

COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Fall 2018

RCM Board of Governors Chair Reflects on the Value of the RCM Program

By Altoria Bell Ross

Last year, Robin Lay accepted the responsibility to lead the Registered Cooperative Manager's (RCM) program as the chair of the board of governors. The RCM program focuses on general knowledge of housing cooperatives; renews a commitment to the principles of cooperative housing, codifies ethics for cooperative housing management and improves housing management practices. In particular, the curriculum covers three areas fundamental to cooperative managers: history, business and ethical practices of housing cooperatives.

Lay, who earned her RCM in 2001, said she was drawn to the program because she wanted to acquire more knowledge about the cooperative world as it relates to property management, positioning herself to better serve the communities entrusted to her.

The 27-year property management real estate industry professional said the designation has helped her become more astute as it relates to managing cooperative communities and to become a more qualified management professional.



Robin Lay

"I know how to work well with the boards of directors and the member/owners and how to address their needs."

Lay, who holds master's degrees in business administration and in human resources from the Keller Graduate School of Management of DeVry University, said she was motivated to volunteer for the RCM Board of Governors because she wanted to help other RCMs continue to grow and learn and be a part of making resources and good teaching material available so that they could be their best.

"I also wanted to be a source of encouragement to those cooperative managers who have yet to make a decision to earn their RCM designation and to help them understand how important it is to have the designation if they are managing cooperative properties."

Lay said cooperative managers have a challenging and unique role in that they are considered the "glue" to help move things forward and to maintain a progressive momentum for their properties. She said RCMs

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About NAHC

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

Mission Statement

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

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CAHC	California Association of Housing Cooperatives
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CNYC	Council of New York Cooperatives & Condominiums
CSI	CSI Support & Development Services
FNYHC	Federation of New York Housing Cooperatives & Condominiums
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Bostrom Corp. is the professional services firm managing the National Association of Housing Cooperatives affairs. Mik Bauer serves as NAHC Executive Director.

The NAHC Board Receives Harassment Awareness Training, Launches a New Library

AT ITS JULY MEETING in Chicago, the NAHC Board of Directors engaged in harassment and bias awareness and prevention training, facilitated by Candace Fisher of HR Source. Board members defined and learned about different types of harassment and bias and recognized behaviors that could be interpreted as such and actions that should be taken to prevent them. Throughout the training, board members shared war stories from their experiences. The objective of the training was for attendees to become cognizant of how their words and actions affect others, regardless of intent. As this issue unfolds in the nation's headlines, the board urges NAHC members to offer such sessions to their cooperative members and staff. In New York, for instance, this training is now mandatory for most employers in the city and state.

The board also made substantial progress on prioritizing NAHC's revenue enhancement. For NAHC to grow, it needs more revenue to invest in its membership. Consequently, NAHC will roll out new training sessions for cooperatives, along with new ideas at this year's conference. Any member who has revenue enhancing ideas please email NAHC at info@nahc.coop.

At each board meeting, member association representatives report about their local activities. It is very heartfelt to know how involved the member associations are in their communities (see Member Association News for details). During this time, members also discovered how each member association can pick up ideas from another.

One interesting NAHC activity is the development of an electronic NAHC library spearheaded by the Roger Willcox Library Committee created two years ago. The library is named in honor of NAHC co-founder and president emeritus, Roger Wilcox, who passed last year. NAHC shipped his decades'

accumulation of materials to the Midwest Association of Housing Cooperatives (MAHC). For embarking on this project, NAHC thanks MAHC and NAHC Executive Vice President Randy Pentiuk, who volunteered his firm, Pentiuk, Couvreur & Kobiljak, to undertake the task of scanning Willcox's documents into electronic form. Afterwards, the University of Wisconsin will store the hard copies. Additionally, NAHC is appreciative of the efforts of the Roger Willcox Library Committee and its chair Linda Brockway.

Since NAHC is a committee-driven association, each committee from finance to share listing is busy working within their scope (See Committee Corner for more information). For example, the Development & Preservation Committee is collaborating with developers throughout the country on preserving existing cooperatives and developing new ones. The committee also recently posted a developer's toolbox on NAHC's website.

As you may be aware, NAHC started a new program called share listing in which a cooperative member can list a "For Sale" unit on the site. The committee will be partnering with the Registered Cooperative Managers to enhance the listing. Also, during the meeting, the hard-working governmental relations representative, Judy Sullivan, provided a list of key Republican members of Congress with housing cooperatives located in their districts.

Prior to the annual conference, NAHC will be participating in the National Cooperative Business Association CLUSA's Co-op Impact Conference and Co-op Festival, October 3–7, 2018, in Washington, D.C. If you have not registered already for the NAHC conference in Phoenix, Ariz., Oct 24–27, time is running out, and you will miss a terrific experience. See you in Phoenix. [CHA](#)



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The 2018 Cooperative Housing Journal is Now Online

The 2018 Cooperative Housing Journal: Articles of Lasting Value for Leaders of Cooperative Housing features four research-based articles. Melissa Proulx details how residents of manufactured

home communities use funding from the Resident Owned Community (ROC) USA® to purchase and convert their communities to cooperatives. Proulx also describes other resources that are available to these residents in her article, "ROC USA® Preserves Affordable Communities with the Cooperative Ownership Model."

Historian Kristin M. Szylyan chronicles the contributions of women in housing cooperatives. In "Using Oral History to Uncover Cooperative Housing's Unsung Heroines," Szylyan conducts interviews, supplemented by cooperative records and reports and other sources, to uncover the hidden stories of these women, in particular, Joan Welch who has lived in Stonybrook Gardens Cooperative, Inc. for five decades.

Notable author David J. Thompson documents the successes of Pinos Housing Cooperative in Davis, Calif., a university town with more than 70,000 residents. Thompson touts that the zero-vacancy cooperative has never had a foreclosure, only one eviction and a waiting list that closed December 2017 in his piece, "30-Year Study Shows Long-Term Affordability Power of a Limited-Equity Housing Cooperative."

Retired housing cooperative attorney Herbert H. Fisher urges "the nation's policymakers to recognize that the only self-sustainable affordable housing created with government assistance has been housing cooperatives and that cooperatives offer its residents more than just shelter." Fisher makes his case in "Housing Cooperatives Are the Only Solution to Nation's Affordable Housing Crisis."

