

Officers' Column

3

NAHC Partners
with Energy Star

5

Committee Corner

Cooperative Housing
Journal is Back

6

Spotlight on St.
Joseph's Community

7

NAHC Members Gain
Knowledge in Hilton
Head Island

9

Rooftops Canada Carries
the Cooperative Model to
African Countries

10

Member Recognition

11

Membership Re-Elects
NAHC Board Members

14

People and Places

15

Cooperative Development

16

Member Association News

Cooperative Calendar

18

Report from Washington

19

News from All Over

20

COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Winter 2016

NAHC Honors Former NAHC Executive Director with Voorhis Award

NAHC President Greg Carlson presented Douglas M. Kleine with the Jerry Voorhis Award for 2015 based on his long record of support and advocacy on behalf of housing cooperatives. Kleine was the executive director of NAHC from 1999 to 2007. During that time, he promoted and supported NAHC and represented NAHC to outside groups as the association thrived. He brought 7000 new units into NAHC through affiliation with two new co-op membership associations. He worked with the RCM Board of Governors to streamline the RCM program and make it more open. He supported the Excellence in Governance Committee in creating the 3R course for boards. With funds from a HUD grant, he personally provided training to 14 limited equity co-ops in isolated locations. At NAHC, he wasted no time in demonstrating a commitment to diversity and inclusion and mentored staff in professional development and member service. Since his departure from that position, Kleine has continued to assist NAHC by giving workshops at annual conferences and contributing to the Communications Committee. He collaborates



with the editor of the *Cooperative Housing Bulletin (Quarterly)* and serves as manager of the editorial board to ensure that NAHC members receive a timely and quality newsletter.

Earlier in his career, Kleine served in the Condominium and Cooperative Branch of the U.S. Department of Housing and Urban Development (HUD) where he trained HUD field personnel on underwriting cooperative loans. At HUD, he also served on the legislative drafting team for the Condominium and Cooperative Abuse Relief Act, which gives

cooperatives the right to go to federal court to end abusive developer practices and break long-term management contracts.

Later, as NAHC Executive Director, Kleine put his government experience directly to work on NAHC's legislative and regulatory agenda, including getting VA-guaranteed share loans authorized, FHA-insured reverse share loan mortgages approved by Congress, and the appointment of the first Special Assistant for Cooperative Housing since 1980.

In the 1980s under contract with the D.C. Department of Housing and Community Development, Kleine created a training program

Continued on page 4 >

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

October 26 - 29, 2016
Monte Carlo Las Vegas
Resort and Casino

NAHC
National Association of Housing Cooperatives

COOPERATIVE HOUSING BULLETIN

PUBLISHER: National Association of Housing Cooperatives

EDITOR: Altoria Bell Ross Altoriaross@gmail.com

EDITORIAL BOARD

Manager: Douglas M. Kleine dougk@verizon.net

Herbert H. Fisher HHFisher1@aol.com

Randall Pentiuk rpentiuk@pck-law.com

Mark Shernicoff Mark@Shernicoff.com

David J. Thompson dthompcoop@aol.com

Roger Willcox willcoxr@juno.com

Emails, letters, and comments to the Editor and Communications Committee Members are welcome. Please send them to info@nahc.coop.

Cooperative Housing Bulletins are devoted to matters of interest to boards and members of Housing Cooperatives and concerned professionals. All NAHC Associations and Members should advise their memberships on how to get and download CHBs when published.

The opinions expressed in this publication are those of the authors and not necessarily those of the Association. This publication is distributed with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

Acceptance of advertising by the *Cooperative Housing Bulletin* does not imply endorsement of the product or services advertised.

Address inquiries, manuscripts, news items and responses to the Editor at NAHC, email info@nahc.coop. For reprint permission, advertisements and other business matters contact NAHC, 1444 I Street NW, Suite 700, Washington, DC 20005-6542, www.NAHC.coop.

© 2016 by the National Association of Housing Cooperatives ISSN 0097-9759



About NAHC

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

Mission Statement

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

NAHC Board of Directors 2014-2015

Chairman	Ralph J. Marcus
President	Gregory Carlson
Executive Vice President	Fred Gibbs
Secretary	Anne Hill
Treasurer	Linda Brockway

Directors

Anthony Beck	Blaine Honeycutt	Mark Shernicoff
Richard Berendson	Hugh Jeffers	Stephen Somuah
Jackie Brown	Charlotte Lann	Hope Turner
Norma Coignet Brown	Barbara Loatman	Billie J. Walker
Donna Marie Curvin	Randall Pentiuk	Ruthie Wilder
Leon Y. Geoxavier	Alfred Reynolds	Roger Willcox, NAHC President Emeritus
Roger Hall	Mary Ann Rothman	Kimalee Williams
Karen Harvey	Stephen Sarine	

Member Associations

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

NAHC Principal Committees and Chairs

Ad Hoc National Cooperative Share Listing Committee – Karen Harvey
Ad Hoc Share Loan Committee – Gregory Carlson
Audit Committee – Stephen Somuah
Communications Committee – Gregory Carlson and Fred Gibbs
Contract Review Committee – Hope Turner
Credentials Committee – Anne Hill
Executive Committee – Gregory Carlson
Development & Preservation Committee – Hugh Jeffers
Finance Committee – Linda Brockway
Governance and Strategic Planning Committee – Ralph J. Marcus and Mark Shernicoff
Government Relations Committee – Mary Ann Rothman
Membership Services Committee – Linda Brockway
Mutual Marketing and Advocacy Committee – Anne Hill

RCM Board of Governors – Gregory Carlson

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

About Bostrom

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



Greg Carlson



Ralph J. Marcus



Fred Gibbs



Anne Hill



Linda Brockway

NAHC Makes Changes to Better Serve Its Members

CHANGES ARE in the air! The National Association of Housing Cooperatives (NAHC) rebranded the *Cooperative Housing Bulletin* (CHB) to the *Cooperative Housing Quarterly* (CHQ) to better reflect this periodical's publication of four times a year.

NAHC convened its 55th Annual Conference and Meeting at Hilton Head Island last October. It was the best conference. Inspiring speeches and eulogies remembered those killed in the South Carolina African Methodist Episcopal Church. NAHC launched the start of its social media. If you have not already, please join us in the world of social media by following NAHC on Facebook and Twitter. The NAHC board and officers also remained the same for another year. If you were at Hilton Head Island, you will agree. It was a wonderful experience.

This year October 26 through 29, NAHC will be hosting its 56th Annual Conference and Meeting at the Monte Carlo Las Vegas Resort and Casino. So, mark your calendars now. You will not want to miss this one.

For those who are certified in the Registered Cooperative Manager (RCM) program, please note you can now take your mandated recertification of the ethics course online at the NAHC web site. The RCM board will soon be meeting to discuss those RCM who have not recertified. Please give a big round of applause for our new RCM board member Kelly Barth; she will make a great addition.

The NAHC Board will be meeting in Washington, D.C. on February 19 and 20. The board will discuss two important issues. First, membership

has been stagnant for a number of years. As a result, the board is devoting a full-day workshop to make a plan to start developing new membership. Hopefully, this session will lead the board on a path to further strengthen NAHC in the same manner as we have been successful in building partnerships with other like organizations. Second, the board will decide whether to join and be on the board of the Cooperative Housing International (CHI). This organization represents 17 countries of cooperative housing but without any United States presence. It is truly an opportunity for NAHC to gain knowledge from our international counterparts in their lessons learned. CHI is part of the whole international cooperative movement organization of International Co-operative Alliance (ICA). NAHC became an international entity with its partnership with CHF Canada. The CHI membership would truly make NAHC an international player.

Another area by which NAHC is helping its members is the recent partnership with the Federal Department of Energy's "Energy Star" program. The program educates the cooperative about achieving energy efficiency and the individual member in reducing energy in his or her unit. Watch for information in the *Cooperative Housing Quarterly* (CHQ) and the website. Please see the article in this issue. [CHQ](#)

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

RCM
REGISTERED COOPERATIVE MANAGER

and provided technical assistance to dozens of tenant groups that converted their buildings from rental to cooperative.

