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COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Summer 2021



NAHC Urges the HUD Secretary to Appoint a Special Assistant for Cooperatives

NAHC has sent a letter to Honorable Marcia L. Fudge, the 18th Secretary of the U.S. Housing and Urban Development (HUD), urging her to promptly appoint a special assistant for cooperative housing. The National Housing Act (12 USC 1715e) authorizes a special assistant and staff to support cooperatives and “eliminate obstacles to the full utilization” of HUD multi-family and cooperative housing programs.

“This is a long time coming,” said NAHC Chairman Greg Carlson. “With HUD’s buy-outs and early retirements, it lost any institutional memory about housing cooperatives. With national headlines dealing with the need for affordable housing, NAHC believes the best affordable housing model is the Cooperative Housing model. Having a HUD special assistant for cooperatives will elevate housing cooperatives on a national level.”

In the past, HUD has had three special assistants for cooperative housing. Luis R. Bruce, Jr. served in this capacity from 1959 to 1961. Allen H. Jones followed in 2001 until 2004 when he retired from government service. During his tenure, Jones commissioned contracts to document the history of cooperative housing programs at HUD, the market for cooperatives in metropolitan areas and the feasibility of a modified product that would produce affordable cooperatives without subsidy. J. Timothy O’Neill replaced Jones in the latter part of 2004.

At that time, NAHC board members met with O’Neill to discuss the status of accelerated



Luis R. Bruce



Allen H. Jones



J. Timothy O’Neill

processing for Section 213, HUD reverse mortgage for seniors in cooperatives, the cooperative chapter in the multifamily management handbook and Section 8 payment and recertification delays.

CooperationWorks, Council of New York Cooperatives & Condominiums, National Cooperative Bank, National Cooperative Business Association CLUSA, ROC USA® and The Urban Homesteading Assistance Board also signed on to the Fudge letter. The signers stressed that cooperative housing has helped to create and support enormous opportunity in the last century, particularly in underserved communities. Limited equity housing cooperatives and resident-owned communities in particular feature low barriers to entry and provide stability for resident-owners. As owners, residents have a voice in managing the finances of the cooperative, including managing fees. Cooperatives have a strong track record of resilience against economic downturns, contribute to the long-term growth and financial security of residents and their communities and help to combat gentrification.

Today, there is an enormous opportunity to expand affordable homeownership through limited equity housing cooperatives and resident owned communities. In New York City, where the largest stock of limited equity housing cooperatives exists, the residents are

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COOPERATIVE HOUSING QUARTERLY

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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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CNYC	Council of New York Cooperatives & Condominiums
CSI	CSI Support & Development Services
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About Bostrom

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

Noise from the Bleachers

By Fred Gibbs



Fred Gibbs
President

"RETURN TO NORMAL" – is a phrase we've heard in recent weeks as the country is loosed from the grips of a horrible pandemic that has devastated so many businesses, economies and families. The phrase strikes me as a failed attempt to describe something that is far from attainable. We have been irrecoverably changed. Businesses have learned to adapt by adopting completely new operations models. Economies have shifted to focus on different centers of

revenue in response to changes in the business landscape. Families have been upended by loss, restructured finances and a disrupted routine of basic daily functions. So, is there a normal to which we can return?

In an attempt to recreate our pre-pandemic world, many have resumed travel schedules, dining out, visiting family and, of course, enjoying sporting and entertainment events. Arenas and stadiums are gearing up to host record numbers of visitors to live concerts and games of all types. "America's favorite pastime" was played in empty stadiums until recently. Now there is actual noise from the bleachers: cheers, shouts! "Get your hot dogs here! peanuts, cold beer!" Even with these familiar touchpoints, normal still is an elusive target.

NAHC and member cooperatives work to strike a balance between the comfort level of our members and our need to emerge from this long period of social and economic distancing. Housing cooperatives are working to resume in-person meetings with their members, boards and committees. However, some of the changes forced upon us will change the way in which we interact, and rightly so. Many cooperative communities have learned that their age-old practices were far less efficient than new solutions to which we've recently become accustomed. Boards of all sizes have learned the benefit of online collaboration and electronic communication among themselves and with their hired professionals. No, this will never replace the warmth of a face-to-face conversation or the spirited debate between members as they hash out critical issues related to their housing cooperative. However, many have reported that they were able to accomplish a good deal more in the new operating environment.

So, a return to normal? I think not. But the cooperative economy is resilient and extremely malleable. Housing cooperatives, in particular, have had to adapt to many changes over the years and have yet remained the most economical form of homeownership. These times are no different. Some of the adaptations have revealed hidden strengths. Those include the ability to assist members with the payment of carrying charges amidst a struggling economy. Cooperatives and their

managers have sought out financial assistance from a variety of sources. While meeting the increased maintenance needs brought on by families forced to work, educate and recreate from home, cooperative boards have managed to maintain staff morale. They've also worked to stave off a barrage of investor attempts at harmful redevelopment plans. Such plans would dissolve housing cooperatives, destroying this most valuable housing stock. Using the lessons of the past 14 months, the cooperative movement has an enormous opportunity for growth as not realized in decades.

