

COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Spring 2018

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NAHC

Fire Safety: A Tragic Reminder of Importance

By Leon Yudkin Geoxavier



On December 28, 2017, New York City had the deadliest fire since the 1990s where there were 12 fatalities, three of them children. While this happened in a rental building, the construction is like many cooperative buildings in the city, and this incident reminds us all, regardless of building size or location of the importance of fire safety.

Comprehensive fire legislation had been enacted in NYC in the 1860s in the wake of the "Great Fire of 1835," in which 300 buildings were destroyed, and many lives lost. The Great New York Fire destroyed the New York Stock Exchange and most of the buildings on the southeast tip of Manhattan around Wall Street on December 16-17, 1835.

The fire began in the evening in a five-story warehouse at 25 Merchant Street (now called Beaver Street) at the intersection with Pearl Street between Hanover Square and Wall Street in the snow-covered city and was fed by gale-force winds blowing from the northwest towards the East River. With temperatures around 17 below zero (F) and the East River frozen solid, firefighters had to cut holes in the ice to get water. Water then froze in the hoses and pumps. Attempts to blow up buildings in its path were thwarted by a lack of gunpowder in Manhattan. Firefighters coming to help from Philadelphia, Pa. said they could see signs of the fire.



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About 2 a.m., Marines returned with gunpowder from the Brooklyn Navy Yard and blew up buildings in the fire's path. By then the fire covered 50 acres, 17 blocks of the city, destroying between 530 and 700 buildings. The losses were estimated at 20 million dollars, which, in today's value would be hundreds of millions. Only two people were killed.

The 2017 tragic incident in the Bronx started when a 3-year-old boy was playing with knobs on a gas burner on a ground floor apartment. The extent of the fire was exacerbated when the family left the

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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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Member Associations

CAHC	California Association of Housing Cooperatives
CHANE	Cooperative Housing Association of New England
CNYC	Council of New York Cooperatives & Condominiums
CSI	CSI Support & Development Services
FNYHC	Federation of New York Housing Cooperatives & Condominiums
MAHC	Midwest Association of Housing Cooperatives
NJFHC	New Jersey Federation of Housing Cooperatives
PAHC	Potomac Association of Housing Cooperatives

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

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NAHC's Board Meets HUD Officials and Looks to Expand Its Revenue Stream

THE U.S. DEPARTMENT of Housing and Urban Development (HUD) honored NAHC by having two officials, Theodore K. Toon, director of FHA Multifamily Development, and Jennifer L. Larson, director, Asset Management and Counterparty Oversight Division, attend the February NAHC Board of Directors meeting and make a short presentation. Their presentation followed President Greg Carlson's opening comments. After Toon and Larson spoke, Carlson handed the meeting over to the chair of the Preservation and Development Committee, Hugh Jeffers. Jeffers inquired about different products; Toon and Larson said some of his questions about HUD's single-family shop and the 203N program for share loans required more research. Other board members asked questions regarding asset management and FHA

lending programs. We will report to members as soon as NAHC hears from HUD.

Board members spent the second half of the afternoon brainstorming ways to bring in more revenue other than dues and conferences. Board members were split into five groups to come up with at least three revenue enhancement ideas. Staff will pull the suggestions together and send the list to the board. Between now and the next NAHC board meeting in July, the list will be tweaked. Thus, we will have a framework of revenue enhancements. The board committed themselves to coming in on a Friday afternoon to continue this process and determine the who, how and when these revenue streams can occur. As the NAHC board progresses, we will let the membership know. [CHQ](#)



Linda Brockway



Greg Carlson



Fred Gibbs



Karen Harvey



Randall Pentiuik



Interested in Running for the NAHC Board?

Five three-year positions on the NAHC board will be up for election at the October NAHC Annual Meeting of Members. The following individuals are serving three-year terms that expire in 2018: Linda Brockway, Jackie Brown, Barbara Loatman, Alfred Reynolds and Stephen Somuah, Sr.

According to NAHC's bylaws, to be eligible to be elected, a candidate must be: a representative of a housing cooperative that is either a direct member or a member through a member association, an individual member, or a designated representative of a member firm or organization.

Candidate information packets and nominating petitions may be obtained from the NAHC office by calling (202) 737-0797 or emailing info@nahc.coop.

The final deadline for submission of signed petitions is 5:00 p.m., Thursday, October 25, 2018. If your petition is received by May 19, we will include your candidate statement and photograph in the summer issue of the Cooperative Housing Quarterly.

The election will take place at the 2018 NAHC Annual Meeting of Members on October 27, 2018, at Pointe Hilton Squaw Peak Resort in Phoenix, Ariz. Candidates who are eligible for election will be given the opportunity to speak to the membership at the candidates' night prior to the caucuses. A representative of a candidate may petition and speak on his or her behalf if the candidate is not able to attend the annual conference as candidates need not be present to be eligible.

Government Relations Committee

The Government Relations Committee recently received an update on key issues from Government Relations Representative Judy Sullivan. In the current climate, progress can be measured only in slow increments.

1. Federal Emergency Management Agency (FEMA) Relief for Housing Cooperatives

The House Reconciliation Bill, which incorporated Jerry Nadler's HR 1684, requires that FEMA report in 90 days on what would be required for it to provide the disaster relief grants that we are hoping for cooperatives, condominiums and home owner associations. Despite efforts by both Nadler and Sanford, H.R. 3238 which actually mandates this change was NOT included in the Reconciliation Bill.