Kleine has served on the board of the Cooperative Development Foundation, Hope Housing, Cooperative Housing Coalition and the National Housing Conference. He was appointed by the Governor of Virginia to the Common Interest Community Board which oversees developer offering statements, manager licensing and disputes between residents and co-op and condo boards.

Kleine's involvement extended to other types of co-ops. He was a member of the John Deere Credit Union and a food co-op in Maryland. He was an advisor to the HUD Employee Child Care Co-op and served 15 years on the board of a unique commuter bus co-op that moved 1000 people a day to jobs in the DC area.

Kleine, who is president of Professional Association Services, an interim executive director services company based in Alexandria, Va., has become a strong arm in NAHC.

The Jerry Voorhis Award recognizes significant leadership in both theory and practices. NAHC's board created this lifetime achievement award in memory of its namesake and a man regarded as NAHC's founding father. Voorhis, a man of impeccable integrity, believed in and did his best to teach, apply and widen the use of basic cooperative principles. **CHO**

Annual Awards

NAHC honors individuals and organizations for outstanding achievement through six awards, presented at NAHC's annual conference. The deadline for submitting 2016 nominations is Wednesday, August 31, 2016. Award winners will be announced and recognized at the NAHC Annual Conference during the Awards Luncheon.

To nominate a 2016 candidate, submit an online form at <http://coophousing.org/annual-conference/awards/>.

NAHC's board created this lifetime achievement award in memory of its namesake and a man regarded as NAHC's founding father.



Your Cooperative Bank Expert

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

We offer:

- Cooperative Underlying Mortgages
- Lockbox and Online Payment Services
- Reserve Programs
- Unit Loans



Contact Us!



LOANS

Larry Mathe
TEL (703) 302-1909
TEL (800) 766-2622
EMAIL lmathe@ncb.coop

CASH MANAGEMENT

Jared Tunnell
TEL (703) 302-8176
TEL (800) 766-2622
EMAIL jtunnell@ncb.coop

Visit us online at www.ncbassociationbanking.coop

NAHC Partners with Energy Star: Benchmarking your Cooperative

Your cooperative can reduce your operating costs, increase your cooperative value and meet the demands of members for environmentally responsible housing options. How? By making your multifamily housing properties more energy-efficient.



ENERGY STAR has the tools and resources to help you save energy and money while tracking your carbon footprint.

Ready to save 30 percent on your utility bills?

According to a widely cited study, energy efficiency improvements of 30 percent are both achievable *and* cost-effective across multifamily buildings. If all such measures were undertaken, this could drive annual utility savings of \$9 billion by 2020.

And with the launch of the 1-100 ENERGY STAR score for cooperatives, you can now earn ENERGY STAR certification recognizing the superior energy performance of your properties.

Compare your property to similar properties nationwide

The first step to managing energy use is to take stock of how your cooperative is currently performing. To find out if your cooperative is using a lot or a little energy compared to others, benchmark it in [Portfolio Manager](#), EPA's free online energy management tool. Once you've entered your energy bills for the past 12 months and some information about your property, Portfolio Manager will return a host of metrics about your cooperative's performance.

If you have 12 months of whole-property data and more than 20 units, you can also receive a 1-100 ENERGY STAR score, which compares your cooperative to similar properties nationwide. Even if you don't get an ENERGY STAR score, you can still compare your cooperative to other similar properties within your portfolio or track your performance over time.

Benchmarking is the first step to identifying opportunities to save energy and money.

• **Information Needed to Receive a Score for Multifamily Properties:**

First, you'll need to collect the energy use data and cooperative information you'll need to input into Portfolio Manager. Note that your property must have 20 or more units to receive a 1-100 ENERGY STAR score. However, a cooperative that has fewer than 20 units can still realize valuable energy and cost savings from the benchmarking process and make use of all the other metrics Portfolio Manager has to offer.

• **Multifamily Benchmarking FAQ:** Have questions? See our FAQs.

Benchmarking tips for multifamily housing

If your cooperative consists of multiple properties, such as a garden-style community, be sure to benchmark the entire property. See our guide on [how to benchmark a campus](#) for step-by-step instructions.

If you have other types of commercial space on your cooperative (e.g., retail or restaurant), you should include those spaces in the gross floor area for your campus, but benchmark them according to their space type in Portfolio Manager.

Improve the energy and water performance of your multifamily property

Once you've benchmarked, you'll know which areas to target for cost-saving energy-efficiency improvements. Start with low- and no-cost measures and then continue improvements with product and building system upgrades.

• **No-and Low-Cost Energy Saving Tips for Multifamily Housing Common Areas:** Need an easy win? These tips from successful ENERGY STAR partners will help you start saving energy in common areas and vacant units with little to no upfront investment.

• **No- and Low-Cost Checklist for Saving Energy and Water in Multifamily Housing:**

For those who are ready to dive in, this checklist provides a more in-depth review of the no- and low-cost energy and water savings opportunities to look for throughout your cooperative.

• **Save Energy:** Visit the comprehensive section on saving energy in existing cooperatives, which details best practices for saving energy, engaging residents and calculating potential energy savings. Consider the full range of ENERGY STAR and WaterSense qualified products, as well as the ENERGY STAR Service and Product Provider partners who can help to identify, plan and implement energy efficiency improvements.

Find policies and programs to increase efficiency for low-income households

ENERGY STAR for Affordable Housing: ENERGY STAR offers affordable housing cooperatives proven, turn-key solutions that can be deployed to cost-effectively increase energy efficiency for low-income households.

Earn ENERGY STAR recognition

If your property receives an ENERGY STAR score of 75 or higher, it may be eligible to be certified as ENERGY STAR, meaning it's among the nation's top energy performers.

• **Earn the ENERGY STAR** for your existing property.

Thanks to the "Energy Star" program in providing much of the information. [CHQ](#)

Member Services Develops Grants, Plans Future NAHC Conferences

THE MEMBER SERVICES COMMITTEE (MSC) is in the process of finalizing the Hardship Grant Award that will be given to a member of a financially troubled cooperative to attend the NAHC conference. MSC is also planning the 2017 and 2018 conferences. If any member has an idea, contact Linda Brockway at ljbecho@aol.com.

Finance Committee Finalizes Budget, Prepares for Audit

THE FINANCE COMMITTEE has paid NAHC's expenses and has \$52,345 in the operating account and \$50,184.50 in savings. The committee is also finalizing the 2016 budget and is preparing the 2015 financial statements, along with the Audit Committee, for auditors, Givens and Barnes. [CHQ](#)

The Cooperative Housing Journal is Back!

After a long hiatus, the National Association of Housing Cooperatives re-introduces *The Cooperative Housing Journal* (CHJ). This publication is a member service providing information of lasting value on cooperative housing practices, theory and research. It also supports NAHC's mission of educating its members.

Attorneys will get insight into why judges and legislators don't "get it" with regard to the hybrid legal relationship of ownership and rental in cooperatives.

Cooperative board members and managers are offered tips on leadership, and when to be visionary, when to invest time for consensus and when to follow the crowd.

Historian Kristin Szyliak examines 34 cooperatives that are over 70 years old, the idealism that founded them and the challenges they face today in maintaining affordable decent housing in the context of self-determination.

Prominent author David Thompson documents 20 years of history of two manufactured home communities—one that converted to cooperative and one that stayed rental. What are the differences today in the cost of housing and financial well being of residents?

The CHJ has a bonus article on a recent conversion of a 32-unit manufactured home community in rural Montana. Readers will learn the intricacies and complexities of financing the sale, the importance of technical assistance during and after conversion and the secrets of success in working with residents.

Please enjoy this renewed publication [here](#).



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.



