

Officers' Column

3

RCM Update

4

Committee Corner

5

Is Predatory Lending
a Problem for Cooperatives?

6

Derailing the Plan

7

CHF Celebrates Cooperative
Housing in Canada at
Annual Conference

8

Resident Communication
Is Not One Size Fits All

9

Five Things to Do if
You Want to Be an
Outstanding Board Member

10

Las Vegas NAHC Conference
Plans Educational
Opportunities, Tours
and Awards

11

Cooperative Development

12

Report from Washington

13

Member Association News

14

News from All Over

They Said It

15

Member Benefits

16



COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Summer 2016

The Convict Next Door *New Rules on Convictions Affect all Cooperatives*

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

On April 4, 2016, the Office of General Counsel for the U.S. Department of Housing and Urban Development (HUD) issued a Guidance on the application of the Fair Housing Act to cooperatives and other housing providers. The Guidance notes that a greater percentage of African Americans and Latinos than whites have criminal records. The refusal to rent or sell to persons with criminal records may, therefore, have a disparate impact on race and perhaps national origin.

While the act does not prohibit housing providers from appropriately considering criminal history information when making housing decisions, arbitrary and overbroad criminal history-related bans are likely to lack a legally sufficient justification. Thus, a discriminatory effect resulting from a policy or practice that denies housing to anyone with a prior arrest or any kind of criminal conviction cannot be justified, and, therefore, such practices likely violate HUD rules under the Fair Housing Act.

What does this mean for cooperative boards and management companies? It means your board needs to reevaluate its screening and selection policies. The Guidance applies to all cooperatives whether or not they receive federal funds or report to HUD.

The take-away from this development is that cooperative policies that exclude persons based on criminal history must be tailored to address such factors as the type of the crime and the

length of time since conviction. Even then, such policies will be subject to review if challenged by HUD or in court.

Here are some suggestions for your cooperative board and management company to start

"...cooperative policies that exclude persons based on criminal history must be tailored to address such factors as the type of the crime and the length of time since conviction..."

considering. Your board and management company should consider revising your application forms and adopting a separate policy. Your cooperative's attorney should review your current policy and any policy being considered for adoption.

Screening Process

► The cooperative will conduct a criminal background check on each member of an applicant household 18 years or older. Each such member convicted as an adult under federal, state or tribal criminal law shall be subject to the following procedures.

► On the application form, the cooperative will request the applicant to identify felony convictions and provide an explanation of any mitigating circumstances, including, but not limited to: (1) the seriousness of the criminal

Continued on page 4 >

A promotional banner for the NAHC 56th Annual Conference in Las Vegas, Nevada. The banner features the NAHC logo, the text "56th Annual Conference LAS VEGAS NEVADA", the dates "October 26 - 29, 2016", and the location "Monte Carlo Las Vegas Resort and Casino". It also includes the slogan "Roll Away Your Cooperative's Dickey Issues" and the NAHC logo with the text "National Association of Housing Cooperatives". The background shows a night view of the Monte Carlo Las Vegas resort.

COOPERATIVE HOUSING QUARTERLY

PUBLISHER: National Association of Housing Cooperatives
EDITOR: Altoria Bell Ross Altoriaross@gmail.com

EDITORIAL BOARD

Manager: Douglas M. Kleine dougk@verizon.net
Herbert H. Fisher HHFisher1@aol.com
Randall Pentiuk rpentiuk@pck-law.com
Mark Shernicoff Mark@Shernicoff.com
Holly Jo Sparks hojosparks@gmail.com
David J. Thompson dthompcoop@aol.com
Roger Willcox willcoxr@juno.com

Emails, letters, and comments to the Editor and Communications Committee Members are welcome. Please send them to info@nahc.coop.

Issues of the *Cooperative Housing Quarterly* are devoted to matters of interest to boards and members of Housing Cooperatives and concerned professionals. All NAHC Associations and Members should advise their memberships on how to get and download CHQs when published.

The opinions expressed in this publication are those of the authors and not necessarily those of the Association. This publication is distributed with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

Acceptance of advertising by the *Cooperative Housing Quarterly* does not imply endorsement of the product or services advertised.

Address inquiries, manuscripts, news items and responses to the Editor at NAHC, email info@nahc.coop. For reprint permission, advertisements and other business matters contact NAHC, 1444 I Street NW, Suite 700, Washington, DC 20005-6542, www.NAHC.coop.

© 2016 by the National Association of Housing Cooperatives ISSN 0097-9759



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.

NAHC Board of Directors 2015-2016

Chairman	Ralph J. Marcus
President	Gregory Carlson
Executive Vice President	Fred Gibbs
Secretary	Anne Hill
Treasurer	Linda Brockway

Directors

Anthony Beck	Blaine Honeycutt	Mark Shernicoff
Richard Berendson	Hugh Jeffers	Stephen Somuah
Jackie Brown	Charlotte Lann	Hope Turner
Norma Coignet Brown	Barbara Loatman	Billie J. Walker
Donna Marie Curvin	Randall Pentiuk	Ruthie Wilder
Leon Y. Geoxavier	Alfred Reynolds	Roger Willcox, NAHC President Emeritus
Roger Hall	Mary Ann Rothman	Kimalee Williams
Karen Harvey	Stephen Sarine	

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
Credentials Committee – Anne Hill
Executive Committee – Gregory Carlson
Development & Preservation Committee – Hugh Jeffers
Finance Committee – Linda Brockway
Governance and Strategic Planning Committee – Ralph J. Marcus and Mark Shernicoff
Government Relations Committee – Mary Ann Rothman
Membership Services Committee – Linda Brockway
Mutual Marketing and Advocacy Committee – Anne Hill

RCM Board of Governors – Gregory Carlson

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

About Bostrom

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



Greg Carlson



Ralph J. Marcus



Fred Gibbs



Anne Hill



Linda Brockway

NAHC Learn from Speakers, Makes Congressional Visits during Cooperative Week

THE NATIONAL ASSOCIATION of Housing Cooperatives (NAHC) Board of Directors helped NCBA CLUSA celebrate its 100th anniversary in Washington, D.C. and also participated in National Cooperative Week, entitled IMPACT 2016, May 2-6 that NCBA CLUSA sponsors.

During NCBA CLUSA's Annual Business Meeting, keynote speaker Leslie Crutchfield, senior advisor at FSG and co-author of the book, *Forces for Good: The Six Practices of High-Impact Nonprofits*, began the conference by challenging organizations on how they influence the world. The next day, NCBA CLUSA members met with staff from 27 Congressional offices during a Hike the Hill event. NCBA CLUSA urges members of Congress to join the Congressional Cooperative Business Caucus, which Reps. Ed Royce (R-CA) and Mark Pocan (D-WI) chair. On Wednesday, Jennifer L. Lawless, director of the Women & Politics Institute at American University encouraged cooperators to engage in grassroots advocacy and politics.

Policy makers, agency officials and cooperative leaders also discussed the impact of cooperatives in the 2016 election during a panel. Panelists included Ben Olinsky, special assistant to the president for labor and workforce policy from the White House, Bruce Carozzi, divisional vice president of retail growth at True Value Hardware and Laura Vogel, senior advisor for political affairs at Rural Electric Cooperatives.

