

Officers' Column

3

Committee Corner

4

Save Money with NAHC's  
Member Benefit, the GE  
Purchase Discount Program

5

I Survived a Year on a  
Committee!

6

Announcing NAHC's Latest  
Annual Conference  
Exclusive App

7

The 30-Minute Volunteer

8

NAHC Member Meets  
with Congressional  
Representative, Gains His  
Support for a Bill

9

Let's Get Rid of the Words  
"Property" and "Manager"

10

Cooperative Housing  
Reflected in UNESCO Award

12

Cooperative Development

They Said It

13

News from All Over

14

People and Places

15

Member Association News

Cooperative Calendar

16

NAHC

# COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Fall 2016

## Cooperative Financing *Pros and Cons of FHA vs Fannie Mae*

By Hugh Jeffers

**W**hen it comes to securing financing for your cooperative to pay off your existing loan and make repairs/improvements to your property, there are a number of options available. Two of the most frequently used loan programs are through Fannie Mae and FHA. Both programs have pros and cons.

While many who have had FHA loans are anxious to pay them off to get out from under the oversight that goes with FHA mortgage insurance, there are many advantages to FHA loans over Fannie loans. It should be understood that there is a certain level of oversight no matter the lender (Fannie/FHA/Conventional), and you may find that FHA was not as bad as first thought. One advantage to the HUD oversight is it requires a certain level of discipline in managing the property's finances that can easily be lost sight if that level of oversight does not exist. That type of discipline is critical to the long-term success of the property. Other advantages to FHA-insured mortgage include the following:

- ▶ FHA provides the lowest interest rates available. Typically, these rates are lower than Fannie Mae even after paying the mortgage insurance premium;
- ▶ FHA provides for the longest loan terms in the industry, 35 years, with the interest rate fixed for the entire term;
- ▶ Prepayment penalties are flexible and can be negotiated. Typical FHA prepayment penalties require a two- or three-year lock out from

prepayment with a declining percentage through year 10 after the lock out. However, you can negotiate a shorter period with your lender although it will impact your interest rate; and

- ▶ Oversight will result in discipline in managing

**Both FHA and Fannie Mae should be considered to see what best fits your needs.**

the finances of the cooperative, helping make your cooperative more successful over the long-term.

While there are many advantages, FHA also has some drawbacks:

- ▶ There are higher upfront costs associated with FHA loans than other programs due to the specific requirements of FHA. Third party reports, such as appraisals, engineering reports and environmental reports, cost more than those required by Fannie Mae;
- ▶ Transaction costs are higher than Fannie Mae due to additional fees required by FHA and higher legal costs;
- ▶ Loan processing times can be long, up to six months for a refinance and in excess of nine months for rehabilitation loans; and
- ▶ Oversight may be too burdensome for some.

Continued on page 4 &gt;

56<sup>th</sup> Annual Conference  
**LAS VEGAS**  
NEVADA  
October 26 - 29, 2016  
Monte Carlo Las Vegas  
Resort and Casino

**Roll Away  
Your Cooperative's  
Dickey Issues**

NAHC  
National Association of Housing Cooperatives

## COOPERATIVE HOUSING QUARTERLY

PUBLISHER: National Association of Housing Cooperatives  
EDITOR: Altoria Bell Ross [Altoriaross@gmail.com](mailto:Altoriaross@gmail.com)

### EDITORIAL BOARD

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

Emails, letters, and comments to the Editor and Communications Committee Members are welcome. Please send them to [info@nahc.coop](mailto: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](mailto: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](http://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

<b>Chairman</b>	Ralph J. Marcus
<b>President</b>	Gregory Carlson
<b>Executive Vice President</b>	Fred Gibbs
<b>Secretary</b>	Anne Hill
<b>Treasurer</b>	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](mailto: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 Debuts App, Welcomes CHFC and ICA Head to the Las Vegas Conference

**THE NAHC'S OFFICERS** hope you had a great summer; it did go by fast. We also hope that every member is going to the NAHC Annual Conference and Annual Meeting in Las Vegas, starting on Wednesday October 26. See NAHC's website and this issue for more details. Last year NAHC commenced our use of social media at the conference. This year we will unveil an app for the conference (See article in this issue).

In June NAHC's treasurer, Linda Brockway, and president, Gregory Carlson, went north to Hamilton, Canada for the Annual Meeting of the Cooperative Housing Federation of Canada (CHFC). Both Brockway and Carlson facilitated workshops at the meeting. As in the past, CHFC staff will be joining our annual conference in Las Vegas to facilitate some workshops. On Wednesday, the first day of the conference, Nicholas Gazzard, the executive director of CHFC and president of the International Co-operative Alliance (ICA), will be making a presentation to NAHC's Board of Directors on the reason NAHC should join ICA. Please welcome our northern Canadian friends.

Another new initiative from NAHC is scheduled to be launched in October, the Member Share Listing program. Any cooperator from a member cooperative can list his or her membership for sale on the NAHC website (See article in this issue).

Through our relationship with the National Cooperative Business Association (NCBA), NAHC has a seat on the Interagency Working Group on Cooperative Development (IWGCD), which was formed by the White House to unify federal agencies on cooperative issues. This group actually meets with the long-term agency heads and not the political appointees, so we believe this resource will continue to benefit cooperatives nationally.

As you may be aware, NAHC has been fighting for equal rights to reverse mortgage for housing

cooperative members. All types of housing qualify except for cooperative housing. Help us and our allies at NCBA reach out to agency representatives at the IWGCD which in turn are helping us on this issue.

Your Board members have been working on revising the NAHC bylaws. We have been working with the same fundamental bylaws since NAHC was formed in 1960. Except for additions or changes, NAHC has not had an overhaul of the bylaws in its history. Although the bylaws will not be ready for this year's Annual Meeting, the Board is hoping it will be on the 2017 agenda.