We are facing an extremely hot real estate market with historic low interest rates. Our Government Relations Committee through its work is much closer to realizing the results of years of advocacy work, which will allow our veterans the ability to use their housing benefits to purchase housing cooperative shares. This is a perfect time for housing cooperatives to look within and work to renovate their properties and place themselves in a much more favorable financial position. It is time that housing cooperatives embrace the growing economy and work to be a competitive housing choice for people of all backgrounds. Return to normal? No, it's time to go far beyond normal. Now that there is noise from the bleachers again, there should be noise from the cooperative movement. Let's Play Ball! [CHQ](#)

COMMITTEE CORNER

Communications Committee

THE COMMITTEE is working with Bostrom to redesign and redevelop NAHC's website. The content will be redeveloped for general community education and current and prospective members. The revamping may include a members-only section. [CHQ](#)

► NAHC Urges The HUD Secretary

[continued from page 1]

predominantly people of color, women and immigrants. Moreover, in urban and rural communities alike, affordable housing cooperatives are an increasingly popular tool to address the shortage of workforce housing, where a business may struggle to maintain a capable workforce because of lack of affordable housing in the area. There is also great potential to address affordable housing challenges among other segments of the population including college students and seniors.

Unfortunately, in recent decades, the institutional support for cooperative housing at HUD has declined. The signers believe that appointing an experienced cooperative housing specialist to serve as special assistant for cooperative housing is an important first step to rebuilding the support and capacity for cooperatives throughout HUD.

These cooperative organizations welcome the opportunity to discuss the positive impacts cooperative housing has on individuals, families, and communities and believe Fudge using her authority to appoint a Special Assistant for Cooperative Housing is critical. [CHQ](#)

Networking with Industry Professionals

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



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 Homes for Justices Where Three Supremes Lived

© By David J. Thompson

When Elena Kagan was appointed to the U.S. Supreme Court in 2010, many in the United States celebrated the fact that there were now three women on the Supreme Court, the most women in the court's history. However, women justices are regrettably, late arrivals at the Supreme Court. The Supreme Court was established in 1789, but Sandra Day O'Connor, the first woman on the court was not appointed until 1981, 192 years later. Next were Ruth Bader Ginsberg in 1993, then Sonia Sotomayor in 2009, Elena Kagan in 2010 and Amy Coney Barrett last year.

However, this story is about a little-known fact that was shared by the three women justices in early 2020. Ruth Bader Ginsberg, Sonia Sotomayor and Elena Kagan had one thing in common. They and their families had all lived in a housing cooperative. Here's a short biography of each of their lives in a housing cooperative.

Ruth Bader Ginsberg

In 1980, President Jimmy Carter appointed Ginsberg to the U.S. Court of Appeals for the District of Columbia Circuit where she served until her appointment to the Supreme Court in 1993. She served until her death in September 2020.

Ruth and Martin Ginsberg moved into their cooperative apartment in Watergate South, Washington, D.C. during her court of appeals appointment. At the time, Ginsberg was the only Supreme Court justice who lived in the city.

Martin Ginsberg died at Watergate South in 2010, but Ginsberg continued to live in their cooperative apartment. Among other benefits, Ginsberg appreciated being able to attend concerts at the nearby Kennedy Center. It is not yet known whether one of their two children will take over the cooperative apartment.

Ginsberg lived in her cooperative apartment for 40 years (1980-2020).

Watergate South, 257 apartments, 700 New Hampshire Avenue, Washington D.C. 20037



PHOTO CREDIT "COLLECTION OF THE SUPREME COURT OF THE UNITED STATES."

Sonia Sotomayor, Ruth Bader Ginsberg and Elena Kagan: the three women associate justices pictured together after Kagan's swearing in at the Supreme Court in 2010.

Sonia Sotomayor

President Barack Obama nominated Sotomayor to the Supreme Court. She has served since August 8, 2009. Sotomayor is the first Hispanic and Latina member of the Court.

In 1970 Sotomayor's mother, Celina moved the family into Co-op City in New York City when Sonia Sotomayor was 16. The family had been living in the Bronxdale Houses, a public housing project that had become increasingly unsafe to live in. Her father had died in the Bronxdale Houses when Sonia was nine.



David J Thompson is president of Twin Pines Cooperative Foundation and a co-principal of Neighborhood Partners, LLC, www.nplic.org.

Continued on page 6 >

Co-op City is the largest housing cooperative in the world. Over 43,000 people live at Co-op City, and it has its own zip code, 10475. Soon after her mother had moved into the cooperative, four other Sotomayor families (mainly cousins) then moved into other Co-op City apartments.

Sotomayor graduated as valedictorian from Cardinal Spellman High School in the Bronx in 1972. Although she left to go to Princeton (1972-76) and then later Yale (1976-79) for her law degree, her mother's cooperative apartment was still the family home. Later, Celina married again, and she and her husband finally left the apartment in Co-op City to retire in Florida.

Sotomayor's family lived at Apt. 5G, 100 Dreiser Loop, Co-op City for 29 years.

