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QUARTERLY*A member service of the National Association of Housing Cooperatives*

Fall 2020

## PRESIDENT'S COLUMN

## The Elephant in the Room

By Fred Gibbs



"Let's talk about the elephant in the room." This sentence is often the opening of an airing of grievances, long suppressed and ignored. As I pen this article, I realize the statement must be followed by a question. Which

elephant? A global pandemic, the disproportionate impact of disease on people of color, income discrepancies, ever-shrinking affordable housing opportunities, historic racism, social and economic injustice, hostility from the highest office in the land, unchecked violence against black and brown citizens, etc. And, with the evidence staring us all in the face, a segment of the population still tells us none of this exists that there is no injustice. They insist it's just us, people who look like me, not letting go of the past. Seriously? The only thing that is in the past is time, and far too much has passed without significant change. In the words of James Baldwin, "How much time do you need for your progress?"

Recently, I had a conversation with a young man who desires to create what he called, "attainable housing communities," citing the term "affordable housing" has negative connotations. Not having an understanding of the cooperative model, he and his wife have started a company that has been successful in purchasing over six city blocks of previously blighted land. A brilliant move, in my opinion. Perhaps without realizing it, they have shortcut some of the more difficult processes of development, namely the designing and layout of infrastructure. This area was once a thriving residential community and

therefore has all of the necessary infrastructure already in place. They've planned to create a community of like-minded people, interested in protecting their investment and creating housing opportunities for those who may have been left out of the "American Dream." They do all this while reinvigorating an area of the city that has been neglected and viewed as just a series of worthless vacant lots. Without knowing it, this young couple has a desire to create a new housing cooperative community.

**The elephant in the room can, at times, be overwhelming. However, we can do something about it. We don't have to sit by and watch the room disappear. Create new rooms.**

While sitting on my front porch, we talked long about some of the elephants in the room. I could see the light in the eyes of this young father. He wants a community for his family that doesn't present the social and economic barriers that originally caused the decline and ultimate disappearance of the houses and businesses that once dotted the now vacant land he has just purchased. As I explained the cooperative model and its

benefits, his eyes widened as he asked, "You can do that? This really works and it's legal? Why aren't more people doing this?" The potential amazed him. I could see the wheels turning as he pondered our conversation.

At that moment, it hit me. While we must face down the many elephants in the room, we would do well to take a cue from the young man on my porch and simply create a "new room." New rooms without the old elephants. New developments and revitalization of existing housing cooperatives is a tool that has been proven to address many of the issues facing our society. Community organizing, coming together for the common good, helping

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### About NAHC

The National Association of Housing Cooperatives is a nonprofit national federation of housing cooperatives, other resident-owned or -controlled housing, professionals, organizations, and individuals interested in promoting cooperative housing communities. Incorporated in 1960, NAHC supports the nation's more than a million families living in cooperative housing by representing cooperatives in Washington, DC, and by providing education, service, and information to cooperatives.

### Mission Statement

NAHC's mission is to support and educate existing and new cooperative housing communities as the best and most economical form of homeownership.

## NAHC Board of Directors 2020

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### Member Associations

CAHC	California Association of Housing Cooperatives
CHANE	Cooperative Housing Association of New England
CNYC	Council of New York Cooperatives & Condominiums
CSI	CSI Support & Development Services
FNHYC	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

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Audit Committee – Kimalee Williams  
Communications Committee – Fred Gibbs  
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Credentials Committee – Donna Marie Curvin  
Educational and Training Services Review Committee – Hope Turner  
Executive Committee – Fred Gibbs  
Development & Preservation Committee – Hugh Jeffers  
Finance Committee – Ralph J. Marcus  
Governance and Strategic Planning Committee – Ralph J. Marcus  
Government Relations Committee – Mary Ann Rothman and Gregory Carlson  
International Committee to the International Cooperative Alliance (ICA) & Cooperative Housing International (CHI) – Randy Pentiuk  
Membership Services Committee – Linda Brockway  
Mutual Marketing and Advocacy Committee – Anne Hill  
RCM Board of Governors – Carlos Aznar

**RCM Board of Governors** – Carlos Aznar, Gregory J. Carlson, Kathy Sinicropi, and Kimalee Williams

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. Mik Bauer serves as NAHC Executive Director.

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one another, taking time to really hear your neighbor, exercising and respecting democracy, creating opportunities where none existed, creating wealth and buying power are all concepts that can be realized in a well-run housing cooperative community.

The young man left my porch eager to learn more. I directed him to the NAHC website and more specifically, the Developer's Toolbox, created by the Development and Preservation (D&P) Committee, chaired by Hugh Jeffers. In the coming days, I plan to connect the young man with Hugh and the D&P committee to explore the fine points of the development process and his financing options. The work of

**While we must face down the many elephants in the room, we would do well to take a cue from the young man on my porch and simply create a "new room." New rooms without the old elephants.**

the D&P committee has provided development assistance to many cooperative projects, both existing and new, helping them to harness the power of millions of dollars of development capital to create new rooms. Currently, the D&P committee has 10 preservation projects in seven states and is working on 11 development projects in states from California to Pennsylvania. We are affecting change across this country and are proud of the role we are taking to better the lives of cooperators.

We've often said, "Housing Cooperatives are the best kept secret." Well, they're secret no more. This need for new rooms with fewer elephants is driving regular everyday people to lead in the charge to create communities with the help of NAHC and the D & P committee. The members of the committee represent many years of experience with housing cooperatives. Best of all, the knowledge is shared freely.

The elephant in the room can, at times, be overwhelming. However, we can do something about it. We don't have to sit by and watch the room disappear. Create new rooms. Develop and preserve housing cooperatives. Yes, we can. [CHQ](#)

## COMMITTEE CORNER

### Government Relations Committee

**NAHC'S GOVERNMENT RELATIONS COMMITTEE** continues to meet monthly by telephone and to coordinate activities with the Development and Preservation Committee. Together, members have created letters for the platform committees of both political parties and for the candidates themselves (once they are officially nominated) asking that affordable housing be an important plank in the party platform and stressing the benefits of home ownership through the cooperative model.

Judy Sullivan, NAHC's government relations representative, continues to represent NAHC in dealing with law makers and government officials as well as with organizations with shared interests. Her long membership in the Donut Group, which is made up primarily of organizations for affordable rental housing, enabled her to have housing cooperatives mentioned prominently in the standard introductory paragraph that begins the many well-thought-out letters that the Donut Group sends to public officials promoting affordable housing.