The annual journal is a member service providing information of lasting value on cooperative housing practices, theory and research. It also supports NAHC's mission of educating its members.

Contract Review Committee

The Contract Review Committee received and reviewed evaluations for the Roles, Risks & Rewards: The 3R's for Cooperative Boards seminars. Linda Brockway taught at Northridge Cooperative Homes in San Francisco, Calif., on January 24, 2018. She also led a combined course at Martin Luther King/Marcus Garvey Cooperatives in San Francisco on June 16, receiving excellent evaluations for both sessions. Kimalee Williams also instructed a combined course at Heron Court and Capitol Manor in Redwood City, Calif., on February 24 with excellent evaluations.

Development & Preservation Committee

At its June committee meeting, the Development & Preservation Committee discussed progress on a "Business Plan" and for the committee to think of methods to "monetize" the work it's doing with local developers on the front end. The committee also plans to team up with the following developers:

- ▶ Holcomb School Redevelopment – Michael Mathew Company;
- ▶ Riviera Place – Nardin Park CDC;
- ▶ Harmony Village – Vanguard Community Development;
- ▶ Applegate Sotel – WSI Development LLC;
- ▶ Seneca Village Cooperative – CB Development;
- ▶ Carmichael Cooperative – Sage Cooperative Development, LLC; and
- ▶ Eric Williams/Detroit – A new cooperative.

The committee also talked about efforts to improve financing for smaller cooperatives through a relationship with Shared Capital Cooperative. In addition, the committee discussed ways to work with the Urban Homesteading Assistance Board and its 6th Principal Coalition. Ideas included sharing best practices and resources such as sharing service providers, lawyers, architects and engineering contacts and focusing joint development efforts in New England. Other ideas included networking and referrals, developing service capacity into joint marketing materials and finding additional sources of share financing.

The committee's collaborating with member associations to identify cooperatives that may need assistance with preservation efforts and using the U.S. Department of Housing and Urban Development's Rental Assistance Demonstration Program to promote cooperative development were other strategies investigated. The committee will also present workshops on development and preservation at the annual conference. [CHA](#)

have to come up with creative ways to keep themselves encouraged and motivated. Lay said RCMs must not be quick to give up and to keep a servant's heart and attitude when responding to the expectations of the board of directors, supervisor and the member/owners who reside at the cooperative community.

... cooperative managers
have a challenging
and unique role in that
they are considered
the "glue" to help move
things forward...

To aid RCMs in this mission, Lay said the board of governors can make sure the program is providing managers with the proper tools including training and courses that will assist them in addressing their own needs for growth and development and the needs of their individual properties.

In order to do this, she said RCMs need to stay connected by attending the classes offered at the annual conferences, let the RCM board know what they need and what type of courses that will be helpful to them to successfully perform their job duties. "Get involved and stay connected."

Managers who want to earn their RCM designation may attend training, October 22, 2018, at the Pointe Hilton Squaw Peak Resort in Phoenix, Ariz., prior to the annual conference. The following day, existing RCMs may take the ethical practices course, required every three years. [CHQ](#)

**Robin Lay has taken a temporary leave as Chair. Fellow RCM Board of Governor, Carlos Aznar (The John Stewart Company, San Francisco, CA), will serve as interim-chair. Gregory Carlson continues to serve as Chair Emeritus.*



Altoria Bell Ross, MA, is editor of the *Cooperative Housing Quarterly*. She formerly served as NAHC director of publications in the early 2000s.

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.



Conference Update



Hazen to Speak at Annual Conference about Cooperatives Working Together



Paul Hazen

Paul Hazen, executive director of the U.S. Overseas Cooperative Development Council (OCDC), will address attendees at the NAHC annual conference as the keynote speaker. He will present a number of cases showcasing how cooperatives working together have benefitted their members, strengthened their cooperatives and built sustainable communities.

Hazen possesses more than 30 years' experience in international and domestic cooperative development. He recently stepped down as president and CEO of the National Cooperative Business Association CLUSA (NCBA). Under Hazen's leadership, NCBA's international cooperative development portfolio grew from \$8 million annually to over \$30 million.

Active in numerous cooperative organizations, Hazen serves as board member of the Consumer Federation of America and was a member and chair of the OCDC board. Hazen currently serves on the International Cooperative Alliance board of directors and chairs the United Nations International Year of the Cooperative Steering Committee.

The Registered Cooperative Manager Board of Governors Finalizes Its Track

The RCM Board of Governors offers the following course track at the annual conference:

1. Stabilizing Energy – Instructor: Greg Carlson;
2. Insurance Issues – Instructors: Ralph Marcus with assistance from Robin Lay;
3. Legal Issues for Management – Instructors: Randall Pentiuk and his team;
4. New Technology in Management – Instructor: Fred Gibbs; and
5. For Board Members – Instructors: RCM Board of Governors.

Keep Up with the Conference Happenings on Social Media

Follow NAHC on social media for interviews broadcast live from the NAHC Annual Conference. This annual program brings together peers, colleagues and industry experts in cooperative housing to tackle critical issues facing the industry and for members to learn how to strengthen their own housing cooperatives.

NAHC looks forward to greeting members on-site and inviting them to be featured in an interview discussing the climate of cooperative housing in the United States and what being a part of the movement means to them. [CHQ](#)

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How to Address Bad Board Behavior

By John Barnes

Cooperative board members who are behaving inappropriately (including sharing confidential information about board deliberations with others, intentionally misrepresenting information so as to advance an issue they care about) will do great damage to the ability of the board to work as a team as it fulfills its fiduciary obligations in leading the cooperative. This in turn will cause great damage to the cooperative and the members that the cooperative represents.

Handling bad board behavior presents a unique problem because the board member is often a neighbor and colleague of other board members and addressing colleague's behavior is always very difficult. Additionally, you are dealing with a cooperative volunteer and demanding a level of appropriate behavior from a volunteer (versus a paid staff person) can be awkward.

If you have a board member behaving badly, here are some steps to take to address the behavior:

- **GATHER EVIDENCE.** This is usually not very hard to do... proof of the bad behavior is usually right in front of you.