Co-op City, 15,372 apartments, 2049 Bartow Avenue, Bronx, NY 10475

Elena Kagan

President Barack Obama also nominated Kagan to the Supreme Court. She has served since August 7, 2010. Kagan is the second Jewish woman and the fourth woman to become a member of the court. Kagan was born in 1960.

Cooperative living was the tie that bound U.S. Supreme Justices Ginsberg, Sotomayor, Kagan together.

As a child, Kagan grew up in a housing cooperative in Manhattan. In about 1960, as a lawyer, Kagan's father Robert, was actively involved in helping tenants collectively purchase their building as a cooperative. The Kagans so loved the building at 320 West End Avenue that when Robert and his partner organized the resident renters to buy the building as a cooperative, the Kagans bought apartment 3B, and the cooperative became the family home. Kagan grew up in the Westside cooperative until she left for Princeton in 1977.

Apt #B 320 West End Avenue remained her home. Even though her father Robert died in 1994, her mother Gloria continued to live there until she died in 2008. Neither parent lived long enough to see her appointed to the Supreme Court.

The estate of Kagan's mother sold the cooperative apartment at the 320 West End Avenue Co-op in 2009 (49 years in the Kagan family).

320 Owners Corporation, 31 apartments, 320 West End Avenue, New York, NY 10023

If you count all the years these Justices families lived in their cooperative apartments it amounts to 111 "supreme" years. [CHQ](#)

THE RCM PROGRAM



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



Climate Change, Local Law 97 and Us

By Ed Yaker

Turn on the television, tune to the news. Climate change is finally a leading story. President Biden has made climate change a core policy for every department. He has committed the United States to reducing greenhouse gas emissions (ghg) 50 percent by 2030, compared to 2005 emissions.

New York State has pledged to have a fossil-fuel-free electricity grid by 2040. That means electricity in New York will come from sources like solar, wind and hydropower. By 2050, the state plans to reduce emissions across all sectors of the economy by at least 85 percent from 1990 levels.

In 2019, New York City enacted the Climate Mobilization Act, Local Law 97 targeting emissions from buildings over 25,000 square feet. Emissions limits are set starting in 2024, then get tighter in 2030 and each five years thereafter. A building's emissions are based upon how much electricity, natural gas and fuel oil it uses during the year. Those numbers are reported to the city each year, and buildings that exceed their emissions limits are subject to a financial penalty.

In New York City, buildings are the major source of emissions, and heating and cooling is the biggest producer of emissions in buildings. The planners believe that with green electricity by 2050, buildings can switch from using oil and gas boilers for heating to electrification using heat pumps. There are several kinds of heat pumps. The most common being discussed are air source heat pumps. The easiest way I've found to explain a heat pump is to think of it as a reversible air conditioner (An air conditioner itself uses a heat pump but only moves heat in one direction). A heat pump can provide heat in the winter and cooling in the summer.

To waste less heat, there is talk of making buildings tighter. Exterior insulation finishing systems (EIFS) add insulation outside the

building with a covering over the insulation. Where that is not feasible, insulation can be added inside, though that can reduce room sizes. Roof insulation standards will also increase. New, more insulating windows are included in the vision.

With buildings more airtight, ventilation and indoor air quality are an issue. Here the technology calls for energy recovery ventilation (ERV). Old air is drawn out of the building; new air is brought in. The system uses the energy in the exhaust air to contribute to the heating or cooling of the new air.

There's more, but now let's look at what it means for our cooperatives. Amalgamated and Park Reservoir already meet the emissions standards

for 2024 – 2030. Unless we add to our emissions between now and 2030, both cooperatives are okay as is. LL97 also allows an extension through 2034 for Park Reservoir (Mitchell Lama) and Amalgamated (Mitchell Lama equivalent). The extension allows an alternate path of prescriptive measures, including some steps we are already planning on.

Amalgamated is going forward along the primary path as indicated several times in other reports. We do this to bring us closer to the tightening standards of 2035 and beyond and more importantly because we believe that through a combination of incentives from the New York State Energy Research and Development Authority and Con Edison, along with energy loans that are repaid through energy savings, we can reduce our emissions, lower our

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Ed Yaker is chair of the Coordinating Council of Cooperatives of Greater New York.

Climate change is not just a topic for political debate. How we deal with it will impact us all, as individuals and as a cooperative. The more we learn about the problem and the technology to address it, the better prepared we will be.

energy bills and provide greater comfort with no upfront cost to cooperators.

Electrification, EIFS and ERVs are likely to be in our energy future. Getting there will require long-term thinking and long-term planning. They are major undertakings, with funding and logistical questions not yet answered.

Our buildings may not now have the electrical capacity that will be needed for electrified heating and cooling. If needed, rewiring is expensive, estimated at \$50,000 to \$70,000 per apartment at current rates. We are not alone in facing this issue, and government leaders understand that. Will they step up with funding or simply impose mandates on us? There's another "who pays for electrification" question. The law now mandates that building owners pay for heating, while residents usually pay for cooling. Our cooperatives are currently master metered, but for residents who are directly billed by Con Edison or who are sub metered, heating costs will show up on their electric bills. Once again, a problem broader than our cooperatives, that must be addressed before we can electrify.