Sullivan also has been working to have housing cooperatives deemed eligible for the Small Business Administration's Payroll Protection Program Loans. The Heroes Act passed by the U.S. House of Representatives in May contains this provision, and Sen. Charles Schumer, D-NY, is pushing to have it included as the U.S. Senate slowly decides what it will include in the next stimulus bill (see **Report from Washington** for details).

### Grievance Review Committee

**THE GRIEVANCE REVIEW COMMITTEE** (GRC) was developed as an outcome from the February board

of directors' meeting in Alexandria, Va., and is currently working toward developing criteria and policies where any NAHC member can file a formal complaint regarding the alleged poor behavior of a specific NAHC board member. To date there have been two conference calls, and a draft of the GRC charge has been circulated internally.

### Member Service Committee

**THE MEMBER SERVICE COMMITTEE** is discussing the potential sites for the 2021, 2022 and 2023 annual conferences. If the conference is not held in Portland, Ore. this year, NAHC may travel there next year to avoid the cancellation fee. Other cities of interest are Nashville, Tenn.; Reno, Nev.; St. Thomas, VI; San Diego, Calif., and Canadian cities such as Toronto, Montreal or Vancouver.

In reviewing the outcome of the 2019 conference in Miami, Fla., NAHC made \$150,000.

### Roger Willcox Library Committee Report

**THE STAFF AT PENTIUK, COUVREUR & KOBILJAK P.C.** in Wyandotte, Mich., is in the process of scanning and saving files onto flash drives of the late NAHC co-founder and president emeritus, Roger Willcox. This electronic library will be searchable. Once completed, staff will send the hard copies to a university for storage. The committee is also expecting documents for inclusion in the library from the late Jerry Voorhis, former executive director of the Cooperative League of the USA (now *NCBA CLUSA*) and co-founder of NAHC. [CHQ](#)







# Safety is Paramount when Planning and Maintaining Playgrounds

By John T. Stevens and Stacey Imber

You've heard the old saying, "They don't make 'em like they used to." Well, that is a good thing when it comes to playground equipment. According to the Centers for Disease Control and Prevention, it has been estimated that 220,000 children ages 14 and under are injured each year by playground equipment-related incidents; about 76 percent occur on public playgrounds and the remaining 24 percent happen on residential playgrounds. That's a lot of trips to the emergency room.

**W**hose idea was it to create play areas? In the 19th century, developmental psychologists such as Friedrich Fröbel proposed playgrounds as a developmental aid and as a method to instill in children a sense of fair play and good manners. Early in the 20th century, as streets became reserved for motor vehicles, children were confined to segregated areas, playgrounds, to keep them out of harm's way (*Playground Facts for Kids*, Kiddie Encyclopedia, May 2020). Since then playgrounds have been popping up everywhere. And wow, playground design has changed significantly since the days of tire swings and metal jungle gyms. Play equipment is no longer one size fits all, and the United States Consumer Product Safety Commission staff has put

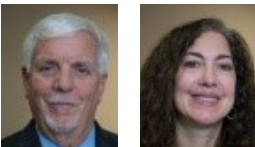
into place safety guidelines for the proper use of public playgrounds.

In order to reduce the liability for your cooperative, establishing a program to ensure the safety of children on your playgrounds is recommended.

Choose equipment constructed of durable materials with finishes, treatments and preservatives that will not harm the users, as well as, material that will not absorb too much heat as burns are a big concern.

Conduct an annual detailed audit of the play equipment and play surface. During the inspection look for signs of damaged equipment, loose anchoring, the condition and placement

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John T. Stevens, vice president and general manager at Kipcon Inc., has more than 35 years of experience inspecting new construction and existing buildings, as well as playgrounds. He is intimately familiar with the codes and sub-codes on many topics.

Stacey Imber, marketing director at Kipcon Inc., has marketed engineering services for the past 10 years. In her former life as a pre-school teacher, she supervised many children on playgrounds.



PHOTO CREDIT: KIPCON, INC.

**In order to reduce the liability for your cooperative, establishing a program to ensure the safety of children on your playgrounds, is recommended.**

**The design of your playground is just as important as the materials used in constructing it.**

of fasteners, rusted or corroded materials, potential entrapment locations such as cargo nets and other potentially dangerous conditions. The protective surface surrounding the

equipment should be made of shock-absorbing material that meets the ASTM F1292 Standard Specification for Impact Attenuation of Surface Systems Under and Around Playground Equipment criteria. Note that these types of

surfaces are not needed for equipment such as sandboxes and play houses if the child is to be sitting or standing at ground level. A certified playground inspector can perform an audit to determine if the playground is in general conformance with the current playground safety sub-codes in your state.

The design of your playground is just as important as the materials used in constructing it. Equipment should be age-appropriate and separated by age group as much as possible. Use paths or other buffers to separate younger

children from older, more active children. Ensure a clean sight line for parents and caregivers to see their young charges as they move between activities. Organize equipment so there is less chance of someone accidentally being knocked down by another child using a swing or exiting a slide. And, in accordance to the Disabilities Act of 1990, Titles II and III, ensure even those with disabilities have easy access to equipment while encouraging integration within the play area. Also, post signs stating safety rules and the ages that are appropriate for the equipment and then enforce it.

You've probably also heard the mantra "Location. Location. Location." It holds true with playgrounds as well. They should be located at areas that are easy to access. Be aware of nearby hazards such high-traffic roads, dangerous drop-offs and bodies of water. Fences are a great way to contain children in the area as long as the fence conforms to local building codes and/or ASTM F-2049. The area should also have a low-sloped elevation with drainage so there are not any water issues or the risk of protective surfaces washing away. And do not forget the sun. People all need Vitamin D, but when that hot sun is beating, temperatures can reach up to 160 degrees on play equipment. Strategically placing your playground in a shaded area will help.

In summary, develop a playground safety action plan even before installing a playground. The plan should include annual inspections and regular maintenance schedules for the structure and play area to ensure a safe environment for your youngest residents.

Kids learn by taking risks. Let's eliminate the hazards. [CHQ](#)

### Five Contributing Factors to Playground Safety:

- Site planning issues
- Inappropriate design
- Installation errors
- Improper use of equipment/poor supervision
- Poor maintenance



### Cooperative Share Listing Program

A new NAHC member benefit is to help cooperatives post and list their available shares on the NAHC website for a small fee. If you have an available share, then the Share Listing Program is here to help. Click the logo to find out more.



# Dive Deeper into Benchmarking Your Cooperative

By David Wilkins

In my last article on cooperative benchmarking, I made the case that boards would be better informed in their budgeting decisions if they used more and different benchmarking techniques.

Certainly, most boards have used historical data to benchmark future costs. If boards know what the water bill was the past three years, they should be able to reasonably forecast water for the coming year.