Discussions of achieving the Sixth Rochdale Principle, "Cooperatives helping Cooperatives" prompted NAHC, True Value, the North American Students of Cooperation (NASCO) and the National Association of Worker Cooperatives to volunteer their cooperative teams to become involved in the Coop Voters movement (see related article on page 4, "Website Eases the Voting Process for Cooperators"). NAHC also agreed to help promote Coop Votes and to

collaborate with one of the worker cooperatives while NASCO continues to advance student cooperatives.

Additionally, during cooperative week, the Cooperative Development Foundation's Cooperative Issues Forum discussed various cooperative issues and introduced the Cooperative Hall of Fame inductees: Dennis Bolling, outgoing president and CEO of United Producers, Inc.; Dennis A. Johnson, former president and CEO of the St. Paul Bank for Cooperatives; and Dr. Jessica Gordon Nembhard, author of "Collective Courage: A History of African American Cooperative Economic Thought and Practice" (for their profiles see the spring issue of the CHQ).

At the National Cooperative Bank's May 5th annual meeting, the board welcomed two new female board members, Debra Huddleston, advisor at Perella Weinburg Partners and a member of the 51 East 90th Street housing cooperative in New York City and Christine Neal, senior vice president of Finance and Treasurer of Unified Grocers in Commerce, Calif. and a representative of CSI Support & Development Services.

As the weeks pass, keep an eye out for details of the NAHC annual conference in Las Vegas, Nev., October 26-29, 2016. [CHQ](#)

Information from National Cooperative Business Association CLUSA International was used in this column.

During a congressional visit are (left to right) Greg Carlson, NAHC president; Cathy Statz, Wisconsin Farmers Union; Judy Sullivan, NAHC government relations representative; and Liz Lechleitner, NCBA CLUSA.



activity; (2) the relationship between the criminal activity and the safety and security of residents, cooperative staff or property; (3) the length of time since the offense; (4) the age of the household member at the time of the offense; (5) evidence of rehabilitation, such as employment, participation in a job training program, education, participation in a drug or alcohol treatment program or recommendations from a parole or probation officer, employer, teacher, clergy, social worker or community leader; and (6) the effect a denial of admission will have on the household and the community.

► If the criminal background check reveals negative information about a household member and the cooperative proposes to deny membership due to the negative information, the cooperative will make a written independent analysis of the above mitigating factors prior to making a decision on the application. The written analysis shall be made part of the applicant's file. The cooperative shall thereafter send the subject of the record (and the applicant, if different) a copy of the criminal record, and the cooperative's written analysis of the factors and provide the applicant an opportunity to dispute the accuracy and relevance of the record and analysis.

► If the applicant does not contact the cooperative to dispute the criminal record within 14 days, the cooperative will send a written notice of ineligibility to the applicant and deny membership. The notice of denial will state the specific reason(s) for denial.

Eligibility Criteria

► The cooperative will deny admission to a household if a member is subject to a lifetime

registration requirement under a state sex offender registration program.

► The cooperative will deny admission to a household if a member has been convicted of manufacturing or producing methamphetamine on the premises of federally-assisted housing.

► The cooperative will deny admission to a household if a member has been evicted from federally-assisted housing for drug-related criminal activity within the past three years unless the member has successfully completed a supervised drug rehabilitation program or the circumstances leading to the eviction no longer exist.

► The cooperative will not consider unproven allegations or arrests that did not result in convictions as evidence of criminal activity. In addition, the cooperative will not consider expunged/purged/sealed convictions as evidence of criminal activity.

► The cooperative will not consider juvenile adjudications that do not qualify as convictions under state law as evidence of criminal activity.

► If the applicant's past criminal activity was related to his or her disability, the cooperative will provide a reasonable accommodation, if necessary.

► If the applicant's past criminal activity was the consequence of acts of domestic violence, dating violence or stalking against him or her, the cooperative will not deny admission.

► If the cooperative proposes to deny admission to a household based on the past criminal activity of a member, the cooperative will provide the household an opportunity to exclude the member and obtain admission provided that the applicant agrees that the culpable family member be barred from entering onto the cooperative property. **CHQ**



Randall A. Pentiuk, Esq. is the founding member, attorney, and managing shareholder at Pentiuk, Couvreur & Kobiljak, P.C. in Wyandotte, Mich.

Kerry Lee Morgan, Esq. is an attorney with the firm of Pentiuk, Couvreur and Kobiljak, PC. He leads the firm's Civil Rights and Employment Practice along with Class Actions and Complex Litigation.

RCM UPDATE

Board of Governors Welcomes New Member

ROBIN LAY has joined the Registered Cooperative Managers (RCM) Board of Governors. Lay, who is regional manager at Realty & Mortgage Co. in Chicago, holds a master's degree in business administration, the Communication Association Manager Certification and is a candidate for the Certified Property Manager Certification.

RCM Training Available at the Annual Conference

MANAGERS who want to become a RCM or re-register may take training prior to the NAHC annual conference. On October 24, managers may participate in RCM Training at the Monte Carlo Resort and Casino in Las Vegas, Nev. The following day, RCMs may study Ethical Practices for re-registration.

The RCM Board of Governors also welcomes two new RCMs. Jonathan Pellow of Kramer Homes Cooperative, Inc. in Center Line, Mich. and Julian Rowand of Beecher Cooperative in Washington, D.C. The two took the RCM training and passed the test on May 6, 2016 in D.C. **CHQ**

Communications Committee Approves New NAHC Ad

THE COMMUNICATIONS COMMITTEE approved the new generic NAHC ad. Committee members suggested The New York-based newspaper, The Cooperator with publications in New York and five other eastern locations to run the ad. Pursuant to committee suggestion, Greg Carlson will vet The Cooperator and to find out their demographics for their publication and websites.

NAHC Benefits from Social Media

BOSTROM updated the Communications Committee on the use of social media, reporting that the user numbers continue to go up, and a member made the suggestion to utilize the new “likers” and “followers” as prospective members. In the future, the Membership Services Committee (MSC) could send prospective members information such as the NAHC brochure, membership application, personal contact and then personally follow-up to enhance recruitment efforts.

Analytics Data Tracks Visits to NAHC's Website

BOSTROM suggested that Communications Committee members examine data quarterly instead of monthly since users are visiting the website to search for Cooperative Housing Quarterly (CHQ). Carlson reported the ad hoc committee is working on that and hopefully will launch the program at the conference.

Member Benefits to Appear in Quarterly Newsletters

BOSTROM reported that sending eblasts promoting NAHC's member benefits is not working and suggested writing a piece about the service for publication in each CHQ.

Committee Forms Subcommittee to Study Online/distance Learning Options

THE COMMUNICATIONS COMMITTEE decided to form a subcommittee on distance learning and will invite members from the MSC to join. The committee must assure that the distance learning project does not interfere with the 3Rs and RCM programs. The committee members felt this medium was a good way to attract the millennial generation.