Adding to the question, there are voices recommending eliminating gas stoves with replacement by induction or electric stoves. They make the case to improve indoor air quality (IAQ) as well as eliminate greenhouse gas emissions that come from cooking with gas. Induction or electrical cooking will add to the electrical capacity needed for each apartment. Our cooperatives are not yet considering eliminating gas, but future policy may lead us there.

Amalgamated is still considering submetering. Every study I have seen says submetering reduces electrical use by at least 10 percent, usually 15 percent or higher. There are problems and obstacles including those noted above. It remains to be seen whether we will seek to overcome the obstacles or accept the shortcomings of our existing master metering.

We are already thinking about charging equipment for electric vehicles (EVs). There are very few EVs in the cooperative now, but that number will

surely grow. What equipment should we buy? How do we fund it? How many charging stations? How do we bill for charging? Can we accommodate cooperators who do not have spots in the garages?

Other cooperatives are seeing the same questions, and members of our Coordinating Council of Cooperatives' family are exploring optimum solutions. We will probably need additional power from Con Edison and separate lines for EV charging. EV charging electricity will not count toward our emissions for LL97 as the city will certainly recognize that EV charging offsets far greater emissions that would come from gas powered vehicles.

Amalgamated has just invested about \$8 million in two new boilers, a combined heat and power unit (CHP), chimney repairs and a range of modernizations in our power plant. Therefore, electrification with heat pumps is likely to be later between now and 2050. Heat pump technology will improve between now and then, as a lot of very smart people are working on this challenge. New and better refrigerants for air source heat pumps (ASHP) are high on the list of priorities. The field of geothermal and ground source heat pumps (GSHP) is also growing, and by the time most of our cooperative buildings electrify, other alternatives will also be explored.

Amalgamated is planning on geothermal for the towers very soon. This is because the existing towers' heating and cooling system needs major overhaul now. Geothermal offers the best option for reducing emissions.

Climate change is not just a topic for political debate. How we deal with it will impact us all, as individuals and as a cooperative. The more we learn about the problem and the technology to address it, the better prepared we will be. [CHQ](#)

This article, reprinted with permission, originally appeared in Community News, a publication for Amalgamated Houses and Park Reservoir Houses, Bronx, N.Y.

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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.





Members Gather in Florida to Soak up Knowledge at NAHC's 61st Annual Conference

Once again NAHC will hold its annual conference in Florida. This time participants will bask in the sunshine at Island Grand at TradeWinds Island Resorts in St. Petersburg. The last in-person conference in 2019, members enjoyed Miami's sun rays. For 2020's annual conference, members engaged in virtual learning.

For this conference, NAHC will follow local, state, and hotel safety guidelines, and attendees are expected to cooperate with the guidelines to ensure a safe experience. [Registration](#) is open. The Registered Cooperative Managers Program will kick off the educational endeavor October 25-26, 2021 with the recertification classes taking place on October 26.

At the opening session on October 27, NAHC Chair Greg Carlson and President Fred Gibbs will greet participants, and a keynote speaker will brief cooperators on timely cooperative developments.

Staff is developing a variety of courses to grow your cooperative learning. Stay tuned for more updates. [CHQ](#)



NEW MEMBERS

NAHC welcomes the following new members:

Cooperatives:

- **SCOTTSDALE EAST HOMES** is a 283-unit cooperative located in Scottsdale, Ariz.
- Located in Washington, D.C., **744 GIRARD STREET, NW**, is a 35-unit cooperative.
- **7321 SOUTH SHORE DRIVE APARTMENTS, INC.**, a Chicago, Ill., cooperative, consists of 64 units.
- A 98-unit cooperative, **NORTHRIDGE COOPERATIVE HOMES**, is situated in Beverly, Mass.
- **FRIENDS HOUSING COOPERATIVE, INC.**, an 88-unit cooperative, is in Philadelphia, Pa.

Individuals:

- **CHRISTINA EATON** lives in Albany, N.Y.
- **CHRIS BELL** resides in Meadville, Pa.
- **DON WILLIAMS** is located in Kansas City, Mo.

Professionals:

- **PEABODY PROPERTIES INC.**, situated in Braintree, Mass., is a full real estate firm specializing in the management, marketing, and development of residential multi-family housing communities.
- The attorneys at **THOMAS & ASSOCIATES**, located in Roseville, Calif., bring over 35 years of legal experience to serve their clients in both transactional and litigation matters.



Registered Cooperative Manager Program Trains 20 in Its Second Virtual Course

Access to professional development is a staple of NAHC's mission to support and educate existing and new cooperative housing communities as the best and most economical form of home ownership.

Access to professional development is a staple of NAHC's mission to support and educate existing and new cooperative housing communities as the best and most economical form of home ownership.

With states and municipalities looking to open up and get back to business, cooperative managers and boards need to know what legal measures can be taken to keep their residents safe and healthy while reopening common community spaces and communities at large.

Twenty participants learned about legal issues facing cooperatives that are ready to face the "New Normal" during the second Registered Cooperative Manager (RCM) course, "2021 Quarantrends and Tribulations of the Cooperative Community," virtually on May 19.

