

COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Summer 2022

CONTENTS

Annual Physical Inspections,
Medical Checkups does a
Body (Building) Good

3

Residents benefit from
Cooperatively Owning not
Renting their Mobile
Home Parks

6

Member Association News

9

People and Places

10

News from All Over

12

Report from Washington

14

Cooperative Calendar

16

PRESIDENT'S COLUMN


The Days of Independence depends on Housing Cooperators

By Fred Gibbs

America has recently celebrated the second annual observance of Juneteenth, the newest recognized federal holiday. Festivities, gatherings and parades marked the celebration of independence from coast to coast. Federal offices were closed; the stock exchange bell was silent, and for many Americans, life slowed for a moment. This was a day of celebration for the declaration of freedom from slavery that was finally delivered to those who remained enslaved in Galveston, Texas, and surrounding regions. Further, it is a day of reflection on what it means to have independence. More recently, the traditional celebration of the 4th of July took place, commemorating the 246th year since the signing of the United States Declaration of Independence.

One hundred and fifty years separate the official observance of Juneteenth from the day Union Army General Gordon Granger made the historic announcement of General Order No. 3. It cited that all slaves were free and declared absolute equality of personal rights and rights of property. The significance of this delay should not go unnoticed.

Independence absent autonomy is not freedom. The fourth principle of cooperatives is autonomy and independence as stated in the Rochdale Principles. This, among six other cooperative principles, was set forth 178 years ago in 1844 and is currently held as a banner of cooperatives in every sector. Housing cooperatives rely on this principle. Our survival depends on our ability to control the assets of our cooperative corporation to the benefit of our members. This insures we will be protected against a host of predatory actions from governments, markets and economies that would result in the



Sound governance
practices in housing
cooperatives will
ensure that autonomy
is exercised through a
democratic process.

dissolution of the cooperative and ultimate gentrification of our communities. Limited equity cooperatives may come to mind as you read this. However, the same threats face market-rate cooperatives as well. A wise person once told me, "One thing that is in short supply is land. They aren't making any more of it." Therefore, the battle to control it is in full array.

Sound governance practices in housing cooperatives will ensure that autonomy is exercised through a democratic process. We know all too well that democracy is sometimes messy, though essential if a community is to thrive. The members of the housing cooperative must be committed to working through the tough times and weathering the storms to better the community. There is no room for self-dealing in a cooperative. All must work for the good of the entire cooperative. Good governance has checks and balances that allow the cooperative to police itself and thereby remain independent.

The freedom to govern the cooperative is in jeopardy when self-dealing and short-sighted decisions are allowed to limit the ability to maintain housing communities. These decisions affect the ability to remain competitive in the marketplace. It is important that a cooperative community establishes and maintains a plan to preserve its assets, a plan that survives the natural occurrence of board transition. The cooperative should adopt this plan and not be limited by the desires of any sitting board of directors.

The battle for freedom has been long and hard fought. Do not be fooled; it is not over. The battle for freedom continues to ensure that our fourth principle is upheld. The days of independence depends on you, the cooperator. [CHQ](#)



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



Annual Physical Inspections, Medical Checkups does a Body (Building) Good

By Leon Yudkin Geoxavier, RA

How often should one get a medical checkup? Every year, especially if you are over 50.

How often should one get a dental checkup? Every year more frequently for routine cleanings.

How often should a physical property receive a checkup? Every year, especially if the facilities are over 50 years old and more frequently for routine maintenance and cleaning.

Correlations exist between the human body and physical buildings. In regards to buildings, there are several types of annual physical inspections:

- ▶ City/state/local government inspections;
- ▶ Property pre-purchase inspections;
- ▶ HUD REAC inspections; and
- ▶ Routine inspections by your property management team.

City/State/Local Government Inspections

Your local city, county and state governments are tasked with protecting the safety of both residents and the general public. Representatives of government agencies may visit properties on a routine basis and/or make special visits when a problem has been reported. They can issue on-going permits or certificates for occupancy and continued use and issue citations for conditions of concern. In smaller communities, the local fire department may conduct these tasks. In larger municipalities, there may be several specialized code enforcement agencies that review each facility and building system separately.