The committee discussed the need for more Republican supporters of our efforts, and, asked staff to send Sullivan the addresses of current NAHC members and request that she determine who represents them in Congress.

2. Reverse Mortgages for Seniors in Housing Cooperatives

Proposals in the New York State Legislature will be amended to include a draft of consumer protections in the hopes of finally lifting that state's current prohibition on reverse mortgages for seniors in housing cooperatives.

The Reverse Mortgage Lenders Association has expressed interest in providing loans once this prohibition is lifted.

At the federal level, there is new leadership at the U.S. Department of Housing and Urban Development (HUD). The committee agreed that it was time to try again to have HUD write the Guidelines for Reverse Mortgages for Seniors in Housing Cooperatives mandated by Congress in 2000 and in 2008. The board of directors raised this topic with HUD representatives at NAHC's board meeting on February 9, 2018.

3. Veteran Home Loan Mortgage Guarantees for Housing Cooperatives

Representative Carolyn Maloney regularly introduces this legislation, generally on Veterans Day.

4. Amateur Radio Parity

The committee noted that this is not necessarily an issue for housing cooperatives, except insofar as it infringes on the principle of home rule. NAHC had supported the

Community Associations Institute's request for certain changes, which make the legislation parallel to that in place for satellite dishes, etc.

5. D.C. Housing Cooperatives

D.C. Council Member Anita Bond is a strong supporter of cooperatives and seeks funding to further the development and maintenance of this form of affordable housing. Her "Affordable Cooperative Task Force Act of 2017" (Bill 22-0099) establishes a task force to provide recommendations on improving existing limited equity cooperatives, ensure appropriate training and issue recommendations on how the District can assist in the formation of limited equity cooperatives. NAHC has been involved with this project since its outset.

The committee determined that NAHC should put forward its vast experience in the development of lasting housing cooperatives and training programs to help managers and members of cooperatives understand their responsibilities and operate their buildings efficiently and effectively.

A letter has been sent to Council Member Bond offering NAHC's support with her legislation and enumerating NAHC's qualifications to provide insights and training.

6. NAHC Position on HUD Inspector General Report

Herb Fisher submitted a resolution, inviting NAHC to condemn the practice that some cooperatives have of charging more for subsidized units than for non-subsidized units, asking that the cooperatives involved cease this practice and calling upon HUD to more actively police and end such practices as being contrary to HUD regulations.

At the annual meeting, this suggestion was sent to the Governance Committee for its review and to provide guidance when then sending it to the Government Relations Committee.

7. Partnerships & Alliances

As previously reported, Sullivan represents NAHC on several committees where joint studies and joint letters enable the committee to increase NAHC's visibility and gain allies. These include the Cooperative Tax Coalition of the various organizations for cooperatives, the Donut Group of advocates for low-income multi-family housing and the Consumer Federation of America (CFA) cooperative group which brings together members of the cooperative sector to share updates. [CHA](#)

Fire Protection in Aging Buildings is Paramount



While there are many building components that can cause considerable damage when they fail, nothing is as dangerous as a failure to the electrical system. Malfunctioning devices and aging wiring can cause fire, electrocution and even death under certain circumstances. The threat of fire is even more significant in multifamily housing because a fire in one unit can quickly spread to other units.

Statistics compiled by the National Fire Protection Association (NFPA) reveal that the electrical distribution system in homes continues to be a leading cause of residential building fires each year. A home's electrical system, like other utilities, will deteriorate with age and eventually require repair or replacement.

A homeowner's general perception is that if the lights work and the vacuum runs then everything is fine, but this can be a disastrous mistake in an older home. Residential electrical systems over 30 years old may contain hidden hazards that require professional inspection and repair.

The following warning signs may indicate possible electrical problems. Contact a licensed electrician to inspect the electrical system and make necessary repairs if any of these warning signs are evident:

- ▶ Flickering or dimming lights;
- ▶ Switches or outlets are hot to the touch or emit an acrid odor;
- ▶ Cords, outlets or switch plates are discolored;
- ▶ Frequent blown fuses or tripped circuit breakers;
- ▶ GFCI outlets will not reset; and
- ▶ Electronic equipment and computers shutting off unexpectedly.

The primary concerns with electrical systems over 30 years old include obsolete wiring and electric panels.

Obsolete Wiring

According to Underwriters Laboratories (UL), most residential electrical systems are only inspected during the time of installation. While receptacles and switches are readily accessible and easily replaced when broken, the electrical wiring remains unseen and untouched.

Electrical wiring and wire insulation will deteriorate over time and can become cracked, brittle, or covered with oxidation that can cause circuits to overheat.

Subsequent modifications to the original circuits and overloading by the homeowner can increase

the risk of electrical failure. This risk is increased in older homes where circuit capacity may not meet the requirements of today's lifestyle.

By today's standards, knob and tube wiring and aluminum wiring in branch circuits are obsolete. Knob and tube wiring is one of the oldest wiring methods and was common in homes until the 1930s. This wiring method involves separating two conductors in air by using ceramic knobs and tubes to mount the wire. The cloth insulation commonly used is more prone to deteriorate and cannot withstand high temperatures from increased loads like modern wiring with PVC insulation. There is no ground wire so you cannot use modern electrical switches and outlets safely.

