

COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Summer 2018

Cooperation Among Cooperatives: How 30 Mobile Home Parks in New Hampshire Became Resident Owned Cooperatives

By David J. Thompson



Three food cooperatives in New Hampshire are leading the way in actions that carry out the Sixth Principle of the International Cooperative Alliance. The sixth principle, "Cooperation among Cooperatives" encourages cooperatives to work together to help each other. First, Hanover Food Co-op, then Littleton Food Co-op and now Monadnock Food Co-op have all joined the Cooperative Community Fund (CCF) program of the Twin Pines Cooperative Foundation, an amazing achievement of what their cooperation has accomplished in New Hampshire.

Run by the Twin Pines Cooperative Foundation (TPCF), the CCF program is operated locally by about 45 food cooperatives all across the United States. The CCF funds are endowments grown by each of the food cooperatives where the annual interest earned is given by those 45 food cooperatives to nonprofits in their community.

On its part, TPCF invests the joint endowment funds only in cooperative development organizations or in cooperatives. The full \$3.5 million in TPCF/CCF funds are invested only within the family of cooperatives and at 12 to 1 leverages



Hanover Food Co-op in Hanover, N.H., neighbors Dartmouth College.

from other sources over \$40 million in lending for the development of cooperatives. TPCF/CCF does not invest dollars in the stock market but millions in cooperative markets and other types of cooperatives. In more than three decades of investing, none of the cooperative development funds that CCF invests in have ever lost a dollar of investor capital.

TPCF's CCF policy is to invest its funds proportionately to spur cooperative development in the regions from where the funds come. Thus, using just one fund for example, TPCF has \$720,000 invested in the New Hampshire Community Loan Fund (NHCLF). The major lending program of the NHCLF is to help residents of mobile home

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About NAHC

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

Mission Statement

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

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CAHC	California Association of Housing Cooperatives
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CNYC	Council of New York Cooperatives & Condominiums
CSI	CSI Support & Development Services
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MAHC	Midwest Association of Housing Cooperatives
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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.

NAHC Educates Members Far and Wide

IN THE COOPERATIVE SPIRIT, officers of the National Association of Housing Cooperatives (NAHC) participated this spring in various member association conferences around the country as well as in the events of the annual Co-op Week in Washington, D.C.

Treasurer Linda Brockway, along with the Potomac Association of Housing Cooperatives (PAHC), welcomed nearly 70 members to its annual conference April 26 - 29, 2018 in Virginia Beach, Va. (See Member Association News for more details). During the conference, Brockway presented an overview of the "Roles, Risks & Rewards – The 3Rs for Cooperative Boards" (governance class) to more than 30 attendees. Brockway also discussed the advantages that NAHC offers member associations while she staffed the NAHC booth, displayed with various association publications. In addition, Vernon Oakes, president of Oakes Management, Inc., delivered the keynote address. A past NAHC president, Oakes spoke about how cooperatives aid in building a better world, material derived from his radio show, Everything Co-op (See People and Places for more information).

Oakes was also the keynote speaker at the conference of the California Center for Cooperative Development held in San Diego, Calif., on April 29 - 30. At the conference, NAHC also presented the Six Steps to Cooperative Development to an audience of more than 30 members of housing cooperatives.

To kick off Co-op Week, the National Cooperative Business Association (NCBA CLUSA) held its annual meeting on May 1. The following day, the Cooperative Development Foundation

(CDF) held its forum at the National Press Club to introduce the Cooperative Hall of Fame winners (see the 2018 winter issue of the CHQ for the names of the awardees) and to discuss various issues that are occurring in the cooperative world. CDF also honored the late Roger Willcox, who was a former Hall of Fame awardee and NAHC president emeritus. On May 3, the National Cooperative Bank held its annual meeting and awarded Oakes with the Stan Dryer Spirit of Cooperation award (see People and Places for details).

A few weeks later, NAHC President Greg Carlson, Chairman Fred Gibbs and Brockway travelled to Henderson, Nev., to teach classes at the annual conference of the Midwest Association of Housing Cooperatives (MAHC), May 21- 23. Carlson instructed cooperatives on building systems necessary for energy reduction, and Brockway taught board members how to understand their cooperative financial statements. Gibbs also led members through using technology in cooperative work.

Additionally, MAHC recognized two NAHC board members, Ralph Marcus and Marlene Dau. Marcus received the Almeda Ritter Award for outstanding service and Dau, the Leap of Faith Award, given to a person who works above and beyond the call of duty (See Member Association News for more MAHC conference updates).

Back in Washington, NAHC will again be participating in NCBA CLUSA's Co-op Impact Conference on October 3 - 5 and the Co-op Festival on October 6 - 7 (See News from All Over for more information). [CHQ](#)



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Communications Committee

The committee has reviewed the quarterly publications and the contributed content. This work was completed on schedule and without complications. The ongoing work of the committee will focus on honing our message to appeal to a younger demographic.

The content and message of NAHC continues to be informative and engaging. This is due to the wealth of knowledge presented by our contributors. The committee's experience comes to bear as it vets the articles and other content before approving it for publication. All this is done, considering the submission and publication timelines. Additionally, we are very proud of the visual appeal of the finished product and appreciate the work of those responsible for completing that process.

Our work to maintain and improve on past success continues with a commitment to the cooperative housing message.

Finance Committee

NAHC's bank balance is \$22,453 plus \$25,250 in certificates of deposit (CD) as of May 22. To cover unanticipated expenses at the beginning of the year, the committee cashed a CD. NAHC also sent final dues statements, and the treasurer is following up with members.

Governance and Strategic Planning Committee

The committee continues its work to ensure the timely and appropriate operations and oversight of NAHC. Most recently, the committee reviewed all of the metrics of our mission, including post-meeting reaction forms, annual conference attendance (both total registrations and in individual classrooms) and memberships (new members and attrition). Overall, the committee is moving in positive directions on the first two categorical study topics and, as always, look for ways to improve membership numbers and their resulting revenue.

The committee also has worked closely with the ad hoc Dues Committee and Membership Services Committee on recently circulated surveys and their responses. In addition, as a part of the committee, the Bylaw Subcommittee has also been actively reviewing the NAHC bylaws with the overall goal of amending

them to become more relevant and connected to our mission, our current practices in improving transparency and to guiding our association into the future.

Questions relating to the work of the committee are always welcome. Please contact any one of the following participants: Ralph J. Marcus at MarcusMgt@aol.com, Mark Shernicoff at Mark@Shernicoff.com (for bylaws), or Mik Bauer at MBauer@bostrom.com.