These inspections can be small or large in scope and short or long in frequency. A smaller

authority may have limited resources and require you to self-inspect/self-report on a limited basis or only as needed. Larger agencies may have a series of different requirements depending on the property age, size and occupancy.

Your local city, county or state building department will be the best place to review what inspections are required for your property. Conditions will vary widely depending on where you are located. For example, Delta County, Colo., famously does not have an adopted building code, nor does it issue building permits or require certificates of occupancy. In contrast, in New York City, N.Y., it is not uncommon for property managers to have to juggle dozens of inspections on alternating schedules (Elevators and boilers may have to be inspected annually. Façades, retaining walls and parking garages may have to be inspected every 5 years, etc.).

Property Pre-Purchase Inspections

Before buying a property, whether it is a free-standing home or cooperative apartment unit, your financing institution (bank or other lender) and insurance provider may require a pre-purchase inspection, or you may want one performed for an added piece of mind. These outside institutions (banks and insurance companies) will want to make sure that the physical property meets their standards, so that they can avoid surprises down the road.

If you pursue an inspection on your own, not only will you also avoid surprises, but it may al-

Continued on page 4 >



Leon Geoxavier is a registered architect at Stone Engineering & Architecture, D.P.C. in New York, N.Y. and is a board member of NAHC and the Council of New York Cooperatives & Condominiums.



The Southridge Section #1 complex is comprised of three apartment buildings named The Ardmoor, The Briarley and The Coverley located in Jackson Heights (Queens), N.Y. Credit: Leon Yudkin Geoxavier

► Annual Physical Inspections

[continued from page 3]

low you and the seller to have a firmer understanding of conditions prior to transfer or occupancy. For example, what will remain, and what will need to be provided afterward, like appliances, window coverings and bathroom/kitchen accessories.

HUD REAC Inspections

The U.S. Department of Housing and Urban Development (HUD) administers many programs to provide housing, including public housing, multifamily public housing and housing choice vouchers (also known as Section 8). The agency also oversees an inspection program to ensure that the buildings are decent, safe and sanitary. HUD's Real Estate Assessment Center (REAC) sets the inspection standards and oversees them, known as REAC physical inspections.

HUD requires REAC inspections to ensure a property manager/landlord is following HUD's rules and standards. Through its inspections, HUD issues reports that generate a score from 0-100 (0 being the worst, 100 being the best). The score will determine the reinspection timeline: properties that receive a score between 90 and 100 may be revisited on a 3-year timeline; properties that receive 80-89 may be revisited on a 2-year timeline; and properties that receive 79 and below may be revisited annually. HUD may impose penalties and other more direct action for scores below 59 on properties that have critical deficiencies. Also, the inspection schedule applies generally for more established multifamily properties; score thresholds may differ depending on property size and number of units.

The table on the right shows the 20 most common deficiencies HUD cited in its REAC inspections.

Routine Inspections by your Property Management Team

Aside from the mandated inspections (such as REAC inspections), properties also have routine inspections by building staff and property management representatives. Unless it is an emergency, building staff members/property management team members will usually provide you with advanced notice, information regarding why the inspection is being performed and special notes for those who need unique accommodations (such as securing pets, or enlisting a friend/family member for translation services).

Some inspections are routine according to an internal quality control protocol and to make sure that residents are complying with the occupancy agreements. However, other inspections may be scheduled as soon as a cooperative receives notice of an upcoming inspection by an outside entity, such as a lender or HUD regulator. In this case, the property management team may want to conduct its own inspection to address any critical health and safety issues or get ahead of any items in advance of

Continued on page 5 >



The following are examples of maintenance items that, if repaired prior to the physical inspection, could make a significant difference in the overall inspection score. Be sure that...