Committee Eyes Expanding Member Markets

EDITORIAL BOARD MANAGER Doug Kleine suggested reaching out to Puerto Rico and southeastern states, including Florida. Herb Fisher suggested, and the Communications Committee also discussed the possibility of reaching out to several new markets, including Puerto Rico, Florida, Minnesota and Southern California, as well as reorganizing the Missouri-Kansas area.

Communications Explores Charity Involvement

THE COMMUNICATIONS COMMITTEE discussed how involved NAHC should be with charities. For instance, the Young Cooperators Program, which was discontinued, received very little money from the NAHC membership. This topic led to a

discussion on having an NAHC presence on college campuses, opening a library and perhaps forming a research subcommittee. Holly Jo Sparks said she would volunteer for such a committee. Hugh Jeffers volunteered to contact the University of Wisconsin which conducts a considerable amount of cooperative research.

Committee Investigates Educational Webinars

CARLSON reported that NCB has offered to produce four webinars for NAHC. Mary Alex Blanton of NCB and Kleine provided a list of possible webinars. The Communications Committee decided that it should also look at the six most popular sessions at Hilton Head and put them in the mix of possible seminars. Bostrom will provide the information.

The Annual Journal Presents Possible Extra Costs for the 2017 Budget

THE ONLY additional cost for the Communications Committee would be designing the Cooperative Housing Journal. Bostrom will look at the additional costs.

Website Eases the Voting Process for Cooperators

CARLSON reported the Rural Electric Cooperatives has started vote.coop, so cooperators can have an easier path to voting and encouraging other cooperators to do so. At the web site, users can register to vote, view election deadlines, read candidate information, learn about the absentee ballot and early voting process, along with using cooperative resources and reviewing cooperative issues.

More than 100 million people are involved in cooperatives. That number is more than AARP and the National Rifle Association combined.

Member Services Committee Extends Grant Application Deadline

MSC ANNOUNCED a conference grant award in May to send a member of a financially troubled cooperative to the 56th annual conference that will be held in Las Vegas, Nev., October 26-29, 2016.

NAHC is now extending the deadline for the application until Friday, July 29. The application is available at nahc.info. Contact Linda Brockway at 517-749-3123 for questions regarding the application.

MSC met again on June 25 to provide other marketing opportunities to the membership, including a partnership with True Value Hardware, which is also a cooperative.

Finance Committee Reviews Audited Statements, Starts Work on 2017 Budget

AS OF THE END OF JUNE, NAHC had approximately \$32,000 in its operating account and \$50,000 in its savings account at NCB. The Finance Committee worked with the Audit Committee to review the 2015 audited financial statements in preparation for the June 25 board meeting. The Finance Committee is also preparing the 2017 budget. [CHQ](#)

Is Predatory Lending a Problem for Cooperatives?

By Hugh Jeffers

During the housing crisis, consumers learned a lot about how sub-prime lenders and predatory lenders took advantage of homeowners by providing mortgages to them that they couldn't afford to repay in order to generate excessive fees or strip the equity out of the property.

Predatory lenders use a variety of tactics to dupe borrowers

Similarly, predatory lending also exists in the commercial and multifamily business. It pays for your cooperative to do its homework if you are looking to refinance or take a loan to do repairs.

For instance, a few years ago, a cooperative in Virginia was in default on the mortgage and facing foreclosure. This story serves as a warning to cooperatives about potential predatory lending practices. The property was a 300-unit cooperative formerly financed through FHA's 236 program. Only a few years were left on the mortgage. A number of individuals on the board had grown tired of HUD oversight and were hoping to get out of the loan even though the terms were good. It just so happens, that a lender approached them at the same time offering them a "great deal" on an interest-only loan to pay off the HUD mortgage. The board voted to jump on the opportunity to refinance.

During the loan underwriting, the lender informed the cooperative that they no longer could provide an interest only loan but would give them a loan with a 30-year amortization and a 10-year term with a balloon payment in year 10. It wasn't as good as the original offer, but the new loan provided similar payment terms to the HUD loan and allowed the cooperative to pay off the HUD loan. Consequently, the cooperative moved forward.

Additionally, the payoff on the mortgage was \$4 million. The property was worth about \$14 million at the time the loan was closed, so there was significant equity in the property. The loan closing went well, and the HUD loan was paid off.

However, the cooperative did not pay attention to the default provisions of the new loan. The provision did not spell out a late payment time frame. If the payment was not made on the payment date, the loan would technically be in default. In addition, the default provisions called for an onerous default interest rate. The rate was so high that there would be no way the cooperative could pay the debt service if the loan was in default. Within three months of closing the new loan, the cooperative made a "late payment" on the new

mortgage, and the lender instituted the default rate.

This type of lender is referred to as a "loan-to-own" lender. The lender's intention all along was to foreclose on the property, not to help the cooperative. Predatory lenders use a variety of tactics to dupe borrowers including:

- ▶ Bait and switch –used in this instance by offering the interest only loan first, only to change the terms later;
- ▶ Focusing on a property's value rather than the ability to repay;
- ▶ Deceptive marketing tactics; and
- ▶ Terms at closing different than what was promised.

In order to protect your cooperative from these practices, it is important that you do the following when looking for a new loan:

- ▶ Ask a lot of questions and don't be afraid to say no.
- ▶ Get several quotes and look for lenders that have credibility in the market place.
- ▶ Seek the help of professionals in the industry and ask their advice.
- ▶ Have an experienced real estate lawyer review your loan documents prior to signing. Make sure you understand what the closing documents say.

If you take these precautions, you will insure that you get the loan terms you were expecting and understand the risks involved. And, remember, if the deal sounds too good to be true, it probably is. [CHQ](#)



Hugh Jeffers is a NAHC board member and director of New Age Housing located in Pittsburgh, Pa. and vice president of Centennial Mortgage headquartered in Seattle, Wash.

Author's Note: This article is meant to serve as a general discussion and should not take the place of guidance from a qualified professional.

When and how you perform a project can have a big impact on the price.



Leon Geoxavier is a restoration consultant in Walker Restoration Consultants' New York office. His responsibilities include restoration condition assessments, restoration design, nondestructive testing, quality control, project management; and business development.

Derailing the Plan

UNDERESTIMATING YOUR RESERVE NEEDS

By Leon Yudkin Geoxavier

The most over budget construction project of all time was the Montreal Olympic Stadium. Initially anticipated to be around \$148 million in 1973, the project was completed in 1976 for over \$3.1 billion (or about 1,990 percent over budget). While our projects are definitely smaller in scale, there are still plenty of extra costs that can lead to an underestimation of your reserve needs. Here are some of the bigger ones:

INFLATION. There are plenty of government and business media statistics online that tell us to anticipate inflation between 1-4 percent per year. During the boom period of 2007, we saw around 4.1 percent, but shortly after in 2008, we saw a meager 0.1 percent. What will the future hold? We do not know, but most professionals recommend building in an allowance of approximately 3 percent just in case.