Using historical cost assumes the cost is appropriate. It does not provide a competitive comparison but rather looks solely at the

property's history.

Boards can learn quite a lot from comparing similar properties and their operating costs to the cooperative's own. Comparing water as I did in the last article is a fairly simple process. However, when boards start to think of the totality of all the expenses, the task can be daunting.

Some techniques that lenders and appraisers use to simplify the numbers are helpful. First, these professionals must sort the data and then provide a basis for comparison.

Often, they are provided with statements of revenues and expenses that have significant detail. I recently reviewed a financial statement that tracked the cost of painting under six different line items. The document had a line for cost of painting the exterior, the hallways, the units, the materials, etc. The property provided extensive detail.

To benchmark, lenders and appraisers need to find some commonality, and they do this by reducing all expenses to seven simple cost centers:

- Administration;
- Management Fee;
- Payroll;
- Maintenance;
- Insurance;
- Taxes; and
- Capital Reserves/Capital Expenditures.

Reducing the numerous line items on the operating statement makes the financial information easier to digest and to compare with other properties.

If cooperatives have audited financial statements, you can assume that their CPA has gone through similar steps. Within the audited financial statements, there is a very brief financial statement with few expense categories that were created from the more detailed operating statement the board might review monthly.

It is important to group expenses similarly to the way the industry groups expenses to get the most value and accuracy from the benchmarking. As the categories are broad, it is usually easy to determine where to place each line of detail, but not always.

Health insurance is a good example. A board member could argue to place this expense in either the subgroup payroll or insurance. The industry would tell the board member to put the cost in payroll as the lender or appraiser is trying to understand the total cost of labor, and benefits are a part of that cost. Insurance would be for building, liability and similar insurance.

After reducing the numerous line items into our seven simple cost centers, the lender or appraiser must then find a method to compare the properties to others.

In my last article, I discussed the difficulty of finding good properties with which to compare your cooperative. It is important to find properties of a similar construction design. Limiting yourself to buildings of the same age would make the task very difficult. In many respects, older buildings and newer buildings have similar operating costs. The difference in age is usually seen in capital expenses. Here, the focus is on benchmarking the operating expense.

The method that lenders and appraisers use is to project expenses and then divide the cost by the number of units at the property. By doing so those professionals can measure the operating cost to another property.

If the board were to examine the financial statements and combine the cost of payroll for staff and maintenance people and then divide the sum

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Boards may wonder how to obtain information like payroll and other data but may be surprised to know they already have the data in hand.



David Wilkins is the managing director of the Walker and Dunlop Detroit offices. He has over 30 years in commercial finance and education.



by the unit count, that would reduce the cost of payroll per unit. If this number works out to \$1,500 per unit per year, the board could now gather information on other buildings, obtain their payroll and benefit cost, divide by their number of units and hence have a competitive number by which to view the operating cost.

**Benchmarking your cooperative may provide you with better insight into the operations of your property.**

Boards may wonder how to obtain information like payroll and other data but may be surprised to know they already have the data in hand.

Third-party management companies can also provide the data. They may be unable to give you the actual financials

but should be able to speak in terms of per unit per year cost. Regional associations may gather financial statements from their members and publish the data without identifying the actual buildings while still providing enough descriptive information to make comparisons doable.

Benchmarking your cooperative may provide you with better insight into the operations of your property. First, reduce your detailed financial down to seven cost centers. Then divide to learn your per unit per year results. If the property has been recently appraised, the appraisal will contain a section called the "Income Approach" where "comps," competitive properties to yours, as well as their operating numbers are located, which will help you to find competitive properties for comparison. [CHQ](#)

## Free Pharmacy Discount Cards and Cooperative Healthy Savings Program



The Cooperative Healthy Savings (CHS) Program is for families living in NAHC member cooperatives. The Cooperative Healthy Savings Program provides pharmacy discounts that make getting prescriptions simple and more affordable. This is a prescription discount plan, not insurance.



### BOARD TRAINING SEMINAR

# ROLES, RISKS & REWARDS

## *The 3Rs for Cooperative Boards*

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

### Who should participate?

Housing cooperative board members, management and anyone interested in cooperative governance.

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





# Understanding Cooperative Financial Statements: Not for Professionals Only

By Brian Dahlk

Financial statements – the mere term often causes eyes to glaze over and minds wander. Let's just leave that job to the professionals, right? Wrong! If you're a board member of a cooperative, a basic understanding of financial statements is one of your important responsibilities. To govern your cooperative responsibly, you don't need to have a certified public accountant (CPA)'s level of financial expertise. You don't need to master the science of accounting. But you do need to have a rudimentary comprehension of the cooperative's financial information – enough to feel comfortable with its basic financial statements, interpret them in a meaningful way and ask appropriate questions.

**Here's the dirty little secret: tacking this financial work doesn't have to be an exercise in misery. In fact, it can be somewhat fun.**



Brian Dahlk, CPA, a senior manager at Wegner CPAs in Madison, Wisc., has been a member of three different housing cooperatives and has provided audits, financial reviews, tax returns and consulting services for cooperative organizations across the country.

**H**ere's the dirty little secret: tacking this financial work doesn't have to be an exercise in misery. In fact, it can be somewhat fun. My personal history reflects that. During my first experience living in a housing cooperative, in my much younger days, I was elected to the board of directors. I considered myself to be rather clueless (and looking back on that phase of my life years later, that was a pretty astute observation). I assumed that analyzing the financial information was best left to the masters of the craft, the professionals who could essentially speak a different language. The more I learned, however, the more I realized how false this assumption was.

It does take a lot of work to master the science of accounting. Years of study and experience are required to become an expert. However, the basic rules that govern accounting are not particularly complicated – in fact, the topic is founded on a few rather simple concepts.

One of the best starting points to the whole accounting world is to consider two of the most important financial statements: the balance sheet and the income statement. The balance sheet represents a cooperative's financial position at a particular point in time while an income statement reveals the cooperative's financial performance over a given period over time. Much of the academic study of accounting – in fact, much of the study involved to become a CPA – delves into nuanced definitions of these items.

The balance sheet manifests one of the simplest – and the most fundamental – rules of accounting: assets are equal to liabilities plus equity. That is, what you have (assets), can, by definition, be divided up into two components: what you owe (liabilities) and what you own (equity). So, what assets might a cooperative have? Assets are things of economic value that a cooperative possesses. All its cash accounts are one example. And its buildings unless it leases them and the underlying land are two more. And all the furniture it owns, its equipment. . . assets are good things. What about its liabilities? A liability is pretty much synonymous with an obligation. What obligations does a cooperative have? Its loans payable is usually the biggest, along with amounts it owes its vendors, which are commonly known as accounts payable. And the difference between these two – the assets (what it has) minus the liabilities (what it owes) – is the equity, what it owns, its net worth.