An Oasis in the Midst of the City is Still Going Strong after 46 Years

By LeVerne A. Stephens

ST. JOSEPH'S COMMUNITY, INC. (SJC) is the exception to the rule in a city (Boston, Massachusetts) that long personifies "Yankee Pride & Resilient Individualism." Long before condominiums and loft living, SJC was built on the premise that it takes a village to build and maintain a community with spirit. Until it paid off its mortgage, SJC was a 221(d)(3) limited equity development established in 1969 as an affordable alternative to home ownership

by NAHC president emeritus Roger Willcox, whom the Archdiocese of Boston invited to develop cooperative housing. SJC is one of the oldest limited equity housing cooperatives in New England. SJC has

come a long way since its incorporation in 1969, climbing over hurdles and refusing to be held back from achieving its goals - affordable housing in a caring close-knit community.

St. Joseph's Community is comprised of 137 townhouse style units varying in size from one to five bedrooms. Of these 137 units, 98 are subsidized through U.S. Department of Housing and Urban Development (HUD) Section 8 Program, and the remaining 39 units are categorized as moderate and market-income units. Twenty-five shareholders have been with the community since its formation, and many were raised within the community and returned to become members themselves as adults. It is not uncommon to find families with two or even three generations within the community, strengthening the unity of the cooperative with the bonds of family.

Share transfer value ranges from approximately \$12,500 to \$28,200 dependent upon bedroom size; exact share transfer value per bedroom is as follows: one bedroom, \$12,484.98; two bedrooms, \$16,528.88; three bedrooms, \$20,383.65; four bedrooms, \$24,291.91; and five bedrooms, \$28,219.60. Members enjoy eat-in kitchens with all appliances, spacious bedrooms, varied floor plans, hardwood flooring, off-street parking and private rear yards among beautifully landscaped grounds and a convenient location with immediate access to city services, local schools and businesses and transportation.

When most cooperative communities in New England faced financial hardship in the 90s and had to re-finance or resort to becoming "rental" developments, SJC persevered and paid off the original mortgage in 2011. And to ensure SJC continues to have ample replacement and capital improvement funds, SJC Board of Directors and shareholders voted to maintain depositing the monthly mortgage amount into their Replacement Reserve Accounts. Today, reserves stand at \$4.2 million. As a result of SJC's sacrifice, the shareholders/members reap the benefits of upgrades. Recent completed projects include: replacement of interior and exterior and storm doors, windows, stoops, railings, mailboxes and security lights. Other improvements encompass cameras, roofs, baseboard heating systems, electrical re-wiring and smoke/CO2 detectors. Basement stairs and lights, cabinets, countertops, energy efficient stoves and refrigerators and landscape improvements also made the list.

SJC is so meticulously maintained, that even after 46 years, it received a REAC score of 91 in 2014.

The SJC Board of Directors is constantly reviewing and updating policies to stay abreast in today's multifaceted housing world unflinching working in tandem with management and

Continued on page 8 >

St. Joseph's Community is comprised of 137 townhouse style units varying in size from one to five bedrooms.



St. Joseph's Community, Inc. hosted a National Night Out and youth back-to-school event.

LeVerne A. Stephens, MS, A.R.M.®, R.C.M., is property manager, the management agent for St. Joseph Community, Inc. in Roxbury, Mass.

staff; attending NAHC, Council of New York Housing Cooperatives & Condominiums and Midwest Association of Housing Cooperative training conferences annually and engaging the membership community in participating in committees such as the Audit Finance Committee, Membership Selection, Parking and Security, Capital Improvements Committee and Exterior, Landscaping and Maintenance Committee to name a few.

As a cooperative community, St. Joseph's also prides itself on raising its youth and caring for its elder population with an "it takes a village" mentality. SJC believes that it takes each and every member's committed involvement to maintain and improve the quality of life for the whole community. Providing youth enrichment activities and assisting our elders with maintaining their homes and yards are two simple but necessary expressions of this belief. SJC maintains its own resident service coordinator for elders and the disabled and consistently collaborates with management, on-site staff and the entire membership population in regards to the youth. For example, each year SJC holds a Youth Day in June, providing them with Summertime gift bags and t shirts and at summer's end on National Night Out providing Back to School Bags filled with school supplies.

As a partner in the larger community, SJC participates as a "cooperative ownership" voice in city issues lending its voice to future development and neighborhood concerns in the community.

When the local rental registration ordinance threatened cooperative housing by treating each unit as its own entity and charging a yearly fee per unit, SJC's president rallied the membership and joined voices with other local cooperatives to oppose the ordinance which ultimately won cooperative housing exemption in Boston. And when a shooting marred our nearby community, SJC took the lead in coordinating a neighborhood coalition with our nearest neighbors by establishing the 5-Point Coalition which worked in conjunction with local law enforcement and community organizations and individuals in quelling the violence. SJC continues to meet quarterly with the coalition and monthly with the Boston Police Community Services Department.

SJC has also learned how to be politically astute on a national basis. Recently when SJC was notified that Congressman Steve Israel's bill to provide Federal Emergency Management Agency (FEMA) disaster assistance for the common areas of housing cooperatives needed support, SJC became proactive and united its membership, board of directors, management company- Trinity Management, LLC, and others individuals and organizations involved in cooperative housing to lobby Congressman Michael E. Capuano to co-sponsor Congressman Israel's bill by way of phone calls, emails and letters. Congressman Capuano is now a co-sponsor of that bill.

Today's youth, parents and elders are facing ever more challenging issues. SJC as a community deals with these issues by first coming together in unity. Together, SJC works to prevent and eliminate those problems that plague our society: poverty, apathy, discrimination and violence. SJC unites our past (elders), present (parents), and future (children), coming together to achieve a common good - building community - not just a place to live, but an oasis in the midst of the city. [CHQ](#)



SJC President Audrey Dickerson speaking at Boston City Hall City Council on the Public Boston Rental Registration and Inspection Ordinance.

NAHC Members Gain Knowledge in Hilton Head Island, Look Forward to Las Vegas

About 400 cooperative members and professionals providing services to the housing cooperative community followed the guiding light to their cooperative future by taking classes, networking and attending the awards ceremony at NAHC's 55th annual conference, October 14-17, in Hilton Head Island, S.C.



In response to the tragedy at Emmanuel Church in Charleston, S.C., on June 17, 2015, NAHC invited Rev. Clifford Brown and Rev. Leroy Middleton from the African Methodist Episcopal (AME) Church to provide a memorial service at the opening session. Rev. Brown led the membership in memorial prayer for the nine AME members who lost their lives in a violent shooting at the Mother Emmanuel AME Church. After the prayers, Rev. Middleton described how the church's shootings have affected the AME church community. In support of the AME church, NAHC donated \$5 of each registration for the conference to the Mother Emanuel HOPE Fund for the church and the families of the nine who lost their lives.

After the clergy spoke, keynote speaker Scott Jackson, CHF Canada program manager and president of Rooftops Canada, detailed the recent partnerships with cooperative housing organizations in Kenya, Tanzania and Zimbabwe where



Members explore services offered by exhibitors.

the organization has helped more than 2,500 families access land and housing. Jackson has worked with cooperatives for more than 20 years, serving on several boards. He participated in Rooftops Canada's East Africa study tour and has experienced first-hand the results of engaging with housing cooperatives around the world.

In 2015, Rooftops Canada celebrated 30 years as the international development

Continued on page 13 >



Rev. Brown leads the membership in memorial prayer for the nine AME members who lost their lives in a violent shooting at the Mother Emmanuel AME Church.



NAHC members learn more about cooperatives during the annual conference.



Cooperators strut their stuff.

Rooftops Canada Carries the Cooperative Model to African Countries

Scott Jackson, national communications program manager at CHF Canada and president of Rooftops, addressed NAHC about CHF Canada's international outreach of taking the cooperative housing model to undeveloped parts of the world.