Attorney, NAHC board member and instructor, April Knoch suggested students use the Centers for Disease Control's [Community Profile Report](#) that delivers weekly snapshots focused on recent Covid outcomes and provides contextual information by county. You can also subscribe to weekly email updates.

RCM Training at a Glance

Attendees also learned the following information from the course:

- Non-payments in moratoriums* (Federal vs. state and local court vs. agency);
- Masks and social distancing internal compliance;
- Closed common indoor areas;
- Pools and playgrounds;
- Guests and visitors use of facilities;
- Annual meetings;
- Dealing with inspections and maintenance;
- Vaccines; and
- Employment, the Occupational Safety and Health Administration standards and the Health Insurance Portability and Accountability Act security rule compliance.

***Legal tip:** A moratorium is a legally authorized period of delay in the performance of a legal obligation or the payment of a debt. It neither eliminates debt, nor the obligation to fulfill the terms of an agreement and follow occupancy rules and regulations. It will leave members with a larger bill when the moratorium has ended.

Access the full "2021 Quarantrends and Tribulations of the Cooperative Community" course on-demand when registered at www.nahc.coop/rcm-training.

Meet Presenter April Knoch

Knoch is the supervising attorney with Pentiuk, Couvreur & Kobiljak, P.C., responsible for the firm's housing cooperative governing document research and drafting, including articles of incorporation, bylaws, occupancy agreement, purchase agreement, policies and procedures and rules and regulations.



April Knoch

She serves as an NAHC committee member and has contributed numerous articles to the NAHC Messenger and the Cooperative Housing Quarterly. Knoch frequently leads one of NAHC's or MAHC's conference seminars. She was awarded the Super Lawyers "Rising Star" award for three consecutive years (2012-2014) and is one of the Top Women Attorneys as published in Hour Detroit.

Upcoming Trainings

The upcoming webinar will focus on HUD's phase out of REAC and review the new National Standards for the Physical Inspection of Real Estate (NSPIRE). Additional details are coming soon.

What topic would you like to see trainings offered for from NAHC? Tell us [here](#). [CHQ](#)

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NAHC is Accepting Submissions for the Fall Issue of the Cooperative Housing Quarterly

MEMBERS INTERESTED in writing about cooperative governance, membership, finances or any other related issue may submit articles for publication in the Cooperative Housing Quarterly (CHQ) by August 13, 2021. CHQ articles generally run 750-1,000 words in length and cover many subjects of interest to cooperative boards of directors and professionals. Authors may email their articles to altoriaross@gmail.com. [CHQ](#)


NAHC's Blog Keeps Members in the Know

NAHC's Cooperative Housing [Blog](#) addresses relevant topics for housing professionals and cooperators. Members can browse 19 categories including green initiatives, legal issues, governance, development, tax tips and more topics.

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COOPERATIVE DEVELOPMENT

NCB Finances First Mortgages for Cooperatives in New York City

NATIONAL COOPERATIVE BANK (NCB) originated over \$174 million to 58 New York area housing cooperatives and condominiums during the first quarter of 2021. Three of the transactions are described below.

The bank financed a \$2.4 million first mortgage and a \$500,000 line of credit for Shore Lane Arms Owners Corp., a 97-unit cooperative occupying 9801 Shore Road in Brooklyn. The cooperative was constructed in 1957 and incorporated as a cooperative in 1983. The six-story, post-war building consists of a basement, elevator and a doorman.

NCB also funded a \$9 million first mortgage and a \$500,000 line of credit for Valerie Arms Apartment Corp., a 252-unit cooperative located at 54-40 and 54-44 Little Neck Parkway in Little Neck, N.Y. The cooperative was constructed in 1961 and incorporated as a cooperative in 1980. It consists of two 6-story elevator apartment buildings. Recent capital improvements include elevator modernization, roof replacement, lobby renovations, façade repairs, parking lot pavement and LED lighting in common areas. Anticipated capital improvements include pool repair and façade repairs.

In addition, NCB financed a \$7 million first mortgage and a \$500,000 line of credit for 79th Street Tenants Corp., a 179-unit cooperative situated at 425 East 79th Street in Manhattan. This cooperative is located on the Upper East Side and consists of one 14-storied, elevatored, high-rise apartment building. It was built in 1955 and converted into a cooperative in 1981. The cooperative has plans for a service elevator overhaul, lobby renovations and a roof replacement.



Valerie Arms Apartment Corp. was built in 1961 and incorporated as a cooperative 19 years later.



79th Street Tenants Corp., a 179-unit cooperative, is located in Manhattan.



Shore Lane Arms Owners Corp. is a 97-unit cooperative located in Brooklyn.