For some time now, NAHC has been reaching out to the Consumer Federation of America (CFA) and has a seat on its Board. CFA is the largest consumer protection advocate in the country. It is helping NAHC with our issues, and I ask all NAHC cooperative housing members to join. The more cooperative housing members there are, the stronger our voice can be on our issues. The dues are \$100 per year. To join the CFA, please go to: <http://consumerfed.org/membership/>

Looking forward to seeing everyone in Las Vegas. [CHA](#)

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

Fannie Mae loans can have some advantages to FHA loans. By far the biggest advantage to Fannie Mae is ease of execution. These advantages include the following:

- Fannie Mae loans close much faster than FHA loans. Typically, a loan can be closed within 60 to 90 days of starting the process;

- Fannie Mae loans do not cost as much up front as FHA loans. Underwriting/third party costs are lower, legal fees are lower, and there are no fees paid to FHA;

- Fannie Mae is not as rigid regarding replacement reserve requirements or repair requirements; and

- Although there is still a level of oversight to Fannie loans, it is not as extensive as that for an FHA loans.

Just as with FHA, Fannie also has some drawbacks:

- Interest rates are high than FHA;

- Terms are shorter and may include a balloon payment. Some Fannie Mae loans can have terms of 30 years, which is less than FHA, therefore increasing your payment. Many loans have a 10-year loan term with a balloon payment in year 10. This arrangement means you will need to refinance your loan in 10 years rather than having a fully amortizing loan with FHA; and

- Pre-payment penalties can be onerous. Fannie Mae uses a complex prepayment penalty called yield maintenance. Yield maintenance for a 10-year loan runs for 9.5 years and 20 years for a 30-year loan. This yield maintenance is not negotiable, and the calculation can result in a significant penalty. It is a real deterrent to refinancing your mortgage should the need arise because of needed repairs or a significant drop in rates.

Ultimately, the loan program you choose becomes a matter of preference. It will be based on your individual cooperative's needs and objectives. Both FHA and Fannie Mae should be considered to see what best fits your needs. [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.

## COMMITTEE CORNER

### Finance Committee Plans to Finalize 2017 Budget

**THE FINANCE COMMITTEE** is working on the operating budget for the fiscal year from January 1 to December 31, 2017 to be presented to the NAHC Board at its meeting immediately prior to the conference.

### Member Services Committee Introduces New Program

**THE MEMBER SERVICES COMMITTEE** is in charge of providing various programs for the members and increasing the membership. To do this, it has developed several services to assist the members and their cooperators which include: the Pharmacy discount cards, the Cooperative Healthy Savings Program, the GE Purchase Discount Program and the NAHC's education programs. The Member Services Committee continues to work to expand the programs that are available to our members. The newest program is the Member Share Listing Program.

### Member Share Listing Committee

**THE COMMITTEE** has developed a Share Listing Program for cooperators from member cooperatives who want to sell their membership/shares. The Member Share Listing Program provides many advantages, among them low cost and wide distribution. The cost of listing the shares will be \$60 for 90 days for up to 250 words and can include up to seven photos. If necessary, the listing can be renewed for an additional 90 days for \$60. The listing will be available through the NAHC website, issues of the *Cooperative Housing Quarterly* and via other publications. The program began early October.

### Exhibitors

**GREGORY PEST SOLUTIONS**, which provides services to find and destroy all types of pests, specializes in the removal of bed bugs using dogs to sniff them out. Pests include roaches, rats, ants, wasps, etc. The company will provide a discount of up to a 15 percent for any pest-related service. Gregory Pest Solutions has been in business for over 20 years and works in the Southeast with a wide variety of apartment complexes, large public housing developments and large housing structures.

In addition to Gregory Pest Solutions, other vendors will be available in the Exhibit Hall to explain and offer their services to members. If there is interest by members, NAHC and the exhibitor will negotiate a discount. [CHQ](#)



### Conference Update

The opening reception will be held in a casino with members playing fun games to win prizes. We look forward to seeing you in Las Vegas.



# Save Money with NAHC's Member Benefit, the GE Purchase Discount Program

The **GE Purchase Discount** is one of the many valuable benefits available to NAHC members and their cooperatives, which not only makes the purchase of the best appliances more economical, but opens the door for cost savings down the road because of GE's suite of energy efficient products.

**G**E Appliances now manufacture hundreds of ENERGY STAR qualified appliances, making it easy for you to take advantage of any rebates, tax credits, or sales tax exemptions for energy-efficient products that your state and local utilities may offer.\* These savings can add up to hundreds of dollars a year. Take a look at some of the cost savings ENERGY STAR appliances can afford you and your cooperative each year!

**GE ENERGY STAR Refrigerators** are designed to maximize food storage, organization and preservation without inflating your energy bills.

Do you or your fellow cooperators have old appliances? They are probably costing more money than you think. GE appliances not only offer superior efficiency, top-of-the line performance, style and convenience, they work leaner and greener. NAHC encourages all members to look into purchasing GE ENERGY STAR Appliances. You and your cooperatives will not only benefit from the cost savings from your NAHC Membership Discount, but you can also put the monthly water and energy savings to good use. To get started, please contact Jason Lathery at GE at 1.800.782.8031 and make sure to let him know you're an NAHC Member! [CHQ](#)

\* U.S. Department of Energy

## How Much Does it Cost to Run Your Room Air Conditioner Each Year?



Source: US EPA ENERGY STAR Program, 2013.

## Residential Dishwasher Water Usage Per Load



Source: US EPA ENERGY STAR Program, 2013.

## How Much Does it Cost to Run Your Refrigerator Each Year?



Source: US EPA ENERGY STAR Program, 2013.

## QUICK TIPS

- If your cooperative is planning a renovation that includes replacing major appliances, from stoves to heating units, a GE bulk purchase can produce the largest discount. Added perk: your account will have all the records needed for ordering replacement parts or appliances in the future.
- Your cooperative can set up a purchasing program for members if they're responsible for or wish to upgrade the appliances in their unit.

GRAPHICS PROVIDED BY GE [WWW.GEAPPLIANCES.COM/GE/ENERGY-STAR-APPLIANCES/](http://WWW.GEAPPLIANCES.COM/GE/ENERGY-STAR-APPLIANCES/)

# I Survived a Year on a Committee!

By Eric Westover with Bob Harris, CAE

Every organization has them—standing committees and task forces. Committees are a way to involve volunteers, benefit from their input, advance efforts and identify new leaders.