- **CONFRONT THEM DIRECTLY WITH THE EVIDENCE OF THEIR BEHAVIOR.**

Do this one-on-one initially. This is a job for the president of the cooperative, not the general manager, because of the relationship of the board of directors and the general manager. Be direct and unemotional and stick to your guns. You know they are acting inappropriately... let them know that you know.

- **IF THE BEHAVIOR PERSISTS, CONFRONT THEM DIRECTLY IN FRONT OF THEIR COLLEAGUES AT A BOARD MEETING.** This action should happen during the portion of your board meeting that is not open to the public. Again, direct, no emotion, stick to your guns.

- **IF THE BEHAVIOR STILL PERSISTS, ASK THE BOARD MEMBER TO RESIGN.** Board members should sign a code of conduct and agree to resign if there is a violation. Your general manager and legal counsel should be involved at this stage.

- **WHATEVER YOU DO, DO NOT IGNORE THE BEHAVIOR.** Don't develop a "work around" to avoid dealing with the behavior. And don't address the actions of this individual by conducting a board session on the right behavior as if the issue is the entire board. Address that individual's behavior and don't impugn the integrity of the entire board by saying it is a board problem.

Now get to it. Step up and lead. Your cooperative will be better off for your leadership. [CHO](#)

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John Barnes is president of Barnes Association Consultants. The organization helps association boards and CEOs address the wide range of challenges and opportunities facing today's association leaders.

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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.





Four Reasons Why This is Your Most Important Committee

By Cindi Phallen

Do you want to guess what committee it is? In my years of working with many different types of boards, it has been proven over and over again.

It's the Board Development Committee. Sometimes it's called the Governance Committee or the Nominating Committee. I prefer "Board Development," because when functioning well, it's doing exactly that—developing a strong, high performing and engaged board. Year round.

So What's the Big Deal?

Here's why you need this committee:

1 Weak or unengaged boards are among the top complaints of general managers and cooperative presidents. When you're committed to changing that, you need a group focused on strengthening your board. Year round. If your board is lacking sufficient leaders, you may have to go outside your current board and enlist some past presidents or other members who have experience engaging others or who have served on strong boards of other organizations in the community.



Cindi Phallen is president of Create Possibility in Solana Beach, Calif.

2 Effective Board Development committees have robust agendas all year because there is so much to do—outlining board member expectations, facilitating the recruitment process, coordinating orientation activities, mentoring new board members, providing relevant recognition opportunities, reviewing evaluation results, creating opportunities for socializing, etc. In addition, they will focus on succession planning

with a leadership pipeline in mind so you won't have a weak board again.

3 Your board recruitment strategy will be aligned with your goals and initiatives so you can achieve your mission. Assuming you have outlined key priorities for your cooperative, now you can provide intentional focus through this committee to ensure any gaps in the composition of your board are filled. Is the board diverse? Are there unrepresented portions of the community? Do you need more directors with good communications skills, financial background and other skills and expertise relevant to your goals and mission? When you are purposeful and recruit people to your board for specific reasons, and with diverse perspectives, you increase your impact in the community.

4 Your board candidate recruitment rate will improve. Everyone wants to be part of a winning team. Once you show signs of increased success, not only will board members stick around because they are proud of their work and see results, but others will start asking how they can get involved. Securing the right team, with the right balance of talent, time and connections, is critical to your mission and deserves your full attention. **CHO**
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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.

Creating Permanent Housing Affordability: Lessons from German Cooperative Housing Models

By Kathryn Reynolds



The United States and Germany, as major economic and world powers and, respectively, the first and second largest destination for immigrants worldwide, are each faced with their own unique challenges in creating economic opportunity for their most vulnerable residents. This article explores Germany's use of cooperative housing as a platform for long-term affordable housing and better economic outcomes for low- and moderate-income persons. In the United States, shared equity housing models, which typically take the form of community land trusts and cooperative housing, have become increasingly popular in the past few years, in part, as a local response to increases in inequality. Germany has a robust market for cooperative housing with around 2,000 cooperative projects offering approximately 2.2 million units. Lessons from Germany's experience with cooperative housing can inform recent efforts in the United States.

The United States and Germany have remarkably similar funding instruments for housing and the urban development programs that support affordable housing. For all the similarities, the scale of the German programs outpace those in the United States. When evaluated as a percentage of gross domestic product, or GDP, Germany provides significantly more public funding than the United States toward affordable housing preservation and production. Second, only 14 percent of low-income renters in Germany face housing cost overburden (spend 40 percent or more of disposable income on housing costs), although 59 percent of comparable renters do in the United States.

Innovations in the use of the Cooperative Housing Model in Germany

In Germany, each state provides a range of tools conducive to creating cooperative housing, including low-interest mortgages and down-payment assistance. Due to Germany's long history with cooperative housing and relatively large number of projects, innovations are found that may be useful to consider in the United States. The following examples exemplify innovations in the German market and further illustrate potential benefits to cooperative housing.

City of Munich: Cooperative Housing as an Antidote to Gentrification

The city of Munich has seen the greatest demand for housing and increase in housing prices in the country, due in large part to migration into the city of

young professionals and E.U. citizens seeking jobs in this economic powerhouse. To protect its citizens from increasing living costs, specifically housing costs, the city released a multiyear housing strategy stating that of the city-owned land set aside for new housing, 20 to 40 percent would be provided at reduced prices to cooperative housing groups. The city of Munich stated that it viewed cooperative housing groups as important partners due to their interest in creating permanently affordable housing that fit into the fabric of existing neighborhoods. In addition to inexpensive land, cooperative housing projects that enumerated goals in line with the overall Munich strategy could receive additional benefits such as reduced borrowing costs.

City of Leipzig: Cooperative Housing as a Tool for City Revitalization

Since the 1990s, the city of Leipzig has slowly revitalized, beginning with the historic city center and moving outward into surrounding neighborhoods. This revitalization occurred mainly due to private investments, which benefited from tax reduction for this purpose. However, about one-third of buildings remained difficult to refurbish for various reasons including locations along main traffic roads and in neglected areas with low qualities of public and green spaces.