International Committee

During the April 19, 2018 meeting, it was reported that the Cooperative Housing International (CHI) elected the committee's representative, Linda Brockway to serve on its board. Her presence will assist the committee in gaining more insight into CHI's agenda and decisions.

The committee also decided to send Brockway to the CHI meeting and the Housing Europe Conference in Tallinn, Estonia, held June 4–8.

Membership Services Committee (MSC)

The application for the Hardship Grant will be available soon. This grant pays the conference registration, hotel accommodations, travel expenses and a per diem for meals to a member from a cooperative that is experiencing financial difficulties. Next year's annual conference will convene in Miami, Fla.

The MSC is also expanding on NAHC class offerings. Have Education: Will Travel will bring training to housing cooperatives. Topics include:

- ▶ The Registered Cooperative Manager educates the board on management duties;
- ▶ Roles, Risks & Rewards – The 3Rs for Cooperative Board provides governance training;
- ▶ Strategic planning assists the board in developing goals for the cooperative; and
- ▶ The financial class aids the board in understanding how it can develop a financial management system.

For more details about one of these classes, email requests to nahc.info. [CHQ](http://nahc.info)

RCM UPDATE

Board of Governors Welcomes New RCM

STEPHEN NELSON from Second Stone Ridge Cooperative Corporation in Bridgeport, Conn. became the newest Registered Cooperative Manager (RCM). Nelson took the course at the NAHC office located in Washington, D.C., April 30-May 1, 2018. [CHQ](http://nahc.info)



Consider Rules and Regulations Before Amending the Bylaws

By Daniel Costello



To become effective, most bylaw amendments require the affirmative vote of the majority of the entire membership or the even higher threshold of the affirmative vote of two-thirds of the entire membership. This can often be difficult, if not impossible, to achieve in cooperatives with low membership participation. Therefore, before the board of directors takes the time to draft bylaw amendments that may never become adopted and enforceable, rules and regulations should be strongly considered.

Within the hierarchy of a cooperative's governing documents, rules and regulations are lowest in authority. From higher authority to lower authority, the governing documents include: articles of incorporation; bylaws; subscription agreement; occupancy agreement; and rules and regulations. Because of this hierarchy, the rules and regulations must not conflict with the other governing documents that are higher in authority. However, despite being at the bottom of the list and lowest in authority, rules and regulations can be a strong tool to resolve problems and achieve clarity within a cooperative.

Rules and regulations can be used by the board of directors to address ambiguities within the bylaws. For example, the bylaws state that pets may be regulated by the board of directors but is silent as to the specific regulations or process to apply for and receive approval for a pet. Rules and regulations may also be used to define undefined terms within the bylaws that may be subject to differing interpretations. For example, the bylaws use the term "immediate family," but the term is not defined, causing confusion as to whether it includes grandparents or grandchildren. Rules and regulations may also be used where the bylaws (and other governing documents) are silent as to a particular issue. For example, the governing documents are silent as to whether subleasing is permitted, and the board of directors wants to ban all subleasing or expressly permit it.

Rules and regulations can also repeal and replace prior rules and regulations. If there are existing rules and regulations that are being enforced, new rules and regulations may be drafted to replace them or outright rescind them. For example, the cooperative has prior rules and regulations that ban pets, and now the board of directors wants to permit pets with conditions.

Drafting rules and regulations should start with the board of directors identifying the

particular issue or concern that needs to be addressed and reviewing the other governing documents to make certain that it is not already regulated. The cooperative's attorney should be consulted to assist in reviewing the existing governing documents and should work with the board of directors in drafting appropriate rules and regulations for adoption.

While the attorney can suggest standard language, it is important to provide the attorney with specific requirements that are unique to the cooperative. For example, the cooperative may have a specific size or number requirement for pets or may have a unique requirement as to where pet waste is disposed. Providing these details to the attorney upfront will streamline the drafting process, making it more cost effective for the cooperative. If permitted, the board of directors can appoint a committee to research and provide suggestions for what should be included in the proposed rules and regulations.

Adopting enforceable rules and regulations usually requires the affirmative vote of the board of directors and does not require any votes from the membership. Each cooperative should consult with its state and local requirements as well as the cooperative's governing documents to determine if the vote should occur during a closed or open meeting of the board of directors. Once the vote has been taken, the results should be recorded in the meeting minutes and, if passed, the rules and regulations become enforceable, either immediately or upon a later date specified within the rules and regulations. The newly adopted rules and regulations should then be made a part of the cooperative's official record of governing documents and made available to its members for copying and inspection upon request. [CHA](#)

Rules and regulations can be used by the board of directors to address ambiguities within the bylaws.



Daniel Costello practices real estate law at Costello, P.C. in Washington, D.C., working with condominiums, cooperatives and homeowner associations in Virginia, Maryland and the District of Columbia.

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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.

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The GE/Hotpoint program is an NAHC member service.



► Cooperation Among Cooperatives [continued from page 1]

parks in New Hampshire to form cooperatives to buy the parks where they rent. In 2017, NHCLF had \$124 million in assets with the majority of those funds lent to resident owned cooperatives in more than 100 parks in New Hampshire. NHCLF employs more than 50 in-house professionals in its Concord NH offices (See www.communityloanfund.org for more information).

But follow the money of the three New Hampshire food cooperatives having their endowments within TPCF which are re-invested locally in the NHCLF. Since 1997, the NHCLF has helped the residents of 11 parks in Grafton County become resident owned cooperatives. Grafton County is the home of both the Hanover Co-op and the Littleton Food Co-op. NHCLF also helped the residents of Coos County buy six parks as cooperatives. The Littleton Food Co-op serves many people from

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

International Co-operative Alliance, Sixth Principle, Co-operation Among Co-operatives:

nearby Coos County. NHCLF also helped the residents of Cheshire County buy 11 parks as cooperatives. Cheshire County is the home of the Monadnock Food Co-op.

The CCF's of the three NH food cooperatives participate in the TPCF, which has invested in the NHCLF since 2009. Since its initial investment in 2009, TPCF's CCF dollars, invested in NHCLF, have helped the renters

at 30 parks (serving over 1,700 families) to form cooperatives to purchase their parks.

Since 1983, the NHCLF has assisted 6,900 New Hampshire families buy 123 mobile home parks to cooperatively own the land beneath their homes. Consequently, NHCLF has freed about 20,000 residents from being permanent renters to being proud owners of their parks.