Last year I cringed when I was asked to serve on a committee. Before I said “yes,” I was determined to learn how to be a good committee member. You see, I’ve served on committees that wasted my time, had no clear purpose and succumbed to egos and politics.

Now that my year of service has ended, I can say, “I survived a year on a committee!” Let me share how I approached my committee work:

## 10 Committee Survival Tips

**PURPOSE:** My first question was “What’s the purpose of the committee?” I wanted to ensure a good reason existed for our committee (I’m in favor of eliminating or merging unnecessary committees).

**CHARGES:** Now that I knew its purpose, I wanted to be sure the committee had received a clear work assignment. What did the incoming board chair communicate to the committee’s chair about expectations and outcomes? The clearer the charge—the more likely our success.

**HISTORY:** I knew our standing committee was not new to the organization. So I asked the committee chairman about last year’s records. I wanted to know what had been accomplished and what work was pending. The staff gave us the prior “committee notebook.” It explained rationales and helped us avoid redundant discussions. We made a commitment to help future committees by taking good notes and keeping all of our drafts and minutes in a similar notebook.

The clearer the charge—the more likely our success.

**PERFORMANCE MEASURES:** At our first meeting I asked how we would measure performance. I suggested we include accountability (who, when) and quantifiably (how many, how much) to gauge progress during our tenure. Everyone agreed, and we achieved all of our aims within the year.

**LINKAGE:** Committees usually serve at the pleasure of the board. Thus, we asked how we would be expected to keep the board informed of our ideas and progress. Did you expect written reports? Would a board liaison attend our meetings? Would a staff member be assigned to our committee? We

respected protocol by asking questions at the onset and viewing the organizational chart that showed hierarchy and information flow.

**VICE CHAIR:** We were told our committee had a chairman, and he would schedule meetings, set agenda, etc. He inadvertently missed our second meeting, and we sat there without any leadership, nearly wasting three hours (multiplied by 12 persons). We suggested that the chairman appoint a vice chair that would serve as a backup and could be a potential future committee leader.

**TIMELINE:** We set a schedule for the year. How often would we meet in person and by phone? What mid-year goals did we need to accomplish to stay on schedule? We developed a committee calendar and stuck to it.

**ALIGNMENT:** I know a committee could not operate in a vacuum. We were part of a larger structure that included other committees, politics, a mission statement and probably a strategic plan. We asked for a copy of the strategic plan to ensure that our work fit inside the long-term goals. The mission statement was a reminder to stay on task; we read the mission at every meeting and included it on the bottom of the agenda.

**MEETING AGENDAS:** We promised that meetings would not waste our time. To that end, the chair suggested distributing our agenda 14 days before meetings. It helped me prepare, anticipate discussions and reminded me of items I had offered to do but had forgotten.

**MINUTES AND A FINAL REPORT:** We agreed to keep meeting minutes and distribute them promptly. This served as a reminder of our plans and progress. The staff appreciated receiving the minutes and share them with the board chair to keep him apprised. At the end of the year, we assembled all the agendas, minutes and supporting documents to create a committee notebook for next year’s group.

Not all committee experiences are so positive. Use these tips to educate your committees. [CHQ](#)

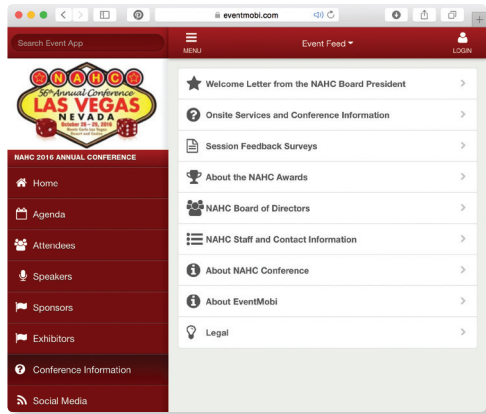
*Permission is granted by Nonprofit Center.*

The clearer the charge—the more likely our success.

Bob Harris, CAE is chairman of the NonProfitCenter.com (bob@rchcae.com). Eric Westover is chairman of the UpperEx National Outreach Coalition servicing arm amputees (eric@UpperEx.org).

# Announcing NAHC's Latest Annual Conference Exclusive App

NAHC is excited to announce the release of our new Conference App!



This app provides exclusive features to enhance your conference experience, such as:

Access detailed session descriptions:

- ▶ Speaker biographical and contact information;
- ▶ The ability to create a customized agenda based on the sessions you want to attend;
- ▶ A list of other attendees;
- ▶ The ability to message other attendees (setup meetings, dinner plans, share insights, etc.)
- ▶ Polls and surveys so you can skip the paper and provide real-time feedback after each session;
- ▶ Access resources and presentations provided by speakers (before, during and after the conference within the app, as well as from your desktop browser)
- ▶ Alerts with up-to-the minute information and reminders; and
- ▶ Information about the exhibitors, sponsors and more

To view the app any time (even after the conference), simply visit [eventmobi.com/nahc2016](http://eventmobi.com/nahc2016) on your mobile browser or tablet, or from your desktop computer. We look forward to seeing you in Las Vegas October 26-29 for the NAHC Annual Conference! **CHA**



## 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](mailto:lmathe@ncb.coop)

### CASH MANAGEMENT

**Jared Tunnell**

TEL (703) 302-8176

TEL (800) 766-2622

EMAIL [jtunnell@ncb.coop](mailto:jtunnell@ncb.coop)

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



# The 30-Minute Volunteer

## RETHINKING MEMBER ENGAGEMENT

By Kim Karagosian

It's a trend that's been accelerating - long-term volunteer commitments are harder to come by, replaced by short-term task forces, or "micro-volunteering". Micro-volunteering, defined as 'easy, quick, low-commitment actions that benefit a worthy cause,' is emerging as the smart way to expand your volunteer pool and build engagement among your less connected members. Providing these opportunities is attractive to members who find specific project work more appealing than serving on a broader committee or who want to contribute without making a multi-year commitment.