Obviously, any organization would prefer to have its equity be large and its liabilities be small. Relatively low amounts of debt give the cooperative more freedom and flexibility. Relatively high amounts of debt put the cooperative in a more precarious situation, and higher carrying charges need to be assessed to cover the required loan payments.

The other basic financial statement, the income statement (also known as the statement of profit and losses), is even more simple. Revenue, which is also known as income, represents

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transactions that increase in the financial wealth of the cooperative while expenses consist of transactions that decrease its financial wealth. The “bottom line” shows the revenue minus the expenses – the net income. When expenses exceed revenue, which a cooperative never likes to see, the result is a net loss.

The income statement is very much related to the cooperative’s annual operating budget. In fact, to a large extent, the budget is the cooperative’s financial target for the year, and the income statement shows how the cooperative has been performing against that benchmark. Directors should compare the income statement (actual) to the budget (target) each month or quarter.

**...the basic rules that govern accounting are not particularly complicated – in fact, the topic is founded on a few rather simple concepts.**

These two basic financial statements are interrelated. Remember the equity section of the balance sheet? This increases in tandem with the cooperative’s net income (Of course, if the cooperative has a net loss, equity decreases by a similar amount). During the year, the equity section will show a component called

“Net income (loss),” reflecting the cooperative’s financial performance to date. At the end of the year, the total net income (loss) is absorbed into a specific equity account called retained earnings, which is the sum total of the prior years’ net incomes and losses of the cooperative that have been “retained” in the organization. And simultaneously, revenue and expenses revert to zero at the start of the new year.

As previously noted, the format of the budget closely mirrors that of the income statement. And the income statement is crucial to creating next year’s budget: the upcoming budgetary expenses are derived, at least in part, from the cooperative’s actual current expenses, and the budgetary income needs to be high enough to cover those expenses, plus proper allocations to reserve accounts. The balance sheet is an important tool in developing the annual budget as well. What is the loans payable on which the cooperative is obligated to make payments? The liability section of the balance sheet provides such insights. How quickly does the cooperative need to build up its reserves to replace its current assets? The assets section of the balance sheet gives information

about the exiting property and equipment as well as the current level of cash reserves.

While you’re digesting this information, let me throw out a final twist: there’s more than one way to record revenue and expenses. During the course of the year, most cooperative finance staff records revenue as cash is received and records expenses as cash is paid. This is known as the cash basis of accounting, and it aligns nicely with the cooperative’s annual budget. After the year is closed, management often works to transform the financials into the accrual basis of accounting, which recognizes revenue as it’s earned and expenses when they’re incurred. The accrual basis of accounting is required for financial statements to be presented in accordance with generally accepted accounting principles (GAAP), which is usually the case in a formal document such as an audit report.

What are the major differences between these two bases? Well, member carrying charge income on the cash basis would be shown as the amounts of cash payments that were received. On the accrual basis, however, carrying charge income would be shown as the amounts charged to the members. Amounts billed but not paid would show up as accounts receivable (an asset), and amounts paid prior to being billed would be noted as deferred revenue (a liability). In the expenses section, operational costs on the cash basis show up as expenses as the cooperative pays its vendors, whereas expenses are recorded when incurred to vendors on the accrual basis. Expenses incurred before they’re paid would be recorded as accounts payable (a liability), and payments made before expenses are incurred are known as prepaid expenses (an asset). Overall, the important point to remember is that the year-end audit report will usually present the financial statements a bit differently than the internal financial reports that the board reviewed during the year.

These guidelines won’t make you an accounting expert. But you don’t need to be a financial authority to function effectively as a board member; you just need to be informed and have a little bit of knowledge. And a little knowledge can go a long way! [CHQ](#)



# Usher Creativity into Your Cooperative Decision Making

By Theresa Cady

Have you ever thought about how to be more creative? Or about trying to be creative at all? Most people are just concerned with getting the task at hand completed and not trying to do it in a different or creative way. Creativity is a somewhat abstract and subjective topic but can lead to amazing new ideas that cooperators could apply to their cooperative and personal life.

**F**irst, what does being creative mean? The Merriam-Webster Dictionary defines creativity as: 1. The ability to create 2. The quality of being creative. This definition really doesn't explain much, so I searched for a better one, and it turns out creativity can be defined in many ways. Here are some of the best ones: "Building universes out of nothing." by Danny Sullivan; "Copying smarter." by Lisa Barone; "Going unexpected places." by Shane Snow; "Just making something. It might be something crummy or awkward or not ready for prime time. If you just make something, you are creative." by Sonia Simone; "The process of having original ideas that have value." by Sir Ken Robinson; and "This might not work." by Seth Godin. These are only a handful of the many unique definitions that people have come up with for creativity. It is interesting how there can be so many definitions for one thing and that they can all make sense.

Creativity is common in humans. Pablo Picasso said, "Every child is an artist; the problem is staying an artist when you grow up." Walt Disney said, "That's the real trouble with the world, too many people grow up. They forget." As grown-ups people are not as willing to try new things. There is a fear of being wrong not found in childhood that causes adults to lose their creativity.

How often do you stop and think about why you do something the way you do? The answer is often something like, "That's the way we've always done it." Think about how many times you've heard that answer in your cooperative? Does that mean it's the best way to do it? Could there be a better way? Asking these types of questions is a great path to coming up with creative new ideas.

In his book "Disciplined Dreaming: A Proven System to Drive Breakthrough Creativity," Josh

Linkner explains two different techniques of asking questions to come up with better ideas. One of them is asking, Why? What if? Why not? Linkner said, "When you ask these questions it forces you to challenge conventional wisdom. It forces you to imagine what can be instead of just what is."

The other technique is to ask "Why?" five times. So, you take your problem and ask "Why?" of the answer to each question "Why?" until you have asked it five times. This technique can help cooperators to drill down to the root of a problem. Asking questions and being curious will foster more creativity.

Another fun exercise for thinking more creatively is to make a list of as many of a certain type of item within five minutes. This activity works well with shades of a color but can be done with different things. For this exercise see how many shades of blue can be listed. I'll put some of the possible answers at the bottom of this article for comparison.