- 1. WATER HEATER** The pressure relief valve discharge tube extends to within 18 inches of the floor.
- 2. MISALIGNED CHIMNEY** The vent stack on gas-operated water heaters or furnaces are properly aligned.
- 3. MISSING HVAC COVERS** There are covers on all baseboard heaters.
- 4. ACCESS TO THE ELECTRICAL PANEL** Access to the electrical panels is not blocked by furniture or other items not easily removed.
- 5. MISSING COVERS** Electrical panels that have interior covers (aside from the panel lid box itself) to prevent exposure from the wire connections are in place.
- 6. OPEN BREAKER/FUSE PORTS** Open breaker/fuse ports are covered.
- 7. DOORS DAMAGED SEALS** The factory-installed seals on exterior doors, such as building or unit doors, are in place and undamaged.
- 8. DOORS DAMAGED HARDWARE** Exterior door hardware locks or latches work properly, and fire doors function as designed.
- 9. SECURITY DOORS** Security doors do not have dual-side key locks.
- 10. KITCHEN** Stove burners are working.
- 11. PLUMBING** Pipes and faucets are not leaking, and areas around any leaks are cleaned up and repaired.
- 12. DAMAGED SINKS/SHOWERS** Any hardware problems are repaired; diverters are working; drains have stoppers; and hot and cold-water handles are in place and working.
- 13. CLOTHES DRYERS** are properly vented to the outside from units or laundry rooms.
- 14. STORM WATER SEWERS** are not clogged with trash or leaves.
- 15. SANITARY SEWER DAMAGED COVERS** Caps located in the grass on the exterior of the building that have been damaged by a lawn mower are cleaned out and repaired.
- 16. TRASH CHUTES** Hardware is in place, and the chute door closes properly.
- 17. TRASH RECEPTACLES** are not overflowing and are adequate in size for the property.
- 18. AUXILIARY LIGHTING** The backup lighting works even when the test light does not work.
- 19. LEAKING DOMESTIC WATER** There are no leaks in the domestic water supply, including the hose bibs located on the exterior of the building.
- 20. OUTLET AND SWITCH PLATE COVERS** are not cracked or broken.

Courtesy of HUD.GOV

► Annual Physical Inspections

[continued from page 4]

the outside inspection. In either case, staff may submit work orders during or after the inspection, so any issues can be fixed.

Aside from the REAC inspection, if you live in a HUD-subsidized multifamily housing property, the property may have Management and Occupancy Reviews (MORs) that a Project-Based Contract Administrator (PBCA) conducts. HUD contracts PBCAs to ensure that property managers are following HUD's rules and guidance and to ensure that residents are being treated fairly and are provided with a decent, safe and sanitary home. The PBCA makes sure any issues found during REAC inspections are repaired.

HUD requires REAC inspections to ensure a property manager/landlord is following HUD's rules and standards.

It is estimated that over 40 percent of us avoid going to the doctor when we should, most likely due to the cost or the fear of the results according to a nationwide survey conducted February 15-19, 2018, using the AmeriSpeak® Panel, the probability-based panel of NORC at the University of Chicago.

However, it is important to remember that property managers, building staff and government agency inspectors (including HUD) are financed by all of us to protect all of us. Much like a trip to the doctor's office, depending on the outcome of the review, the result may be a prescription for repair or improvement. As the proverb goes: "A stitch in time saves nine."

All of us have had a grandparent, aunt, uncle, cousin, or friend who we wished took better care of their health and have encouraged to see the doctor on one or more occasion. On March 27, 2019, an apartment at Trinity Manor Apartments, in Augusta, Ga., was inspected and received an overall inspection score of 36c based on the [Report to Congress: Photographic Review of HUD-Assisted Properties 07/03/2019](#). The resident of that apartment is someone's grandparent, aunt, uncle, cousin or friend; and the author would like to believe that we would all want to follow up with the corrective actions until that resident's apartment was cured.

In conclusion, well-maintained bodies and buildings provide a community with a well-deserved and healthy life. [CHQ](#)



The National Association
of Housing Cooperatives

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.





Residents benefit from Cooperatively Owning not Renting their Mobile Home Parks

By David J. Thompson

Substantial savings exist for residents when they own their mobile home parks (MHP), and for those who do not, unfettered continuous increases for residents renting in landlord-owned MHPs. Compare the space rents in two MHPs over 27 years (one rental that became a cooperative and one rental where the owner refused to sell to the residents as a cooperative).

Leisureville Mobile Home Park in Woodland, Calif., is a 150-space MHP transformed from rental to resident ownership during 1995. January 1, 1996 was the beginning of the first full year of the residents owning the community as a limited equity housing cooperative (LEHC). Rancho Yolo organized to become a LEHC, but their 2010 offer was turned down by the owners. Under California law Leisureville and Rancho Yolo are both seniors only (55+) parks.