Continued on page 13 >

Mutual Housing of California Develops Affordable Housing

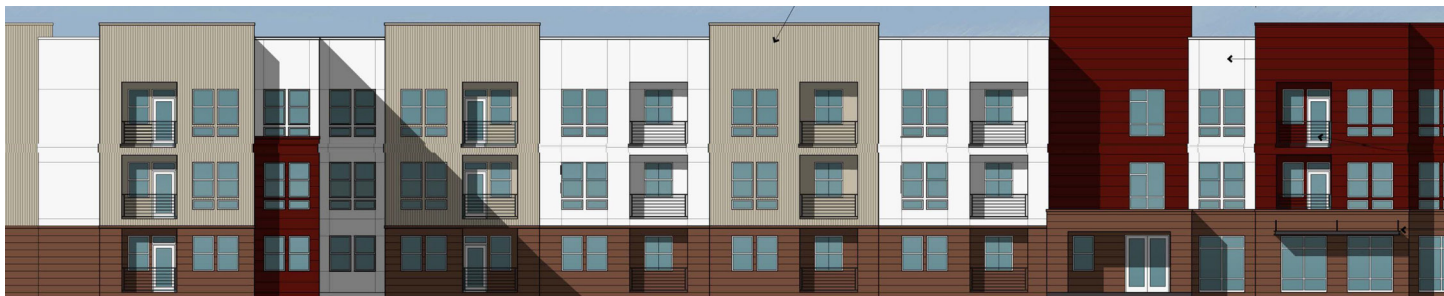
MUTUAL HOUSING has partnered with Sacramento LGBTQ community leaders to plan and develop affordable LGBTQ-welcoming senior housing, 53-unit Lavender Courtyard. In 2015, Mutual Housing purchased a vacant parcel at the corner of 16th and F Streets in Sacramento with the intention of making it home to 53 households whose occupants are age 62 and older. Construction began October 2020 and scheduled to be finished spring 2022.

Construction has also started on Adelante, a Mutual Housing Community, a 38-unit development on Fifth Street in Davis in October 2020. Project financing includes city of Davis HOME funds.

Mutual Housing is also planning to build 127 units at 7351 Stockton Blvd in Sacramento. Mutual Housing on the Boulevard would be on an undeveloped 7-acre parcel that Mutual Housing has owned since 2010.



Lavender Courtyard will become an affordable 53-unit LGBTQ-welcoming community for seniors in Sacramento.



Adelante, a Mutual Housing Community, will be a 38-unit development in Davis.



Mutual Housing on the Boulevard will be built on an undeveloped 7-acre parcel that Mutual Housing has owned for 11 years.

RENDERINGS PROVIDED BY MUTUAL HOUSING.

Continued on page 14 >

NH Loan Fund Assist 2 Communities Become Cooperatives

THE NEW HAMPSHIRE Community Loan Fund's ROC-NH™ team recently assisted two manufactured home rental communities purchase their properties and form the 135th and 136th resident-owned communities (ROC) in the state.

The first was Paradise Ridge Mobile Home Park, a 40-unit manufactured-home park in Raymond, N.H. Using training and technical assistance from the New Hampshire Community Loan Fund's ROC-NH™ team, homeowners organized and formed Paradise Ridge Cooperative. The cooperative then negotiated with the park's owners, Albert and Joyce Witham, reached a \$2-million purchase price and finalized the deal March 26 with financing from Cambridge Trust and the N.H. Community Loan Fund.

Paradise Ridge Cooperative is Rockingham County's 23rd ROC. Those communities contain 1,458 permanently affordable homes.

The second is Bayview Village Home Park in Dover, N.H., an 18-unit manufactured-home park, making it New Hampshire's 136th resident-owned community (ROC).

Homeowners organized and formed Bayview Village Cooperative last June. The cooperative then negotiated with the park's owners, William and Cassandra Miller, reached a \$889,475 purchase price and finalized the deal April 1 with mortgages from Northway Bank and the Community Loan Fund.

Bayview Village Cooperative is Strafford County's 19th ROC. Those communities contain 1,110 affordable homes.

Cooperative ownership means Paradise Ridge's and Bayview Village's homeowners are now eligible for products and services, including real mortgages, that haven't been available to them. Studies show that the availability of home financing, when the land is secure, improves the home's value, the owner's ability to make improvements and overall housing affordability.

The more-than-8,300 homeowners in New Hampshire's ROCs, spread across every county, also have access to management guidance, technical assistance and leadership trainings in which they earn college credit. [CHQ](#)



From left, Paradise Ridge Cooperative President Robie Kelley and Secretary Angela D'Anjou are new officers of their "new" home.

PHOTO COURTESY NH COMMUNITY LOAN FUND.



Bayview Village Secretary Cecelia Kelliher and Treasurer Samantha Engel are proud owners.

PHOTO COURTESY NH COMMUNITY LOAN FUND.

Free Pharmacy Discount Cards and Cooperative Healthy Savings Program



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



Register for the NAHC Annual Conference today!

Griffin to head Cooperative Development Foundation



Mary Griffin

MARY GRIFFIN, an attorney with extensive experience in cooperatives, was selected by the board of directors of the Cooperative Development Foundation (CDF) to serve as the organization's executive director. Griffin will also serve as senior policy advisor to the National Cooperative Business Association CLUSA International (NCBA CLUSA). She joins the organizations on September 7.