Aluminum wiring was a common substitute for copper wiring in homes built between 1965 and 1973. Aluminum wiring was deemed unsafe after patterns of failures at splices and connection points developed. Many electrical professionals feel that the useful service life of aluminum wire is approximately 30 years.

Consumer Product Safety Commission (CPSC) research shows that a home with aluminum branch circuits installed before 1973 is 55 times more likely to have a connection reach "Fire Hazard Conditions" than is a home wired with copper.

The CPSC recognizes two permanent repairs for aluminum wired branch circuits: rewiring the home with copper wiring and the COPALUM crimping repair. Both methods are costly repairs with their own disadvantages.

The COPALUM repair is effective only if an electrician completes the repair for ALL connections in the home and the repairs remain in place. In many homes, there may be unknown connections in concealed spaces that are not accessible. Another problem is the possibility that unit owners can remove the repairs later during renovations.

Malfunctioning devices and aging wiring can cause fire, electrocution and even death under certain circumstances. The primary concerns with electrical systems over 30 years old include obsolete wiring and electric panels.

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Considering that knob and tube and aluminum wiring are at or beyond their useful service life, rewiring the home is the preferred method of repair to ensure that the electrical system is safe.

Obsolete Electric Panels

Many residential electrical systems used fuse panels as over current protection until the early 1960s. Like obsolete wiring, these panels are beyond their useful service life and need to be replaced. Many fuse panels have a 30- or 60-amp capacity meaning that they have two- or four-, 15-amp circuits, not nearly enough capacity for the electrical load in a home today. As more appliances and electronic devices are used in the home, the higher the probability for an overload condition.

Aside from their age, the major problems associated with fuse panels are over fusing and bypassing the fuses. In older fuse panels, a resident could easily insert a higher amperage fuse or insert a piece of metal in the socket to avoid constantly replacing blown fuses. Though changes in the socket design and tamper proof fuses will generally prevent this from happening today, fuses are still considered obsolete protection and should be upgraded to circuit breakers.

Circuit breakers gained popularity through the 1940s and 1950s and became the standard in new residential construction in the early 1960s. As with many other technologies, electrical engineers developed better overload protection systems and panels over time. The circuit breaker panels installed through the late 1970s are now over 30 years old and considered obsolete. There are also reports that some of these panels may fail to trip when overloaded or fail to drop power when a breaker is turned off. Both of these conditions can result in a fire or electrocution.

Need More Information?

Additional information on aging electrical systems is available through several sources including Underwriters Laboratories (www.ul.com), The National Fire Protection Association (www.nfpa.org), Electrical Safety Foundation International (www.esfi.org) and your local electric supplier.

You are encouraged to have your legal counsel review all of your proposed plans and policies before implementing them. **CHO**

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door to the apartment open after fleeing, allowing the fire to spread faster and more extensively throughout the building.

The violations on record were found to be not directly related to the actual incident. This fire serves as a reminder that not only is violation abatement important in terms of fire safety but so is the maintenance of the fire safety measures already in place.

Here are some items to review and consider ahead of an inspection or incident to help keep on top of fire safety.

FIRE DOORS: As with the Bronx fire, certain doors are rated to be fire resistant per code. However, if the door is damaged or has been tampered with, it will not perform as needed. Be especially aware if the glass within a door is cracked or broken and if the door does not fully close properly into the frame.

SELF-CLOSERS: Related to the doors, some doors have spring hinges or hydraulic arms along the top to ensure that after opening the door returns to the closed position. If the door sits ajar when left alone, then the door or the self-closer needs to be fixed or replaced. Also, note the people, who get annoyed at having to re-open common doors, prop them open with a doorstop: this action can be dangerous and replicate what happened in the Bronx fire.

BLOCKED PATHS OF TRAVEL: We can all relate to knowing the family whose belongings routinely land outside their unit. Strollers, push carts, umbrellas may seem temporary and benign, but they can block an important path of travel, especially when fire can make a passageway difficult to maneuver with smoke. This scenario is also important for older buildings where fire has escaped along the outside; flower pots, laundry, holiday lights may seem innocuous, but they need to be removed.

ILLUMINATION: Of course, lights in passageways always need to be maintained. But in the event of a fire or other situation, power may go out. Some lights can be fitted with their own in-unit battery-powered back-up; depending on the location and situation, it may even be code required. Beyond that, there are photo-luminescence (glow-in-the-dark) decals and strips that can be easily applied to certain elements (like stairs) to help people navigate in the event of a fire or loss of power.

FIRE EXTINGUISHERS: They expire. Always make sure required fire extinguishers are current and not past expiration.

SMOKE DETECTORS: They run out of power. Always make sure these units are functioning and located where required. Some jurisdictions also require carbon monoxide detection units, which can be in a combination unit.

GAS COOKING: The Bronx fire started with a gas stove. Connections to units should be reviewed for needed repairs. If a unit has children, safety cover products are available for gas cooking equipment.

The above are just some of the fire safety maintenance matters to keep in mind. Each cooperative community will have their own matters to track. In general, what is important is to keep abreast of them before a tragedy occurs.