- |          |           |
|----------|-----------|
| 1. _____ | 9. _____  |
| 2. _____ | 10. _____ |
| 3. _____ | 11. _____ |
| 4. _____ | 12. _____ |
| 5. _____ | 13. _____ |
| 6. _____ | 14. _____ |
| 7. _____ | 15. _____ |
| 8. _____ | 16. _____ |

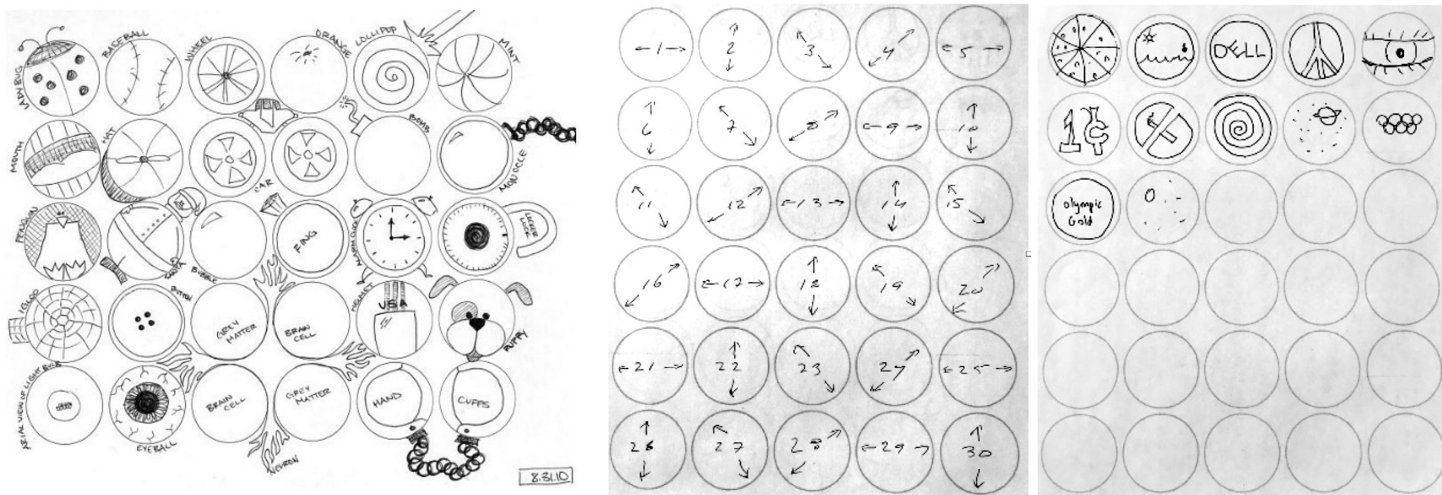
Another fun exercise designed for creativity is called Thirty Circles developed by Bob Mckim. Mckim was a creativity researcher in the 1960s and 1970s and led the Stanford Design Program. Each participant gets one Thirty Circles sheet of paper (Multiple templates for

Continued on page 11 >

Asking questions and being curious will foster more creativity.



Theresa Cady is the Michigan Region Education Coordinator with CSI Support & Development in Warren, Mich.



“Thirty Circles” exist online) and a writing instrument. Then they must turn as many of the blank circles as possible into recognizable objects in three minutes. The interesting part is to see what everyone creates. How many circles did they fill? How did they do it? Did they treat each circle as an individual item, or did they use multiple circles to make one object?

Above are some examples of how some chose to complete this exercise.

I hope these activities will stimulate more creativity for new ideas to implement into your cooperative and life. Remember adults can never be too old to be creative.

Some of the possible answers to the shades of blue exercise are: cyan, cerulean, cobalt blue, cornflower blue, baby blue, blue gray, blue green, green blue, ice blue, indigo, electric blue, light blue, midnight blue, navy, periwinkle, powder blue, royal blue, sapphire, sky blue, steel blue, teal, turquoise, viridian and violet-blue. [CHQ](#)

# THE RCM PROGRAM



**The Registered Cooperative Managers (RCM) Program** builds upon the work of cooperative housing management and helps the profession achieve ever-increasing higher professional standards, expectations, and rewards. The designation is awarded to managers who meet the RCM standards of excellence, understanding, and achievement in the area of cooperative housing management following participation in a series of courses, then pass certification exams. RCM course topics provide exciting insight into housing cooperatives and help develop skills necessary for a successful career in management. The courses refine the understanding of housing cooperatives, renewed dedication to the principles of cooperative housing, codify the ethics of cooperative housing management, and improve housing management practices.

**The Registered Cooperative Manager Certification Program** is the only nationally-recognized designation and certification specializing in Cooperative Management recognized by the Registered in Apartment Managers (RAM program). RCM is a sought-after professional designation for cooperative housing managers. You can find the application and more information on [www.coophousing.org](http://www.coophousing.org).





## Announcing the NAHC Virtual Summit

The NAHC Annual Conference is pivoting to a virtual event this year. We look forward to presenting the NAHC 2020 Virtual Summit this fall with a valuable program you can experience wherever you are. Registered attendees will use custom Zoom links to access the online program over the course of a few days. Pop-in anytime to hear educational content and participate in social activities, fun breaks, and games.

Thank you to everyone who shared their feedback about the annual conference this year. Results from our survey to the NAHC membership are featured below. We're pleased to still have the opportunity to connect this year. A follow-up survey to the was distributed last week to help determine the best time for the online program and provide the opportunity for NAHC members to emphasize the topics most important to them.

During these turbulent times, the unwavering dedication exemplified by NAHC members to the cooperative housing movement and your communities is truly inspiring. We look forward to delivering a supportive program with our partners. Additional information about the 2020 NAHC Virtual Summit is coming soon.

**N**AHC appreciates the feedback members have given regarding the conference options this year. Here is an overview of the recent survey results.

A 32 percent plurality indicated they are not likely to attend an in-person event this November with health and safety measures in place while 28 percent reported that they are very likely to attend. (See Fig. 1)

When asked if the development of a vaccine would change the likelihood of traveling and meeting in-person this November, 32 percent of respondents still responded no and 30 percent indicated they would likely attend in that scenario. (See Fig. 2)

As it stands, 46 percent of surveyed property management companies say they expect to send one to five representatives to the in-person conference while 38 percent aren't planning to send anyone. (See Fig. 3)

In the case of a virtual program, an additional 4 percent (2 percent indicated they'd send 1-5 and another 2 percent indicated they'd send 5-10) of respondents indicated they'd send at least one person. (See Fig. 4)

While 22 percent of respondents aren't interested in a virtual meeting with scaled-back educational tracks, 78 percent indicated some level of interest with 20 percent saying they would definitely register. (See Fig. 5) [CHQ](#)

Figure 1.