A key part of this revitalization strategy has been the use of new, smaller and project-oriented cooperative housing models, used to incentivize private investment in city housing stock. In this climate, several

The United States and Germany have remarkably similar funding instruments for housing and the urban development programs that support affordable housing.

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Kathryn Reynolds is a policy program manager with the Research to Action Lab at the Urban Institute in Washington, D.C.

Most large cities in Germany offer city-run incubators for the creation of cooperative and shared housing models.

nonprofit organizations formed to work in partnership with the city to help groups of interested residents obtain clear titles to properties or contact abandoned building owners in the hopes of obtaining agreements for their reuse. Today, much of Leipzig has revitalized successfully, and it is one of the fastest growing cities in Germany. Due to high demand for housing and land, the city and all organizations involved in the reuse of blighted housing stock have formed one umbrella organization—Netzwerk Leipziger Freiheit—to bring investors to potential cooperative projects quickly and advise promising projects with the goal to obtain as much financing as possible.

Citywide Incubators

Most large cities in Germany offer city-run incubators for the creation of cooperative and shared housing models. For example, in Leipzig, the Netzwerk Leipziger Freiheit provides free consultation, connection with similar projects, access to and information about available financial grants and financial consulting for persons interested in such a project. Incubators can also be used to promote cooperative housing to a specific segment of the population, specifically one that is vulnerable or in need of more affordable housing options. For example, the city of Berlin provides a consulting service for families and seniors who are interested in setting up multigenerational cohousing for the purposes of aging in place. The service provides access to peer learning from other such projects and facilitation in the founding of the projects. In 2010, the Faculty of Spatial Planning at Dortmund University found that 26 municipalities across Germany supported cohousing projects with support ranging from a website to more comprehensive approaches with the provision of special funding or city-owned land.

Sharehaus Refugio, Berlin: Using a Cooperative Living Model to Provide Transitional Housing for Refugees

The Sharehaus Refugio project in Berlin provides an example of an innovative cooperative housing model. Refugio provides temporary living space for up to 18 months to as many as 40 residents who apply and meet the criteria to live in a shared setting and bring a particular skill to the community. In 2017, one-half of the residents were recent refugees seeking political asylum in Germany. Of the other one-half, some were German nationals and others voluntary newcomers to Berlin. In all, 10 nationalities were represented in the house. The residents of the house can offset their monthly “rent” costs by running a popular café on the ground floor, hosting events in a resident-refurbished

banquet room and providing city tours, which are provided from the perspective of recent refugees and formerly homeless individuals—all on a volunteer basis. German residents provide help with language skills and job searching for refugee residents, and refugee and non-German residents organize events that introduce German residents to their cultures. In 2017, Sharehaus planned to open a new building using the same model but offered exclusively to families.

Conclusion

Germany and the United States can learn a great deal from one another. Both countries have diverse residents and communities, are destinations for immigrants, have similar urban development and housing policy environments, face similar issues regarding affordable housing—such as recent movement into and preference for housing stock in urban cores, tight housing markets and wage stagnation since the great recession—and share similar potential mitigating factors to address these challenges. Both countries seek policy interventions that alleviate income inequality, provide chances for greater diversity in neighborhoods and accommodate an aging population. Cooperative housing is one housing policy ripe for transatlantic exchange. This exchange is particularly relevant now as the U.S. housing finance environment is focused on producing liquidity in the shared equity market and as local governments in both countries signal a willingness to implement new housing models to counter increasingly high prices in their housing markets.

In Germany, cooperative housing is seen as a preferred method of providing affordable housing because it is self-created, self-governed, stable and requires lesser government subsidy. Such housing can also produce other social benefits, such as the ability of older generations to live with young families into old age, integrated housing for people with disabilities, an alternative to shelter for newly arrived residents and an ownership opportunity for those normally excluded from traditional financial markets. The opportunities are varied and, with recent changes in housing finance and increasing local action, the United States is poised to benefit.

Acknowledgments

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Does Your Cooperative Insurance Package Match Your Management Contract?

By Herbert H. Fisher



In the late 50s and early 60s, housing cooperatives and their management agents did not have trouble selecting their respective insurance coverage as the Federal Housing Administration (FHA) required a tri-party bond between the cooperative, the agent and FHA/the U.S. Department of Housing and Urban Development (HUD) in order to secure an FHA-insured mortgage. However, not too long after the insurance industry disfavored writing bonds to cover the tri-party relationship, the insurance industry started issuing crime insurance policies with broader coverage than the former bonds that covered the risks of embezzlement and other monetary and securities losses.

Workers' compensation in those early days was not a concern of the cooperative as standard FHA model management contracts required all employees to be employees of the management agent and required the management agent to carry and maintain the workers' compensation coverage. Additionally, liability insurance was standard, and each party paid for its own coverage.

However, as management contracts, employment practices and liability experiences began to evolve, cooperatives and management agents began to carefully examine their insurance coverage as there was an increasing need to protect all parties involved in the management relationship in order to adapt to the environment.

Management arrangements generally follow three formats.

A. SELF-MANAGEMENT: In smaller cooperatives, where the financial cost of a management agent or employee can be great, boards of directors provide the management services typically with the president functioning as the on-site manager, the treasurer working as the bookkeeper and the secretary handling the correspondence not completed by the other two. A part-time employee serves as maintenance and janitorial help, and members do most of the remaining janitorial work.

B. EMPLOYED MANAGEMENT: Larger cooperatives that can afford to employ their site manager, bookkeeper and on-site management may elect to save money by avoiding a management firm's required profit and overhead to remain in business. The board of directors has a greater responsibility for supervision but has more direct control over the management operations.

C. CONTRACTED MANAGEMENT FIRM: This arrangement may vary in its organization but is typically structured in the following ways: (1) with employees working on site being employees of the management firm or (2) with employees working at the management firm's central office.

In the early days of FHA-insured mortgaged cooperatives, it was a requirement under the standard FHA management agreement that all cooperative employees were to be employees of the management firm and not of the cooperative. With this method, control of the on-site employees was largely in the hands of the management firm with influence of control by the board. After an FHA/HUD regulation permitted employees to be employees of the cooperative and not of the management firm, many management agreements did away with naming cooperative employees as employees of the management firm. Oftentimes, this reduction of expense on the part of the management firm went without a proportionate reduction of the management fees being charged. The FHA/HUD person in charge at the time was a former management agent.