**B**reaking the mold after years of classifying volunteer options through the traditional board and committee structure can be a challenge. But it helps to start by identifying where the cooperative has specific needs that when filled will move the organization forward. Some thoughts to get the ideas flowing include:

- ▶ Writing or editing webpages;
- ▶ Participating in a focus group;
- ▶ Being an active social commentator on a cooperative platform;
- ▶ Researching other cooperatives in your area to compile trends or benchmarks;
- ▶ Mentoring new members at an event; and
- ▶ Fundraising for a specific initiative.

Micro-volunteering, is an 'easy, quick, low-commitment action that benefits a worthy cause...'

### Promoting volunteer opportunities

Once you brainstorm the volunteer opportunities, make it easy for your members to find them. Create a page on your cooperative's website which lists where they can make a difference, with short descriptions and timelines, then publicize this page through all your communications channels. Your descriptor could read:

**The choice is yours.** Volunteer commitments vary depending on the opportunity and you. We currently have three categories of volunteer opportunities:

**Committee Volunteer Opportunities (two to three years commitment)** Term-based volunteer opportunities related to XYZ committees. Committee members serve two to three-year terms.

**Task Volunteer Opportunities (one year or less commitment)** Task-based volunteer opportunities are usually project specific and typically have a short-term commitment of six months to a year.

**Micro-Volunteer Opportunities (six months or less commitment)** Micro-volunteer opportunities are easy, quick, and low-commitment tasks or projects that allow members to contribute feedback or expertise and talent in small increments. These opportunities usually have a short-term commitment of 30 minutes to six months.

When promoting the different volunteering opportunities, communicate it in a way that people can understand clearly and concisely. For example, for micro-volunteer opportunities, make it known that 30 minutes, or whatever short duration of their time, will help make a new member feel welcomed at an event or provide invaluable feedback on a new website initiative you are starting.

Most cooperatives know that there will always be a place for boards and committees; the smart cooperatives will also add micro-volunteer opportunities to tap into the broadest possible volunteer base. [CHQ](#)

*Reprinted with permission from AH (Association Headquarters) Red Chair Communications.*



Kim Karagosian is senior director of Marketing Communications at the Association Headquarters in Mt. Laurel, N.J. What does your organization do? We'd love to know. Email [kkaragosian@ahredchair.com](mailto:kkaragosian@ahredchair.com) or visit [www.AHredchair.com](http://www.AHredchair.com) and give us your insight. We only want 3 minutes of your time.



# NAHC Member Meets with Congressional Representative, Gains His Support for a Bill

By Leon Geoxavier

Yes, we at NAHC have a very hard working and devoted Government Relations Committee and government relations representative (Judy Sullivan), but the truth of the matter is that you (Yes: You!) can be one of the very best lobbyists for NAHC. For those of you who do not know, the NAHC Government Relations Committee has been trying to get the Federal Emergency Management Agency's support for disaster relief for housing cooperatives; supporting passage of HR 3863, which Representative Carolyn Maloney, D-NY, introduced to allow veterans to use VA home loan guarantees for cooperative home ownership and is also working on HUD's release of Guidelines for housing cooperative reverse mortgages. Whether you believe these issues directly affect your cooperative or not, it is important to remember that we all have to work together on these common issues. What affects another cooperative today, may be what affects you tomorrow.

**A**fter one of the NAHC committee meetings, I went online to find the contact information for my Congressman (in my case Hon. Rep. Joseph Crowley, D-NY-14). On the website, there is a section for "Contact" and "Request a Meeting," so I did. To my surprise, a scheduler from Rep. Crowley's office contacted me a few weeks later and offered me a date and time for a meeting. Truthfully, I did not expect this meeting. NAHC's Sullivan gave me information regarding our initiatives, and Mary Ann Rothman, executive director of the Council of New York Cooperatives and Condominiums, my local/regional cooperative association, gave me information on about how many cooperatives there are in my congressman's district.

For my meeting with Rep. Crowley, I decided to make it more about a fun family activity since I am not a professional lobbyist, attorney or politician. I was able to send his office the information ahead of time so that for our meeting, my family and I were able to just shake hands, take a photo and chat. As it turns out, our meeting was wedged between two bigger meetings with lots of people in suits with large files; so we actually got the impression that Rep. Crowley and his staff had a good time taking a break to meet ordinary people like us.

After chatting for just a few minutes, I asked about the initiatives, and Rep. Crowley indicated that he would co-sponsor the FEMA disaster relief

for housing cooperatives and that he would look into the other matters. The whole event took about 10-15 minutes, maybe an hour or so when you consider travel, parking and waiting.

We all see on television and in the newspapers the larger discussion in our country around government and politics and how they can be influenced by money and power. But I must say that my idealism has been rejuvenated; I feel as though we have been able to achieve a victory – and it didn't cost me anything monetarily just a little bit of my time. I was so excited that I went online and thought maybe I could just visit every congressman/congresswoman individually to support our cause. Here's the problem. Rep. Crowley met with me because I live in his district. I can request meetings with other congressmen/congresswomen, but they don't want to hear from me – They want to hear from you!

So, I urge my fellow cooperators to try it for yourself. What's the worst that could happen? They could say no? Go ahead – try it anyway. It's easier and more fun than you think. **CHO**

**"You are our best lobbyists. It's actually surprising easy and fun!"**



Leon Yudkin Geoxavier, a NAHC board member and a member of the Government Relations Committee, is president of Southridge Cooperative Section #1 in Jackson Heights, NY.

## Let's Get Rid of the Words "Property" and "Manager" | By Frankie Blackburn

*Editor's Note: In this article the author is referring to the "site manager" or the "resident manager" or the individual responsible for a specific property or cooperative whether it be one or multiple smaller ones. NAHC offers an emphasis on the site manager's role in fostering community in the cooperative and to work as a team with the cooperative board with its Registered Cooperative Managers' program.*

**What property managers and their staff do, and the day-to-day decisions they make matter in terms of whether our communities work or fall apart.**

**ONE OF MY FIRST JOBS** as a young housing professional in the 1980s at a local public housing authority was to support site staff, both property managers and social workers, in improving their performance and increasing positive outcomes for residents. I quickly learned that the property managers were the levers for change. As the people who were responsible for

daily operations of their complex, they knew the residents on a more intimate level than anyone else in the agency. They also tended to have life experiences more similar to the residents and were able to generate new ideas from a place of greater authenticity and accuracy.