If the renter residents of Rancho Yolo had the same annual increases as the resident owners of a cooperative like Leisureville, they would be paying \$447 in monthly rent rather than the average \$780 they pay in 2022.

By not going cooperative, Rancho Yolo residents are paying \$1,046,925 more annually just in 2022. If Leisureville

had not gone cooperative, they would be paying \$687 per month for rent in 2022 rather than \$386. By going cooperative, Leisureville residents had \$694,000 more real cash in their pockets just for 2022.

Because both of these parks were developed in the 1970s, the author is calling them MHPs. If they were started today, they would be called manufactured housing communities.

The transformation process from renting to owning began with a December 1993 letter the absentee owner sent to the nearly 200 residents of the Leisureville mobile home park. It stated brusquely, "From January 1, 1994 on, we will be raising the rents 11 percent yearly for the next three years at least." Fear fanned out amongst the mostly low-income residents. That would be another \$100 in rent in three years, an increase

Continued on page 7 >



David J. Thompson co-lead the successful cooperative purchase of Leisureville by the residents and led the effort of the residents to buy Rancho Yolo as a cooperative which was rejected. Thompson is co-owner of Neighborhood Partners, LLC.



CREDIT: DAVID J. THOMPSON



CREDIT: DAVID J. THOMPSON

Rancho Yolo residents meet to vote to buy their mobile home park.

Left: Leisureville Club House is one of the amenities of the mobile home park.

of one third on the basis of the existing \$304 rent. With a majority of the Leisureville households having annual fixed incomes of \$8,000 to \$15,000, few could afford to pay the increases.

Over a hundred angry residents packed the February 1994 meeting of the Woodland City Council and pleaded for immediate rent control. The council did not want to act on the spot, but it did invoke a 90-day moratorium on rent increases and told the owner to work out a better agreement with the residents. The author read about the event in the local paper and immediately contacted Rev. Donald Wells, a resident and the spokesperson of the park residents. The author said, “Your best bet, believe it or not, is for the residents to buy the park as a limited equity cooperative.” Less than two years later in 1995, the residents bought the park (See their story in NAHC’s Cooperative Housing Bulletin January-February 2007).

However, the opposite occurred at Rancho Yolo in nearby Davis. In 2000, a leading resident of the 262-space park contacted the author about their residents buying the park. Sadly, the first effort fizzled out. However, in 2008, a larger and more determined group of residents took up the baton. The Davis City Council provided a grant that helped pay for the formal studies needed to determine if the residents of Rancho Yolo could buy the park. The study determined the residents could, and they voted to make a bona fide offer. The Rancho Yolo Community Association put in the offer to purchase the park from the owner in December 2010. Regrettably, and almost immediately, the park owner turned down the residents’ offer in January 2011.

Twenty-seven years allow for a strong valid economic comparison between residents renting at Rancho Yolo versus the Leisureville residents who cooperatively own their mobile home park. The first table shows the comparison in the average space rents (ASR) between the two parks from 1995-2022.

Table 1. Average Space Rent (ASR) 1995 & 2022

	Jan 1, 1995 ASR	Jan 1, 2022 ASR
Rancho Yolo (RY)	\$345 x12 = \$4,140	\$780 x12 = \$9,360*
Leisureville (LV)	\$304 x12 = \$3,648	\$394 x12 = \$4,728 (includes water)
Monthly Savings	RY over LV \$ 41	LV over RY \$386
Annual Savings	\$492	\$4,632

*AVERAGE SPACE RENT IS \$750 PLUS A SEPARATE WATER BILL AVERAGE OF \$30 PER MONTH = \$780

The next table shows the percentage increase in ASR of both parks over the same 27-year period.

Table 2. Increases in Average Space Rent 1995-2022

Mobile Home Park	Increase in ASR 1995-2022
Rancho Yolo (RY)	126% over 27 years
Leisureville (LV)	29.6% over 27 years

In 1995, the renter residents at Rancho Yolo were only paying \$492 more per year than Leisureville. On average, the renters at Rancho Yolo in 2022 are each now paying \$4,902 more per year than the resident owners of Leisureville. The difference is 10 times more in space rents for the renters at Rancho Yolo.

Over half of the residents living at Leisureville are low- or extremely low-income, and about 40 percent of the residents at Rancho Yolo are in the same income categories. A number of residents of both communities are single, divorced or widowed women. They receive either Social Security retirement or disability income. Due to the MHP being ownership, none of the eligible residents in the two communities are receiving Section 8.