Griffin was director of public policy for NCBA CLUSA from 2004 to 2010. With the U.S. Consumer Financial Protection Bureau (CFPB) since its launch, she has served as senior advisor in its Office of Community Affairs since 2012, focusing on developing policies and programs to improve the financial lives of the economically vulnerable. During her time at CFPB, she was twice detailed to the World Bank's Consultant Group to Assist the Poor. Earlier in her career, she served as senior counsel at Consumer Reports.

Blue Ledge Co-op Coordinator Demonstrates Outstanding Service



Judith Thermidor

STAFF AT BLUE LEDGE CO-OP in Roslindale, Mass., nominated Judith Thermidor, resident wellness director as Service Coordinator of the Year through the American Association of Science Coordinators (AASC). Over the course of her tenure as the resident wellness director, Thermidor has demonstrated a strong commitment to the overall health and well-being for the members. During this past year, she advocated to secure services via

Zoom for Blue Ledge members, including a trauma support group. Thermidor routinely met with over 20 engaged members in each session. Thermidor not only exemplifies the meaning of being a service coordinator, but she also demonstrates the CSI core values of cooperation, education, excellence, respect, volunteerism and integrity.

While the cooperative will not know until late summer if Thermidor is the recipient of AASC award, Blue Ledge Co-op acknowledges her as its Service Coordinator of the Year.



Norma Robinson Brown

CAHC Leader Receives Award

NORMA ROBINSON BROWN, executive director of the California Association of Housing Cooperatives, recently received the 40th year award for leadership and residency in Loren Miller Homes in San Francisco.



Julie Eades

THE FIRST EPISODE of Ownership Matters features a conversation about the history of resident ownership with Julie Eades. Eades spent 36 years as the executive director of the New Hampshire Community Loan Fund where she championed resident ownership and helped build a program that has assisted 130 manufactured home communities and counting transition to resident ownership.

In the audio clip found at rocusa.org/ownershipmatters, Eades talks about the very first resident purchase in 1984 by the Meredith Center Cooperative - and what they did after purchasing. [CHQ](#)



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.

MEMBER ASSOCIATION NEWS

Council of New York Cooperatives & Condominiums (CNYC)

DURING A CNYC WEBINAR on June 15, Edward Mackoul and Justin Kraus of Mackoul Risk Solutions helped members understand how to properly protect their buildings and units in the event of a flood. They also reviewed private flood carriers, a recent alternate option to the typical coverage and discussed the benefits and weighed the downside of a private flood carrier. In addition, the speakers delved into whether a condominium unit owner should have flood coverage and whether a cooperative shareholder can obtain flood coverage.

Hurricanes can lead to floods. Hurricane damage is typically a covered peril under the property policy for a cooperative, condominium or owner, but a flood is not.

On October 7 and 14 at 6 p.m., attorney Marc Luxemburg and property manager Gregory Carlson will examine all aspects of operating cooperatives in the course, "Introduction to Co-op Board Responsibilities: An Intensive Seminar for New Directors." The class is limited to board members of housing cooperatives. CNYC, the Federation of New York Housing Cooperatives and Condominiums (FNYHC) and the Association of Riverdale Cooperatives (ARC) are sponsoring the seminar. Advanced registration is required. The cost is \$125 per person if your cooperative is a member of NAHC, CNYC, FNYHC or ARC; \$200 for non-members. Pre-reserve, by phone (212) 496-7400 or e-mail to workshops@CNYC.coop. Payment sent to CNYC at 850 7th Avenue, Suite 1103, NYC 10019 confirms your registration.

CSI Support and Development (CSI)

CSI RECENTLY ADDRESSED the Center for Disease Control (CDC) during a webinar about CSI's vaccination efforts. The focus of the presentation was to discuss vaccine hesitancy/ambivalence and how to get vaccines to the older adult population. Brenda Carney, CSI's national service coordination manager, provided an overview of the vaccine program, highlighting its successes plus the next steps to increase vaccination rates across all CSI cooperatives. As a result of CSI's accomplishments, the U.S. Housing and Urban Development dubbed CSI as "quintessential immunization champions."

CSI participated in the webinar as the result of an invitation from LeadingAge, a national advocacy group for senior housing and services.

Midwest Association of Housing Cooperatives (MAHC)

MAHC HAS RESCHEDULED its annual conference to August 28 – September 1 at the Hilton New Orleans Riverside in New Orleans, La. In addition to the Certified Cooperative Specialist and New Board Member classes, industry professionals and cooperative members will teach over 50 cooperative education classes. MAHC board members, professional advisors and staff also will be available to meet with cooperatives to deliver training for members, board members and staff to mediate board disputes or to provide consulting services on a variety of cooperative matters. [CHQ](#)

NEWS FROM ALL OVER

UHAB Introduces a Cooperative Improvement Program to Assist NY Cooperatives

THE URBAN HOMESTEADING ASSISTANCE BOARD (UHAB) is stabilizing 6,000 units of affordable housing across New York City through its The Co-op Improvement Program. This program will render free, ongoing support to the most at-risk Housing Development Fund Corporation (HDFC) cooperatives.