As I continued on with my career as a nonprofit housing developer and a community builder, I actively sought to work closely with property managers of all types. I have encountered really amazing people working hard to straddle all the inherent tensions built into the role of property managers. I have also met some folks who fell into the work with little intention, operating from a place of fear or inertia, and leaving a trail of unintended negative consequences.

Most would agree that people like teachers, nurses, librarians, policemen, social workers and small business owners are vital to a healthy, functioning community. However, residential property managers never make this list. By and large, these hardworking people are under resourced, underpaid, underappreciated, over stressed and not supported or trained to perform this vital role well in our diverse and culturally isolated society. We could be more connected, mutually supportive and successful if we invested greater resources into the role of residential property managers, especially for

the multitude of affordable housing complexes across the United States.

This investment need not be costly, and it could likely bring a much bigger return than many elaborate and expensive social programs. However, it would require a significant shift in thinking by both those who lead the development of affordable housing and those who own the property management companies. It would also require a different approach to recruiting, educating and retaining the kind of people who could succeed in these crucial frontline roles.

If we (the affordable housing industry) reposition the role of property management to be as important as the property's design and financing, we could make significant progress in shifting the typical operating culture of fear and division in affordable housing, where residents are afraid of losing their benefits and staff struggle to be creative within a highly regulated framework.

Some recommended steps to do this are:

### **STEP ONE: Honest Acknowledgement of their Challenging Role**

Property managers in affordable housing complexes—unlike a teacher or a nurse or even a policeman—are essentially “on the job” 24 hours a day, seven hours a week, in a setting where the residents are often physically present 24/7. They are charged with managing both complex structural (physical and regulatory) and social systems. The social system is extra complex because so much is at stake, the positional power differential is so extreme, and there are social stigmas associated with both those who live and work in these settings. They should be reminded that we are aware of these challenges.

### **STEP TWO: Honest Appreciation of the Importance of Staff's Role in the Quality of Community Life**

The many thousands of property managers in low-income and mixed-income communities all over the country are deeply and intimately involved in the lives of millions of people and hundreds of communities. It could be argued that the institutional actors that have the most personal connection to the lives of low-income families are the

Continued on page 10 ➤ maintenance staff who work

Frankie Blackburn is co-founder of Trusted Space Partners (TSP) based in North Carolina. TSP provides strategic guidance and support in the area of community change to a wide range of organizations and initiatives nationally.

in these housing developments. We've been stunned that there are few, if any, moments in many management companies when these hardworking people are asked to contribute their insight. What property managers and their staff do, and the day-to-day decisions they make matter in terms of whether our communities work or fall apart. We need to raise this role to the level of importance it deserves and resource it as well as we have resourced the building of affordable housing.

### **STEP THREE: Use Participatory Research Methods to Re-imagine and Redesign the Role**

The industry needs to invest time and resources in the redesign of this role and should look far and wide for perceptions and opinions on new models. If I were asked, my top four characteristics of an excellent property manager would be (1) deep experience either living in or holding other positions within similar housing contexts; (2) excellent communication and relationship building skills across lines of difference; (3) maturity to hold two competing paradigms (one human-centered and the other, highly rigid and regulatory) in a healthy, honest tension; and (4) love of hosting and connecting others in shared physical space.

### **STEP FOUR: Invest in New Property Management Company Prototypes**

The traditional philosophy, form, and practice of the property management business does not support the creation and nurturing of the kind of "property management role" envisioned above. The industry needs to experiment with (and provide funds to support the research and development phase of) a business model that can spark and sustain a new approach to staffing a site, beginning with the property manager role but including other traditional positions such as the leasing agents, the maintenance staff and resident services

coordinators. And two basic shifts are needed: a shift to shared versus separate goals and a shift to using "co-investment practices," which produce shared aspiration, efficiency and accountability among staff and residents.

### **STEP FIVE: Rename the Position**

For the reasons noted above, the role needs to be renamed to convey the broad

scope of the position and to convey an inspirational invitation for those who might feel called to take on the challenges. I won't attempt to offer a new name here, but my vote is to get rid of both the words "property" and "manager." [CHQ](#)

*Reprinted with permission from Shelterforce by the National Housing Institute.*



The poster for the NAHC Board Training Seminar features a green header with the NAHC logo and the text "The National Association of Housing Cooperatives". Below this, a blue banner reads "BOARD TRAINING SEMINAR". The main title "ROLES, RISKS & REWARDS" is in large white letters, followed by the subtitle "The 3Rs for Cooperative Boards" in green. The background of the poster shows a woman in a blue shirt presenting to a group of people seated at a table. To the right of the poster, there is a grey box with text about the seminar.

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

**Who should participate?**  
Housing cooperative board members, management and anyone interested in cooperative governance.

Download the information sheet and complete the application available on the NAHC website. Contact the NAHC office with any questions via [info@nahc.coop](mailto:info@nahc.coop) or phone at 202.727.0797.



# Cooperative Housing Reflected in UNESCO Award

By David Thompson

In July this year, UNESCO (United Nations Organization for Education, Science and Culture) added 17 buildings designed by Swiss-French architect Le Corbusier to its list of World Heritage Sites. UNESCO said that the Le Corbusier buildings, "reflect the solutions that the Modern movement sought to apply during the 20th century to the challenges of inventing new architectural techniques to respond to the needs of society."



**Penn South in New York City was designed with elements of Le Corbusier's "City within a City."**

Perhaps the most known of the Le Corbusier buildings added to the World Heritage Sites was that of L'Unité D'Habitation. This social housing prototype was first built (1947-1952) in Marseille, France. The modern exploration of post-World War II collective housing is revered by some, yet revolting (this style was named by critics as Brutalist) to others. In the aftermath of the devastation of World War II, the French port cities of Marseilles and Nantes were desperately looking for

solutions for re-housing working people. Those cities wanted buildings that pronounced a new form of shared community in a renewed world.

Le Corbusier's utopian city-living design, L'Unité, developed in Marseille was replicated in Nantes-Rezé in 1955, Berlin-Westend in 1957, Briey in 1963, and Firminy in 1965.