Due to the change in rents as a percentage of income over the 27 years, the very-low and low-income residents on fixed incomes at Leisureville have gained more disposable income while those at Rancho Yolo have much less. Disposable income is critical to the quality of life for low-income seniors.

Resident ownership brings many advantages to extremely low- and very low-income seniors on fixed incomes, but the most important is they have extra cash in their pockets each month.

Table 3. Yolo County Median Income Low- and Very Low Income 1995 vs. 2022

	Very Low Income		Low Income	
	1 person	2 persons	1 person	2 persons
1995	\$15,400	\$17,600	\$24,650	\$28,150
2022	\$34,700	\$39,650	\$55,550	\$63,450

In examining average space rent as a percentage of income, a single very low-income senior (\$34,700) living at Leisureville will be paying 13 percent of their income for space rent. On the other hand, that same very low-income senior living at Rancho Yolo will be paying 26 percent of their income (twice as much income). In reality, a number of the single female seniors receive fixed incomes of \$12,000 or less.

In conclusion, by transforming to a cooperative, Leisureville residents are reaping substantial savings while the Rancho Yolo residents renting are enduring continuous increases from an absentee landlord. [CHQ](#)

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CSI Support and Development (CSI)

CSI'S COOPERATIVE family has grown. Clawson Manor is a 251-unit senior building in southeast Michigan. CSI now has 61 cooperatives nationwide. CSI will bring new members and staff onboard. CSI's Finance and Development Department played a pivotal role in this acquisition.

In addition, Clawson Manor recently received a tax-exempt bond construction loan of \$26,026,608, a permanent mortgage loan of \$19,233,297 and a Housing Trust Fund loan of \$6,308,521. The funds are for Clawson Manor to preserve and upgrade the apartments. Property improvements will include a new roof, windows, an HVAC system, fire alarm upgrades, enhancements to common areas, new kitchen cabinets and flooring in each unit.



Clawson Manor



Park Forest Cooperative IV Area E



Cat Fisher



Valerie Hall



Dino Demare



Robert Kirkpatrick Jr.



Linda Brockway



Kathy Sinicropi



Randy Pentiuk



Ralph Marcus

Robert Kirkpatrick Jr. of Kirkpatrick Management, the William "Bill" Magee Spirit Award; **Linda Brockway** of Echo, Inc., the Leadership Award; **Kathy Sinicropi** of Legacy, LLC., the Special Award; **Park Forest Cooperative IV Area E**, the Solidarity Award; **Randy Pentiuk** of PCK Law, Cooperative Leap of Faith Award; and **Ralph Marcus**, the Life Long Service Award.

MAHC will celebrate its 60th annual conference in Las Vegas, Nev., in 2023.

Council of New Cooperatives and Condominiums (CNYC)

CNYC will offer the virtual course, "Introduction to Co-op Board Responsibilities" on Wednesdays, September 21 and 28 at 6:00 p.m. The following month on Wednesday, October 12, members can enroll in CNYC'S Model Proprietary Lease virtual course at 6:00 p.m. During CNYC'S 42nd Annual Housing Conference, it will present 42 virtual classes and a plenary session on Sunday, November 13 from 8 a.m. to 4:45 p.m.

Midwest Association of Housing Cooperatives (MAHC)

DURING MAHC'S 59TH Annual MAHC Conference in Denver, Colo., leadership recognized the following members: **Cynthia Morton** of River Oak Townhouses Cooperative received the Dr. Herman E. Curtus Co-oper of The Year Award; **Cat Fisher** of Kirkpatrick Management, the Executive Directors Award; **Valerie Hall** of Kirkpatrick Management, the C. March Miller II Award; **Linda Stewart** of Lakeview Terrace Cooperative, A. Morley President's Gavel; **Dino Demare**, the Almeda Ritter Award;

Potomac Association of Housing Cooperatives (PAHC)

PAHC co-founder Clarence W. Robinson passed on June 10 at 84 years old.