Currently, NHCLF manages over \$120 million in assets including a loan portfolio of over \$100 million. NHCLF was one of the first Community Development Financial Institutions in the United States and has received the highest honor in its field, the Wachovia NEXT Award for Opportunity Finance. The NHCLF formula has been so successful that it spun off ROC-USA (see <https://rocusa.org>) to carry out cooperative conversions throughout the nation. However, in New Hampshire, CCF and NHCLF



The Littleton Food Co-op, located in Littleton, N. H., opened in 2009 and is a 13,500 square-foot store.

continue park by park to build the cooperative way. Thanks to the path of others and from three food cooperatives through the CCF and their funds invested in the NHCLF, about 30 percent of all the mobile home parks in New Hampshire are now resident owned cooperatives.

To learn more visit, www.communityloanfund.org and www.community.coop. [CHQ](#)



David J. Thompson is president of the Twin Pines Cooperative Foundation, which is the largest single cooperative equity investor in cooperative development organizations in the United States.

Cooperative Board Responsibilities: It's Not as Difficult as You're Making It

By Burke Nielsen



Many cooperative board members feel stressed, overworked and underappreciated. I say “many” because there are some who seem to handle their cooperative board responsibilities with relative ease. What makes the difference? Are “those people” smarter, more skilled or does their community have fewer challenges? All of the above may be true, but in many cases, board members are their own worst enemies. That’s right, I said it, you’re making the job of board member more difficult than it needs to be.

Over the years I’ve watched board dynamics change as members come and go, and I’ve noticed a few things that effective board members do — and some things that they don’t do. Here are some of my observations:

Keep it Professional

Like it or not, emotions can run high when it comes to cooperative interactions. Board members are no exception and when our ideas are dismissed or shot down, we get defensive. Becoming defensive and emotional can cause us to take action or make decisions to protect our ego rather than doing what’s best for the community.

Effective board members maintain a professional attitude when it comes to cooperative board responsibilities. They are also willing to see things from the perspective of others. As a result, they are able to come to smarter decisions without wasting a lot of energy.

Trust the System

Some board members love to micromanage. It’s what they do. The problem is micromanagers don’t trust proven systems. In fact, they don’t trust anyone except themselves – that’s why they feel the need to micromanage.

The board’s job is to oversee association operations and make decisions to ensure the best course for the cooperative. Without the system, board members can get easily “lost in the weeds” and become reactionary rather than proactive. The board should make sure to have a capable team that is using software and a proven system to track, document and report on community operations. This team will handle the day-to-day and leave the important decisions to the board.

Transparent & Firm

Dealing with people can be the most challenging part of serving on the board — it’s a little like being a parent. If you’re too nice and accommodating, they will walk all over you. But, on the flip side, if you ignore or shut them out, they’re bound to stir up trouble. In either case, dealing with the fall-out will take up your precious time.

Effective board members recognize that each owner is a stakeholder and has a right to know what’s happening in their community. They also recognize that transparency can be hard and that often it means telling owners news that they may not want to hear. Remember, the board is ultimately responsible to make the best decision for the community regardless of what a vocal minority might want.

While transparency is essential to building trust, being firm is essential for efficiency. Effective board members have policies in place to prevent homeowners from wasting board member time or manipulating the board into providing special treatment. It’s a balance that requires planning and education.

Let’s be real. Being a board member may never be “easy.” Some of the most difficult cooperative board responsibilities simply can’t be avoided, but if you are willing to apply some of these principles, you will be more effective and feel less overwhelmed. [CHA](#)

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Burke Nielsen is the founder and account manager at GoGladly, a social media platform for home ownership associations (HOA). Nielsen draws from the experience of founding a HOA to offer insider-level understanding to Gladly.



Understanding the Hierarchical Role of the Housing Cooperative is Important

By Blonnie Watson

Cooperative organizations, as set forth in the articles of incorporation, the bylaws and the occupancy agreement, make members the top authority in the cooperative. The members are the owners; the cooperative's reason for existence is to provide them with housing and related services on a non-profit basis. Pursuant to the documents, the members elect the board and vest them with powers necessary to fulfill these purposes.

The Board

- ▶ Relies upon its committees for advice and assistance;
- ▶ Consults with its professionals, *e.g.*, lawyer, auditor and engineer, for services and advice;
- ▶ In return for its insurance of the mortgage and or subsidies accepts (Federal Housing Authority-U.S. Housing and Urban Development and other regulatory agencies) regulations and supervision;
- ▶ Obtains information and services from its association of housing cooperatives; and
- ▶ Engages its managing agent to carry out its policies.



Blonnie Watson is president of the New Jersey Federation of Housing Cooperatives.

Typical Committees are:

- ▶ Activities;
- ▶ Membership;
- ▶ Property improvement;
- ▶ Finance; and
- ▶ Youth.

It is important that the board members and members of the cooperative community understand the organizational structure of their cooperative.

The membership needs efficient and ethical board leadership now more than ever. With the high cost of goods and services, effective management and sound leadership can preserve the financial integrity of the cooperative. Constant monitoring of the books and records and sticking with a budget means the difference between solvency and the dissolution of a cooperative.

Therefore, individuals agreeing to accept the challenges must obtain and retain knowledge of the documents that govern their cooperative and understand the role that everyone plays within the housing cooperative organization.

Board members take on the responsibility of making decisions when needed to increase carrying charges, update policies and recommend amendments to the bylaws. They also must provide leadership in this unique concept of homeownership as well as understand the structure of the cooperative. [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.

2018 Marks the Half Century Anniversary of the Fair Housing Act

By Marlene Dau



April 2018 marked the 50th anniversary of the Fair Housing Act (FHA) of 1968.

Following the closing of the Civil War, the Civil Rights Act of 1866 was enacted with hopes of affirming that all citizens were protected equally by the law regardless of their race or color. Unfortunately, the law would go largely unenforced for over 100 years. Real change in the housing sector was not seen until April 1968.

Barely a week after the assassination of Dr. Martin Luther King, Jr. Congress passed the FHA. Just two months later, the U.S. Supreme Court issued its decision in *Jones v. Alfred H. Mayer Co.*, affirming Congress's authority to regulate the sale of private property to prevent racial discrimination. This decision paved the way for the FHA to succeed where an attempted Civil Rights Act of 1966 had failed.

The FHA prohibits discrimination against any person in the terms, conditions or privileges of the sale or rental of a dwelling because of his or her status as a member of a protected class. When first enacted, the only protected classes under the FHA were race, color, religion and national origin, but there have been important additions to that list over the past 50 years. Later, the U. S. Congress passed the Housing and Community Development Act of 1974, adding sex as a protected class.

