 loans in its portfolio valued at over \$2.4 million. The members of participating cooperatives can borrow money for membership purchases, home improvements, and for simple equity loans for other personal needs. Founded by SAHC cooperatives, Share Credit Corp provides a sustainable source of financing for the members of its participating cooperatives.

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### 3. Place your order.

Call the regular GE customer service number, 1-800/654-4988, to place an order.

**The GE/Hotpoint program is an NAHC member service.**



## RCM Program Graduates and Refreshes Students

April's Registered Cooperative Manager (RCM) program facilitated in Chicago had 11 students. Some graduated the program; others received a course refresher. These students were Carolyn Bridges (refresher), Jackie Brown, Charles Bruce, Dennis Champine, Pamela Eldridge (refresher), Sharon Fleming, Jeanmarie O'Brien, Nicole Redding, Hartmut Weiss, and Ruthie Wilder.



The RCM program builds upon the work of cooperative housing management and helps the profession achieve ever-increasing higher 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 participating in a series of courses and passing certification exams. Managers who want to achieve the RCM designation may take the course prior to NAHC's Annual Meeting in Seattle, October 28-29, 2013. For more information, members may visit the RCM [website](#) or call 202/737-0797. [CHB](#)



**DURING NAHC'S ANNUAL MEETING**, join us

for the Seattle Landmarks bus tour featuring lunch at Ivar's Salmon House on Lake Union. The tour guide will provide historical background on the area, point out iconic landmarks, and give insider tips on shopping and sightseeing. The tour will include a visit to Pike Place Market, which is one of the oldest farmer markets in the country and home to the original Starbucks Coffee House; Pioneer Square, which is 20 blocks of unique shops and glass galleries; the International District; the Olympic Sculpture Park; Ballard Locks; and a trip to the most recognizable landmark in Seattle, the Space Needle. Contact [mbauer@nahc.coop](mailto:mbauer@nahc.coop) for more information regarding the tours.



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