This article is for general informational purposes. NAHC and Walker urge cooperatives to consult with a qualified industry professional for analysis and for answers to specific questions and sites. The author thanks the History of N.Y. Fire Departments for select information. **CHO**



Leon Yudkin Geoxavier is a registered architect (NY/NJ/PA) and restoration consultant with Walker Consultants in New City, N.Y. He is a former president of Southridge Cooperative Section #1, Inc., in Jackson Heights (Queens), N.Y.

Ethical Conduct Makes for Good Governance: A Guide for New Cooperative Directors

By Douglas M. Kleine, CAE



Lying, cheating and stealing make good headlines, whether on the front page, the sports page or the business page. Since cooperative members are already aware of illegal activity to avoid, ethical conduct and relationships are appropriate and important to broach on three levels; conduct and relationships in the boardroom and with the executive team; conduct and relationships with cooperative membership and the community; and personal conduct and relationship to self.

In the Boardroom

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

Keep an Open Mind

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

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

Respect Boundaries

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

Recognize that the leadership team is more than directors. Staff and the manager are part of the boardroom relationship. Respect boundaries between staff and board functions and realize that for every decision, there is an implementation responsibility that falls to staff.

Do Your Homework

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

Disclose Conflicts

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

Govern All, Not Just One Part

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

When You are Among Members in the Community

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

Resist the Temptation to Intervene or Carry a Cause

One rule is not to speak or act on behalf of the cooperative unless authorized. You are not a 24-

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



Douglas Kleine, CAE, is president of Professional Association Services, providing governance training and consulting to cooperatives and other nonprofits. He was NAHC executive director from 1999-2007. Previously, he served in the Condo and Cooperative Branch of the U.S. Department of Housing and Urban Development.

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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.

► **Ethical Conduct** [continued from page 7]

hour ombudsman, and you have no authority to intervene in operations, customer transactions and staff intrigue. Learn to ask deflecting questions when members seek your intervention (“Have you asked the manager about this?”) and to be sympathetic within promising something beyond your ability to make happen. Refer inquiries to staff when appropriate.

Respect the Board’s Decision

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

Relationship with Self

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

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

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



Mutual Housing's Sustainable Housing Model Gains Global Recognition

By Steven Root



Mutual Housing California was honored with the 2017 World Habitat Award. The last U.S. cooperative-related winner was Champlain Housing Trust in 2008.

Each year the World Habitat Awards, in partnership with the United Nations – Habitat, are presented to two outstanding and innovative housing projects – from more than 100 entries from across the globe. The judges – who include Leilani Farha, the UN Special Rapporteur on the right to adequate housing – choose developments and providers that not only produced outstanding housing solutions but also can be copied elsewhere.

Mutual Housing at Spring Lake being 100 percent Zero Net Energy, means the utility bills are extremely low. Built in 2015, the 62-apartment and townhome community generates energy by solar panels installed on buildings and carport roofs to meet its electricity needs. Each home has a real-time, color-coded meter that helps residents track their energy use and stay within expected amounts for their apartment size. A water-based system for heating and air-conditioning also contributes to the energy savings, which are expected to reach 45,439 kilowatt hours and \$58,000 annually.

The community has received LEED platinum certification, the first for a multi-family affordable housing development in Yolo County. The community also received the Environmental Protection Agency's Indoor airPLUS certification and a Cool Davis Climate Solution Award in 2016.

Mutual Housing's sustainability commitment and breakthrough of providing zero net energy to a very low-income population is remarkable, but what sets Mutual Housing apart is more than physical housing. The World Habitat award also highlights its achievement in providing a high-quality housing option that is affordable to agricultural workers and their families – many of whom struggle with housing insecurity. The estimated 6,000-plus agricultural workers in Yolo County endure some of the worst housing conditions – and most dangerous jobs – in the country.

"We are grateful to receive the 2017 World Habitat Award – and to join the ranks of so many remarkable finalists that are improving the housing



CREDIT: FRANK DOMIN PHOTOGRAPHY

Mutual Housing at Spring Lake 2 in Yolo County, Calif., is 100 percent zero net energy.

conditions of people facing enormous challenges," said Roberto Jiménez, Mutual Housing CEO. "We're proud to have developed the first certified Zero Net Energy Ready multi-housing community in the USA and equally proud that agricultural workers and their families are the beneficiaries of this achievement."

Further still, Mutual Housing's resident engagement work is broad and deep. They work with adults, children and the elderly in a way that is inclusive and empowering with a multiplicity of programs that speak to the genuine interests and challenges of resident members.

"Through the community organizer and other staff, I have been presented with opportunities to work through some of my past traumas and grow my leadership skills," said resident member Hector Sanchez. "We strive to build a community with one another knowing that each of us shares a connection to the agricultural land."

The other winner was the Post-Haiyan Self-Recovery Housing Programme in the Philippines. After the widespread devastation of Typhoon

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Steven Root is community relations coordinator for Mutual Housing California in Sacramento.

Haiyan in 2013, this project helped more than 15,000 families rebuild their homes and self-recover.

Instead of relocating families, the project helped people rebuild their housing using locally available materials and debris from destroyed houses. As a result, families were reached and helped more quickly, and fewer were forced to leave the area. They also gained useful skills in the process.

“All of this year’s World Habitat Awards finalists are interesting and important,” said Farha. “They are helping so many people in difficult and vulnerable circumstances.”