FINANCING. The cost of money itself. Added to list of fine print items, a bank may be willing to finance a project, but make sure you note all the associated costs. These costs can include origination fees, appraisals, lien and title searches, land surveys, supplemental inspection costs, an escrow amount (to ensure you complete the project(s) for which you have committed), attorney's fees, insurance costs and everyday administrative costs (mail, courier, copies, etc.).

OBSOLESCENCE. Have you ever gone back to a store because something broke or a part went missing long after you first bought it – only to have the store tell you it is no longer made? From electronics and small machines, to furniture, fixtures, tiles and fabric – finding a missing puzzle piece can lead you down to the road to a whole new game. The internet has made finding older, discontinued pieces easier, but in many cases, the upgrade will be mandatory. For example, a few hallway light fixtures were broken during a resident's move; those light fixtures were discontinued long ago and exact replacements are expensive and difficult to track down. The solution may lead to replacing all the light fixtures, increasing the project's scope and the corresponding cost from limited replacement to full replacement. A silver lining is that in some cases – especially with lighting and mechanical equipment – the new fixtures are more energy efficient and reduce operating costs over time.

As a post script, this is a good reason to build attic stock into a project. Attic stock is a supply of fixtures and/or parts from a project that will allow for future repairs or limited replacements without searching for and purchasing the missing pieces.

CODE COMPLIANCE. Invariably, we start a project and get an email or phone call from the architect/engineer communicating an update to the building code. Building codes evolve over time to make communities safer or stronger, including more energy efficient practices or provisions for more Universal Access (the Americans with Disability Act – ADA). The International Code Council (ICC), a Washington D.C.-based organization that establishes models for local cities and states to adopt, revises codes every three years. So even with the best planning, the project envisioned today may not meet the building code three years from now. There is no way to know what codes will change and/or how drastically, but this is one of the many reasons to build in a project contingency allowance, generally recommended at 10 percent.

PERMITS AND APPROVALS. Most municipalities have friendly staff and online websites that try to provide as much assistance as possible for their constituents to obtain the permits and approvals that they need. Following are tips for working with building departments across the country:

- ▶ Ask them for help – they want to help you. Of course, you will get a surly technocrat from time to time, but by and large, most building departments want to make sure you do what you need to do ahead of time.

- ▶ Obtaining approval beforehand is less expensive and easier than correcting a violation after the fact.

- ▶ If something seems too expensive or intense

Continued on page 8 >

for your project, ask if there is a waiver or independent certification process.

In any event, the cost of both the professionals to prepare the filing and the fees paid to the municipalities themselves need to be built into the cost of a project.

OVERSIGHT. Whether it is an architect or engineer, a member of the property management team and staff, or even a volunteer board member, there is a cost for oversight in terms of time (and for outside professionals a cost in terms of funds). Every project will involve some level of oversight and coordination such as providing access, reviewing work prior to payment and authorizing changes.

For smaller projects, you may be able to get by with the help of cooperative staff or volunteer board members. But remember that taking resources away from one part of the property may be to the detriment of other parts. For example, if the superintendent was going to be fixing the front door; he or she may not be able to watch over a contractor in the basement at the same time. For a larger project, it may require all hands on deck. The cost for everyone to be involved should be built into the cost of a project; between additional staff and outside consultants, this cost can amount to an additional 2-25 percent of a project.

DEMOLITION AND ABATEMENT. Standard demolition is usually built into the mobilization and overhead of a project and includes disposal of construction materials to a landfill located within 50 miles of the work site. If the project involves special materials or chemicals (especially liquids, like Freon or oil), there may be additional charges for demolition. For all projects, note that potentially hazardous materials may require special abatement by an outside company; these materials include lead, asbestos, polychlorinated biphenyl (PCBs) and radon.

LABOR. When and how you perform a project can have a big impact on the price. For example, if you need plumbing repaired in the middle of the night during a holiday weekend, you can expect paying a premium. It is always easier (and therefore less expensive) to perform work during normal business hours, off-peak and with advance planning.

Every cooperative will have its own unique needs and circumstances that it may wish to add to the items above. The growing list, and growing price tag, may cause a little disillusionment at first, but remember though the Empire State Building was 100 percent over budget (initial cost: \$386 million; final cost: \$772 million), it was completed a full year early opening in 1931 ahead of the anticipated 1932 completion date. [CHQ](#)

CHF Celebrates Cooperative Housing in Canada at Annual Conference

The Canadian Housing Federation (CHF), which is the Canadian version of the National Association of Housing Cooperatives (NAHC), held its Annual General Conference in Hamilton, Ontario, June 8-11, 2016.



NAHC president, Gregory Carlson and treasurer, Linda Brockway spoke at the conference. On Thursday Carlson discussed the sixth Rochdale principle, “Cooperation among Cooperatives” on a panel, and Brockway talked about the future of cooperative housing on a panel about the 2020 Blueprint for Cooperative Housing.

On Saturday during the CHF Annual General Meeting, the Prime Minister of Housing announced



that Canada will be working with CHF to extend the subsidy contracts and to assist in the refinancing all cooperatives.

Canada’s cooperatives are different from U.S. cooperatives as the majority of the cooperatives are not equity based but are supported by government subsidy that was scheduled to expire in 2018.

NAHC members have been attending the CHF conferences since 2012, and CHF members attend and speak at the NAHC conferences. [CHQ](#)

Resident Communication is Not One Size Fits All

By Amanda Cupp

In property management, communicating with residents is more important now than ever. Long gone are the days when you can post a sign or hand out flyers to inform your residents. Many companies have turned to mass notification services to fix this communication problem. However, some use text-only services as their solution. While this mode of communication may seem like the best solution, advances in technology and notification services are

With more sophisticated forms of notification systems becoming available, it is crucial for property managers to stay on top of the technology trend.

making text-only notifications seem like the paper flyers of the past. Services now offer the option to personalize your messages with voice and multiple receiving options from which your residents can choose. With more sophisticated forms of notification systems becoming available, it is crucial for property managers to stay on top of the technology trend.

Make it Personal and Increase Resident Retention

One of the ways to increase your resident satisfaction is by making your relationship with your residents personal. Satisfied residents are less focused on prices and more focused on the value of a property; they want to know that they will be treated as a stakeholder. This concern makes it critical to personalize your interactions with residents, which brings up a huge downfall of texting: it's not personal. It is 130 characters of text for your residents to read and interpret however they like. This situation could lead to further issues when residents misunderstand a message, creating a huge problem for you to fix.

Reach Residents in the Way They Communicate

Another point to remember is that not everyone owns a cell phone. Although it may seem impossible in this day and age, only 87 percent of adults in the U.S. own a cell phone, and only 45 percent of those who own a cell phone own a smartphone. This limitation means that by simply choosing to send a text message, you are willingly excluding a portion of your residents. Only 68 percent of adults 65 and older own a cell phone. Even more concerning, of seniors who own a cell phone, only 12 percent of these are smart phones. With this in mind, it's easy

to see how sending text-only notifications can fall short if you're looking to notify all of your residents. Plus, giving your residents the option of choosing how they receive their notifications will allow you to give them the personal touch you need to keep your resident retention rates up. [CHQ](#)

Amanda Cupp is marketing manager for One Call Now, a resident notification service based in Dayton, Ohio.