The Federal Fair Housing Amendment Act of 1988 added disability and familial status. The law defines disability as a "physical or mental impairment that substantially limits one or more major life activities (walking, seeing, hearing, learning and working) or having a record of such an impairment or being regarded as having such an impairment. Familial status is defined as anyone who has a child under 18, who has a temporary custody of a child under 18, is seeking custody of a child under 18 or is pregnant.

Currently, seven federally protected classes exist. However, almost every state, and many local governments, have enacted their own fair housing laws. While states cannot remove a federally protected class, they can and often do create additional classes. For example, Madison, Wis., has 21 protected classes. Consequently, it is important for your cooperative to be abreast

of the law in your area and the protected classes that need protection.

One of the most recent changes to the fair housing law was prompted by regulation in 2013. The U. S. Department Housing and Urban Development (HUD) published a final rule holding landlords liable for policies that had a disparate impact on members of a protected class. For example, having a blanket rule against renting to any convicted felon would not be disparate treatment as it would affect any felons equally regardless of their race. However, the rule would have a disparate impact on racial minorities who are disproportionately convicted of felonies.

On April 4, 2016, HUD published new guidance that marked a significant change in HUD's expectations for compliance with FHA's disparate impact rule. Although a guidance does not have the legal authority of a court decision or a statute, it carries considerable weight with judges.

According to HUD, if a landlord uses criminal records to screen, the policy must be narrowly tailored. The guidance states a landlord would need to prove the "tailored" policy is necessary to serve a "substantial, legitimate, nondiscriminatory interest."

The HUD guidance also states a landlord must take into account the nature, severity and age of a conviction. HUD also recommends landlords conduct an "individualized assessment" of each applicant.

Finally, in April 2017, a federal court overruled its own precedent by ruling that even though sexual orientation itself is not a federally protect class, the FHA still prohibits sexual orientation-based discrimination as it is, by necessity, a form of sex discrimination. This decision was a clear deviation from prior precedent, and many believe it will be challenged in the U.S. Supreme Court.

Thanks to the FHA, the United States has made incredible strides over the past half century toward establishing a housing environment with equal opportunity for all. However, few would argue the need for more work to be done in achieving a more equal housing market. **CHO**

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Laundry is the only thing that should be separated by "COLOR."

Author unknown



Marlene Dau is a board member of the Midwest Association of Housing Cooperatives and president and founder of Tailor Made Property Services management with offices in Chicago, Ill. and Battle Creek, Mich.



An Anti-Harassment Policy – A Model Policy – Is Needed

By Herbert H. Fisher

With a shifting atmosphere providing more comfort for women to come forward with sexual harassment complaints, housing cooperatives must be alert to having a policy covering this area. This policy should be developed in anticipation that it is more probable today that such a complaint will be made in the cooperative housing setting. The housing cooperative may be charged on grounds that it provided the environment which permitted or encouraged the harassment upon which the complainant is based. It is important that the housing cooperative has a policy that not only prohibits such conduct but also has a mechanism that would seek to deter it.

The relationships or lack thereof happening on cooperative owned property or with cooperative employees, even employees of others, or guests of members out of which such complaints can arise are numerous. The cooperative's authority extends to its membership, employees, contracted relationships and members' guests. The author has drafted a policy that seeks to cover all of these possible relationships using the housing cooperative's own documents, its contracts and state law. The policy seeks to avoid the cooperative from becoming a fact finder in the first instance. It merely requires the cooperative upon receipt of the complaint to notify the offender or the offender's employer of the allegation. The cooperative merely notifies the offender that IF such conduct has occurred, STOP it or there could be consequences. The consequences would be for a board to hold a hearing that would determine guilt or innocence. If the board determined guilt, the board would be mandated to take such action as it deems appropriate to remedy the situation. Remedy could be as minimum as reprimand, a public censure, a probation period suspending the member's membership rights without occupancy termination or termination of a member's membership and occupancy, warning or termination of an employee, a warning or termination of a contract if it is a contractor's employee or a warning or a bar notice, if appropriate under state law, if it is a member's guest.

Cooperators and their boards should be aware that there is criticism that the policy set out below is excessive based on the following arguments. The law prohibits sexual harassment in employment, housing, education and places of public accommodation, etc, and does not prohibit harassment in neighbor-to-neighbor relationships

and undertaking to affect contractual relations is going too far. It is also suggested that the following policy risks boards becoming abusive. The criticism also points out that the policy does not define sexual harassment, leaving its definition to each individual board; and that no one has a right to be shielded from insensitive words, concepts or facts. Reference was also made to comments when the U.S. Department of Housing and Urban Development (HUD) published its regulation concerning overall harassment of one member by another. HUD clarified it intended the regulation to be invoked in incidents that were "severe and pervasive and not simple incivility, disputes, or sharp differences over opinions and ideas concerning cooperative matters." The "severe and pervasive" reference may well be the guideline used by boards in choosing the remedy in the event of repeated incident(s) after the first notice is given.

The criticism of the suggested policy further suggests that it should be limited to cooperative employees only. If boards should agree with the approach, the following policy can be changed to eliminate references to members, contractors' employees and guests or any one of them. The cooperative's attorney or an attorney licensed in the state a cooperative is located should certainly be consulted in any event.

This article proposes that housing cooperatives can propound rules and regulations that forbid conduct that is legal under applicable laws and ordinances. Boards of directors are charged with the responsibility for behavior on the cooperative's property by being given the power to terminate memberships for cause. This involves conduct violations of the proprietary lease-occupancy agreement and rules and regulations. Boards are now



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

The cooperative merely notifies the offender that IF such conduct has occurred, STOP it or there could be consequences.

required to exercise their judgments with respect to violations of the same, e.g., interference with others' peaceful enjoyment of premises, which can include causing smoke infiltration and noise, as well as parking in the wrong parking space or conducting a business in a cooperative dwelling unit and even the non-member live-in boy or girl friend. Contractors' employees can be governed by negotiated contracts. And statutory authority exists if state law gives property owners the authority to bar offensive guests.

Defining sexual harassment is like defining beauty. It is in the eyes of the beholder or recipient. Sexual harassment is whatever is offensive to the offended. The proposed policy does not initially bar it, but merely says to the offender don't do it, it is offensive to your intended recipient. Only if you persist on our property will action be taken. So even if it is merely the suggestive word, or playful touch or offensive sexual word, the offended should be respected, male or female. The F word is a common word in our everyday experiences, but it is offensive to many. This author believes a board should have the power to say don't use it to "so and so" if it is offensive to him or her. The extent of using the authorized authority will depend on each particular cooperative community and its member elected board. This is the beauty of the housing cooperative.