“Billions of people across the world still lack a safe home. These remarkable projects show that it doesn’t have to be like that,” said David Ireland, director of World Habitat, funders and coordinators of the World Habitat Awards.

“Brilliant people and ideas have come together to show that people on low-incomes can live safely free from the fear of disease, natural disasters and insecurity.”

The World Habitat Awards began 30 years ago with the first awards being given in London in 1986 by His Royal Highness the Prince of Wales and Dr. Arcot Ramachandran, UN-Habitat executive director, at the time.

Run with support from UN-Habitat, the World Habitat Awards are the world’s leading housing awards. Full details can be found at www.worldhabitatawards.org.

Mutual Housing was presented with the award in February at a UN conference in Malaysia. In March, the organization will break ground on the second phase of this housing community, planned to achieve positive net energy.

Washington, D.C.-based nonprofit Rural Local Initiatives Support Corporation and Columbia, Md.-based Enterprise Community Partners funded capacity-building grants to further Mutual Housing’s work in rural communities and sustainable development.

Founded in 1988, Mutual Housing California develops, operates and advocates for sustainable housing for the diversity of the region’s households.

A member of NeighborWorks America – a congressionally chartered nonprofit organization that supports community development nationwide – Mutual Housing has more than 3,200 residents, nearly half of whom are children. [CHQ](#)

INTERNATIONAL COOPERATION

Canadian Vision Summit Encourages Co-operative Housing Leaders to Dream Big

IN FEBRUARY 2018, 72 co-operative housing leaders gathered in Toronto to share ideas for the future of Canada’s co-operative housing movement. Some participants had many years experience in the sector, while others were new co-op housing champions.

During the Vision Summit, delegates learned about the history of co-operative housing in Canada, reflected on its strengths and discussed how to take advantage of the opportunities that the National Housing Strategy presents for community housing providers and advocates.

One consistent theme throughout the Summit was the desire to build more co-operative homes. Participants spoke about wanting co-operative housing to be an option for more Canadians and not the “best-kept secret” of housing options.

The Vision Summit grew out of a member resolution at CHF (Cooperative Housing Federation) Canada’s 2016 AGM (Annual General Meeting), which asked that key stakeholders of the co-operative housing movement be brought together to create a shared vision for the success of the Canadian co-operative housing movement. At the 2017 AGM, a follow-up resolution advanced the process, calling on CHF Canada to refine that vision and including stakeholders in the process.

This optimism and opportunity for co-operative housing poses a challenge. While the co-operative housing movement’s focus has been on protecting existing homes, there is now the chance to build more co-operative units.

Next, a working group of Summit participants and other stakeholders will contribute to the final wording of a Vision framework document which will be shared with members for feedback and part of a resolution taken to the Annual Meeting in June. [CHQ](#)

NAHC is Accepting Submissions for its 2018 Annual Journal

Authors interested in publishing their research or historical articles in the *Cooperative Housing Journal (CHJ)* may submit them by July 2, 2018.

CHJ articles generally run 2,000-3,000 words in length and cover many subjects of interest to cooperative boards of directors and professionals. Because NAHC publishes articles that offer readers material of lasting value, submissions should not be time-sensitive or easily out of date. Authors may email their articles to info@nahc.coop.

Cooperatives Take Over the National Mall in the Name of Education

NAHC and the Potomac Association of Housing Cooperatives (PAHC) staked claim on the National Mall during the 2017 Co-op Festival, sponsored by the National Cooperative Business Association (NCBA) CLUSA, in Washington, D.C., September 30 – October 1, 2017. NAHC president, Greg Carlson; NAHC treasurer, Linda Brockway; PAHC president, Anne Hill; PAHC member, Laurice Harrison; and PAHC secretary, Ruthie Wilder told thousands of visitors about the benefits of housing cooperatives.

PAHC shared space with the Cooperative Stakeholders Group that networks with other D.C. cooperative leaders to create D.C.'s first development center. The group educates people about grassroots cooperatives in the city such as housing, credit unions, worker and others. The group also informs the public about various efforts to start and support new cooperatives.

Some of the 60 cooperatives that camped out on the Mall included Co-op Café, Ocean Spray, Florida's Natural Orange Juice, Sunkist, Fairtrade America, the Pachamama Coffee Cooperative, Organic Valley, the La Riojana Cooperative, ROC USA, the Cabot Creamery Cooperative, Divine Chocolate, Ace Hardware, Cooperatives for a Better World, Domains.coop, Cooperation Works!, the Northwest Cooperative Development Center, the U.S. Department of Agriculture's Rural Business-Cooperative Service, the Cooperative Development Foundation, NCB, Cooperative Coparenting and Mediation Services (Reunification), America's Credit Union and The Common Market.

NCBA reported 15,000 - 20,000 visitors over the two-day period. The next Cooperative Festival is scheduled for October 6-7, 2018.



- Graduate Diploma in Cooperative Management (20 months); and
- Certificate in Cooperative Management (10 months).

Apply by April 1 to be eligible for financial support. Contact Erin Hancock at cme@smu.ca or 902-802-7897 to discuss these options. To view the programs, go to www.managementstudies.coop.