Through overseas partners in Kenya, Tanzania, Zimbabwe and South Africa, Rooftops supplies its partners with direct and indirect financial support for programs such as housing microfinance which help to purchase building supplies and other needs.

Jackson has been involved with Rooftops Canada as a supporter for 15 years. Since 2011, he has been on its board. In 2010, he was part of a group of four Canadians to witness the work of Rooftops Canada and its African partners when he travelled to Kenya.

Rooftops Canada is a non-profit founded in 1984 as the international development program of cooperative and social housing organizations in Canada. It helps communities create sustainable and practical housing solutions. The result is thousands of families with secure, affordable shelter. Rooftops has worked in 38 countries across the globe from Uganda to Latvia to Nicaragua.

Rooftops Canada was originally founded by the Co-operative Housing Federation of Canada, and it receives the majority of its operating funds from an annual CHF Canada contribution of 3 percent of its annual revenue. Some individual housing cooperatives in Canada also contribute an annual donation, anywhere from a few hundred to a few thousand dollars. CHF Canada also works on behalf of many other Canadian housing organizations



Rooftops Canada
Abri International

Building Homes and Communities

representing non-profit and social housing. CHF Canada also partners with the Government of Canada, through the Department of Foreign Affairs, Trade and Development, helping to distribute Canadian foreign aid.

Jackson illustrated the work of Rooftops through a series of success stories. Rooftops and its partner organizations use housing solutions to respond to the AIDS epidemic. In Kenya, Rooftops has trained housing cooperative leaders and youth as peer educators to reduce stigma and provide community based programs for shelter, nutrition and care. In Zimbabwe, Rooftops has helped affected women develop urban gardens producing healthy food for eating and for sale. In Uganda, Rooftops brings AIDS service organizations and housing groups together to provide the care and education that is desperately needed in slum conditions.

Rooftops provides housing by reaching people in need. Through overseas partners in Kenya, Tanzania, Zimbabwe and South Africa, Rooftops supplies its partners with direct and indirect financial support for programs such as housing microfinance which help to purchase building supplies and other needs. Rooftops renders training and capacity-building opportunities and sends technical advisors and volunteers into the field. Rooftops affords study exchange opportunities for overseas partners to visit other countries, including North America, and learn from each other's work.

Reaching out across borders from community to community is an important part of what can and should be done as cooperatives. It is rewarding, strengthens and teaches cooperators how seemingly insurmountable hardships can be overcome. It's about taking the 6th cooperative principal "Cooperation among Co-ops" and the 7th principal "Concern for Community" to a higher level. [CHF](#)

National Communications Program Manager at CHF Canada and president of Rooftops Scott Jackson (center back row) is pictured during his 2010 study tour of Kenya and Tanzania.



Member Recognition

Davidson and Jackson Receive the President's Award



NAHC President Greg Carlson presented the President's Award to Anne Davidson, president of the CHF Canada, and Scott Jackson, national communications program manager at CHF Canada.

NAHC PRESIDENT GREG CARLSON presented the President's Award to Anne Davidson, president of the CHF Canada, and Scott Jackson, national communications program manager at CHF Canada.

Davidson participated in cooperative educational conferences, monthly delegate meetings and CHF Canada annual meetings on behalf of her cooperative. The membership elected her regional director for British Columbia/Yukon province in 2010 and CHF Canada president in 2012.

Jackson, who served as the conference's keynote speaker, is president of Rooftops, which is CHF's international outreach taking the cooperative housing model to undeveloped parts of the world. He has also presented workshops at NAHC's prior conferences.

The CHF Canada board governs according to Canadian law and the bylaws and rules approved by the members. The members elect the board to oversee the operation of CHF Canada between meetings. The board also sets priorities for CHF Canada based on resolutions the members pass at the annual general meeting.

The President's Award recognizes individuals who have made significant contributions to NAHC and the cooperative movement.

Indianapolis Cooperative President Secures the Cooperative Distinguished Service Award

MEMBER SERVICES CHAIR LINDA BROCKWAY presented the Cooperative Distinguished Service Award to Stephanie McGaha of Troy Manor Cooperative in Indianapolis, Ind. The cooperative membership

elected McGaha to the board of directors in 1997. Subsequently, McGaha, who is the president of the cooperative, has served in various board capacities for 17 years.

In nominating McGaha for the award, the cooperative said the community refers to her as "The Lawyer" due to her ability to "cross examine" both management and contractors. McGaha's knowledge of cooperative housing and her years of service have given her a wealth of knowledge that is invaluable and irreplaceable to the cooperative. McGaha has been involved in organizing yearly activities at the cooperative such as the Mother's Day Give Away, the Easter egg hunt, the picnic, the Halloween party, the holiday party with Santa, the senior citizen Christmas dinner, as well as donating to the local Caring and Sharing Program. She and her husband also sponsor several families for Christmas.

McGaha became a teacher in 2000 at North Madison Elementary School and then a principal in the Mooresville School System in 2010 after earning a master's degree in education management. She is involved with children not only at her school but also at the cooperative. McGaha

also has dedicated many hours to taking children of the community to Kings Island amusement park in Mason, Ohio, and to the Indiana Pacer basketball and Cincinnati Reds baseball games.

The Cooperative Distinguished Service Award recognizes outstanding service to cooperative housing and the achievement and contribution of a cooperative member who has helped a cooperative or association of cooperatives to better serve its members.



Member Services Chair Linda Brockway presents the Cooperative Distinguished Service Award to Stephanie McGaha of Troy Manor Cooperative in Indianapolis, Ind.



Member Services Chair Linda Brockway presents Rose Christy of Second Stone Ridge Cooperative (SSR), a 190-unit cooperative in Bridgeport, Conn., with the Cooperative Star Award.

Connecticut Cooperative Star Sparkles at Conference

MEMBER SERVICES CHAIR LINDA BROCKWAY presented Rose Christy of Second Stone Ridge Cooperative (SSR), a 190-unit cooperative in Bridgeport, Conn., with the Cooperative Star Award. NAHC honored SSR because it exemplifies sound leadership, management and implements proactive measures toward preservation, efficiencies, as well as meeting the social and health needs of their membership. SSR's board of directors has committed its time and efforts to govern SSR and operate via its managing agent through regular monitoring of expenses, collections, occupancy and reserve planning and funding. It focuses on transparency and constant communicating

Continued on page 12 >

of plans and updates to its membership through regular meetings, notices and a quarterly newsletter. SSR engages with local legislation and has received capital improvement grants and information sharing.

SSR recently updated its corporate documents, removing regulatory HUD language but diligently implementing a more flexible yet still limited equity model. This model allows for both increased equity value and a preservation of affordability by minimizing exorbitantly increased tax assessments.

Currently, SSR is working to facilitate an online work order tracking and online payments. SSR is in the midst of a capital improvements funding project in order to preserve its ample reserves while still maintaining a physically viable property. The cooperative is exploring implementation of a resident service program that will meet the needs of its aging population. This service will permit its proud multigenerational membership to age in place with dignity while remaining near family by tapping into local, state and federal services.

The Cooperative Star Award recognizes housing cooperatives that demonstrate sound leadership, management and housing value for their members and have systems in place to assure prudent preservation of their members' interests.

Colorado Manager Garners the Ida Fisher RCM Award

PRESIDENT OF THE BOARD OF GOVERNORS GREG CARLSON bestowed the Registered Cooperative Manager (RCM) Ida Curtis Fisher Award to Kelly Barth. Barth, a RCM and the second recipient of the award, has been the resident manager at Rose Hill Townhouses, Inc., in Commerce City, Colo. for eight years. Rose Hill is one of four cooperatives in Colorado.

Barth received the RCM pin and certificate in 2011, became recertified in 2014 and joined the RCM Board of Governors in 2015. Barth supports Rose Hill by working with members so they can understand their cooperative benefits. She also collaborates with the board of directors to provide member services and programs and believes that community involvement is the key to an excellent cooperative.