He, along with representatives from 12 housing cooperatives and one condominium association, founded PAHC in 1976. Robinson served as PAHC president and vice president and president of the 233-unit Pickwick Square Mutual Homes, Inc. in District Heights, Md. He was an educator and mentor to his fellow cooperators. He also established numerous committees at Pickwick including finance, beautification and membership and encouraged board members to participate in the NAHC and PAHC conferences for which he helped plan. [CHQ](#)



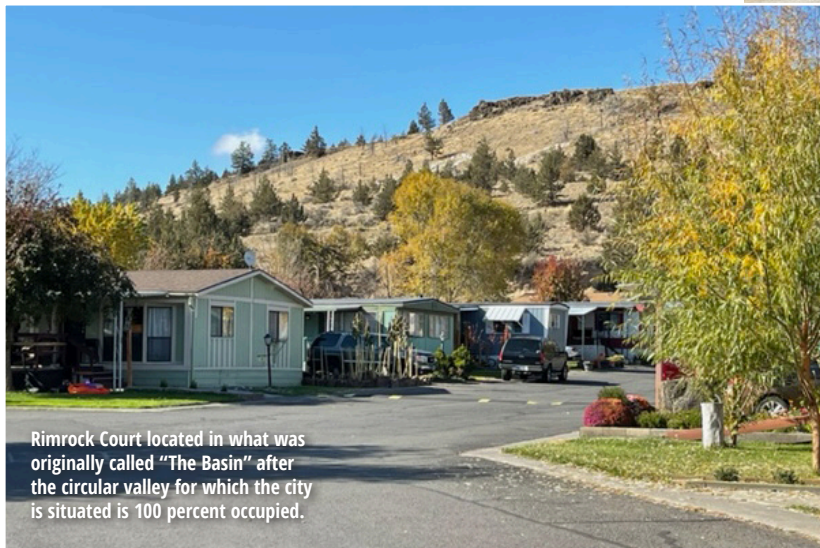
Clarence W. Robinson

Rimrock Court becomes 21st Resident Owned Community in Oregon

RESIDENTS OF RIMROCK COURT recently formed a cooperative and purchased their manufactured home community in Madras, Ore.

Rimrock Court is comprised of more than five acres of land, near community services including a fire station, police station and a hospital, as well as public schools and access to a public park.

The Community and Shelter Assistance Corporation (CASA of Oregon) with approval of the residents will underwrite the



project to 38 spaces and will work with the cooperative to add a storage shed for tools and equipment.

Resident ownership occurs when owners of manufactured homes form a non-profit membership association to purchase their community when it becomes available for sale. Without resident ownership, homeowners risk eviction when a community is sold to a new owner who may convert the land to other uses or impose higher land rents over which the homeowners have no control.

As part of the acquisition process, a property conditions' report and sewer scope was completed, which found that major work needs to take place, including asphalt repair, water line replacement and replacement of the sewer lines. The total cost estimate for all these work items will require about \$1.5 million in construction costs and is included in the project's total development cost estimated at \$4.7 million.

CASA of Oregon is an affiliate of ROC USA® Network, which has helped a total of 293 communities preserve over 20,000 homes in 20 states through resident ownership.

New Hampshire Residents preserve their Affordable Homes

HOMEOWNERS IN POPLIN ESTATES Cooperative in Fremont have purchased their 56-unit manufactured-home park, making it New Hampshire's 142nd resident-owned community (ROC). Under cooperative ownership, the residents' homes are now secure—the park will not be sold to a developer—and



PHOTO COURTESY OF NH COMMUNITY LOAN FUND.

From left, Poplin Estates Cooperative Vice President Neal Janvrin and Treasurer Don Pinard.

they have a voice in the community's rules, improvements and rent.

Using training and technical assistance from the New Hampshire Community Loan Fund's ROC-NH™ team, homeowners organized and formed Poplin Estates Cooperative, Inc in 2020. The cooperative then matched the \$2,850,000 offer made by Patriot Holding of Las Vegas and finalized the deal on March 31 with a mortgage from the Community Loan Fund.

The sale encountered unexpected infrastructure and environmental issues that were uncovered through the course of due diligence. However, the members still decided to purchase the park.

With the median home listing price in Fremont hovering over \$460,000, manufactured homes, with an average price of \$80,000, represent affordable home ownership for working families, young couples, people with disabilities and seniors. Throughout New Hampshire approximately 300 vacant lots in ROCs are ready for new manufactured homes.