New Organization Promotes Public Understanding of Cooperatives

A RECENT STUDY found that 74 percent of people do NOT know what a cooperative is, nor do they understand its value. But, when given the definition of that value, 78 percent of people said they would choose to do business with a company they knew was a cooperative. According to Meredith Lemmon and Kaeleigh Barker, this statistic was a catalyst to launch Cooperatives for a Better World in the spring of 2015 to help consumers, employees and business owners better understand the cooperative business model. Visit cooperativesforabetterworld.coop for more information.

Washington D.C. Mayor Names Capital Impact Partners to Help Manage New Affordable Housing Preservation Fund

WASHINGTON, D.C.'S MAYOR, Muriel Bowser, announced on March 14, 2018 that Capital Impact Partners and Local Initiatives Support Corporation-DC (LISC), two national nonprofit Community Development Financial Institutions (CDFIs), will manage the District's newly created \$10 million Affordable Housing Preservation Fund. The Mayor's Housing Preservation Strike Force recommended the creation of this Fund, located within the Department of Housing and Community Development (DHCD), to increase the preservation of affordable housing in the District.

The Mayor's Housing Preservation Strike Force recommended the creation of a public-private preservation fund as one of six critical strategies to preserve affordable rental housing in the District. Mayor Bowser invested \$10 million in local funds for the Housing Preservation Fund in DHCD's FY18 budget, which was approved by the D.C. Council. The fund managers will each receive \$5 million. This announcement follows the appointment of Ana Lopez Van Balen as the District's First Affordable Housing Preservation Officer.

Along with other private and philanthropic investments, the \$10 million will be used to grow the fund to approximately \$40 million. These monies will quickly provide short-term bridge acquisition and pre-development financing to eligible borrowers. Properties targeted for fund investments are occupied multi-family housing of more than five units, in which at least 50 percent of units are currently affordable to households earning up to 80 percent of the median family income. **CHA**

Registration Open, Scholarships Available for Cooperative Management Education

SAINT MARY'S UNIVERSITY (Cooperative Management Education, Sobey School of Business) offers online, part-time education for working cooperative professionals. From marketing to human resources, cooperatives have an opportunity to take unique approaches that optimize this business model.

Each year 25 seats are opened for cooperative professionals to join innovative and creative leaders from around the world in stimulating conversations, building business skills and obtaining exposure to new solutions to current issues.

The university offers:

- Master of Management, Cooperatives and Credit Unions (3 years, includes 10-day cooperative study tour to Spain);

CSI's Cooperative Family Has Grown

IN SEPTEMBER, 2017, CSI Support & Development acquired a 108-unit property in Center Line, Mich., just two miles south of CSI's Michigan office. The building offers a small-town lifestyle in the heart of Metro Detroit, and it is within walking distance of numerous retail shops, grocery stores, pharmacies, municipal parks and restaurants. Dunn Family Apartments is now the 25th cooperative in Michigan, and CSI's 59th affordable community for seniors nationwide.

The acquisition of Dunn aligns with CSI's mission of providing seniors with a high quality, affordable place to live, while expanding CSI's portfolio. As part of the negotiations in acquiring Dunn, CSI committed to an immediate investment of \$200,000 to address deferred maintenance and some other cosmetic items. In addition, CSI committed to a larger-scale refinance of the property in 3-5 years, which would generate millions of dollars to be used to renovate the property.

CSI hosted the newly elected 2017-2018 board of directors for a meet and greet luncheon at Dunn Family on October 11, 2017, which was well attended by the current residents. The transition from a traditionally managed facility to a cooperative is going well, and the feedback has been extremely positive.

CSI Closes on Golden Ring Cooperative Refinancing

IN JANUARY of 2017, CSI closed on the refinancing of the 153-unit Golden Ring Co-op in Essex, Md., using FHA mortgage insurance and 4 percent tax credits and tax-exempt bonds from the state of Maryland. This refinancing generated just over \$4.6 million to renovate the cooperative, which began immediately upon closing. Renovations include updated kitchens and bathrooms in all units, extensive upgrades and redesign of common areas, new systems including hot water boilers, heating boilers, chiller, generator, new balconies and exterior doors and a new roof. This project illustrates CSI's commitment to reinvesting in our portfolio in order to provide excellent affordable housing for our members in perpetuity. Construction will be completed by the end of 2018 (See Member Recognition in the winter issue of the CHQ to read about the NAHC award the cooperative received).

CSI Completes Michigan Co-op Renovations

CSI is finishing up the renovations at Wyandotte Co-op in Wyandotte, Mich., which began in 2016. Two million dollars in renovation work included a major replacement of plumbing throughout the cooperative, extensive common area upgrades, the installation of a new fire alarm system, elevator replacement and a plethora of other systems-related and unit upgrades. Funds generated from a refinancing of Redwood Gardens Co-op in Berkeley, Calif., to renovate CSI's first and oldest cooperative is a perfect example of cooperation in action and illustrates the strength of CSI's nationwide portfolio and commitment to maintaining the cooperatives to the highest possible standard, sometimes through creative solutions.

Baltimore Cooperative Celebrates National Night Out

WAVERLY TERRACE COOPERATIVE in Baltimore, Md., cooked out and gave away school supplies during its annual National Night Out on August 1, 2017. During the event, members played games, painted, jumped rope and tossed horseshoes. Because of the overwhelming generosity of members, the cooperative has about 100 book bags filled with essentials to give students a great start of the next school year.