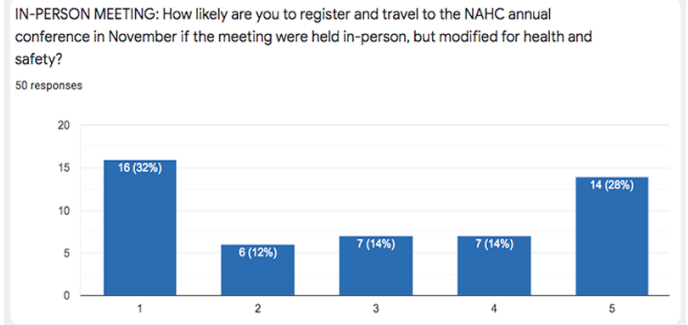


Figure 2.

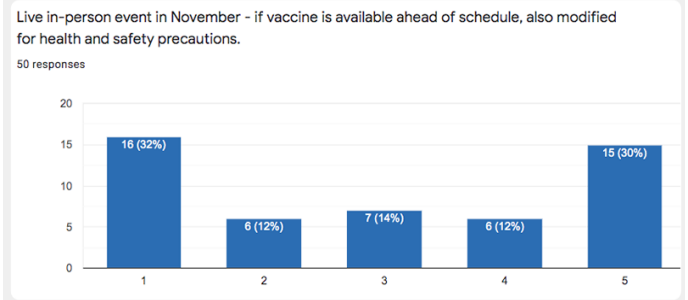


Figure 3.

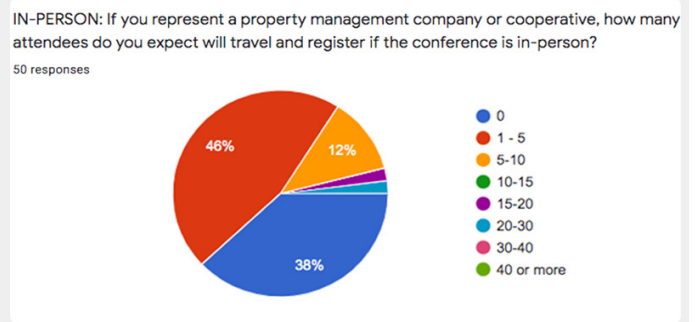


Figure 4.

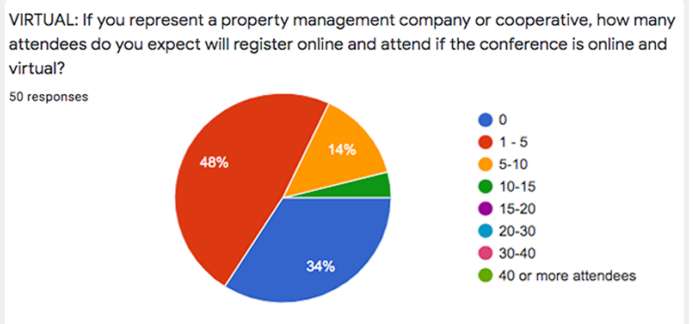
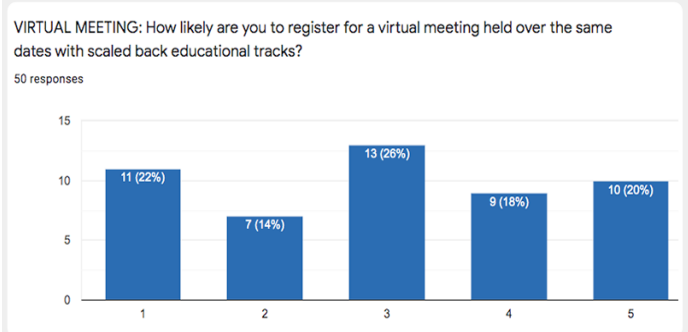


Figure 5.



## MEMBER ASSOCIATION NEWS

### California Association of Housing Cooperatives (CAHC)

**BECAUSE OF COVID-19**, all activities of the association and their members have been suspended until further notice (See **Member News** for how some cooperators are helping others during the pandemic).

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

**CNYC** recently moved to a new office in July after 15 years at its prior location.

During the pandemic, CNYC has kept members informed through e-blasts of issues affecting them and their homes and has begun to hold evening online classes.

New York City and State have been hard hit by COVID-19 and, as a result, preempting many programs and activities, including progress on property tax issues in New York City and State legislation on day-to-day issues.

CNYC, along with the Federation of New York Housing Cooperatives and Condominiums, has worked for decades for a fair and equitable property tax system in New York City. In 2018 an advisory commission was appointed to review the property tax system and make recommendations for change. The preliminary report was published at the end of January, and a series of hearings were announced where public comment on the recommendations would be welcomed.

The first hearing was scheduled for March 12 but was cancelled that afternoon as the city entered pandemic mode. Recently, the current administration announced that it will not be able to continue work on property tax reform. Nevertheless, CNYC and the Federation will continue through the Action Committee for Reasonable Real Estate Taxes to push for fairness and transparency in New York City property taxes.

The state legislature also has been limited in the scope of its activities this year—working first on a budget and then reconvening primarily to pass necessary legislation related to the pandemic. But CNYC has not lost sight of the importance of reverse mortgages for seniors in housing cooperatives and,

once more normal legislative activities are under way, will seek to understand why the governor vetoed the bill last year and will try again with whatever modifications are needed.

### Federation of New York Housing Cooperatives and Condominiums (Federation)

**THE FEDERATION** has been shut down since COVID-19. No activities have taken place. However, on June 24, the Federation participated in CNYC's Real Estate Tax Meeting.

Since all legislators (federal, state and city) are busy with COVID-19 and police reform, officials are not discussing legislation adversely affecting cooperatives.

In the meantime, the Federation is exploring ways to expand its website viewership and has been routinely updating it with topical information for its membership.

### Midwest Association of Housing Cooperatives (MAHC)

**MAHC** has cancelled its 2020 annual conference scheduled for Denver, Colo., August 2-5, and leadership is now working through the ramifications of this unprecedented situation.

Two overriding concerns caused MAHC to cancel—the increased and overwhelming concerns about the COVID-19 and the safety and security of its community.

Nevertheless, MAHC still plans on holding a successful 2021 conference in New Orleans (June 27 – July 1, 2021).

### Potomac Association of Housing Cooperatives (PAHC)

**PAHC** is still in the social distancing and COVID-19 pandemic mode, and as a result, its meetings and workshops are cancelled until further notice. Because hotels and other businesses are still teleworking with limited in-office personnel, PAHC does not have information on its 2021 conference.