L'Unité was to be a new form of collective

ownership that Le Corbusier intended to serve the organized working class. However, due to the size and cost overruns of the Marseilles project (337 apartments), it began as a government financed model. Numerous financial problems thwarted the preferred cooperative model. The lack of building materials in post-war France, the additional rounds of financing needed and the seven-year political struggle between a bombed city and a tired state shackled the initial vision. Utopias don't come easy.

Fortunately, the second L'Unité (321 apartments) at Nantes-Rezé learned from the morass of the Marseilles prototype and was built as a cooperative in two years.

Writing about the five different L'Unité communities, Jacques Sbriglio extracted this piece from the founding documents of L'Unité at Nantes Rezé:

We are not dealing here with an experimental state project, but with a direct commission from the future occupants of the building, who form the cooperative 'La Maison Familiale' in Nantes. The (cooperative) members are the laborers and foreman, the majority of whom work at the port. The cost is strictly controlled by the law governing subsidized housing.

Le Corbusier considered this commission from the militant cooperative users of L'Unité Nantes-Rezé as a mandate of the L'Unité model.

For "La Maison Familiale" (a cooperative housing developer) set up in Nantes in 1911, the "driving force was to showcase new town planning concepts as well as vanguard ideas in terms of social housing and architecture."

Yet the architectural features of L'Unité were to revolutionize modern architecture and stir debates that continue to this day:

- ▶ Lacking access to steel because of the war, Le Corbusier turned to new revolutionary uses of reinforced concrete to erect his massive 18- story

[continued next page]

Herman Jessor, the architect for the United Housing Foundation, incorporated some of Le Corbusier's concepts into a number of cooperative housing projects in New York City. Penn South, Rochdale Village and later Co-op City were all designed with elements of Le Corbusier's "City within a City." Another borrowed element from Le Corbusier was 'Towers within a Park.' At Co-op City (15,372 apartments in total) there are 35 towers and seven clusters of low-rise townhouses within a 350-acre site. Le Corbusier would be proud that a number of US housing cooperatives more fully embraced his principles of L'Unité and the Cite Radieuse.



## COOPERATIVE DEVELOPMENT

### Capital Impact Partners Finance Washington State Cooperative Conversion

**A MANUFACTURED** housing community in Mead, Wash., took the name Takes a Village after Capital Impact joined ROC USA and the Washington State Housing Finance Commission to help residents form a housing cooperative and purchase the property. Takes a Village is located about 10 miles north of Spokane. Due to the \$2 million loan, the cooperative was able to take over from a landlord who did not have strong ties to the community and allowed the property fall into disrepair. More than 94 percent of the residents are of low- or moderate income, and cooperative ownership will help them to reduce cost and build equity through their ownership of the land on which their homes are located as well as the homes which they own.

### Capital Impact Partners Wins \$4.8 Million Award to Expand Affordable Housing

**CAPITAL IMPACT PARTNERS** announced recently that it has received a \$4.8 million grant through the fiscal year 2016 round of the U.S. Department of the Treasury's Capital Magnet Fund (CMF). Capital Impact Partners will use the funding to advance its work to build upon its concentrated work in Detroit and expand affordable housing across this city.

Capital Impact Partners will use this award to support financing of typically hard-to-find construction and other short-term loans for mixed-income and affordable housing developments that serve predominately low-income families and are located in areas of high housing need. A portion of the CMF award will also support the financing of healthy food enterprises, educational and community facilities, and other projects near affordable housing developments. By leveraging the CMF grant to attract private funds, Capital Impact Partners will bring at least \$50 million in new investment capital to Detroit. [CHQ](#)

## THEY SAID IT

**Here is a set of guidelines that I use when faced with an ethical question:**

1. What is my gut (my own internal values compass) telling me?
2. The Golden Rule – Is this how I would want to be treated?
3. What does someone I trust think of the situation?

Basketball coach John Wooden said,

***"The choice you make makes you."***

Don't let poor ethical choices own you. If the doubt still persists, do what I do – don't do it! Ultimately, you're the one who knows what owns you. In an ownership society like ours, you are best off owning your choices and owning up to them.

*Rolf Crocker is CEO of OMNI Community Management, Inc. in the Sacramento Area. He can be reached at [rolf@omni-mgt.com](mailto:rolf@omni-mgt.com)*

### ► UNESCO Award [continued from page 12]

- high single building. The first single L'Unite building was almost 150 yards long;
- Le Corbusier employed concrete pilotis (pillars) to lift the building 26 feet off the ground to provide an open pedestrian horizon. Walking under the building, a pedestrian is not aware of its mass but of the trees, lawns and surrounding landscape;
  - Le Corbusier saw each of his L'Unite's as vertical villages of about 1,500 people and tried to meet as many of their social needs as possible within the building and grounds. They were his 'City within a City';
  - With its acres of surroundings, it was also his model of the Green City which he also named as 'Towers within a Park';
  - He thought of the long interior corridors as indoor streets, and within the Marseille block, there is a shopping street at mid-level that provides a café, a 21-bedroom hotel, retail market and bookstore. In its early years, the

retail market was a consumer cooperative;

- Le Corbusier designed 23 different apartment types within the building. Some internally were two floors, yet he still gave all of them balconies and light; and
- The crowning architectural glory for many is the turning of the rooftop in L'Unite, Marseilles into a collective outdoor space for the residents. With the Mediterranean on one side and the Alps on the other, the views from the roof are sensational. However, the uses of the roof have changed over time. Earlier there had been a nursery school and a gymnasium, now there is an art gallery and exhibition space.

Over 100,000 people a year visit the combined five L'Unite's. They learn a lot about the architect and architecture but too little about the model. It was of cooperative living. The UNESCO Award is a reminder to take a renewed look at the cooperative housing legacy left by Le Corbusier. [CHQ](#)



David J. Thompson is president of the Twin Pines Cooperative Foundation and a co-partner in Neighborhood Partners LLC, developers of nonprofit, mutual and cooperative housing. He has a masters of arts degree in architecture and urban planning and visited L'Unite in Marseilles in 2004. David has also visited Co-op City, Penn South and Rochdale Village.