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

New Hampshire Community Loan Fund is honored

THE NEW HAMPSHIRE COMMUNITY LOAN FUND received a 2022 Community Advocacy Award from Eastern Bank Foundation for its pioneering efforts in providing loans, capital, training and technical assistance that assist businesses and people across the state with achieving economic stability.

A Community Development Financial Institution (CDFI) founded 38 years ago, the New Hampshire Community Loan Fund helps its residents gain access to affordable housing,

Continued on page 11 >



From left to right, Quincy Miller, Eastern Bank Vice Chair and President; Nancy Huntington Stager, Eastern Bank Foundation President and CEO; Steve Saltzman, New Hampshire Community Loan Fund President and CEO; and Debby Miller Community Loan Fund Executive Vice President of Strategic Partnerships and Philanthropy.

secure jobs and quality child care and has reached 170 towns and every county. The Community Loan Fund's impact includes more than \$400 million in loans and the creation or preservation of more than 10,800 affordable housing units and 3,900 jobs.

The celebration of Eastern's Community Advocacy Award coincides with the Eastern Bank Foundation's commitment to economic inclusion and mobility through its philanthropy, volunteerism

and advocacy, including to advance equity in the small business ecosystem. Recognizing that entrepreneurs and business owners are building blocks for the local economy, the foundation seeks to fund organizations that build ecosystems of support for business owners in historically disadvantaged communities, including black, Latinx, Asian, women, LGBTQ+, veterans and people with disabilities.

Lavender Courtyard by Mutual Housing celebrates Opening

LAVENDER COURTYARD by Mutual Housing in Sacramento, Calif., celebrated the opening of the city's first-of-its-kind LGBT-affirming senior affordable 53-apartment rental housing community earlier this month.

The event featured several speakers, including Mutual Housing CEO Roberto Jiménez, residents, and community advocates and musical entertainment. The first residents moved into the community in May.

ROC On – New England Resident Owned Communities

AT ITS ANNUAL MEETING on June 18, Pine Tree Village Cooperative, a resident-owned manufactured housing community in Carver, Mass., celebrated its 10-year anniversary of resident ownership. Pine Tree has 185 homes, a club house and recreational facilities. [CHQ](#)



Pictured are the newly elected Board members and founding Board member Larry Erikson.

CREDIT: COOPERATIVE DEVELOPMENT INSTITUTE ROC USA

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.



HUD Program helps Residents with Internet Costs

THE U.S. DEPARTMENT of Housing and Urban Development (HUD) recently informed more than 4 million HUD-assisted families, including those who reside in housing cooperatives, that receiving benefits from the Bipartisan Infrastructure Law's Affordable Connectivity Program (ACP) does not count as income for determining family rent or impact their eligibility for HUD assistance.

HUD's announcement comes as part of the Biden-Harris Administration's announcement of a "whole-of-government outreach effort" to drive enrollment in the ACP, which will help lower the cost of broadband for eligible households and expand access to reliable services for rural, urban and suburb and tribal communities across the country. Households receiving HUD rental assistance qualify for ACP subsidies, but families need to enroll in the program in order to receive the benefit.

HUD is supporting the administration's effort through outreach to HUD partners designed to increase resident participation in the ACP by informing HUD households.

Specifically, HUD is providing:

- ▶ More than 3,000 public housing authorities with information about the ACP to share with their more than 3 million families.
- ▶ Over 547 Tribes and Tribally Designated Housing Entities with data; and
- ▶ Information about the ACP to project-based rental assistance owners who house more than 1 million families.

As part of its announcement, the Biden-Harris Administration has secured commitments from a set of large and small internet providers to offer high-speed broadband prices at \$30 a month or less, enabling tens of millions of low-income households eligible for the ACP to get high-speed internet access at no charge. The administration has also created a new website-GetInternet.gov-with details on how Americans can sign up for ACP and find participating internet providers in their area.

The \$14 billion ACP discounts up to \$30 per month toward broadband service for eligible households and up to \$75 per month for qualifying households on qualifying tribal lands. The benefit also provides up to a \$100 per household discount toward a one-time purchase of a computer, laptop or tablet if the household contributes more than \$10 and less than \$50 toward the purchase through a participating broadband provider.