It should also be remembered that in enforcing rules and regulations that may end up depriving a member of a property right (outside possibly suits to enforce payment of monthly charges), the cooperative's policies should afford the accused due process, i.e., notice of a board of director's hearing, a fairly conducted hearing including examination of the complainant by the offender and the right to an attorney with a decision based upon the evidence given at the hearing. This is also important if the cooperative expects to be able to rely on the business judgment rule in court.

With this introduction, on the right is this author's suggested model anti-harassment policy for cooperative board's and/or membership's consideration. [CHQ](#)

The author wishes to express appreciation for the critical review of this article by attorneys in the Penttiuk, Couvreur & Kobiljak law offices in Michigan and Illinois.

Anti-Harassment Policy of XYZ Housing Cooperative

XYZ Housing Cooperative Board of Directors adopts the following policy resolution (rules and regulations):

Sexual harassment of any person by another person is prohibited on cooperative owned property.

Any person sexually harassed on cooperative property shall have the right to file a written statement with the cooperative's management office specifying the following:

1. An understandable description of act or acts of sexual harassment;
2. Date or dates of the act or acts;
3. The specific location of the act or acts;
4. Identification of the person(s) who perpetrated the act or acts;
5. Whether or not the person subjected to such act or acts told the offender "Stop that," "No," or words to that effect, and, if words to that effect, what word(s) were used.

Within five business days of the receipt of such statement, the manager shall inform the offender if the offender is a cooperative member or cooperative employee that if such events occurred that he or she must cease and desist immediately. If not, a hearing will be held by the board of directors to determine what remedial action, if any, shall be taken by the cooperative. If the offender is an employee or owner of an entity contracted by the cooperative, then to the supervisor of the offender requesting the removal of the offender from the property. If a guest of a member, then to the guest, if address is known, and to the member for member's information.

Upon holding such a hearing, the board shall vote to have the cooperative take such action as it deems appropriate to remedy the situation, including terminating the membership or employment of the offender. In the event a contractor's employee is not removed from the property, including termination of the contract with the offender's employer or entity, this policy's provisions as applicable to contracted entities shall be contained in the contract executed by the cooperative.

(The following in states where a landlord's barring of a non-member, if permitted):

If a guest, issue a bar notice as to the guest shall be issued and served on the guest when possible and the member for member's information.

Reprisal against the person providing the statement is strictly prohibited. The identity of the person providing the statement need not be disclosed in the cease and desist notice. The identity of the person providing the statement will need to be disclosed in the notice of hearing so provided.

Any reprisal complaint shall be handled according to the same procedure set out above for the act(s) of harassment.



Mutual Housing Breaks Ground on Positive Net Energy Phase of Mutual Housing at Spring Lake

By Steven Root

In March 2018, fresh from winning a prestigious World Habitat Award (see the spring issue for details) affiliated with the United Nations, Mutual Housing at Spring Lake in Woodland, Calif., broke ground on Phase Two of its innovative housing development for agricultural workers and their families.

From Left: Mutual Housing California Chief Executive Officer Roberto Jiménez; Mutual Housing at Spring Lake resident members Orfalinda Banda and Darcel Castañeda break ground.

Mutual Housing at Spring Lake's original 62 affordable apartments and townhomes opened in 2015. Designed and built specifically for Yolo County's low-income agricultural workforce, the community was the first multifamily development certified by the U.S. Department of Energy as zero-net energy, meaning

it was designed to produce as much energy as residents are projected to use.

The next Positive Net Energy phase advances that efficiency even more, adding another 39 dwelling units designed to produce slightly more energy than the community needs.

"Mutual Housing at Spring Lake has been a great success," said Roberto Jiménez, Mutual Housing California's chief executive officer. "We are delighted that the financing and all the other hard work came together to add more units and make the community even more energy sustainable."

Mutual Housing at Spring Lake uses energy efficient building construction techniques, materials and all-electric equipment, such as heat pump water heaters and HVAC system to create energy savings for its residents. The solar panel system is designed to offset those lower energy bills.

Part of Mutual Housing's mission is to empower residents to help manage their own communities and to train future community leaders. Mutual Housing at Spring Lake residents also have a vested interest in using energy efficiently. They are trained to use energy efficient equipment installed in their homes and are involved in learning and sharing ideas on other sustainability behaviors such as recycling and water saving.

The project is funded from a variety of sources, including federal and state tax credits and loans from the U.S. Department of Agriculture and the city of Woodland. [CHQ](#)



Steven Root is communications coordinator for Mutual Housing California in Sacramento.



This is a rendering of phase two of Mutual Housing at Spring Lake when construction is completed. Photo courtesy of Mutual Housing California.

The NAHC 58th Annual Conference Offers Must-Have Learning and Fun

The National Association of Housing Cooperatives (NAHC) is holding its 58th annual conference in Phoenix, Ariz., Wednesday, October 24 – Saturday, October 27, 2018.



Although the conference does not begin until Wednesday, the Registered Cooperative Manager (RCM) training for members who are interested in obtaining their RCM certificate will begin on Monday, October 22. The RCM Board of Governors offers the two-day class from 9:00 a.m. through noon. In addition to property managers, the RCM class is open to board members.

Additionally, RCMs are required to take the ethics class once every three years to renew their RCM designation. This class begins at 1:00 p.m. on Tuesday. The information on registering will be included in the forthcoming conference registration package.

The Member Service Committee (MSC) is reviewing the following excursion options:

- ▶ A historical tour to the Grand Canyon, one of the most beautiful landmarks in the country.
- ▶ Two separate downtown tours of Phoenix and of Scottsdale with varied restaurants and shopping venues.
- ▶ Arizona Desert tours that include Indian reservations.
- ▶ Premium outlets shopping tours with access to

more than 150 shops such as high-end retailers, 7 for All Mankind, Dolce & Gabbana, Kate Spade New York, Tory Burch, Salvatore Ferragamo, Burberry and Ted Baker. Other popular brands include Juicy Couture, 2b bebe, American Apparel, Guess, J.Crew and Gap.

Other choices: hot air balloons or helicopters rides, guided all-terrain vehicle (ATV) tours, paint your own desert, trips to art galleries and to the mountains.