In New York City, 262 HDFC cooperatives housing over 5,500 families are designated as "distressed." That means they have high debt or serious structural issues. If these cooperatives are left without immediate support, their residents and shareholders will be in danger of foreclosure and risk losing their ownership and equity. UHAB began identifying

these buildings and this issue even before COVID, but once the pandemic hit New York City, these already vulnerable communities face even more challenges.

Over the next four years, a team will create a work-out plan for each HDFC cooperative to get back on track to financial health and develop and train resident leaders in each building, so residents have the power and resources they need to steer their own cooperative housing far into the future.

This program launch is made possible through support from the Oak Foundation over four years, and in the first year, Goldman Sachs. Additional support will ensure every HDFC cooperative is accounted for, and all the resources each resident needs are provided to them for without cost. [CHQ](#)

By Judy Sullivan

Cooperatives Working Together for Success



OVER THE YEARS, our housing cooperatives have achieved many successes when cooperators have worked together on issues. In the past, we achieved success on a Section 216 tax issue that clarified the tax status for housing cooperatives. Today, we are part of a working coalition with the National Cooperative Bank (NCB) and the National Cooperative Business Association (NCBA) to secure a U.S. Housing and Urban Development (HUD) housing cooperative specialist. This effort could eventually benefit all of us not only our HUD subsidized housing cooperatives, but also it

could lead to support for HUD to release the guidelines for reverse mortgages for housing cooperators.

Last year, with the help of Senator Charles Schumer, D-N.Y., and cooperators like Ed Yaker at Amalgamated Housing Cooperative in New York City and Eldon Ralph at Greenbelt Homes, Inc. in Greenbelt, Md., we were able to have housing cooperatives included in the Small Business Administration's (SBA) Paycheck Protection Program (PPP). As a result of their efforts, we were successful in obtaining PPP benefits. When I asked Ed and Ralph to contact their members of Congress to support it, they immediately sent convincing e-mails to their representatives and "bingo" like magic we were in the bill. Only one thing, though, it wasn't magic. Their e-mails are what convinced their representatives to sign on to the legislation.

Many of you might not know how important responding to **"Calls to Action"** are but believe me, they are HUGE and make all the difference in the success of our government relations' efforts on your behalf. A "Call to Action" is *"an exhortation or stimulus to do something in order to achieve an aim or deal with a problem."* When organizations like the AARP send out a "call to action" millions of their members immediately start sending e-mails to their legislators. And, their efforts are rewarded with success. We need cooperatives from all over the country to respond to our "Calls to Action," so you, too, can benefit with cooperatives working together for successful outcomes. Consider designating one member from your housing cooperative to be the point person to contact your congressional representatives and to alert your members to do the same. Be the Ed Yaker and Eldon Ralph in your cooperative. Believe me, responding to "Calls to Action" will benefit you. [CHQ](#)



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

Reps. Maloney, Omar Introduce the Affordable Housing Preservation Act

CONGRESSWOMAN Carolyn B. Maloney, D-N.Y., in April joined with Congresswoman Ilhan Omar, D-Minn., to introduce the Affordable Housing Preservation Act. The legislation will fund the creation of community-owned cooperatives for low-income people, helping to alleviate the affordable housing crisis while allowing people to communally own the homes they live in. Specifically, the legislation will establish a \$200 million grant program run by the Department of Housing and Urban Development that would support nonprofits to create and preserve affordable housing options by developing cooperatives for low-income individuals. This pilot program will empower residents through the formation of resident-controlled cooperatives to ensure the needs of the community are met.

Endorsing organizations include the National Low Income Housing Coalition, Centennial Mortgage, Grounded Solutions Network, ROC USA® and Urban Homesteading Assistance Board (UHAB).

"The timing of this bill could not be better, as communities struggle with skyrocketing housing costs, inequality and declining home ownership," said Fred Gibbs, president of the National Association of Housing Cooperatives. "Cooperative housing is a proven solution to creating long-term, sustainable affordable housing, building communities and helping individuals take control of their lives. We strongly support Congresswoman Omar and Congresswoman Maloney taking on this effort and providing a real solution for the creation of new affordable cooperative housing." [CHQ](#)

2021 COOPERATIVE CALENDAR

JULY

23-24 NAHC Board of Directors Meeting

AUGUST

28-SEPTEMBER 1 Annual Conference of the Midwest Association;
Hilton New Orleans Riverside, New Orleans, La.

OCTOBER IS CO-OP MONTH

4-8 NCBA CLUSA's Hybrid Cooperative Impact Conference,
National Press Club in Washington, DC.

7 Cooperative Development Foundation's Cooperative Hall of Fame
and Issues: National Press Club, Washington, D.C.

25-26 Registered Cooperative Managers (RCM) Training, Island Grand
at TradeWinds Island Resorts, St. Petersburg, Fla.

26 RCM Recertification, Island Grand at TradeWinds Island Resorts,
St. Petersburg, Fla.

27-30 National Association of Housing Cooperatives' 61st Annual Conference,
Island Grand at TradeWinds Island Resorts, St. Petersburg, Fla.

NOVEMBER

12-14 North American Students of Cooperation Virtual Institute

14 41st Annual Housing Virtual Conference of the Council of
New York Cooperatives and Condominiums

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



The National Association of Housing Cooperatives

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