However, PAHC continues to share relevant information with its members' cooperatives (See **Member Associations React to Pandemic** for details). [CHQ](#)

### Networking with Industry Professionals

NAHC provides access to a network of housing cooperatives, cooperative housing associations, and professionals through its website, email communications and networking at the annual conference. A full Directory of NAHC Professional Members is available on the website.



# Member Associations React to COVID-19

By Anne Hill

In March, I contacted each region and shared what cooperatives in the Potomac Association of Housing Cooperatives were doing to handle COVID-19 issues/concerns and asked the regional representatives to do the same. Below is the feedback I received.

## Potomac Association of Housing Cooperatives



**ANNE HILL:** Some cooperatives in the Washington, D.C., Maryland, and Virginia area have implemented the following:

- ▶ Closed the office to the public or with limited access to load laundry cards;
- ▶ Sent COVID-19 Fact Sheet/Information to each member, as well as posted it in each building;
- ▶ Closed community rooms except for the food Share program but serving one member at a time;
- ▶ Increased disinfecting of common areas to twice a day making it mandatory that staff wears mask and gloves; and
- ▶ Restricted repairs/work orders to emergencies only.

## Cooperative Housing Association of New England

**KIMALEE WILLIAMS**, president of CHANE, located in East Hartford, Conn., said the following changes have occurred:



▶ Closed all site offices to the public, permitting only the site manager and maintenance occupy that space. This

arrangement required the office staff to set up drop boxes in outer lobbies and vestibules large enough for packets to fit (certification paperwork, applications, etc.). Staff also placed applications in those areas next to the drop box for pick up.

▶ Closed community rooms. In order to ensure access to the laundry machines, vendors removed the token machines temporarily from the community rooms and into the laundry rooms or vestibules outside the community room or office.

▶ Maintenance only performs emergency and health and safety repairs, and all other time is spent making ready vacant units. Increased cleaning of handrails, doorknobs, etc., in common areas by maintenance that provides comfort to the residents and also supports full-time pay for staff as it supplements their time lost not doing routine repairs.

▶ Our resident service coordinators are providing limited access to the community room on days where Share or Meals on Wheels delivers so that residents can continue to eat. Drivers leave the food in a

separate room and require the residents to go in one at a time to pick up the meal and immediately leave.

At this point our staff has does not have in-person contact with anyone, including vendors, unless absolutely essential.

## Marcus Management, Inc. (Midwest)



**KIM MARCUS**, chief operating officer and regional property manager of Marcus Management, based in Farmington Hills, Mich., said when maintenance staff receives work order requests that they go

through the following protocols before considering entering a member's unit:

- ▶ Is the work order an emergency? If not, then it should be recorded for future repairs.
- ▶ Have you travelled outside of state within last 60 days?
- ▶ Have you had a temperature in last 30 days?
- ▶ Have you had a cough, respiratory issue or other immune diagnosis in last 30 days?
- ▶ If any responses are "yes," report any illnesses to the office when submitting an emergency work order.
- ▶ Management also provides staff that is required on property a letter of authority based on the functions they perform as an essential service.

## Federation of New York Housing Cooperatives and Condominiums (The Federation)



**GREG CARLSON**, executive director of the Federation, said:

▶ In New York State both residential building management and staff are deemed as an essential service. This requirement will vary from state to state and locality to locality.

▶ We are working with the union to develop a plan to prevent more doormen from becoming ill. Ideas include installing a barrier so residents stay 6 feet apart, reducing the days the doormen work but increase the hours for those days and changing staff hours to nighttime to reduce contact with the residents. [CHQ](#)



Anne Hill is president of the Potomac Association of Housing Cooperatives.



## MEMBER NEWS

**MEMBERS OF LOREN MILLER HOMES** in San Francisco, Calif., have been delivering hot meals and groceries during the pandemic to 70- and 80-year-olds living in their cooperative.

On week days, Martha Arboux, Norma Brown, Cyrel Dudley, Evelyn Rochmon, Vanessa Turner and Debra Woods meet at the Ella Hill Hutch Community Center to pick up hot meals from local restaurants that are suffering from a lack of foot traffic.

On Thursdays, these members return to the community center, collecting 20 bags of groceries donated by Whole

Foods and Trader Joe's to also deliver. These bags contain fruit, vegetables and meats. Vallie Brown, a former member of the San Francisco Board of Supervisors, serves as the coordinator of the area food banks and oversees the distribution. [CHQ](#)



From Left to Right: Debra Woods, Cyrel Dudley, Vanessa Turner, Norma Brown, Evelyn Rochmon, Vallie Brown and Martha Arboux.



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## NEWS FROM ALL OVER

### HUD Revises Policy Requiring 3 Years of Postconstruction Sustained Occupancy

**ON MARCH 2, 2020**, the U.S. Department of Housing and Urban Development (HUD) issued Housing Notice H 20-03 (related to Mortgagee Letter 2020-03), which revises HUD's policy that applications for refinancing or acquisition of existing properties under Section 223(f) of the National Housing Act may not be accepted unless and until 3 years have passed since completion of construction or substantial rehabilitation of the property. Applications for refinancing of newly built or substantially rehabilitated properties will now be accepted as soon as properties achieve the applicable programmatic debt service coverage ratio for not less than one full month.

This notice supersedes all previous guidance concerning the time elapsed between construction completion and the date of an application for Section 223(f) mortgage insurance, including the 2016 Multifamily Accelerated Processing Guide. To mitigate risks to the FHA Insurance Fund, this notice also outlines limitations that will apply to applications for properties with less than 3 years elapsed since completion of construction. [CHQ](#)

By Linda Brockway

## NAHC Makes a Difference Overseas

**I HAVE BEEN** a member of Cooperative Housing International (CHI), a segment of the International Cooperative Alliance (ICA), since November 2016. In 2016, I began representing NAHC. The membership elected me to the CHI Board of Directors for a four-year term during the CHI conference in November 2017 held in Kuala Lumpur, Malaysia.

CHI meets twice a year to work on specific programs to assist countries that are having problems with continuing ownership through the cooperative movement. CHI helps countries with maintenance issues as well as works to provide assistance with operational and development problems. For instance, Poland is planning to take ownership of its cooperatives and convert them into rental property. CHI is currently holding meetings with Poland's government officials and working on convening symposiums similar to those in Ukraine in an attempt to save over 125 cooperatives.

Subsequently, I was appointed to the CHI speaking team that was assigned an engagement in the capital of Ukraine, Kiev, in November 2018. Representatives of several countries included Armenia, Uganda, Latvia and Estonia attended. Our primary focus was to present the Ukrainian and other represented governments with facts regarding cooperatives to ensure that cooperatives were established as a housing alternative.