## HUD Issues Final Rule on Harassment in Housing

*Editor's note: In the Winter 2016 issue of CHQ, we published a description of rules being considered by HUD regarding quid pro quo harassment and hostile environment harassment in housing. This is the announcement of the final rule. Cooperatives should consult their legal counsel about the impact of the rule and actions the board and manager should take or avoid.*

**HUD** has amended HUD's fair housing regulations to formalize standards for use in investigations and adjudications involving allegations of harassment on the basis of race, color, religion, national origin, sex, familial status or disability. The rule specifies how HUD will evaluate complaints of quid pro quo ("this for that") harassment and hostile environment harassment under the Fair Housing Act. It will also provide for uniform treatment of Fair Housing Act claims raising allegations of quid pro quo and hostile environment harassment in judicial and administrative forums. This rule defines "quid pro quo" and "hostile environment harassment," as prohibited under the Fair Housing Act, and provides illustrations of discriminatory housing practices that constitute such harassment. In addition, this rule clarifies the operation of traditional principles of direct and vicarious liability in the Fair Housing Act context.

This rule formalizes standards for evaluating claims of quid pro quo and hostile environment harassment in the housing context. The rule does so by defining "quid pro quo harassment" and "hostile environment harassment" as conduct prohibited under the Fair Housing Act, and by specifying the standards to be used to evaluate whether particular conduct creates a quid pro quo or hostile environment in violation of the Act. This rule also adds to HUD's existing Fair Housing Act regulations illustrations of discriminatory housing practices that may constitute illegal quid pro quo and hostile environment harassment.

By establishing consistent standards for evaluating claims of quid pro quo and hostile environment harassment, this rule provides guidance to providers of housing or housing-related services seeking to ensure that their properties or businesses are free of unlawful harassment. The rule also provides clarity to victims of harassment and their representatives regarding how to assess potential claims of illegal harassment under the Fair Housing Act.

In addition, this final rule clarifies when housing providers and other entities or individuals covered by the Fair Housing Act may be held directly or vicariously liable under the Act for illegal harassment, as well as for other discriminatory housing practices that violate the Act. This rule sets forth how these traditional liability standards apply in the housing context because, in HUD's experience, there has been significant misunderstanding among public and private housing providers as to the circumstances under which they will be subject to liability under the Fair Housing Act for discriminatory housing practices undertaken by others.

From the U.S. Department of Housing and Urban Development.

## The Fair Labor Standards Act Affects Housing Cooperatives

**RECENT LEGAL DECISIONS** have raised new concerns for cooperative housing corporations and management companies in connection with employer obligations under the Fair Labor Standards Act.

Typically, employees are either hired by the cooperative board or by the management company. In some cases, the management company will hire employees on behalf of the cooperative, but the employees, after they are hired, are cooperative employees. Likewise, in some situations, cooperative boards heavily influence or require management agents to hire certain employees who are then employees of the management company. These scenarios describe joint employment.

The Department of Labor (DOL) Wage and Hour Division released an Administrator's Interpretation on January 20, 2016, setting forth the DOL's position as it relates to joint employment under the Fair Labor Standards Act (FLSA).

The FLSA establishes minimum wage, overtime pay, recordkeeping and youth employment standards for private and public employees. Where joint employers are obvious, they are both jointly and severally liable for compliance with the FLSA. Under the FLSA, an individual is an employee of an entity that "suffers or permits" the individual to perform work. If joint employment is found, any unpaid wages and penalties can be assessed against both a cooperative and its management company.

Subsequently, it is important not to mix employees and employers as duplicate liability should be avoided where possible. From the U.S. Department of Labor.

## October is Co-op Month: Cooperatives Build

**THE THEME** for the 2016 National Cooperative Month in October is "Cooperatives Build," which cooperatives are urged to reflect in their communications and outreach activities. The theme can be used on its own, or extended with sub-themes, such as: Cooperatives Build Trust; Cooperatives Build Communities; Cooperatives Build Jobs; Cooperatives Build a Better World.

With support from participating cooperatives and funding from the CHS Foundation, the committee has created a Co-op Month Toolkit with a variety promotional and educational materials available here. The toolkit includes the 2016 Co-op Month logo, posters, print and radio public service announcements, a sample press release, sample Co-op Month proclamation, social media resources, cooperative success stories, talking points and activity ideas, among others.

The same communication efforts that help educate the public can also serve as reminders for cooperative members and employees about "the co-op difference." Activities can be as simple as putting up posters, making classroom visits or hosting a field trip, holding an open house or tour of your cooperative, issuing a press release to your local and/or statewide media, holding a charity fund raising event.

New this year, NCBA CLUSA encourages cooperatives to schedule a Co-op Month screening of the upcoming PBS

Visionaries Series documentary highlighting the power of cooperatives both in the U.S. and abroad. Learn more at [www.ncbaclusa100.coop/visionaries-documentary](http://www.ncbaclusa100.coop/visionaries-documentary).

From NCBA CLUSA Co-op Month.

## Register and Rock the Vote

**THE PRESIDENTIAL ELECTION** this year is November 8, and the polls are open from 7 a.m. to 7 p.m. (Polls in some states are open until 8 p.m.) No matter your political affiliation, it's important for you and the members of your cooperative to vote. There are 34 senate seats and all congressional representatives up for reelection this year in addition to many state and local candidates. You can't vote unless you register to vote. Deadlines to register differ in each state so check for your deadline today. Many states now offer online registration. You can register to vote online or find out where to go to register by going to [Vote USA.gov](http://VoteUSA.gov) at [www.usa.gov/register-to-vote](http://www.usa.gov/register-to-vote)

Depending on your state's voter registration rules, the site can help you:

- ▶ **Register online.** This is available for 31 states and the District of Columbia: <http://bit.ly/1OEypM9>

- ▶ **Download a National Mail Voter Registration Form** at: <http://bit.ly/29hWSZu>. You can fill it out onscreen and print the completed form, or print the blank form and fill it out by hand. Remember to sign the form before mailing it to the location listed for your state.