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Virginia Cooperative Loses Board Members

YORKVILLE Cooperative in Fairfax, Va. lost of two of its board members. Palkyu Kim, who died on July 7, 2017 and Santos Perez on September 5, 2017 were both were longtime residents of the cooperative.

NAHC Goes to College

BOARD SECRETARY Karen Harvey represented NAHC at the North American Students of Co-Operation (NASCO) Institute Annual Conference November 10-12, 2017, in Ann Arbor Mich. The conference theme was “Breaking the Mold: Grassroots Cooperation,” which focused on the integral role of cooperatives in building grassroots democracy.

Some of the course sessions were similar to NAHC’s, such as creating new cooperatives, obtaining tax-exemption, the seven principles of cooperative (Rochdale Principles), governance, etc. The not so similar sessions ranged from fair housing and anti-oppression to the introduction to systemic racism (anti-racism workshops). The basic end goal was to build a stronger cooperative movement by understanding participants’ collective past and present.

NASCO’s caucuses are spaces for participants with shared identities to raise issues, build connections and organize for change. The caucus groups are: Women, People With Disabilities, Queer and Trans Caucus, Working Class, People of Color; Diversity and Working Group for Liberation.

The cooperative student board members come from all over the country. They have an organizer who coordinates where they will each stay and hosts a big cooperative game night. “Co-opoly: the Game of Cooperatives and other games created by the Toolbox for Education and Social Action were popular choices.

Harvey said she taught many participants about NAHC and encouraged them to take advantage of its many resources. She also said she shared much advice regarding the development of cooperatives. **CHQ**



NEW MEMBERS

A big welcome to the new members who joined NAHC in 2017.

Cooperatives:

THE MENDOTA APARTMENTS in Washington, D.C. is a 7-story building with 50 units.

LIPSCOMB SQUARE Housing Cooperative is a 65-unit affordable housing community in Philadelphia, Pa.

500 PARK AVE. is located in new Mount Vernon community in East Orange, N.J., with 20-units consisting of studio, 1- 2-bedroom units.

WP COOPERATIVE based in Austin, Texas has 4 units.

Individuals:

Ben Wildman lives in Seattle, Wash.

James Denney resides Tsailie, Ariz.

Eric Malm lives Radnor, Pa.

Eugene Jones is from Chicago, Ill.

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.



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.



Council of New York Cooperatives and Condominiums (CNYC)

CNYC will convene its Annual Meeting & Election of Directors on Tuesday, April 24, 2018. At the annual meeting, members will receive updates on key issues and have opportunities to network. All are welcome but advance registration is required.

Federation of New York Housing Cooperatives and Condominiums (FNYHC)

FNYC has been active on the city level with numerous legislative and regulatory issues that have taken place. The Federation also works with its sister organization, CNYC. Having done several Basic Co-op 101 courses together, the next tentative dates for 2018 are April 3 and 10.

In New York City and New York State, the Federation, along with CNYC, are fighting for reverse mortgages for seniors in cooperatives and for defending the rights of cooperatives and their boards.

The state and city have issues with some new legislation that will affect cooperative housing such as the state's new board of directors' conflict of interest disclosure form, gearing up to a new pro-cooperative sunset property tax abatement. The city has also raised the income gap for seniors, the disabled and veterans who receive real estate tax benefits. The Cooperative Coalition is fighting new legislation concerning admission policies, reverse mortgages and other housing legislation of which should not include housing cooperatives.

The Federation is also exploring ways to increase its website readership and routinely updates its website with topical information for its membership.

Midwest Association of Housing Cooperatives (MAHC)

FOR MAHC'S annual conference, May 20-23, 2018, at the Green Valley Ranch Resort & Spa in Henderson, Nev., attendees will select from more than 55 courses from six tracks. They are Financial Considerations for Cooperatives, Cooperative Governance Issues, Cooperative Planning and Marketing, Improving Your Operations, Legal and ethical Issues and Cooperative Basics.

New Jersey Federation of Housing Cooperatives (NJFHC)

HIGH PARK GARDENS, High Park Terrace and Brook Sloate Cooperative attended NJFHC's quarterly meeting on December 2, 2017. Donna Curvin reported on the 2017 NAHC annual conference that received positive reviews from NJFHC, especially the first-time attendees. She also distributed conference surveys to be discussed with NAHC staff. In addition, Curvin discussed NAHC's 2018 annual conference, hardship scholarship and the share listing program.

Blonnie Watson also gave the presentation, the Hierarchical Role of the Cooperative Setting. An open forum followed.

Potomac Association of Housing Cooperatives (PAHC)

PAHC will convene its annual conference at the Virginia Beach Oceanfront Hotel in Virginia Beach, Va., April 26-28, 2018. Conference attendees will select from seven classes: Developing Effective Enforceable Rules & Regulations; Serving Your Membership - Best Practices for Property Managers; Building A Successful Maintenance Program; Governance – Whose Responsibility Is It Anyway?; Financial Clinic; Insurance (Owner vs. Co-op); and Fair Housing. [CHQ](#)

By Judy Sullivan

Make a Difference! Follow the Money

GREETINGS from Washington, D.C.!