With the new regulation in place, it was common for management firms to continue to have a site manager, who was employed as an employee of the management firm and not of the cooperative, present at the cooperative to conduct the respective day-to-day operations. It was also common for the management firm to employ bookkeepers who

...the cooperative must make sure that its liability insurance covers not only its cooperative agents and employees, but also its volunteer board members and committee members who are authorized to act on behalf of the cooperative.



Herbert H. Fisher is retired as an attorney after 63 years of practice, including 44 years representing housing cooperatives in the Chicago area and providing services to housing cooperatives across the nation. He was a past NAHC president and board chairman and NAHC Jerry Voorhis, National Cooperative Business Association Honored Cooperator and Midwest Association of Housing Cooperative Lifetime Membership awards recipient.

Continued next page >

would work at the management agent's central office to conduct the cooperative's bookkeeping and also be paid employees of the management firm, not of the cooperative. However, employees who were hired by the cooperative and were not employees of the management personnel employees of the cooperative and not of the management firm did the maintenance and janitorial work. Gradually, some contracts began to make the on-site management personnel employees of the cooperative and not of the management firm.

With the shift to more of the staff becoming employees of the cooperative and not of the management firm, insurance coverage became more complicated. Workers' Compensation became

a necessity for the cooperative to obtain and maintain. Issues concerning whose employee was whose and who controlled whom became an issue in liability insurance coverage.

WORKERS' COMPENSATION:

Under arrangements, A and B above, only the cooperative is involved, so it needs to have the coverage. Under arrangements C1 and 2 above, the management firm would identify its own employees on its policy, and the cooperative would identify its employees as its employees on its policy. The

management firm would build the cost into its management fee or charge the cooperative back for the expense (Cooperatives should check with their attorney to determine whether their state has determined that any types of volunteers are considered for unemployment compensation law coverage in which event steps should be taken to cover non-compensated volunteers, such as board and committee members and invited periodic trainers and others).

LIABILITY INSURANCE: This coverage became the most troublesome because of the potential dual employment situation described in a fall 2017 CHQ article, "Who is the Real Employer." If each party carried its own liability insurance,

disputes would arise as to whose coverage would cover a given situation arising out of performance of an employee. The issue would be whether the culpable act was that of an agent or employee the agent or the cooperative and also the factual questions of which party was in control of the person who committed the act. Did the agent or employee act under direction of a board member or a management agent employed or controlled person? Bear in mind that day-to-day or periodic supervision is done by the agent's employees following policies established by the agent while the cooperative board may establish policies that govern what the cooperative expects of on-site employees, whether their own or the agent's.

A recommended solution for this dilemma is for the cooperative and the agent to carry the liability insurance with the other identified as an additional insured on each respective policy. The management agreement needs to have language to the effect that liability claims arising out of acts directed by the management agent's employees, independent of cooperative policy, will be covered by the agent's insurance policy and acts done pursuant to cooperative policy or directions given by cooperative officers or other authorized persons be covered by the cooperative's insurance policy. Also, the management contract needs to have mutual indemnification clauses with similar conditional language to govern which coverage is to be used in the event of a claim. The importance of such an arrangement is that each claim handled by a policy affects the loss experience with that insurance company and may cause an increase in premiums for the party involved.

Under all of the typical management arrangements, the cooperative must make sure that its liability insurance covers not only its cooperative agents and employees, but also its volunteer board members and committee members who are authorized to act on behalf of the cooperative.

As each cooperative is inherently unique in its organization, all cooperatives board of directors must consult with its management agent, insurance broker or agent as well as its attorney in order to obtain the appropriate liability insurance coverage. [CHQ](#)

...all cooperatives board of directors must consult with its management agent, insurance broker or agent as well as its attorney in order to obtain the appropriate liability insurance coverage.

MEMBER NEWS



PHOTO COURTESY OF
TRI-STATE FUNERAL
SERVICES, INC.

WILLIAM BRAWNER, former president of St. James Mutual Homes in Washington, D.C., died on July 22. He was also the treasurer of the Potomac Association of Housing Cooperatives. Additionally, Brawner served as business manager for the Howard University Gospel Choir for 21 years. [CHQ](#)



Free Pharmacy discount cards and Cooperative Healthy Savings Program

Members click on image to download card 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.

PEOPLE & PLACES

Ralph Paige, a Staunch Advocate for Black Farmers in the South, Dies

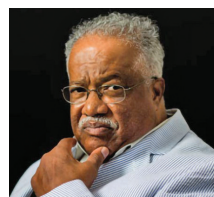


PHOTO COURTESY OF FEDERATION OF SOUTHERN COOPERATIVES/LAND ASSISTANCE FUND.

RALPH PAIGE, former executive director of the Federation of Southern Cooperatives/and Assistance Fund, died on June 28, 2018. Paige, who served as executive director from 1985

to 2015, began working for the Federation in 1969 and labored

for the organization for 46 years.

During his tenure as executive director, Paige helped to organize 70 cooperatives and 18 community development credit unions, representing black farmers and low-income rural people in the South.

In a 1992, Paige led the Federation Black Farmers Caravan to Washington, D.C., highlighting the discriminatory policies of the U. S. Department of Agriculture (USDA). At the protest's end in front of the USDA, several hundred Black farmers brought a pig to illustrate their contempt for the agency's policies.

Following the protest, Paige spearheaded efforts from the mid-1990s going forward to file suit against USDA for discrimination in credit, conservation and rural development. These efforts led to the historic Pigford I and Pigford II class action cases, which became the largest successful discrimination lawsuits against the federal government and yielded \$2.5 billion in payments to thousands of Black farm families.

Paige also worked on legislation to reform farm and rural policies to allow for the formation of the National Cooperative Bank (NCB), creation of the Section 2501 Outreach and Technical Assistance Program for Socially Disadvantaged Farmers and Ranchers, expansion of farm credit to include micro-loans, appropriate to family-size farming operations and the creation of the Rural Cooperative Development Program to support cooperative development and training centers, such as the Federation's in Epes, Ala.