Additionally, Barth supervises the maintenance staff, and as a result, the property has continued to be adequately maintained and void of deferred maintenance. Currently, the board is

reviewing the capital improvements needs, coordinating its requests and preparing bid documents.

The Ida Curtis Fisher RCM of the Year Award honors the RCM who has demonstrated outstanding dedication by devoting time, energy and talent to the RCM program and the local cooperative housing industry. The award was established in 2013 in memory of Ida Curtis Fisher and her effects and devotion to the cooperative housing community.

Senior Cooperative Organization Wins the Development and Preservation Award

STEVE SARINE, chair of the Development and Preservation Committee, presented Charlotte Lann and Billie J. Walker with the Development and Preservation Award for CSI Support and Development Services of Warren, Mich.

CSI is celebrating 50 years of affordable cooperative housing development that has resulted in the development of 7,000 units in 58 cooperatives in four states. CSI has shown great adaptability, moving from financing program to program (Section 236, low-income housing tax credit, Section 202 and Section 8) together with grants and local government assistance to help to keep the development and preservation process progressing through the years. Despite economic slumps and sky high-interest rates, CSI has proceeded without experiencing any defaults.

An important part of CSI's success is resident education and participation, starting with monthly meetings organized for each floor in each building. CSI also has proven to be a great place to work, winning recognition as a top 100 workplace in Detroit by the *Detroit Free Press* for the last five years in a row. CSI is clearly a prime example of creative development and implementing management systems that support building preservation and consistent quality of life for cooperatives.

The Development and Preservation Award recognizes innovation, creativity, breakthroughs, leadership or business judgment that improves the likelihood and volume of successful cooperative development or the long-term viability of existing cooperatives.



Development & Preservation Chair Stephen Sarine presents the Development & Preservation Award to CSI Support & Development Services. Billie J. Walker and Charlotte Lann accept.



President of the Board of Governors Greg Carlson (l) and Executive Vice President Fred Gibbs bestow the Registered Cooperative Manager Ida Curtis Fisher Award to Kelly Barth.

Continued on page 13 ►

NAHC Communications Board Selects California Cooperator Author of the Year

COMMUNICATIONS COMMITTEE CO-CHAIR FRED GIBBS

announced the Author of the Year Award winner, David J. Thompson. Thompson has written articles for the *Cooperative Housing Bulletin (Quarterly)* and the *Cooperative Housing Journal* as well as serves on the Communications Committee's editorial board. Thompson recently published a book regarding civil rights involvement in the cooperative movement. The committee thanked Thompson for continuing to work to promote quality NAHC publications. Editorial Board Manager Douglas M. Kleine accepted the award on Thompson's behalf.

David J. Thompson, a co-principal of Neighborhood Partners, LLC, is also president of the Twin Pines Cooperative Foundation in Davis, Calif.

The Author of the Year is awarded to an individual in recognition of contributions to NAHC publications through writing, reviewing and editing.

Eleven New Managers Join RCM Ranks, Nine Recertified

ELEVEN COOPERATIVE MANAGERS completed the two-day Registered Cooperative Manager (RCM) certification program at the NAHC annual conference in Hilton Head Island, S.C. That number is a three-manager increase from the 2014 annual conference. Managers who received their certificates and pins were Mardan Alkassab, Yorkville Cooperative Inc., Fairfax, Va.; Erica Baker, Benning Road Housing Cooperative, Washington, D.C.; Lillian Barnes, Warren Gardens Housing Cooperative, Roxbury, Mass.; Linda Briscoe, Pickwick Square Cooperative, District Height, Md.; Peter Lillie, CSI Support and Development Services, Warren, Mich.; Djenane Marquez, Warren Gardens Housing

Cooperative; Mohamed Mohamed, Yorkville Cooperative Inc.; Judy Moraga, Jordan Management Company, Rocklin, Calif.; Ismail Musa Baloley, Yorkville Cooperative Inc.; Shannen Weeden, Benning Road Housing Cooperative; and Euricka Young, Park Forest Cooperative III, Area J, Park Forest, Ill.

Six RCMs also successfully passed the recertification class which is the ethics course. They were Alison Bright, Charlame Park Homes I, Roxbury, Mass.; Dylan Day, Mayflower Townhouse Cooperative, Plymouth, Mich.; Maxine Dennis, Yorkville Cooperative Inc.; Francine Franklin, Jordan Management Company; Hester Marshal, Wildwood Park Towne Houses, Atlanta, Ga.; and Amy Sanford, Georgetown Place Cooperative, Taylor, Mich.

Another three RCMs recertified using NAHC's new online service. They were Robin Lay, Realty & Mortgage, Chicago, Ill.; Serafim Kogan, Lakeview Towers Residents Association, Chicago; and Angela Dixon, Lakeview Towers Residents Association. [CHQ](#)



The new and some recertified RCMs are Dylan Day (recertified), Alison Bright (recertified), Ismail Musa Baloley (recertified), Judy Moraga, Marden Alkassab, Shannen Weeden, Linda Briscoe, Djenane Marquez, Peter Lillie, Lillian Barnes, Mohamed Mohamed, Erica Baker and Euricka Young.

► **Members Gain Knowledge** [continued from page 9]

program of cooperative and social housing organizations in Canada, working with overseas partners to improve housing conditions and build sustainable communities.

Following the opening session, attendees selected from among nearly 30 workshops in five tracks: Financial Considerations for Cooperatives; Cooperative Governance Issues; Cooperative Planning and Marketing; Improving Your Operations; and Legal and Legislative Issues. Registered Cooperative Managers (RCMs) had the option to take courses from the sixth track, RCMs. Members also stayed abreast of conference updates by engaging in social media via Facebook and Twitter and wore their cooperative gear during the Strut Your Stuff: Cooperative Pride luncheon. Cooperators who

attended the conference for the first time learned more about NAHC at the orientation session.

To collect information about services available to their cooperative, members visited nine exhibitors: National Cooperative Business Association/CLUSA International, Midwest Association of Housing Cooperatives, National Cooperative Bank (NCB), Gregory Pest Solutions, CSI Support & Development Services, YBI African Apparel and Fashion, Community & Owners Buying Association and NAHC.

NAHC thanks the following sponsors for their support: Capital Impact Partners, Centennial Mortgage, Inc., NCB and NCBA CLUSA. The 56th annual conference will convene in Las Vegas, Nev., October 26 through 29. [CHQ](#)

Membership Re-Elects NAHC Board Members

At the October 2015 Annual Meeting of Members, the membership re-elected for a three-year term: Linda Brockway, Jackie Brown, Barbara Loatman, Al Reynolds and Roger Willcox.

The member associations re-appointed board members.

Brockway is president of Economic Consultants for Housing Opportunities, Inc. in Lansing, Mich. Brown is resident manager at Heritage Park Cooperative in Rockville, Md. Loatman is active in the cooperative community in Hyde Park, Mass. Reynolds is the principal of Alton Management Corporation in Oakland, Calif., and Willcox of Norwalk, Conn., is NAHC president emeritus.

During the meeting, members approved last year's minutes, participated in the voting process and then heard officers' and committee reports. The member associations also re-appointed board members: California Association of Housing Cooperatives, Norma Brown; Council of New York Cooperatives & Condominiums, Mary Ann Rothman, Mark Shernicoff and Leon Geoxavier; CSI Support and Development Services, Charlotte Lann and Billie J. Walker; Cooperative Housing Association of New England, Kimalee Williams; Federation of New York Housing Cooperatives and

Condominiums, Greg Carlson; Midwest Association of Housing Cooperatives, Randy Pentiuk, Roger Hall and Tony Beck; New Jersey Federation of Housing Cooperatives, Donna Curvin; and Potomac Association of Housing Cooperatives, Anne Hill.