Members having tour questions should contact either Linda Brockway, MSC chairperson, at ljbecho@aol.com or Hope Turner, co-chairperson, at hturner627@hotmail.com.

If members want to go on their own adventures, a variety of additional opportunities exist: ATV rentals, desert hikes, golfing, fishing, horseback riding, land and lakes experiences, mountain and road bike riding, kayaking, seeing the aquarium, Hummer excursions and a brewery visit. A specific list of these activities will appear in the conference package.

The other highlights of NAHC's conference feature the opening reception on Wednesday from 7:00 and 9:00 p.m. Please wear casual attire.

This year NAHC presents a variety of learning opportunities to encompass six categories of classes:

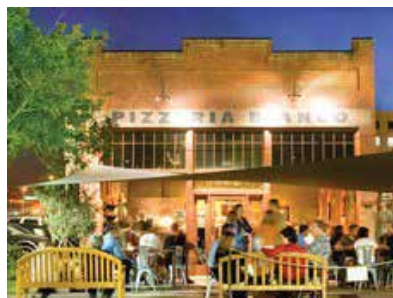
Lending and Financial, Cooperative Governance and Ethical Issues, Marketing, Enhanced Operational Programs, Legal and Legislative Issues and RCM.

To display their cooperative pride, members will wear cooperative t-shirts and hats and participate in a dance contest during the Strut Your Stuff luncheon on Thursday, October 25. The RCM Board of Governors also will give certificates and pins to those who passed the course.

On Friday, October 26, NAHC will present the Jerry Voohris Award, the Cooperative Star Award, the Distinguished Member Award, the Ida Curtis Fisher RCM Award, the Roger Willcox President's Award, along with a few others. NAHC thanks NCB for once again sponsoring the annual luncheon.

In addition, exhibitors will be present with their products, trinkets and information regarding the services they can offer cooperatives.

The learning and fun will take place at the Pointe Hilton Squaw Peak Resort. The room rate is \$185 plus taxes and is available through October 2 or until sold out. Rooms go fast, so make a reservation soon. [CHQ](#)



Senior Cottages in Montana Take on Court Design

FIFTY MILES south of the university town of Missoula, in far western Montana, the Ravalli County Council on Aging is working with architect Ross Chapin to create a 51-unit cooperative of single family cottages on 8.6 acres of land. The Council on Aging, which owns the land, also provides a wide array of management services, including interior maintenance.

The plan uses the concept of “pocket neighborhoods” about which Chapin has written a book. Seven floor plans range from 684 to 1,800 square feet as well as two community gardens and several community garden sheds with tools.

The cooperative, called Riverside Crossing Active Adult Cooperative, will be controlled (sometimes known as limited) equity. Shares in the cooperative will cost \$50,000, and there is a supplemental charge for the membership certificate for occupancy of a specific unit. There is no blanket mortgage. The initial value may increase on resale by no more than 1 percent per year, so that the housing remains affordable. All sales are through the cooperative, which will maintain a waiting list.

Owner-Occupied Senior Cooperative Slated for Colorado Springs

REAL ESTATE EQUITIES DEVELOPMENT, LLC, has plans for its newest Village Cooperative community, which will be the first owner-occupied senior housing cooperative in Colorado Springs, Colo.

The multi-story Village Cooperative building will feature community areas, including a community room with a kitchen, guest suite for friends and families, club room, reading areas, raised outdoor gardening beds, workshop, fitness center, internal storage area and underground heated parking with a car wash bay. Because the building is 100 percent owner-occupied, priority number holders will have the opportunity to choose from a variety of homes that range from approximately 900 sq. ft. to 1,600 sq. ft. of single-level living space.

Options vary from one bedroom and one bathroom plans up to two bedroom and two-bathroom plans with a den. Each home has its own private laundry room, storage area and balcony. Fully-equipped kitchens with open floor plans and kitchen islands exist, along with rollout shelving in the base cabinets and a choice of cabinetry and countertops to suit each member's personal style.

The cooperative will also employ a member services manager as well as offer courtesy services. As a cooperative, the members will control all aspects of ownership.



PHOTO COURTESY OF HABITAT FOR HUMANITY NEW YORK CITY

This is a rendering of what the new building should look like when it is ready to be occupied in about two years.

Habitat for Humanity Starts 56-unit Building in the North Bronx

IN WILLIAMSBRIDGE, Habitat for Humanity New York City broke ground on March 16 on Sydney House. The building will include 56 co-ops available for purchase when 839 to 843 Tilden Street opens in around 22 months.

Development partners are Almat Group with city and state agencies, including the NYC Department of Housing and Preservation and Development through its Open Door program, which funds the construction of new affordable condominiums and cooperatives.

Funding also came from Borough President Ruben Diaz Jr., who provided \$1.2 million, and Councilman Andy King, who allocated \$2.8 million, as well as from the New York State Homes and Community Renewal, the State of New York Mortgage Agency and Chase.

New Cooperative-style Apartments Will Open Near the University of Minnesota

RIVERTON COMMUNITY HOUSING plans to open a seventh cooperative in Southeast Como in August 2019. The housing community offers cooperative housing options throughout the Marcy-Holmes, Southeast Como and Seward neighborhoods near the University of Minnesota. The non-profit currently owns six different buildings, five of which are operated as cooperatives.

The latest Riverton development, called the Brook Avenue Co-op, is adjacent to the Bunge Tower in Southeast Como. The tower will act as a shared common space with the Maya Commons project, another affordable housing development, located on 13th Avenue Southeast. [CHA](#)



NAHC President Greg Carlson and Treasurer Linda Brockway spread the word about housing cooperatives at last year's Co-op Festival.

NAHC to Greet the Public at the 2018 Co-op Festival in the Nation's Capital

NAHC will join cooperatives from every sector of the economy to show America how cooperatives build a better world at the 2018 Co-op Festival on the National Mall on October 6 – 7, 2018.

NCBA CLUSA launched the Co-op Festival in 2017 with more than 20,000 attendees and 30 partners representing top cooperative brands and supporters. NAHC's presence

at this inaugural event gave NAHC a platform to educate the public on the role and impact of cooperative housing in the U.S. and the benefits of the association.

Individuals can learn more about housing cooperatives and resident-owned communities as alternatives to conventional rental apartments, mobile home parks and condominiums. Interested persons can stop by the NAHC booth, visit with cooperative leaders and have cooperative housing questions answered from a national authority.

Festival goers can enjoy live music and free activities from 11 a.m. to 6 p.m. both Saturday and Sunday. For event information, individuals can go to www.coopfestival.coop.