The Washington Post Names NCB a Greater Washington Area 2018 Top Workplace

For the fifth year, NCB made the Washington Post Top Workplaces list for 2018 in mid-size companies. An employee feedback survey, conducted by Energage, a research firm on organization health and employee engagement, determined the workplaces honored.

Better Together Grants Fund Six ROC Projects

By Melissa Proulx

SIX RESIDENT-OWNED communities were awarded a total of nearly \$10,000 in grant funding to complete quality of life improvement projects by the end of the year. The grant winners are:

MORNING STAR COMMUNITY in Kalispell, Mont. Morning Star will repair the asphalt around their mailboxes so water will drain away from the area. This improvement will make it safer for residents, particularly in the cold months when ice can build up and make it slick in that area. The project should cost \$1,500.

OSSIPEE MOUNTAINS ESTATES COOPERATIVE in Ossipee, N.H. Ossipee Mountains will turn its former pool into a new playground for the neighborhood children. This work will include adding more fill to the pool, relocating some wires, purchasing mulch or rubber chips for the area and fixing up the playground equipment. The board of directors approved a 100 percent match to the \$2,000 grant to complete the work.

PINE TREE VILLAGE in Carver, Mass. Pine Tree Village will replace signs around the community that have either been destroyed or knocked down. They include street signs, stops signs, speed signs and “Children at Play” signs throughout the community. The community was awarded \$2,000 for this project and will be providing \$600 of its own funds.

PRAIRIE LAKE ESTATES HOMEOWNERS COOPERATIVE in Kenosha, Wis. Prairie Lake Estates will replace its current mailboxes with new ones that meet postal code. The new boxes will be more weather resistant and also include flyer boxes to enable the board to more easily communicate with residents. This project should cost \$1,687.

RUNNING BROOK COOPERATIVE, INC. in Derry, N.H. Running Brook Cooperative will add speed bumps throughout the community to slow the traffic passing through. Though there are posted speeds of 10 mph, many often speed, endangering the safety of residents. Using \$700 and another \$300 of approved funding from the board of directors, the ROC will buy the materials and install the speed bumps over the next few months.

SUNSET TERRACE MOBILE HOME COOPERATIVE in Rockland, Maine. Sunset Terrace will install four message kiosks to keep residents more informed on a timely basis about water repair projects going on in the neighborhood. The board of directors currently needs to go door to door to let people know when water might be shut off and how long it will take. Volunteers will install the signs on all four streets. The expected cost of this project is \$1,646.

The ROC Association also made \$75 donations to each non-winning applicant and encourages each board of directors—and all boards for that matter—to celebrate the volunteer efforts.

The ROC USA® Board of Directors has included the grants in the budget since October 2010, when the ROC leaders who attended the Community Leadership Institute in Louisville developed a community grants program idea that would both help a fellow ROC as well as engage new leadership in the resident corporation.

The projects are meant to meet safety and health needs, as well as bring neighbors together to solidify the already growing feeling of camaraderie. **CHO**
Reprinted with permission from ROC USA®, LLC.



PHOTO COURTESY OF PRAIRIE LAKE ESTATES HOMEOWNERS COOPERATIVE.

Prairie Lake Estates will be replacing their mailboxes with newer, more weather resistant ones. They're also adding flyer boxes.



Melissa Proulx is the digital media manager at ROC USA®, LLC. based in Concord, N.H.

Council of New York Cooperatives & Condominiums (CNYC)

CNYC has finalized its class roster for its 38th Annual Housing Conference, which will take place on Sunday, November 11, in Manhattan at 25 West 18 Street. Two of NAHC's officers will be among the speakers: Greg Carlson and Linda Brockway will together lead a discussion Exploring Ethical Issues, and Carlson will also take part in two other classes, Update on Property Tax Issues and Case Studies for Energy Success where he will showcase the many proactive energy projects that he took in his own cooperative. As always, NAHC members are invited to attend this conference at CNYC's modest member rates. Online registration is now open.

CNYC and the Federation of New York Housing Cooperatives (Federation) were represented on the Negotiating Committee that faced members of the Service Employees International Union, Local 32BJ, across the table and successfully negotiated with them for a four-year contract beneficial both to management and to union members. Plus, the parties shook hands a full week before the prior contract expired, saving stress and dollars for buildings in Manhattan, Brooklyn, Queens and Staten Island affected by this contract.

CNYC continues to work with the Federation for reverse mortgages for seniors in housing cooperatives, but with the State Legislative Session now ended, one more year has passed without the necessary legislation passing both houses (although the State Senate passed it enthusiastically for the third year in a row).

CNYC participated throughout the year in an interesting task force designed to make recommendations to the New York City Council to help it structure energy legislation that will be practical, effective and possibly even affordable.

Federation of New York Housing Cooperatives and Condominiums (Federation)

THE FEDERATION works with its sister organization, CNYC, to present its joint course, Basic Co-op 101 held September 13 and 20.

Luckily, in the legislature on New York state, cooperatives dodged a lot of anti-cooperative legislation due the stalemates in the State Senate (sounds familiar). Unfortunately, the New York City Council meets year-round with its versions of anti-cooperative legislation. The Federation with others will continue to fight for the right of housing cooperatives.

With lawsuits and a rising tide of vocal and written protest over the unfairness of the property tax system, the city of New York has put together a property tax advisory panel to examine the whole property tax system. Bearing in mind that the cooperative tax abatement sunsets in June 2019; this will be an interesting year for cooperative property taxes.

New Jersey Federation of Housing Cooperatives (NJFHC)

MEMBERS from High Park Gardens, High Park Terrace, University Court and Brook-Sloates Cooperative participated in their quarterly meeting on May 5, at High Park Gardens in Newark, N.J.

Donna M. Curvin reported on the February NAHC Board Meeting in Washington, D.C., and reviewed the success of the

NAHC annual conference held in San Antonio, Texas, the upcoming annual conference in Phoenix, Ariz., including the Education Endowment Grant (formerly known as the Hardship Grant). Curvin also explained the Share Listing materials and discussed NAHC's international outreach and call to action:

After Curvin's presentation, President Blonnie Watson conducted a workshop about building bridges and posed a question about the components that can cause a breakdown in the efficiency and effectiveness of a cooperative board of directors.