After the meeting, the board re-elected the following officers: Chairman Ralph Marcus, CEO and owner of Marcus Management Inc., Farmington Hills, Mich.; President Greg Carlson, executive director of the Federation of New York Housing Cooperatives and Condominiums and president of Carlson Realty, Forest Hills, Queens, N.Y.; Vice President Fred Gibbs, owner of FKGibbs Company, LLC, Kansas City, Mo.; Secretary Anne Hill, PAHC president, Baltimore, Md.; and Treasurer Brockway. The board also elected other members of the executive committee: Pentiuk; Ruthie Wilder, PAHC secretary; Rich Berendson, MAHC president; and Hope Turner, Contract Review Committee chair. [CHQ](#)

THEY SAID IT

Tips for Effective Member and Board Management

Every Contact Counts

WHILE MANAGERS THINK that big projects are the only times they are having a "real" effect on the community, it's not true. The real effect happens in the thousands of small things managers do every hour of the day: Simple acts, like handling a problem resident professionally and without emotion, making sure vendors are paid on time so they can meet their payroll, returning calls and emails in a timely manner, and just making the community function as best you can at all times.

Julie Adamen is head of Adamen, Inc., a consulting and employment firm based in Denver, Colo.

Better Board Meetings

BOARD MEETINGS ARE often reporting festivals—endless polite reports reminiscent of "what I did last summer" essays from the first day of school. You can speed up meetings by reading the manager's report beforehand. Managers and others: issue your report a week before the meeting.

At the board meeting:

- Never do what the last person in the conversation advocates. It's a trick by manipulators. Listen and discuss before deciding.
- No devil's advocates; take responsibility for your disagreement.
- Consensus is not unanimity; votes needn't be unanimous.

After the decision is made, however, everyone needs to back it.

Alan Harrison is executive director at Voices of Reason Enterprises in Seattle, Wash.

NCBA CLUSA Names Judy Ziewacz



Judy Ziewacz

THE BOARD OF DIRECTORS of the National Cooperative Business Association (NCBA CLUSA) recently announced the appointment of Judy Ziewacz as its new president and chief executive officer. Ziewacz took on the interim role in October, replacing Michael Beall. In 1996, she became the executive director of the Cooperative Development Foundation and later led the application process to secure .coop as a new top-level domain.



Dennis Bolling



Dennis Johnson



Jessica Nembhard

2016 Inductees to Cooperative Hall of Fame Announced

THREE OUTSTANDING COOPERATIVE LEADERS will receive the cooperative community's highest honor on May 4 at the National Press Club in Washington, D.C., when they are inducted into the Cooperative Hall of Fame. The inductees are Dennis Bolling, outgoing president and CEO of United Producers, Inc. (UPI); Dennis A. Johnson, former president and CEO of the St. Paul Bank for Cooperatives; and Dr. Jessica Gordon Nembhard, professor at the City University of New York (CUNY).

A champion of the cooperative business model and visionary cooperative educator, Bolling has spent close to four decades serving the cooperative sector and advocating for farmer cooperatives. In late 2001, Bolling steered UPI through a complex, eight-year legal and financial labyrinth in the wake of a Ponzi scheme that left it bankrupt and \$80 million in debt. Under his leadership, UPI not only survived what was widely seen as a crippling setback, but its members emerged protected and its operations undamaged. Today, UPI is the largest livestock marketing cooperative in the U.S., serving 45,000 members, marketing 3 million head of livestock and recording annual sales of \$1.2 billion last year.

Johnson retired from the St. Paul Bank in 1999 and then helped organize the Senior Cooperative Foundation. In 2006, Johnson joined Cooperative Housing Resources (CHR) as executive vice president, strengthening the organization as the nation's only lender focused solely on financing senior housing cooperatives. To date, CHR has worked with more than 90 percent of the 200 plus senior housing cooperatives in the Upper Midwest. Johnson was the lead organizer of the annual Senior Cooperative Housing Conference. Recognizing the need for members to understand the cooperative model, Johnson created the Senior Co-op Housing Education Program, which has benefited more than 6,000 member-owners.

Dr. Gordon Nembhard, professor of Community Justice and Social Economic Development in the Department of Africana Studies at John Jay College of CUNY, is author of the book, *Collective Courage: A History of African American Cooperative Economic Thought and Practice* (Pennsylvania State University Press, 2014). The result of 15 years of careful research, the book solidifies Gordon Nembhard as a historian of cooperative empowerment and transformation within low-income and minority communities. Her book argues that cooperatives not only should be, but have historically been a social justice tool within African American communities.

Capital Impact Partners Leader Retires after 30 Years of Service



Terry Simonette



Ellis Carr

TERRY SIMONETTE will retire in May after nearly three decades of serving as the president and chief executive officer of Capital Impact Partners (successor organization to the NCB Development Corporation).

Simonette was a featured speaker at the NAHC 2011 Annual Conference. Ellis Carr, current chief financial officer, has been named as Simonette's replacement beginning in the spring of 2016. A formal process will begin immediately to name a new chief financial officer.

Monique Leroux Elected New President of the International Co-operative Alliance



Monique Leroux

MEMBERS OF THE International Co-operative Alliance recently elected Monique F. Leroux as president for the 2015-2017 term during *Towards 2020*, the alliance's 2015 global conference and general assembly, held in Antalya, Turkey. Members elected Leroux to serve the remaining two-year mandate of

outgoing President Dame Pauline Green, who is retiring after six years of service to the international cooperative movement.

Leroux is chair of the board, president and CEO of *Desjardins Group*, the leading cooperative financial group in Canada and the fifth strongest financial institution in the world. During her term, Desjardins Group has shown sustained growth reaching assets of \$250 billion while remaining strongly committed to its cooperative values.

New Hampshire Gains 115th Resident-Owned Manufactured Home Community

GREEN MEADOWS MOBILE HOME PARK residents in Concord became New Hampshire's 115th resident-owned manufactured-home community when it recently closed on the purchase of their 109-unit park.

In order to convert their privately owned park into a resident-owned community (ROC), residents used funding, training and technical assistance from the New Hampshire Community Loan Fund's ROC-NH program. With these tools, they organized and formed Freedom Village Cooperative last year.

The cooperative designated for residents 55 years and older then negotiated with park owners for the final purchase price of \$4.25 million before finalizing the deal with a mortgage from the Community Loan Fund. Residents approved a budget which increased monthly charges from \$440 to \$450, partly due to 19 vacancies. As those vacancies are filled, monthly charges could decline.



Member of Freedom Village Cooperative celebrate their ownership from the top.

PHOTO BY MIKE BULLARD, ROC USA.

To meet unique site requirements of the project, the cooperative negotiated a long-term shared maintenance arrangement and easement access with a local car dealership that owns a storm water infiltration pond adjacent to the cooperative.

Minnesota Gets Eighth Manufactured Housing Cooperative

MEMBERS OF HILLCREST COMMUNITY COOPERATIVE in Clarks Grove, Minn. are the state's eighth manufactured home park

cooperative. NCF helped them to organize the cooperative, negotiate for, evaluate and finance the purchase of the commercial property. The cooperative's property includes a storage shed, office, four apartment units and an underground storm shelter.

The cooperative received first mortgage financing from ROC USA Capital for the \$1.72 million transaction. These combined funds enabled the cooperative to buy the park and fund reserve accounts, including an upfront funding of over \$93,000 for community improvements. Additional ongoing annual reserve contributions of \$14,000 are planned. NCF will assist the new cooperative in setting up its governance and decision-making systems.

More than 60 percent of Hillcrest Community homeowners joined the cooperative. Remaining community residents will continue to rent their lots from the cooperative until they decide to join. Members of the cooperative elected their first board of directors at the first annual membership meeting in October. The cooperative has arranged for property management services from a variety of vendors and will employ a part-time onsite manager.

ROC USA Funds Improvements for a Minnesota Manufactured Home Community



Park Plaza Cooperative is an 88-unit manufactured housing community in Fridley, Minn.