Your Cooperative Bank Expert

For over 30 years, National Cooperative Bank has worked with housing cooperatives nationwide to provide competitive banking products and services.

We offer:

- ▶ Cooperative Underlying Mortgages
- ▶ Lockbox and Online Payment Services
- ▶ Reserve Programs
- ▶ Unit Loans



Contact Us!



LOANS

Larry Mathe

TEL (703) 302-1909

TEL (800) 766-2622

EMAIL lmathe@ncb.coop

CASH MANAGEMENT

Jared Tunnell

TEL (703) 302-8176

TEL (800) 766-2622

EMAIL jtunnell@ncb.coop

Visit us online at www.ncbassociationbanking.coop

Five Things to Do if You Want to Be an Outstanding Board Member

By Marisa Highsmith

Congratulations! You have accepted a position as a member of your board of directors. Maybe you wanted to sit on the board because you feel there is business to be done, and you are the one to do it. Perhaps you are serving on the board because someone else in the organization thought you were the person for the job. Regardless of the reason you are serving, the fact remains that you accepted the position, so let's get started on learning some tips on how to make this experience outstanding.

Open your mind to others' views and be aware of your personal agenda.

Before anything else, take time to read the legal documents that govern your association, such as the Articles of Incorporation, Bylaws, rules, Occupancy Agreement and any regulatory agreements with lenders. These documents can be overwhelming for those of us who didn't go to law school but take time to read them anyway. Nestled in all that legalese, you'll find the duties to which you have been assigned. Does the cooperative replace appliances or are members responsible for that? Those answers and much more are usually in there. Be aware; there are also local and federal laws and ordinances you should know to ensure that you are compliant while conducting the business of your cooperative. Reading these will make you a more knowledgeable board member and will help you quickly resolve many of the issues that lie ahead.

Open your mind to others' views and be aware of your personal agenda. Your cooperative is comprised of many members, and you are charged with making decisions and spending funds on their behalf. You will undoubtedly be tasked with something that goes against your personal preference but is best for the community as a whole. Outstanding board members are able to recognize when this scenario occurs, and they adjust their frame of thought accordingly.

Always be prepared. You are not just a body in a seat. You have the authority and obligation to make decisions both large and small. Your manager most likely prepares information for your review prior to the board meeting. Please read it. **Reviewing agendas, financials, and other pertinent information** allows you to ask questions before the meeting and come informed ready to make decisions. The board meeting is the place where business occurs. Research happens in preparation

for the decisions *prior to the meeting* which allows for conversation to be constructive and productive. When boards are prepared, meetings flow well, and action items get checked off the list which will make you one prepared, outstanding board member.

Record the actions of your meeting appropriately. It's said time and time again that meeting minutes are not called "meeting hours" for a reason. Record decisions of the board but leave the discussion and drama in the room and off the paper.

Don't forget to show up to the board meeting. The board should communicate scheduling conflicts beforehand and schedule meetings accordingly. When someone prepares for a meeting with the expectation that a quorum will be present and business will be conducted and others don't, it reflects a lack of commitment to the board, the cooperative and the owners who live in your community and can cause distrust between board members. It can also delay very important, time-sensitive decisions. Outstanding board members are on time, prepared and reliable.

There are many skills-related tips to assist boards in making great decisions, but these minor manners are important, too. Follow these quick tips and be assured you are putting your best foot forward towards **becoming an outstanding board member**. Your fellow board members and your cooperative will thank you. **CHQ**



For more tips on being an outstanding board member, order NAHC's booklet, "How to Have Successful Meetings" at <http://coophousing.org/news-publications/book-store/>.

Marisa Highsmith, CMCA, AMS, PCAM, is the business developer for Associa HRW, Inc. in Raleigh, NC. With over 15 years in the community association industry, she enjoys board education and assisting in creating harmony and goodwill in the communities.

Las Vegas NAHC Conference Plans Educational Opportunities, Tours and Awards

The National Association of Housing Cooperatives (NAHC) is holding its 56th annual conference in Las Vegas, Nev. between Wednesday, October 26, and Saturday, October 29, 2016.

Although the conference does not begin until October 26, the Registered Cooperative Management (RCM) training for members still wanting to obtain the RCM certification begins on Monday, October 24, 2016. The two-day class, which will be offered Monday and Tuesday from 9:00 a.m. through 5:00 p.m., will offer the candidate the opportunity of receiving the certificate and pin on Thursday, October 27.

RCMs are required to take the ethics class once every three years. The class will begin at 1:00 p.m. on Tuesday, October 25. The information on registering is included in the conference registration package.

The Member Services Committee always looks for the best tours to offer the conference attendees. For this conference, the committee has decided on the following tours:

Wednesday

It is said that you cannot come to Las Vegas without making the historical tour to the Hoover Dam. The Hoover Dam is one of the most inspiring man-made wonders of the world and serves as the gateway to Lake Mead, which is the largest reservoir in North America. The four-hour tour will provide facts about Las Vegas and the Las Vegas Valley as you make your way to the dam. On the way back to the hotel, you will have an opportunity to stop at Boulder City and have some lunch and do some shopping. This tour begins at 9 a.m. and concludes at 3 p.m.

The Downtown Tour will provide you with a view of the booming revitalization of Downtown Las Vegas. Cutting-edge tech industries, fashion and gastro dining options have all moved into the hopping downtown area. The tour will begin with a group lunch. After lunch, you will be able to visit Fremont Park, the new shopping and dining mecca which is located in Downtown Vegas, and Downtown Container Park. The tour will be a five-hour tour.

The Lake Mead Cruise tour will leave the hotel at 10:30 a.m. and will provide you with an opportunity

to take a cruise on Lake Mead and view the Hoover Dam from the water. The boats have drinks, lunch and snacks that are available for purchase. The tour will end at 3:00 p.m.

Saturday

The MOB Museum and Freemont Street Tour is scheduled from 1:30 – 5:30 p.m. True stories of mob history are brought to life in a bold and contemporary style, through engaging exhibits and multi-sensory experiences. The tour will provide a deep look into the Mob's involvement in the development of Las Vegas. A guided tour along with a view of the MOB museum will provide guests with a true understanding of how Las Vegas was started and how it was run back in the day. After the Mob tour, you will have some time to walk around and explore Freemont Street.

The Las Vegas Premium Outlets North Shopping Tour will provide shoppers with the opportunity to visit more than 150 shops in the outdoor market. The shops include high-end retailers, such as 7 for All Mankind, Dolce & Gabbana, Kate Spade New York, Tory Burch, Salvatore Ferragamo, Burberry, and Ted Baker. Other popular brands include Juicy Couture, 2b bebe, American Apparel, Guess J. Grew, GAP and many many more. Please be prepared with comfy shoes, sunglasses, your bottle of water and credit cards as you participate in "A Bargain Shopper's Dream." The tour starts at 1:30 and ends at 6:30 p.m.