New Book Explores D.C.'s Equity Housing Cooperatives

THE UNIVERSITY OF MINNESOTA PRESS has published, "Carving Out the Commons: Tenant Organizing and Housing Cooperatives in Washington, D.C." This book explores the practice of urban "communing" via an investigation of the city's equity housing cooperatives. It asks whether a commons can work in a city where land

and resources are scarce and how strangers who may not share a past or future come together to create commonly held spaces in the midst of capitalism.

Author Amanda Huron, a professor of interdisciplinary social sciences at the University of the District of Columbia, draws insight and lessons from organizing against displacement that are relevant for many major U.S. cities.



New Website Helps Cooperatives Connect via an Interactive Map

THE 6TH PRINCIPLE COALITION

(6PC), a national group of practitioners (including NAHC) who are committed to serve and grow limited-equity housing cooperatives, is proud to unveil its website www.sixthprinciple.coop.

The website is the new host of a research project that mapped every limited-equity and affordable

housing cooperative across the country and Canada. In addition to representing cooperatives, the map features a growing database of organizations that work with and support the housing cooperative sector, as well as cooperative-friendly service vendors.

The map is interactive, so cooperatives can locate their cooperative or organization to make sure it is represented and that its information is correct. Cooperatives are encouraged to add content, including pictures. In addition to being accurate, the intention of the map and its features is to embody the beauty and diversity of cooperatives, including the stories behind their creation and ongoing success.

Ultimately, the coalition will be expanding the website to host more resources, best practices, prerecorded trainings, etc. that are geared toward cooperative practitioners and members. All efforts are rooted in the spirit of the 6th Principle of Cooperation, "cooperation among cooperatives," to help support and grow affordable communities for years to come.

The Ford Foundation provided the financial resource for the research and ongoing effort by the Urban Housing Assistance Board. [CHQ](#)

COOPERATIVE HOUSING QUARTERLY

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 25, 2018. 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 info@nahc.coop.



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.

PEOPLE & PLACES

National Cooperative Bank Honors Oakes with 2018 Spirit of Cooperation Award



NATIONAL COOPERATIVE

BANK (NCB) named Vernon Oakes, the founder of the Everything Co-op radio show, the recipient of the 2018 Stan Dreyer Spirit of Cooperation Award. The honor, presented

each year at NCB's annual meeting, is bestowed to those who live and work with the spirit of the cooperative principles.

In its fourth year, Everything Co-op features weekly guests from the cooperative sector and explores the impact of the cooperative business mode.

Woldcnews.com streams the show live every Thursday from 10:30-11:30 a.m. EDT and airs live in the Washington, D.C. Metropolitan Area on WOL 1450 AM—Radio One's talk radio station. The show is currently available in podcast format on iTunes, allowing Everything Co-op to reach an even wider and more diverse audience. [CHO](#)



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One member.one.vote.one domain. NAHC's members can benefit from dot.coop since it is available only to cooperative members. It gives your cooperative a better chance of registering all the memorable, meaningful names you wanted, but couldn't get under other domains. For more information visit <https://coophousing.org/the-dot-coop-domain-name/>

California Association of Housing Cooperatives (CAHC)

NEARLY 70 cooperative members from San Francisco joined CAHC on May 12, 2018, at Freedom West Homes to learn more about the Davis Stirling Act and board governance best practices.

Three speakers addressed the attendees. Carlos Aznar of the John Stewart Company spoke about cooperative buildings and the Davis Stirling Act. Hugh Jeffers of Centennial Mortgage discussed the changes at the U.S. Department of Housing and Urban Development and cooperative financing and Linda Brockway, NAHC treasurer, talked about governance relating to board members' roles, risks and responsibilities.

Council of New York Cooperatives & Condominiums (CNYC)

CNYC continues to educate its members about the growing list of government required documents and actions. New York City's multiple dwellings now have to establish a policy regarding smoking inside of units (in a city where all smoking in public places is already prohibited) and must post photoluminescent numbers or letters for each apartment near the floor to help fire fighters (this is a very practical new law). Cooperative and condominium boards must report annually on any contracts entered into where conflicts of interest may have occurred.

There are also laws being proposed to expand lead detection and abatement, to restrict hours that garbage can be at the curb (rat mitigation) and to control the length time that sidewalk sheds can be in place without evidence that work is under way. Other proposed laws seek to control the admissions process in housing cooperatives, and still others set standards for renewal of commercial leases. On a positive note, our reverse mortgage legislation has been introduced in the State Assembly with new consumer protection provisions; perhaps this will finally be the year that it – and a State Senate companion bill – will be passed.

CNYC works closely with the Federation of New York Housing Cooperatives & Condominiums and with several other organizations in and around New York City that work with housing cooperatives and condominiums. They have formed a coalition to oppose the harsh admissions legislation and confer regularly on that and other issues of importance to their members.

CNYC's 38th Annual Housing Conference will be held in Manhattan on Sunday, November 11. NAHC members are invited to attend at CNYC's modest member rates. The conference brochure will be posted on the CNYC website (www.CNYC.coop) by August 1 when registration opens.

CSI Support & Development Services (CSI)

THE CSI EDUCATION DEPARTMENT has started planning the management conferences. This year the conference theme is, "Saddle Up for the Co-op Rodeo." The management conference is an opportunity for both new and experienced volunteers to gain knowledge and skills to assist in the daily management of their cooperative (see the cooperative calendar for the schedule of conferences).

Midwest Association of Housing Cooperatives (MAHC)

MORE THAN 300 members representing 66 cooperatives chose from 45 classes in five tracks during MAHC's 53rd Annual Conference in Henderson, Nev., May 21 - 23. In addition, 44 people took classes and became Certified Cooperative Directors. Fourteen also became Certified Cooperative Managers and 26 attended the new board members class.

During the awards luncheon, Georgetown Cooperative in Taylor, Mich., won the Solidarity Award for the fellowship and common responsibility that a board projects on behalf of its membership to seek and share knowledge.



CAT FISHER of Kirkpatrick Management Company in Indianapolis, Ind., received the Executive Directors Award for outstanding service to MAHC by a person or organization other than a member of MAHC's Board of Directors. Fisher has assisted MAHC in the last few years in producing and developing its conference book.



LORETTA CHRISTY, president of the Walton Park Cooperative in Pontiac, Mich., received the Leadership Award, given to a person who works above and beyond the call of duty to lead cooperatives now and in the future. Christy is president of the YAPO Computer Learning Center where children, teens, adults and senior citizens have access to resources and technology.