PARK PLAZA COOPERATIVE, an 88-unit manufactured housing community in Fridley, Minn., recently completed nearly \$1.2 million in capital improvements to its 50-year-old community. Improvements included water main improvements, installation of new water submeters, re-lining of the community's sewer mains,

installation of nine new fire hydrants, 13 new manholes and repaving of the community's streets.

For financing, Park Plaza collaborated with Northcountry Cooperative Foundation (NCF) and its lead first mortgage lender, ROC USA Capital®. A ROC USA Capital construction loan and about \$86,000 in a Metropolitan Council pass-through grant sponsored by the City of Fridley funded the project. A number of technical challenges plagued the project including the density of the homes on the site and significant amounts of impervious surface, triggering local storm water management requirements.

Affordable Housing in Burlington, VT is Preserved as a Cooperative

NORTH AVENUE CO-OP in Farrington is the sixth Vermont community converted by the Cooperative Development Institute (CDI), its 21st overall, and one of 171 nationwide in the ROC USA network. The 117-lot mobile home park was placed on the market for \$5 million when its owner died. Residents worried the land would be sold to a developer who would force them from their homes.

Two nonprofits, Cooperative Development Institute (CDI) and Champlain Valley of Economic Opportunity (CVOEO), as well as the City of Burlington helped to organize North Avenue Co-op. CDI assisted the cooperative negotiate a deal with the Farrington Estate to purchase the community for \$3.575 million. Vermont State Housing Authority financed it through an innovative, first-of-its-kind municipal bond issue. Northfield Savings Bank purchased the bond. The Vermont Community

Continued on page 17 >

Loan Fund provided secondary financing to complete the deal. The Housing Trust Fund of the City of Burlington also provided grants for due diligence expenses, funds to support the preservation of green space in the community and a future commitment toward infrastructure replacement. IRS restrictions required that a CDI-affiliated nonprofit was the buyer and borrower on the transaction. Once these loans are paid or refinanced, North Avenue Co-op will officially assume ownership of the land.



North Avenue Co-op, CDI and attorneys gather to sign closing paperwork.

PHOTO CREDIT:
ANDREW DANFORTH

Tony Pomerleau signs papers selling Shelburnewood Mobile Home Park to its cooperative of residents whose board members are reflected in the mirror.

PHOTO BY
MIKE BULLARD, ROC USA.



Resident-formed Cooperative Purchases 28 Lot Community in Vermont

SHELBURNEWOOD MOBILE HOME CO-OP

in Shelburne is the fifth Vermont community in the ROC USA network and one of 173 nationwide. Shelburnewood residents collaborated with the Cooperative Development Institute (CDI) to establish their cooperative. CDI also helped the cooperative negotiate a deal with the real estate developer, which culminated in the residents purchasing the property in September for \$950,000. Financing for the project came from ROC USA Capital and CDI. Technical assistance will continue to be provided by CDI to the association for at least the length of the mortgage — a minimum of 10 years. [CHQ](#)

Chicago Cooperative Dedicates a Building in Memory of Cooperator Ida Curtis Fisher

THIS PAST SUMMER London Towne Houses Cooperative, Inc. in Chicago dedicated its community center #2 after Ida Curtis Fisher. She was instrumental in its development. In 1966, when the builder and the board experienced difficulties with the advancement of the cooperative, Fisher developed, initiated and created a sales program that brought 801 townhouses into complete subscriptions and occupancy within two years. Fisher, who was an early NAHC board

member, also oversaw the construction so that those subscribers would get the promised housing.

After completing London Towne, Fisher, who served as a director of the National Cooperative Bank, went on to handle the creation of more than 6,000 cooperative housing units in Cook County. When HUD asked her to bail out a defaulted investor owned rental building in Chicago, she conceived a plan for a 100 percent Section 8 subsidized cooperative and carried it out with Gill Park Cooperative and then followed over a 15-year period to create two other similar housing cooperatives from troubled HUD projects: Lafayette Plaza Housing Cooperative and United Winthrop Tower Cooperative. Fisher also ran her own businesses: ICF Development Company, services for cooperative and condominiums, and Preferred Property Services of Illinois.



Ivy Domenjoud, Ida Curtis Fisher's daughter (center) is flanked by supporters at the dedication. Left Linda Bryant, Donald Harris, Sandra Kwasa, JoAnn Kenner and Skip Johnson.



Maxine Lyons

Potomac Officer and Cooperative President Maxine Lyons Dies

MAXINE GOLDEN LYONS passed on December 10. Lyons was the president of Waverly Terrace Cooperative in Baltimore, Md., assistant secretary of the board of directors of the Potomac Association of Housing Cooperatives (PAHC) and a devoted member of PAHC for many years. [CHQ](#)

Council of New York Cooperatives & Condominiums (CNYC)

ON WEDNESDAYS, March 2 and 9, from 6:00 to 9:30 p.m., CNYC, the Federation of New York Housing Cooperatives and Condominiums and the Association of Riverdale Cooperatives will present Introduction to Co-op Board Responsibilities: An Intensive Seminar for New Directors. In this two-session class, attorney Marc Luxemburg and property manager Greg Carlson examine all aspects of operating a cooperative. Advanced registration is required. To pre-register, call CNYC at (212) 496-7400, register online or mail payment to CNYC at 250 West 57 Street, Suite 730, NY, NY 10107.

Midwest Association of Housing Cooperatives (MAHC)

FROM MAY 21 THROUGH 25, cooperative volunteer board members and professional cooperative managers will choose from more than 50 classes at MAHC's annual conference at the Hilton Orlando Lake Buena Vista at the Walt Disney World Resort in Orlando, Fla.

Classes are divided into six categories: Financial Considerations for Cooperatives; Cooperative Governance Issues; Cooperative

Planning and Marketing; Improving Your Operations; Legal and Ethical Issues; and Cooperative Basics.

Potomac Association of Housing Cooperatives (PAHC)

MEMBERS FROM 10 COOPERATIVES learned more about the role of the board at the November 7 PAHC meeting at Pickwick Square Mutual Homes in District Heights, Md. Panelists PAHC Assistant Secretary Maxine Lyons, Secretary Ruthie Wilder and President Annie Hill conducted the training.

Northwest Cooperative, 2nd NW Cooperative, Waverly Terrace Cooperative, Reservoir Hill Mutual Homes, Beecher Cooperative, Madison Terrace Cooperative, Southern Homes & Gardens Cooperative, Yorkville Cooperative, St. James Mutual Homes Cooperative and Pickwick Square participated in the training, along with PAHC honorary member, Bernard Cook, Bernard Cook, LLC.

PAHC celebrates its 2016 annual conference at the Sheraton Norfolk Waterside Hotel in Norfolk, Va., April 28 through 30. The conference colors are ruby (red and white), and the theme is "Withstanding the Test of Time: PAHC's Passion of the Cooperative Spirit is Still Alive & Strong after 40 years." [CHQ](#)

NEWS FROM ALL OVER

Building Capacity to Serve and Grow the Cooperative Housing Community

THE URBAN HOMESTEADING ASSISTANCE BOARD

(UHAB) has compiled an up-to-date census of shared-equity cooperatives as well as a list of organizations that work with cooperatives. UHAB's census of cooperatives tallies over 350,000 units of housing, 200,000 units of which have been verified as shared-equity and or affordable. In reference to a previous research effort that estimated there to be 425,000 units of limited-equity cooperative housing, UHAB knows that many of those cooperatives have gone market rate, explaining the considerably lower figure of 200,000. Although many cooperatives have privatized and now sell their shares at what the market bears, these cooperatives remain relevant to the research as they often exist as Naturally Occurring Affordable Housing that could be preserved.

Forty-six cooperatives, representing 13,798 units of housing completed UHAB's survey and has added valuable information to a greater understanding of the field. While UHAB will continue to receive surveys and will work to perfect the census, the research has reached a point where UHAB feels most of the major patterns have emerged. UHAB can now draw definite conclusions about

the variety of cooperative communities that exist and what needs and challenges there are to efforts that seek to grow and serve shared-equity cooperatives across the United States.