The Las Vegas City Tour will showcase all of Las Vegas's most famous landmarks and will provide a real insight into the workings of the city and some of its most colorful stories and characters. This will be a four-hour tour, so that you can see ALL of Vegas from the "Welcome to Las Vegas" sign all the way to the Gold and Silver Pawn Shop, which was made famous by the show "Pawn Stars." The tour starts at 1:00 and ends at 6:00 p.m.

Members having questions about the tours should contact either Linda Brockway, (ljbecho@aol.com) or Hope Turner (hturner627@hotmail.com), co-chairpersons of the Member Services Committee.

Continued on page 12 >



If you want to go on your own adventures, there are a variety of additional opportunities for you to enjoy in Las Vegas, which include the Bellagio Fountain and Park, the Bellagio Conservatory and Botanical Gardens, the Big Apple Coaster, the Eiffel Tower Experience, the Volcano at Mirage, the Gondola Ride at Shoppes at the Venetian, the Shark Reef Aquarium, the many casinos, helicopter rides to Grand Canyon, roller coasters and other rides and fun events at a variety of hotels. A more complete list of these activities will be made available in your conference package.

There are also a variety of shows that may be available including “*Menopause the Musical*,” the Cirque du Soleil shows, and many others. NAHC is working on a listing and possible discounts for the shows that are available.

The other highlights of NAHC’s conference will include the opening reception on October 26, between 7:00 and 9:00 p.m. We will be placed in the middle of the casino, so you can get “your feel.” Dress is casual.

The classes this year will present a wide variety of learning opportunities that you will enjoy. We will shortly announce the best classes for your conference experience.

The Strut Your Stuff luncheon will be held on Thursday, October 27, where members will strut their stuff in their

cooperative t-shirts and hats and participate in a dance contest.

On Friday, October 28, NAHC will present its award lunch presenting the Voorhis Award, the Cooperative Star Award, the Distinguished Member Award, the President’s Award and certificates and pins to the graduating RCMs, along with special awards.

In addition, exhibitors will be present with their products and trinkets and information regarding the services they can offer cooperatives.

We will be staying at the Monte Carlo Resort and Casino on the south end of the Las Vegas Strip. The guest rooms have been reserved at a severely discounted rate of \$88.00 for Wednesday and Thursday and \$136.00 for Friday and Saturday. The rate will be available through October 3 or until sold out. **HINT: Rooms do go fast, so please reserve your room, as quickly as possible.**

You can access the NAHC website to get a direct link for the hotel reservations.

We also want to thank the NCB for once again sponsoring our annual luncheon this year. [CHQ](#)

COOPERATIVE DEVELOPMENT

Sacramento City Council Supports First LGBT Affordable Mutual Housing for Seniors

LAVENDER COURTYARD, a 53-unit zero equity building developed by California Mutual Housing, will be the California Central Valley’s first lesbian, gay, bisexual and transgender (LGBT) welcoming affordable senior housing community. The Sacramento City Council voted unanimously to approve \$3 million in funding in March. To help the project get off the ground, Wells Fargo gave a grant to develop a financing package and community outreach. First Citizens Bank gave a below-market-interest, pre-development loan and Bank of America has given two grants earmarked for the project. Mutual Housing staff has applied for additional funding through the state’s Cap and Trade Program, noting that sustainable housing near transit should reduce greenhouse gases. Lavender Courtyard will be

the first zero-net energy (ZNE) affordable housing in the nation planned for seniors. The \$16 million development will not only aid the LGBT community but will help redevelop an area that has many vacant lots.

More Cooperatives for Homeless Veterans

SOLDIER ON, INC., a veteran service nonprofit, has opened a 44-unit limited equity cooperative for formerly homeless veterans. The cooperative is on the campus of the VA Medical Center in Northampton, Mass. The Veterans Affairs Innovation Initiative awarded a competitive grant based on the cooperative’s LEED Gold certification for energy efficiency. Soldier On has created a subsidiary, Soldier On Development and Management Company, to handle the ongoing housing program that has expended to New Hampshire and New York. [CHQ](#)

Legislation and Regulations | By Judy Sullivan

FEMA Relief for Housing Cooperatives Is Fading

HR 3863 Disaster Assistance Equity Act of 2015

Rep. Steven Israel, D-NY, introduced HR 3863 that now has 20 sponsors with two from California and all the rest from the East Coast.

HR 3863 amends the Robert T. Stafford Disaster Relief and Emergency Assistance Act to modify the definition of “private nonprofit facility” to include any facilities (including roads, bridges, sewer systems and other critical community infrastructure) owned or operated by a common interest community that provides essential services of a governmental nature.

This legislation will die with the end of this congressional session, and Rep. Israel has announced his retirement. The NAHC government relations representative is reaching out to Congress member Jerrold Nadler of New York to ask that he sponsor future legislation. Here are the names of the current co-sponsors:

Rep. Capuano, Michael E. [MA]	Rep. Fattah, Chaka [PA]
Rep. Meng Grace [NY]	Rep. Sanford, Mark [SC]
Rep. Connolly, Gerald E. [VA]	Rep. King, Peter T. [NY]
Rep. Nadler, Jerrold [NY]	Rep. Sires, Albio [NJ]
Rep. DeSaulnier, Mark [CA]	Rep. Lofgren, Zoe [CA]
Rep. Pascrell, Bill, Jr. [NJ]	Rep. Israel (D-NY)
Rep. Pallone, Frank, Jr. [NJ]	Rep. Maloney, Carolyn B. [NY]
Rep. Rangel, Charles B. [NY]	Rep. Himes (D-CT)
Rep. Engel, Eliot L. [NY]	Rep. Meeks, Gregory W. [NY]
Rep. Rice, Kathleen M. [NY]	Rep. Eshoo (D-CA)

Every NAHC member whose congressional representative is not on this list is asked to make contact with that lawmaker and ask for their support in ensuring that people who make their homes in housing cooperatives will have full access to Federal Emergency Management Agency (FEMA) grants to repair or replace building-wide systems destroyed by natural disasters. Board member Leon Geoxavier took this suggestion to heart. After NAHC’s last board meeting by asking for a meeting with his Congress member and quickly securing his co-sponsorship.

Members can download a copy of [HR 3863](#). Locate your member of [Congress](#) by e-mail, telling them a little about your cooperative (location, number of units) and ask:

Please co-sponsor HR3863. We need this legislation because if disaster strikes our housing cooperative, the Federal Emergency Management Agency (FEMA) will only give us disaster relief for the “inside” of individual units. Housing cooperative common areas are currently ineligible for FEMA disaster relief funds because they are classified as businesses rather than homes. HR 3863 would correct this erroneous misclassification, so that in the event of a disaster, housing cooperatives could qualify for FEMA disaster relief grants.

NAHC Strategizes Its Next Move for Reverse Mortgages for Housing Cooperative Seniors

WHEN NAHC PRESIDENT Greg Carlson and the NAHC government relations representative met with New Jersey Senator Bob Menendez’s legislative counsel, he advised them to ask the Government Accountability Office to investigate HUD’s non-compliance with the 2000 legislative mandate to provide HECMs (reverse mortgages) and to write guidelines for reverse mortgages in cooperatives. The NAHC government relations representative will prepare a strategy for discussion at the next government relations committee meeting. It is likely that Senator Chuck Schumer of New York would be the best person to make this request.