Before the dissolution of the Soviet Union, Ukraine and other Soviet Union republics, including Russia, collaborated to form several cooperatives. These countries owned and formed the cooperatives differently than those in the United States. During the dissolution phase, the cooperatives were sold, and condominiums took their place.



At its 2017 plenary at the International Cooperative Alliance Congress in Kuala Lumpur in November, the following board members were acclaimed: Anders Lago from HSB, Sweden as president; Guido Schwarzendahl from GdW, Germany as vice-president; Blase Lambert from CCH, UK as treasurer; Christian Bengtzelius from Riksborgen, Sweden; Linda Brockway (far right) from NAHC, USA; Errum Sharif Bhaiji from Karachi Co-operative Housing Societies Union, Pakistan; Mauricio de la Barra from Conavicoop, Chile; Hans Rupp from ABZ, Switzerland; and Bernd Riessland from GBV, Austria.

During the speaking trip, we presented positive attributes of cooperative development. We made these speeches on the first day to over 100 interested individuals. On the second day, we met with politicians to discuss the steps that must be taken to provide the opportunity for future cooperative development in Ukraine. As a result of these outcomes, CHI and the Ukrainian government signed an agreement to promote cooperatives in Ukraine.

Due to the success of our meetings in 2018, we were invited back in 2019. On this trip, we visited Lviv, Ukraine. The meetings were very successful as there was a continued interest in the development of cooperatives from several countries.

CHI vice-president, Guido Schwarzendahl, and I have prepared a brochure to increase the interest in cooperative development and discussed it at our June meeting via Zoom. We will present the brochure to the Ukrainian representatives for our presentation in Lviv at the end of 2020. [CHQ](#)

### THEY SAID IT

*Co-op living would go a long way to help solve the disease of loneliness. We need each other to not only survive but to thrive.*

—Kerry Palframan has lived at Co-op Voisins in Ottawa, Canada, for two years.

### Realizing the Potential of Factory-Built Housing

*Factory-built housing offers many benefits, including lower production costs, and holds tremendous promise for increasing the availability of affordable rental and owner-occupied housing in the United States. Incorporating modular construction into the development of multifamily rental housing can provide significant savings that can be passed on to renters, and, especially when residents own the land on which their homes are sited, manufactured homes offer a promising path to affordable and sustainable homeownership for low- and moderate-income buyers. Modern factory-built housing can be indistinguishable in appearance and quality from similar site-built housing and incorporates the latest innovations in energy efficiency and disaster resilience. To fully realize its benefits, however, policymakers need to understand and address the persistent barriers facing the industry, such as prohibitive regulations and zoning, community opposition, and financing challenges that restrict the construction and siting of factory-built housing.*

—From the article, "Factory-Built Housing for Affordability, Efficiency, and Resilience, published in the winter/spring 2020 issue of "Evidence Matters," a publication of the Office of Policy Development and Research at the U.S. Department of Housing and Urban Development.



By Judy Sullivan

### Ask Your Senators to include Housing Cooperatives in the Paycheck Protection Plan



**THE U.S. CONGRESS** created the Paycheck Protection Plan (PPP) in the Coronavirus Aid, Relief, and Economic Security (CARES) Act with the intent to prevent financial harm to small businesses and their employees. On April 2, 2020, however, the Small Business Administration (SBA) issued an interim final rule that added restrictions rendering residential cooperatives and condominiums ineligible for PPP loans.

On May 15, The U.S. House of Representatives passed the Heroes Act, which included a provision to make housing cooperatives eligible for the PPP. If housing

cooperatives are included in the PPP then loans to cover the retention of our superintendents, engineers, maintenance personnel, porters, handymen and janitors could be forgiven.

The U.S. Senate will decide after its July 4 recess whether or not it deems another stimulus bill is needed. If so, the Senate is unlikely to pass the Heroes Act but will draft its own bill. In that case, a conference committee will develop a compromise bill that both the House and the Senate need to agree on before it can be enacted into law. The National Association of Housing Cooperatives (NAHC) want the final compromise to include PPP for housing cooperatives.

On May 22, the N.Y. senators and 13 members of the N.Y. House of Representatives sent a letter to the U.S. Treasury Department and the SBA asking them to make housing cooperatives eligible for the PPP. On June 1, the National Cooperative Business Association and many members of the cooperative community also sent a letter to Treasury and the SBA asking them to make housing cooperatives eligible for the PPP.

Now, NAHC needs your help to contact your senators and ask them to include housing cooperatives in the PPP. You can do so by going to [Democracy.io](https://Democracy.io). Simply add your address and send a message to them to add PPP for housing cooperatives to the next stimulus bill. If you ask everyone in your housing cooperative to contact them, too, we can make housing cooperatives eligible for the PPP. Please do it TODAY! [CHQ](#)



Judy Sullivan is NAHC's government relations representative. She is also the recipient of NAHC's Jerry Voorhis and the Roger J. Willcox President's awards.

## Ordering appliances at a discount through **NAHC's GE/Hotpoint** program is as easy as 1, 2, 3...

### 1. Establish an account.

If you don't already have a GE account number for the NAHC program, call Pam Sipes at 1-800-782-8031 Option 4 to establish one. If you have an account number but don't remember it, or if you're not sure whether you have one, call Pam Sipes. You will need to fill out a credit application form, available from Pam.

### 2. Select the products you wish to purchase.

Once your account number is established, GE will send discount price and availability material directly to the account number address. Note that volume discounts may be available. Even if you're not interested in ordering now, you can always request a catalog of GE products from NAHC at 202-737-0797.

### 3. Place your order.

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

The GE/Hotpoint program is an NAHC member service.





# 2020 COOPERATIVE CALENDAR

## OCTOBER IS CO-OP MONTH

**7-9** NCBA CLUSA Cooperative Impact Virtual Conference

**8** Cooperative Development Foundation's Cooperative Hall of Fame and Issues (Virtual)

## NOVEMBER

**2-3** RCM Training; Hilton Portland Downtown, Portland, Ore.

**4-7** NAHC's 60<sup>th</sup> Annual Conference; Hilton Portland Downtown, Portland, Ore.

**6-8** North American Students of Cooperation Institute (Virtual)

**7** NAHC Annual Meeting of Members; Hilton Portland Downtown, Portland, Ore.

NAHC Board of Directors Meeting; Hilton Portland Downtown, Portland, Ore.

**22** 40<sup>th</sup> Annual Housing Conference of the Council of New York Cooperatives and Condominiums; Local 32BJ SEIU, New York, N.Y.

Due to the uncertainty resulting from COVID-19, these events are subject to change.



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