Branding is a Barometer for Measuring the Public's Image of Cooperative Businesses

MICHEL SÉGUIN, the Guy-Bernier Chair in Cooperative Business, has worked on the development of a cooperative image barometer. He presented this project, conducted in collaboration with the Lyon 3 Research Chair on Cooperation at the Alliance's Global Conference last November in Turkey.

Séguin identified four key performance indicators covering a set of qualifications: effectiveness (performance, innovation), solidarity with the community (citizen nature, social responsibility), financial soundness (crisis resistance) and employer of choice (listening to employees).

The results of this survey will be unveiled at the third International Summit of Cooperatives, which will be held in Quebec City in October 2016. [CHQ](#)

HUD FY 2016 Funding Set

By Judy Sullivan

ON DECEMBER 18, 2015, Congress approved the FY 2016 Omnibus Appropriations measure which includes U.S. Department of Housing and Urban Development (HUD) funding through the end of the Fiscal Year, September 30, 2016. The following is a summary of the HUD funding:

The legislation includes a total of \$38.6 billion for HUD, an increase of \$3 billion above the 2015 enacted level. However, when accounting for a decrease in offsets related to Federal Housing Administration (FHA) collections, the HUD portion of the bill is actually \$1.9 billion above last year.

- **NO FUNDING** is included for any new, unauthorized “sustainable,” “livable,” or “green” community development programs. The bill also does not contain any new mortgage fees as proposed by the President.

- **SECTION 8 AND PUBLIC HOUSING** – Included in the bill is \$26.9 billion for Public and Indian Housing, an increase of \$447 million over the 2015 level. This funding will ensure that all eligible families and individuals currently served will continue to receive assistance.

- **HOUSING PROGRAMS** – Housing programs are funded at \$11.3 billion, \$930 million above the 2015 enacted level and \$202 million below the President’s request. This funding will help ensure assistance to the nation’s most vulnerable. This includes \$433 million (an increase of \$13 million) for Section 202 Housing for the Elderly, and \$151 million (an increase of \$16 million) for Section 801 Housing for Persons with Disabilities. The Veterans Affairs Supportive Housing (VASH) program to help end veterans’ homelessness receives an increase of \$60 million for new VASH vouchers in addition to the approximately 80,000 VASH vouchers already in circulation and renewed in this bill.

- **COMMUNITY PLANNING AND**

DEVELOPMENT – The bill contains \$6.7 billion for Community Planning and Development programs – an increase of \$200 million above the 2015 enacted level. Within this amount, the Community Development Block Grant (CDBG) formula program is funded at \$3 billion, the same as the 2015 enacted level.

Congress Passes Act that Positively Impact Housing Cooperatives, Israel Steps Down

By Greg Carlson



Steve Israel

CONGRESS PASSED the Fixing America’s Surface Transportation (FAST) Act, a five-year funding package to improve America’s surface roads, bridges, public transportation and rail transporting. This is important to NAHC for any existing and future housing cooperatives. One of the amendments in the bill was the Private Investment in Housing Act, which deals with energy. This act is important since NAHC is in partnership with the Energy Star Program.

In other news, cooperative advocate legislator, Rep. Steve Israel, D-NY said he will not be seeking another term in office. Congressman Israel has been instrumental in advocating for cooperatives receiving Federal Emergency Management Agency relief.

Congressional Cooperative Business Caucus Launched



Ed Royce

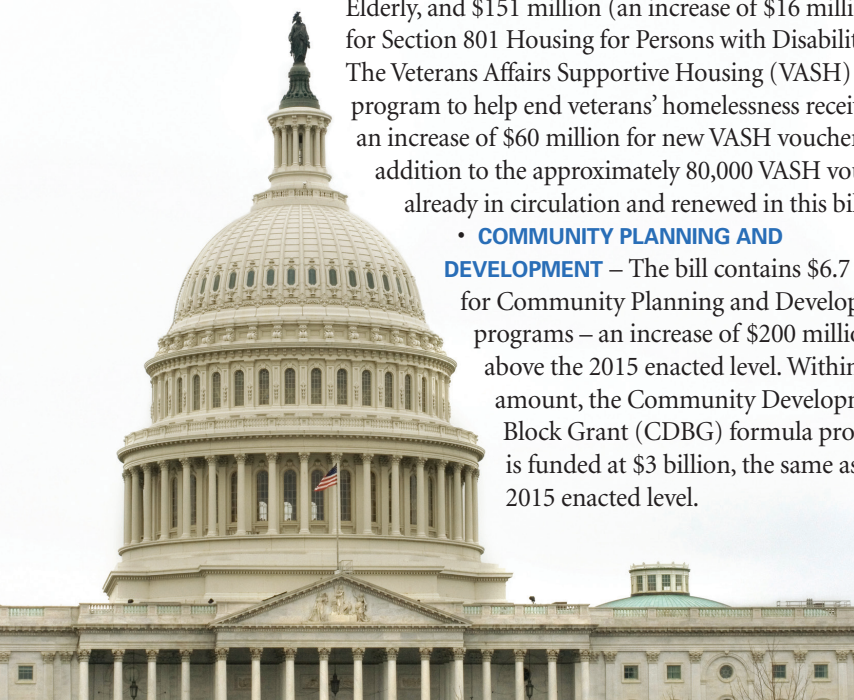
THE U.S. HOUSE of Representatives Committee on House Administration recently accepted the registration of the long-awaited bipartisan Congressional Cooperative Business Caucus for the 114th Congress.



Mark Pocan

Co-chaired by Rep. Ed Royce, R-Calif. and Rep. Mark Pocan D-Wisc., the caucus is tasked to promote the cooperative business model as a viable market solution and policy option to help solve today’s public policy challenges. The caucus will also serve

to educate and inform policymakers on those issues before Congress, the Administration and the broader public. NCBA CLUSA, which worked to get the Caucus formed, formally recognized the launch at the National Press Club kickoff event in January for NCBA CLUSA’s 100th anniversary. [CHQ](#)



COOPERATIVE CALENDAR

FEBRUARY

19-20 National Association of Housing Cooperatives Board of Directors Meeting; Embassy Suites, Alexandria, Va.

MARCH

12 Washington Metropolitan Chapter Community Associations Institute Conference & Expo; Walter E. Washington Convention Center, Washington, D.C.

APRIL

13 N.Y. Cooperator Expo; The New York Hilton Hotel, New York, N.Y.

20 Council of New York Cooperatives & Condominiums Annual Meeting & Election of Directors; New York, N.Y.

28-30 Potomac Association of Housing Cooperatives 40th Annual Conference; Sheraton Norfolk Waterside Hotel, Norfolk, Va.

MAY

2-4 NCBA CLUSA Annual Business Meeting and Annual Cooperatives Conference, Washington, D.C.

4 Cooperative Development Foundation Cooperative Hall of Fame and Issues Forum; National Press Club, Washington, D.C.

5 National Cooperative Bank Annual Meeting and Reception; Location to be determined.

22-25 Midwest Association of Housing Cooperatives Annual Conference; Hilton Orlando Lake Buena Vista, Orlando, Fla.

JUNE

10-11 National Association of Housing Cooperatives Board of Directors Meeting; Embassy Suites, Alexandria, Va.

OCTOBER

24 Registered Cooperative Manager (RCM) Training; Monte Carlo Resort and Casino, Las Vegas, Nev.

25 RCM Ethical Practices Recertification; Monte Carlo Resort and Casino, Las Vegas, Nev.

26-29 NAHC's 56th Annual Conference; Monte Carlo Resort and Casino, Las Vegas, Nev.



1444 I Street, N.W., Suite 700, Washington, D.C. 20005-6542

202/737.0797 | fax 202/216.9646

www.nahc.coop

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.