NAHC Opposes the “Amateur Radio Parity Act of 2015”

REP. ADAM KINZINGER, R-IL, introduced H.R. 1301 on March 4, 2015, and it has 126 cosponsors. Last spring, it was referred to the House Committee on Energy and Commerce Subcommittee on Communications and Technology. This legislation directs the Federal Communications Commission to amend regulations concerning the height and dimensions of station antenna structures to prohibit a private land use restriction from applying to amateur service communications if the restriction precludes such communications, fails to accommodate such communications, or does not constitute the minimum practicable restriction to accomplish the legitimate purpose of the private entity seeking to enforce the restriction.

NAHC staunchly defends the right of each cooperative to set policy for its own community and therefore opposes this legislation.

Senate Appropriations Bill Ensures Funds for Households that Receive HUD Help

THE SENATE PASSED a FY17 spending package without significant funding cuts and will ensure households currently served by HUD programs will continue to receive assistance. The House Appropriations Subcommittee on Transportation, Housing and Urban Development, and Related Agencies approved a similar bill, which is better than expected and should provide sufficient funding to ensure continued assistance to all households that HUD currently serves.

African Country Appeals to NAHC for Assistance

CONCERN CONGO.ORG has asked NAHC’s help in advancing cooperative housing in the Democratic Republic of the Congo. The NAHC government relations representative and Government Relations Committee Chair Mary Ann Rothman will research the request from this Central African nation. [CHQ](#)

CSI Support & Development Services (CSI)

THE CSI education department has started planning its management conferences. This year the conference theme is “Lights, Camera, Action: Directing the Co-op.” The management conferences are an opportunity for both new and experienced volunteers to gain knowledge and skills to assist in the daily management of their cooperatives. The Maryland Region will convene August 9-11 at the Lowes Annapolis Hotel in Annapolis; California Region, August 16-18 at the Pacific Palms Hotel in City of Industry; the Michigan Region, August 24-26 at The Marriott in Troy; and the Massachusetts Region, September 13-15 at the Double Tree Hilton in Leominster.

Council of New York Cooperatives & Condominiums (CNYC)

CNYC will host a workshop for building treasurers on Wednesday, September 27 at 7 p.m. Treasurers are responsible for the financial health of their cooperatives and condominiums. This task has diverse ramifications, and all are potential discussion topics at the treasurers’ workshop that CNYC conducts at regular intervals. This is an opportunity for treasurers to talk shop under the guidance of Rick Montanye of the accounting firm of Marin and Montanye, LLP. Issues raised by participants set the agenda.

The Federation of New York Housing Cooperatives and Condominiums

THE FEDERATION has been collaborating with the city on numerous legislative and regulatory initiatives. The Federation also has presented several Basic Co-op 101 courses with its sister organization, the Council of New York Cooperatives & Condominiums (CNYC). In April and May, the Federation and CNYC shared a table together at two trade shows in New York City.

In addition, the Federation is working in partnership with a possible new limited equity group tentatively called the 6th Principal Coalition. This organization grew out of NAHC’s Share Loan Ad Hoc Committee.

The Federation, along with Phipps Housing Services, a not for profit owner, developer and management company, continues to team up with the NYC Housing Authority to preserve a 475- unit affordable cooperative in which the agreement between the cooperative and the city is expiring. The cooperative will be a Housing Development Fund Corporation.

Lastly, the Federation is exploring ways to expand its website viewership and has routinely updated its website with topical information for its membership.

Midwest Association of Housing Cooperatives (MAHC)

WIDELY REGARDED as its best conference yet, MAHC held its annual conference on May 22 – 25 in Orlando, Fla. The conference began with Certified Co-op Directors and Certified Co-op Manager classes and its New Board Members Class. Seasoned experts from across the country taught classes spanning a range of subjects relevant to boards and management. During the annual awards lunch, MAHC presented David “Rudy” Rudicil with the special

lifetime achievement award for his 28 years of service on the MAHC Board and as a premier instructor. It also awarded Randall Penttiuk the Bill Magee Award. During the annual meeting, the membership re-elected four incumbents and elected a new board member, Lori Smith of Bloomfield Hills Townhouses Cooperative in Pontiac, Mich., replacing Duane Moore who chose not to run again. The MAHC board also re-elected its officers by acclamation: Rich Berendson, president; Blaine Honeycutt, vice president; Cyndy Phillips, secretary; and Christine Johnson, treasurer. MAHC will be holding next year’s conference in Washington, D.C.

Potomac Association of Housing Cooperatives (PAHC)

SEVENTY-NINE PARTICIPANTS representing 12 cooperatives participated in PAHC’s 2016 Annual Conference held at the Sheraton Norfolk Waterside Hotel on April 28-30.

The conference kicked off with a meet-and-greet on Thursday evening featuring a tribute to Maxine Golden Lyons, the Lifetime Achievement Award honoring Lyons’ life. PAHC gave the award to Carolyn Brown, president of Waverly Terrace Cooperative in Baltimore, Md.

Judy Sullivan, NAHC Government Relations Representative, addressed participants as the keynote speaker. Additionally, PAHC presented several awards during the conference: Rhonda Dozier, Capital View Mutual Homes and Dave Lee, Yorkville Cooperative, received the “Cooperator of the Year;” Waverly Terrace Cooperative, Capital View Mutual Homes and Pickwick Square Mutual Homes received the “Cooperative of the Year;” Tameesha Hill and Jaylen Toogood received the “Volunteer of the Year;” and Vernon Oakes, Oakes Management and Bernard A. Cook, Bernard A. Cook, LLC received the “President’s Award” for their unwavering support to PAHC.

At the annual membership meeting, the membership elected by acclamation: Annie Hill, Second Northwest Cooperative Homes, Washington, D.C.; Maxine Dennis, Yorkville Cooperative, Fairfax, Va.; and Gloria Ashe, Northwest Cooperative Homes, Washington, D.C. Immediately following the annual meeting, Oakes offered to pay one registration to the 2017 annual conference. Bernice Thomas-El of Waverly Terrace won the drawing. During the subsequent PAHC Board Meeting, members elected Hill, president; Rhonda Dozier, vice president; Ruthie L. Wilder, secretary; William Brawner, treasurer; Ashe, assistant secretary; Dennis, assistant treasurer; Geraldine McDaniel, member-at-large; and Myrine E. Buford, board member emeritus.

In addition to the educational and business aspect of the conference, attendees showed off their cooperative pride apparel at the “Strut-Your-Stuff” breakfast. The conference ended with a dinner and dance. This year’s event theme, “Withstanding the Test of Time – PAHC’s Passion of the Cooperative Spirit is Still Alive & Strong after 40 years,” gave participants an opportunity to show off an array of red and white, representing the ruby theme.