This workshop also involved role playing—disruptive board members versus board members who strove for the collective good of the members, which generated a stimulating discussion. A conversation ensued regarding the importance of guidelines outlined in bylaws, code of ethics, policies and procedures.

As is routine, each cooperative brought their respective cares and concerns to the roundtable as it relates to their respective cooperatives for potential solutions. [CHQ](#)



NEW MEMBERS

NAHC represents professionals, organizations and individuals interested in promoting the interests of cooperative housing communities. NAHC and its affiliates work on behalf of the 1.5 million families living in cooperative housing in the United States. NAHC is thrilled to welcome its newest members to the community and look forward to strengthening housing cooperatives throughout the United States with their help.

Cooperatives:

2520 41ST STREET NW COOP INC. is a six-unit apartment building in Washington, D.C.

KNOXVILLE HOUSING COOPERATIVE comprises 14 units in seven Victorian houses in Knoxville, Tenn.

CHAMPLAIN COURT COOPERATIVE has 24 units in six buildings that are apartment-style in Silver Spring, Md.

Individuals:

Eugene Jones resides in Chicago, Ill.

David Adamson lives in Boulder, Colo.

Philip J. Gleason is in Orem, UT

Professionals:

Pelton Management LLC is located in Fishers, Ind.

Homeowners Association Management Company is based in Scottsdale, Ariz.

Mutual Housing California is situated in Sacramento, Calif.

INTERNATIONAL COOPERATION



Guido Schwarzendahl

NAHC Board Officer Brockway to Speak about U.S. Housing Cooperatives in Ukraine

NAHC treasurer Linda Brockway, who is the NAHC International Committee's representative and a Co-operative Housing International (CHI) board member, will speak on November 4 - 6, 2018, at a symposium in Ukraine, sponsored by the German government with support from the Norway government. She will discuss the manner in which U.S. cooperatives are run compared with how they are operated in Ukraine, Germany and Norway. The purpose of the symposium is for CHI leaders to meet with representatives of the Ukraine government because of its interest in converting its cooperatives into rentals to generate more revenue.

Brockway also serves on the Polish Committee. Poland is assisting its cooperatives with understanding different ways to govern, thus increasing its funds. In addition, Chile has asked the United States to aid in working with the World Bank in New York. The Chilean cooperative movement is attempting to borrow \$3,500,000 to build more cooperatives.

In NAHC domestic news, CHI Vice-President Guido Schwarzendahl of Germany has agreed to speak at NAHC's 2019 annual conference in Miami, Fla.

one of the key focus points of the Canadian cooperative housing movement is to pass legislation that will list housing as a basic right for all citizens. Additionally, the mayor of Victoria, Lisa Helps, reported that her city is on a path to end homelessness in the region over the next four years. The goal is made possible due to a \$90 million partnership among federal provincial and regional governments.

Notably, while exploring the city, Gibbs said there did not seem to be any visible signs of homelessness, such as that in the states. He said that such a sight renders hope and a reminder that NAHC has a great challenge ahead. However, NAHC's continued advocacy and work at the federal level will pay off if the organization persists.

At CHF Canada's conference, more than 750 cooperative members, leaders and managers from across Canada gathered to attend workshops, have their say in the business of their national federation, network with fellow cooperators and celebrate the achievements of housing cooperatives, their members and supporters. [CHF](#)

NAHC Chairman Gibbs Helps Canadian Cooperative Organization Celebrate Milestone



NAHC Chairman Fred Gibbs shares a moment with then CHF Canada President Nicole Waldron. Allison Ferris, vice president at the time, looks on.

NAHC Chairman Fred Gibbs congratulated CHF Canada for 50 years of strength, solidarity and success in Canada's cooperative housing movement during its June annual conference in Victoria, British Columbia.

Gibbs also commended CHF Canada on its cooperative spirit and noted its cohesiveness that seems to drive the movement in the Canadian housing market. During the conference, he learned



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COOPERATIVE DEVELOPMENT

New Hampshire Residents Buy Manufactured-home Park

HOMEOWNERS in Ambleside Mobile Home Park in Barrington closed on April 16 on the purchase of their 69-unit park, making it New Hampshire's 124th resident-owned manufactured-home community.



PHOTO COURTESY NEW HAMPSHIRE COMMUNITY LOAN FUND

From left, previous Ambleside MHP owner Michael Roberts; Chris Monroe of ROC-NH, Lee Oak Vice President Gene Schmitz and Treasurer Chris Peabody.

Using training and technical assistance from the New Hampshire Community Loan Fund's resident-owned community (ROC-NH) program, Ambleside's residents organized and formed Lee Oak Cooperative last December to buy their privately owned manufactured-home park.

The cooperative negotiated with the park's owner, Michael Roberts, and reached a purchase price of \$3.4 million before finalizing the deal with a mortgage from the Community Loan Fund.

The residents' purchase of this park insures the preservation of affordable homes in a region with high housing costs. Lee Oak is Barrington's fourth ROC and the 18th in Strafford County.

Largest Housing Co-operative in British Columbia Now Accepting Members

PHASE ONE of Fraserview Housing Co-operative welcomed its first occupants this summer. When the second phase is completed toward the end of 2018, there will be 278 units in apartments and townhouses, more than any other cooperative in British Columbia. The Community Land Trust, the development arm of the Co-operative Housing Federation of BC, is the developer and land holder with a 99-year lease.

Cooperative memberships cost C\$2,500 to \$3,500 (\$1,902 to \$2,662 USD) which is refundable upon leaving.



PHOTO CREDIT: THE CO-OPERATIVE HOUSING FEDERATION OF BC

Fraserview Housing Co-operative offers a community of 278 homes for families and singles located at two sites adjacent to Vancouver's thriving River District in southeast Vancouver.

Monthly carrying charges will be C\$2,050 to \$2,350 (\$1,559 to \$1,787 USD). New members must have household incomes of no more than C\$166,000 to \$176,000 (\$126,274 to \$133,881 USD). Utilities are individually billed. Amenities include one parking stall, C\$100/month, (\$76 USD for a second space). Each unit has a washer/dryer and covered bike storage is available.