On a recent trip to the Midwest, my nephew asked me, “So, what’s new in the swamp?” I was initially taken aback at the time, but it’s easy to see why he might refer to D.C. that way because there’s no doubt that money influences members of Congress today. Although everyone would like it to be drained, the swamp keeps filling up with more and more special interests controlling Congress. On the one hand, members need funds to finance their campaigns as well as contribute to others in their party so they can control the issues and agenda. A look at the following chart, compiled by the Center for Responsive Politics will give the reader a good idea of the top industry spenders in 2017. (The health industry leads the industry spenders).

Pharmaceuticals/Health Products	\$279,113,483
Insurance	\$160,347,585
Electronics Mfg & Equip	\$145,636,270
Business Associations	\$136,888,641
Oil & Gas	\$125,698,216
Electric Utilities	\$114,057,220
Real Estate	\$101,606,716
Hospitals/Nursing Homes	\$99,917,007
Securities & Investment	\$97,851,685
Misc Manufacturing & Distributing	\$90,972,170
Air Transport	\$90,580,235
Health Professionals	\$90,530,165
Telecom Services	\$86,613,566
Health Services/HMOs	\$81,216,624

“Follow the money” is a frequent and well-known axiom here, and there’s a good reason why. Our leaders are definitely attuned and responsive to the monied interests. By making contributions to members of Congress, these interest groups

NAHC maintains a Cooperative Action Fund to assist in these endeavors. Contributions are welcome from associational, housing cooperatives and individual members and others.

can easily get a foot in the door to advance or defend their interests, and that’s the first and most important step in how they ensure that their voices are heard.

Votes and Voices

What can organizations and people who don’t have vast funds to contribute to members of Congress do to get their foot in the door and have their representatives hear their

voices? In order to get elected, members need votes. However, often people vote and then don’t pay attention to what their elected officials are actually doing or not doing. That’s when the vested interests can enter to fill the void. To combat them, you need to let your elected representatives know that you are paying attention. It’s crucial to vote, but it’s also important to contact your members of Congress. If you don’t know who they are you can find out at: USA.gov

Ask to meet with them or their staffs or invite them to your cooperative for a “meet and greet.” Here’s a sample invitation and sample scheduler follow up:

Talk to them about some of our issues, such as:

- ▶ Allowing housing cooperative seniors to access reverse mortgages;
- ▶ Allowing veterans to use their VA loan guarantee benefit to purchase shares in a cooperative;
- ▶ Allowing federal disaster relief grants for the outside and common areas of your housing cooperative.

Contact me if you need ideas and/or background information on our issues.

Let your voices be heard! Think of the young people at Parkland Fla.’s Marjory Stoneman Douglas High School who have been very brave and vocal in opposing assault weapons. Whether you agree with them or not, they actually have a chance to have their voices heard because they are organized, persistent and vocal. They are showing us what it takes when voters take on monied interests. Take action today and let your housing cooperative voices be heard! [CHQ](#)

Judy Sullivan is NAHC’s government relations representative.



NAHC Presents - The Developer's Toolbox

The NAHC Developer's Toolbox is designed to support cooperatives at every stage of development. Whether members are looking to renovate, restructure management or build a new cooperative from the ground up – this new resource will be a go-to guide. This new section of the [NAHC website](#) includes information on the following:

NEW DEVELOPMENT is focused on cooperative growth at a micro- and macro-level.

DEVELOPMENT FINANCING breaks down the FHA 213 Program, a model that works for individuals, developers and the community.

THE INVESTOR'S GUIDE highlights the reasons why cooperatives should be attractive to developers and investors.

REFINANCING & REHABILITATION outlines a variety of possible cooperative financing models.

SHARE LOAN RESOURCES provides a list of lenders that may be able to help provide cooperative housing and share loan financing.

ARCHITECTURAL & GREEN BUILDING is a guide to green construction and how it expands and complements the building design concerns of economy, utility, durability and comfort.

LEGAL RESOURCES help cooperatives identify the best course of action.

CASE STUDIES explain how these best practices have worked for other housing cooperatives.

The newly introduced Developer's Toolbox will continue to grow as resources become available. NAHC encourages members to explore the toolbox and provide feedback for changes. Please contact info@nahc.coop with your input.

COOPERATIVE CALENDAR

APRIL

26-28 Annual Conference of the Potomac Association of Housing Cooperatives; Virginia Beach Oceanfront Hotel; Virginia Beach, Va.

30 – May 1 Registered Cooperative Management (RCM) Training; NAHC office; Washington, D.C.

MAY

2 National Cooperative Business Association (NCBA) CLUSA's Annual Business Meeting and & Virtual Town Hall; National Press Club, Washington, D.C.
Cooperative Development Foundation's Cooperative Hall of Fame and Issues; National Press Club, Washington, D.C.

3 National Cooperative Bank's Annual Meeting and Reception; National Housing Center, Washington, D.C.

12 Annual Meeting of the California Association of Housing Cooperatives; African American Arts and Culture Complex, San Francisco, Calif.

20-23 Annual Conference of the Midwest Association of Housing Cooperatives; Green Valley Ranch Resort & Spa, Henderson, Nev.

JUNE

6 Co-operative Housing International Board of Directors Meeting; Tallinn, Estonia

6-9 Co-operative Housing Federation of Canada Meeting; Victoria, British Columbia, Canada

JULY

20-21 NAHC Board of Directors Meeting, Chicago, Ill.

SEPTEMBER

27 CSI & Support Services Annual Meeting, Burton Manor, Livonia, Mich.