JAMES (JIM) WHITAKER of Loma Vista West Townhouses in Kansas City, Mo., garnered the Dr. Herman E. Curtis Co-op of the Year Award for outstanding service to his home cooperative. Whitaker has been a cooperator for more than 30 years and has served on the board of directors for more than 20. He also has worked on the house, grounds and activities committees.



RALPH MARCUS, CEO and owner of Marcus Management, Inc., in Farmington Hills, Mich., got the Alameda Ritter Award for his devotion and contributions to the cooperative housing community. Marcus was instrumental and the driving force in affecting state legislation and in writing regulations during 1993 that made it possible for cooperative housing corporations to qualify as homeowners under Michigan's Homestead Act.



MARLENE DAU, president of Tailor Made Property Services with offices in Chicago, Ill., and Battle Creek, Mich., received the Cooperative Leap of Faith Award for displaying the confident belief and trust in the housing cooperative concept and assisting cooperatives in attaining their goals today and in the future. For years, she has trained cooperative members and boards to develop a greater understanding of their documents and how they are meant to be used. Dau also has designed workshops and courses to aid in preparing cooperators to perform at their highest level.



ROB KIRKPATRICK, president and owner of Kirkpatrick Management, won the Bill Magee Spirit Award in recognition for promoting and consistently displaying dedication and commitment to the preservation of the cooperative housing movement and MAHC. In Indiana, he single-handedly led the charge to place cooperative housing in a different tax bracket for non-profit organizations. After two years, the end result was cooperative financial savings in the thousands of dollars and a fair assessment for property taxes.



Ruthie Wilder (l) and Anne Hill flank President's Award recipient NAHC Treasurer Linda Brockway.



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Potomac Association of Housing Cooperatives

NEARLY 70 MEMBERS representing 15 cooperatives and individual members learned more about cooperative living at PAHC's 2018 annual conference held in Virginia Beach, Va., April 26-28. PAHC hosted seven workshops. Daniel Costello presented Developing Effective Enforceable Rules and Regulations (see his featured article in this issue); LaShon Hill, Serving Your Membership: Best Practices for Property Managers; Johnell Smith, Building a Successful Maintenance Program; Linda Brockway, Governance: Whose Responsibility Is It Anyway?; Vernon Oakes, Financial Clinic; Marion Miller, Co-op Insurance (Owners vs. Co-op); and Bernard Cook, Fair Housing.

PAHC also recognized cooperative excellence. Rhonda Dozier accepted the Cooperative of the Year Award for Capital View Mutual Homes in Landover, Md.; Capital View employees, Annemarie Carroll, Sean Brown and Ronald Weeks received in absentia the Helping Hand Award. Oakes garnered Life Time Achievement Award and Brockway, President's Award.

At the annual membership meeting, the membership elected two new board members: Tricina Leake Johnson of Northwest Cooperative Homes in Washington, D.C. and Bernice Thomas-El of Waverly Terrace Cooperative in Baltimore, Md. The board officers are: Annie Hill, president; Dozier, vice president; Ruthie Wilder, secretary; William Brawner, treasurer; Thomas-El, assistant secretary; and Johnson, assistant treasurer. Maxine Dennis, Melinda Rickey and Laurice Harrison are members.

Upcoming educational opportunities include PAHC's 2018 fall training on November 10 at Northwest Cooperative. The 43rd PAHC Annual Conference will convene April 25-27, 2019 at the Holiday Inn in Ocean City, Md. [CHO](#)

Disaster Relief Is One Step Closer for Housing Cooperatives

THANKS TO Representative Jerry Nadler, D-N.Y., housing cooperatives are about to make significant progress on obtaining Federal Emergency Management Administration (FEMA) Disaster Relief legislation (HR 1684) for their common areas (e.g., roof, hallways) in the event of a nationally declared disaster such as Hurricane Sandy in 2012.

HR 1684 is the “Disaster Assistance Support for Communities and Homeowners Act of 2017.”

FEMA shall provide recommendations to Congress on how common areas of condominiums and housing cooperatives may be eligible for assistance.

RECOMMENDATIONS: Not later than 90 days after the date of enactment of this Act, the Administrator shall provide to the Committee on Transportation and Infrastructure of the House of Representatives and the Committee on Homeland Security and Governmental Affairs of the Senate a legislative proposal on how to provide eligibility for disaster assistance with respect to common areas of condominiums and housing cooperatives.

STATUS: HR 1684 was included in HR 4, a “must pass” Federal Aviation Administration Reauthorization measure that passed the House of Representatives on April 27, 2018. It

was placed on the Senate Legislative Calendar on May 8, and the Senate has until September 30 to pass it. A big thanks to Rep. Nadler for his steadfast support in helping us to obtain FEMA disaster relief for housing cooperatives.

D.C. Mayor Signs Housing Cooperative Legislation

ON MAY 7, D.C. Mayor Muriel Bowser signed A22-0338, enacting legislation that establishes the Affordable Cooperative Task Force to provide policy recommendations on improving existing limited equity cooperatives (a type of shared home ownership in which individuals purchase a share in a cooperative at an affordable cost); ensure the appropriate training and provision of technical assistance and management support to cooperatives; and issue recommendations on how the District can assist in the formation of new affordable cooperatives.

Councilwoman Anita Bonds was instrumental in ensuring the passage of this measure and deserves credit for promoting it.

NAHC is hopeful that D.C. will be a leader in creating similar housing cooperative legislation nationwide.[CHA](#)



Judy Sullivan is NAHC's government relations representative.

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.



COOPERATIVE CALENDAR

JULY

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

AUGUST

2-3 CSI & Support Services: Massachusetts Regional Management Conference; Somerville Holiday Inn, Boston

7-9 CSI & Support Services: Maryland Regional Management Conference; Loews Annapolis Hotel, Annapolis

14-16 CSI & Support Services: California Regional Management Conference; Pacific Palms Hotel, City of Industry

22-24 CSI & Support Services: Michigan Regional Management Conference; The Marriott, Troy

SEPTEMBER

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

OCTOBER IS CO-OP MONTH

3-5 NCBA CLUSA Co-op Impact Conference; Arlington, Va.

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

22-23 RCM Training; Pointe Hilton Squaw Peak Resort; Phoenix, Ariz.

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



NOVEMBER

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

11 Council of New York Cooperatives and Condominiums; New York, N.Y.



Free Pharmacy discount cards and Cooperative Healthy Savings Program

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



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