Among the rules are no smoking or vaping anywhere, no subletting and up to two pets are permitted. [CHQ](#)



Your Cooperative Bank Expert

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

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Disaster Relief for Housing Cooperatives

IN THE LAST ISSUE, the author reported that the “Disaster Assistance Support for Communities and Homeowners Act of 2017” (HR 1684), introduced by Representative Jerrold Nadler, D-N.Y., was included in HR 4. HR 4 is a “must pass” Federal Aviation Administration (FAA) Reauthorization measure that passed the House of Representatives on April 27, 2018. It was placed on the Senate Legislative Calendar on May 8, 2018. Although funding for the FAA measure expired on September 30, 2018, the Senate is now expected to pass a continuing resolution to continue current funding until later this fall or possibly until after the midterms, thus postponing a vote on this bill.

HR 1684 authorizes the Federal Emergency Management Agency (FEMA) to provide recommendations to Congress on how common areas of condominiums and housing cooperatives may be eligible for assistance in the event of a nationally declared disaster.

Task Force on the Impact of the Affordable Housing Crisis Act of 2018

SENATOR TODD YOUNG, R-Ind., along with 10 bipartisan cosponsors, introduced S.3231, a bill that would address the impacts of the U.S. affordable housing crisis and propose solutions. The “Task Force on the Impact of the Affordable Housing Crisis Act of 2018” would establish a bipartisan task force to evaluate and create recommendations regarding the nation’s affordable housing crisis. The task force would examine and quantify how the affordable housing crisis impacts people’s lives and increases costs for non-housing programs (health,

education, social services, and others) at the federal, state and local levels. The task force will also make recommendations to Congress on how to use affordable housing to improve the effectiveness of other federal programs.

D.C. Limited Equity Housing Cooperative Task Force



Paul Hazen

PAUL HAZEN, executive director of the Overseas Cooperative Development Council (OCDC), has been named chair of the District of Columbia’s Limited Equity Housing Cooperative Task Force. The council will make recommendations to the D.C. Council on how to preserve limited equity cooperatives and promote the construction of new housing cooperatives. The D.C.

legislation proposes to use U.S. Department of Housing and Urban Development Community Development Block Grant funds to renovate and/or create affordable limited equity housing cooperatives.

Hazen formerly headed National Cooperative Business Association (NCBA) CLUSA and is very familiar with the cooperative community and housing cooperatives. D.C. Councilmember Anita Bonds, sponsor of the successful legislation to create the task force, is on the record saying that she believes limited equity cooperatives are the answer to ensuring that there is enough affordable housing in D.C. The first meeting of the task force was in September.

Midterms, Midterms, Midterms!

THE MIDTERM ELECTIONS this year are on Tuesday, November 6, 2018.

House of Representatives

All 435 House of Representative seats are up for election. There are currently 193 Democratic and 236 Republican representatives and six vacancies due to death and resignations. This election is particularly significant because of the many highly competitive races in the House (Sixty-two races are considered highly competitive). Whichever party wins 218 seats will become the majority party in the House. It’s important to remember that the majority party controls the agenda as well as all of the committees.

Senate

Every two years one third of the Senate is up for election. This year, 35 of the 100 Senate seats are up for election, of which 26 are held by Democrats and nine by Republicans. The Senate currently has 51 Republicans and 49 Democrats (including two independents).

“Generic” polling, wherein pollsters ask the question, “If the election were held today, which party would you vote for in your Congressional (or Senate) District?” is showing Democrats leading

in the House races and Republicans in the Senate races (Of course, it's still early, and pollsters have been known to be wrong).

Voting

What's most important now is for everyone, including those in your housing cooperative, to be registered to vote and then to be sure and vote on November 6. The League of Women Voters is a great resource that can help you and your members with the crucial information needed to be informed about voting this November.

Go to VOTE411.org. Enter your address to find your polling place, build your ballot with the online voters' guide and much more. With the voters' guide, you can see the races on your ballot, compare candidates' positions side-by-side and print a "ballot" indicating your preferences, and as a reminder, take it with you to the polls on Election Day. You may also check out resources for military and overseas voters.

The League of Women Voters also provides information on:

- Absentee voting;
- Candidate and ballot measure information;
- Early voting;
- Election dates;
- Eligibility requirements;
- ID requirements;
- Poll workers;
- Polling place details;
- Provisional voting;
- Voter registration; and
- Voting machines.

Check out the website. CHO



Judy Sullivan is NAHC's government relations representative.



BOARD TRAINING SEMINAR

ROLES, RISKS & REWARDS

The 3Rs for Cooperative Boards

Roles, Risks and Rewards—The 3Rs for Cooperative Boards

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

Who should participate?

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

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



COOPERATIVE CALENDAR

OCTOBER IS CO-OP MONTH

3-5 NCBA CLUSA Co-op Impact Conference; Sheraton Pentagon City Hotel, Arlington, Va.

6-7 NCBA Co-op Festival CLUSA; National Mall, Washington, D.C.

22 RCM Training; Pointe Hilton Squaw Peak Resort; Phoenix, Ariz.

23 RCM Training Ethical Practices; Pointe Hilton Squaw Peak Resort; Phoenix, Ariz.

23 NAHC Board of Directors Meeting; Pointe Hilton Squaw Peak Resort; Phoenix, Ariz.

24-27 NAHC's 58th Annual Conference; Pointe Hilton Squaw Peak Resort; Phoenix, Ariz.

27 Annual Meeting of Members; Pointe Hilton Squaw Peak Resort; Phoenix, Ariz.

27 NAHC Board of Directors Meeting; Pointe Hilton Squaw Peak Resort; Phoenix, Ariz.



NOVEMBER

9-11 North American Students of Cooperation Institute; University of Michigan League, Ann Arbor, Mich.

10 PAHC's Fall Workshop; Northwest Cooperative, Washington, D.C.

11 Council of New York Cooperatives and Condominiums; 25 West 18th Street, Manhattan, New York, N.Y.

APRIL 2019

25-27 PAHC's Annual Conference; Holiday Inn Hotel & Resort, Ocean City, Md.

28-May 3 MAHC's Annual Conference; Hyatt Regency Seattle, Seattle, Wash.



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