- ▶ **Find guidance for states and territories** with different registration procedures at: <https://vote.usa.gov>

- ▶ **Absentee ballots** are available at: [www.vote.org/absentee-ballot](http://www.vote.org/absentee-ballot)

You are eligible to vote in U.S. federal elections if:

- ▶ You are a U.S. citizen;
- ▶ You meet your state's residency requirements; and
- ▶ You are 18 years old (Some states allow 17-year-olds to vote in primaries and/or register to vote if they will be 18 before the general election.). Check your state's voter registration age requirements at: [www.usa.gov/voter-registration-age-requirements](http://www.usa.gov/voter-registration-age-requirements)

Millennials and first time voters might want to check out this fun website to find out who's running, what you need to bring with you on election day and where to vote by going to "Rock the Vote:" [www.rockthevote.com/?referrer=https://www.google.com](http://www.rockthevote.com/?referrer=https://www.google.com)

If you're not sure if your registration is up to date or if you are even registered to vote, you can find out at [Voter Participation.org](http://VoterParticipation.org). [www.voterparticipation.org/register-to-vote](http://www.voterparticipation.org/register-to-vote)

## Voting in Your State

Not sure about whether you're able to vote early or by mail, or whether you need an ID to vote in your state? Check out [Voting In Your State](http://VotingInYourState.org) for all the latest information about online and automatic voter registration, early in-person voting, voting by mail and voter ID laws in your state at [www.voterparticipation.org/voting-in-your-state](http://www.voterparticipation.org/voting-in-your-state)

Remember, democracy is about participatory government so be sure to register now and vote on November 8.

From the Voter Participation Center.

## City Program Helps Cooperatives, Make Buildings More Energy Efficient

**THE NEW YORK CITY RETROFIT ACCELERATOR** can help building owners reduce their operating costs, increase the value of their assets and improve occupant comfort. The program offers a team of building experts who provide independent, customized technical guidance to help accelerate the process for energy and water efficiency upgrades. The program also continues the city's mission to assist buildings burning No. 4 heating oil to convert to cleaner heating fuels. The rationale for the program is that increasing the efficiency of New York City's buildings will improve local air quality, reduce greenhouse gas emissions and help New York City reach its climate goals.

From the New York City Retrofit Accelerator.

## PEOPLE AND PLACES

### Rochdale Goes Gold

**DALILAH MUHAMMAD**, who won the gold medal in the 400 meter hurdles at the Olympics in Rio de Janeiro, Brazil, grew up in Rochdale Village in New York City where her parents still live. Muhammad started running with Rochdale's Novas Track Club. Rochdale is the second largest housing cooperative in the United States built by United Housing Foundation.



**October is  
Co-op Month**

## MEMBER ASSOCIATION NEWS

### Council of New York Cooperatives and Condominiums (CNYC)

**CNYC** will convene its 36th Annual Housing Conference & Expo all day Sunday, November 13 at the Baruch College on the Newman Vertical Campus at 24th Street and Lexington Avenue. The conference, featuring 75 courses and 45 exhibitors, will help attendees manage their buildings at peak efficiency, address legal, financial and 'people' issues, plan for the present and the future, discover new products and services, learn from others' experiences and think green.

An annual highlight, CNYC president Marc Luxemburg, Esq. examines recent court decisions, providing commentary and insights about how each case affects New York cooperatives and condominiums; he also suggests ways for boards to cope with new challenges that these cases raise. Luxemburg moves quickly through a great number of court cases in this advanced class, designed for experienced board members familiar with board functioning and for attorneys.

Attendees also can learn about cooperative repair and legal responsibilities. Other topics include decreasing the instances of hoarding, smoking and fraud and corruption. Every CNYC member co-op and condo can register one person by Nov 10 at no cost. Additional members participate at modest fees. NAHC members attend at CNYC member rates. The public is welcome, too. For more information, go to <http://cnyc.com/>. CNYC welcomes your suggestions for new classes. To register for CNYC events, call 212-496-7400, or send an e-mail to [workshops@cnyc.coop](mailto:workshops@cnyc.coop). For CNYC events requiring payment, please mail a check for the appropriate amount to: CNYC, 250 West 57th Street, Suite 730, New York, NY 10107-0730. Please make checks payable to the Council of New York Cooperatives & Condominiums.

### Midwest Association of Housing Cooperatives (MAHC)

**MAHC** is going to Washington D.C., May 21-24, 2017 and will be convening at the Crystal Gateway Marriott located at 1700 Jefferson Davis Hwy. in Arlington, Va. Members and guests can reserve their room at 703-920-3230.

The Certified Coop Director (CCD) and Certified Coop Manager (CCM) training, along with New Board Member training, will be held May 20 and May 21. MAHC will host the welcome reception on May 21. If attendees wish to go on any tours, such as the White House or the Pentagon, there is a security clearance that must be obtained prior to going on the tours. Check with the hotel for more information. A trip to the new MGM Casino also will be available with the time and date to be determined.

The Metro train stop is also located at the hotel to take members anywhere they want to go in D.C., and there are many shops,

located in the tunnel just below the Crystal Gateway Marriott. Your cooperative must be an active member to participate, so don't forget to pay your MAHC membership dues. Or if you are not a member, please contact the MAHC office at 734-955-9516 or join on the Contact page at [mahc.coop](http://mahc.coop) to become one.

### Potomac Association of Housing Cooperatives (PAHC)

**PAHC'S** 2016 fall training will be held at Washington Hill Mutual Homes Cooperative in Baltimore, Md. on November 12, 2016. A panel will facilitate an overview on cooperative documents and Vernon Oakes, Oakes Management and host of everything cooperative will facilitate a session on finances and budget.

Immediately following the fall training, PAHC Board of Directors will meet. The Program & Education Committee has selected Myrtle Beach for the 2018 conference site. The Committee is also looking to finalize a site selection for the 2019 conference.

The PAHC 2017 Annual Conference will be held at the Dover Downs Hotel & Casino in Dover, Del., April 27-29, 2017. [CHA](#)

## COOPERATIVE CALENDAR

### OCTOBER is Co-op Month

- |       |   |
|-------|---|
| 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.         |
| 26    | NAHC Board Meeting: Monte Carlo Resort and Casino, Las Vegas, Nev.                    |
| 29    | NAHC Annual Membership Meeting: 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.  |