PAHC’s 2016 fall training will convene on November 12, 2016, tentatively at Washington Hill Mutual Homes in Baltimore, Md. PAHC’s 2017 Annual Conference will be held at the Dover Downs Hotel & Casino in Dover, Delaware, April 27-29. Looking further into the future, the Program & Education Committee is seeking several sites for the 2018 and 2019 conferences. [CHQ](#)

Cooperatives Expand Community Gardens

PART OF CALIFORNIA Mutual Housing's commitment to green is renovating and expanding garden spaces within mutual housing communities. This spring Mutual Housing at Lemon Hill, located in South Sacramento, is expanding its community garden space. In partnership with Yisrael Family Farms, residents will build six additional raised garden plots with a drip irrigation system and starter plants. The existing drip irrigation system would also be retrofitted with standardized fittings. In partnership with Green Tech, residents will build two drying racks that would allow vegetable, fruit and herb hang-drying and flat-drying.

California Mutual's largest and most visible garden space is in South Natomas and is a model for the nation on under-utilized utility easements. The residents have taken over, with City of Sacramento permission, a multi-acre utility easement and have been farming there since the 1990s. The residents have a committee which sets rules and conducts periodic garden improvements and clean-ups. The city has been so impressed with the use of this space that it is dedicating city resources towards expanding the garden northward to include other neighborhood residents in this venture.

Water Bill Credit Offered to Affordable Cooperatives in New York

THE NEW YORK CITY Department of Environmental Protection (DEP), in conjunction with Department of Housing Preservation and Development (HPD) and the Housing Development Corporation (HDC), is offering a discount on water and sewer rates for eligible HPD or HDC-assisted affordable multifamily housing projects. Buildings can receive a \$250 credit per residential unit on their fiscal year 2017 water and sewer bill(s).

For a cooperative to be eligible, average monthly carrying costs must be affordable to households earning up to 60 percent of

Area Median Income, and the buildings must be compliant with the multifamily conservation program. Other restrictions apply. Applications must be received by September 30.

Canadian Government Grants New funding for Existing and New Cooperatives

THE CO-OPERATIVE HOUSING Federation of Canada (CHF Canada) and its 900-member housing cooperatives are thankful to the Liberal government for a new budget commitment which provides transitional funding for low-income households living in housing cooperatives. Canada's budget for 2016 allocates \$30 million CDN (Approximately \$23.5 million US) over two years, starting in 2016-17, to help federally administered low- and moderate-income housing providers – including housing cooperatives – to continue to participate in a program that provides monthly assistance, as existing funding agreements expire. This measure reflects what housing cooperatives asked for in a two-year long campaign via CHF Canada. The assistance will keep housing affordable for more than 21,000 low-income households including seniors, new immigrants, persons with mental and physical disabilities, Aboriginal people and single-parent families.

CHF Canada also welcomed the government's significant investments in energy and water efficiency retrofits and renovations for low- and moderate-income housing, including cooperative housing. These resources will help housing cooperatives keep their buildings well maintain and ensure they are as energy efficient as possible. Equally welcomed was the increase in the Investment in Affordable Housing (IAH) initiative. With more than \$500 million CDN (approximately \$391 million US) over the next two years, the IAH will allow provinces and territories to invest in affordable housing according to local needs and pressures, including rent supplements. [CHQ](#)

THEY SAID IT

Cooperative Power: A Devotion to Economics and Socialization

"In my opinion, the power of cooperatives and mutuals is dependent on informed and engaged membership who are committed to the economic and social purposes for which they were established."

—Liz Bailey, *The Bailey Group, LLC, the Washington, D.C. metropolitan area*

The Act of Speaking Many Languages is a Strength for Property Managers

"Property managers are adding foreign languages to their tool kit. A good property manager needs to be a real multi-tasker. But these days it helps to be multilingual as well."

—Paula Chin, *Habitat magazine, New York, NY*

Progressiveness Involves Embracing the Languages of Your Membership

"When ethnic populations and neighborhoods change, so do shareholders and board members. It can be very hard for managers who only speak English to relate to immigrants, especially if they're first generation. You've got to flow with the tide and accommodate them so you don't get left behind."

—Stuart Halper, *Impact Real Estate Management, New York, NY*

COOPERATIVE CALENDAR

AUGUST

9–11 CSI Support & Development Services' Regional Training; Lowes Annapolis Hotel, Annapolis, Md.

16–18 CSI Support & Development Services' Regional Training; Pacific Palms Hotel, City of Industry, Calif.

24–26 CSI Support & Development Services' Regional Training; The Marriott, Troy, Mich.

SEPTEMBER

13–15 CSI Support & Development Services' Regional Training; Double Tree Hilton, Leominster, Mass.

OCTOBER

24 RCM Training; Monte Carlo Resort and Casino, Las Vegas, Nev.

25 RCM Ethical Practices Recertification; Monte Carlo Resort and Casino, Las Vegas, Nev.

26–29 NAHC's 56th Annual Conference; Monte Carlo Resort and Casino, Las Vegas, Nev.

NOVEMBER

12 Potomac Association of Housing Cooperatives' 2016 Fall Training, Washington Hill Mutual Homes Baltimore, Md.

13 Council of New York Cooperatives & Condominiums' 36th Annual Housing Conference; Baruch College, Manhattan.

NAHC Membership Benefits

NAHC's mission is to support and educate existing and new cooperative housing communities as the best and most economical form of homeownership. Part of how we support the cooperative community is to provide exclusive benefits to our NAHC members that help individuals and communities save money. With a variety of programs available, NAHC membership has its benefits—make sure you take advantage of these opportunities:

GE Purchase Discounts



Through an ongoing arrangement with GE/Hotpoint, NAHC members are eligible to receive discounts on purchases of major appliances. These discounts are available both to individual cooperatives and to individual members. Cost estimates and catalogs are available. For more information please contact Jason Lathery at GE at 1-800-782-8031.

Pharmacy Discount Program



This free program provides pharmacy discounts that make getting prescriptions simple and often more affordable. Your card will save you 10 percent to 60 percent on prescriptions at participating pharmacies. The CHS card is accepted at more than 60,000 national and member pharmacy chain stores including CVS, Walgreens, Wal-Mart, Target and many more. The CHS card also provides you with a mail order option for your long-term medications.

Cooperative Healthy Savings Program

The Cooperative Healthy Savings (CHS) program is available exclusively to families living in NAHC member cooperatives. This program brings meaningful discounts on dental, vision and hearing services as well as 24/7 doctor consultations. The "Consult a Doctor" service offers round the clock access to a national network of U.S. licensed physicians for telephone and secure email medical consultations.

Energy Star Program



Join NAHC and the thousands of partners who have already teamed with ENERGY STAR to save energy in homes and businesses through energy efficient products and practices. ENERGY STAR, created in 1992, is a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy. Partnership offers a unique opportunity to leverage ENERGY STAR. The ENERGY STAR label appears on over 65 different product categories as well as new homes, commercial buildings and industrial plants.



1444 I Street, N.W., Suite 700, Washington, D.C. 20005-6542

202/737.0797 | fax 202/216.9646

www.nahc.coop