Additional information about the ACP is available at www.fcc.gov/ACP or by calling 877-384-2575 between 9 a.m. and 9 p.m. ET.

Growing Diverse Housing Developers: A New Training Program for Developers of Color

CAPITAL IMPACT PARTNERS is partnering with Low Income Investment Fund (LIIF) and Reinvestment Fund to help real estate developers of color grow their businesses in an industry where they have long been underrepresented.

Through a \$30 million grant from the Wells Fargo Foundation, the three mission-driven Community Development

Financial Institutions (CDFIs) will implement Growing Diverse Housing Developers, a new program that will connect housing developers of color with lower-cost, flexible capital, as well as the training, mentorship and resources needed to grow and scale their businesses. Growing Diverse Housing Developers also seeks to increase the supply of homes that are affordable in several key regions across the country.

The free program—support which is often not available to developers of color—will have a significant impact on the developers' ability to build, own and operate high-quality affordable housing across the United States.

Growing Diverse Housing Developers Cohort

The cohort will include 27 real estate developers, both non-profit and for-profit. Capital Impact Partners, LIIF and Reinvestment Fund will work with these developers, who are based out of California; Georgia; Texas; and the Baltimore, New York City, Philadelphia and Washington, D.C., metropolitan regions.

The cohort will feature a monthly curriculum that includes: peer learning sessions; advisory services; dedicated mentorship; and national and regional events to provide essential knowledge and networks to support business growth.

The developers will also have access to enterprise-level grants that will fund investments in their infrastructure, staff and other resources that will help them increase the capacity of their organizations, as well as \$100 million that Capital Impact Partners, Low Income Investment Fund and Reinvestment Fund have committed toward innovative financial products funding the affordable housing pipeline in focused geographic areas.

Reinvestment Fund has financed investment vehicles in Philadelphia and Baltimore to support undercapitalized housing developers, particularly those historically underrepresented in development. [CHQ](#)

Free Pharmacy Discount Cards and Cooperative Healthy Savings Program



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

COUNT ON US TO HELP YOU SAVE TIME AND MONEY.

Check out these benefits just for
National Association of Housing
Cooperatives.



EVERYDAY SAVINGS

Get bulk savings when you buy contractor packs or place large orders and save every day. Receive discounts up to 20% on certain products when shopping on Lowes.com



DEDICATED PRO ASSOCIATES

Pro associates help expedite your order, source materials, and provide you with solutions to get you back to the job.



CONVENIENT ORDERING AND PICK UP

Stay on time and get everything you need without having to leave the jobsite by ordering online, or by phone or fax. Plus, we have dedicated Pro loaders, pro parking and curbside pickup.



FIND WHAT YOU NEED.

Get the supplies and materials you need with thousands of in-stock products and job-lot quantities.

REGISTER FOR A PRO ACCOUNT TODAY AND START SAVING.

1. Go to **Lowes.com** and select **Create Account**.
2. Choose **Business Account** and select **Continue**.
3. Enter the Pro Account ID* that was emailed to you in the **Join Existing** field and select **Next**.
4. Enter all required fields to create login and password.
5. Go to **My Account** and select **Wallet**.
6. Under **Payment Methods**, click **+ Add New Card** and enter your information.

FOR MORE INFORMATION:

Andy Lopez
National Account Manager
561-591-5032
Andy.Lopez@LowesProSupply.com

***We sent you an email with your Account ID. Email NAHC staff at info@nahc.coop to request your ID again.**

Housing Cooperative Bills abound despite Competing Issues

By Judy Sullivan



With the focus on Ukraine, the baby food crisis, inflation and mass shootings, admittedly, this is a very difficult time for housing cooperative issues. However, we have been fortunate to see an increased focus on housing cooperatives as we have several housing cooperative bills that have been introduced this session of Congress, and we are hopeful, with your help, will see some or all of them passed.

Affordable Co-op Act (HR 7697)

Rep. Jamaal Bowman, D-N.Y., introduced HR 7697, along with five other members of Congress. The bill would increase federal support for the development of limited equity housing cooperatives.

Specifically, the Affordable Co-op Act would:

- ▶ Equip the U.S. Department of Housing and Urban Development (HUD) to issue zero-interest loans for the predevelopment, development, preservation and conversion of properties into limited equity cooperatives for low-to-moderate income households;
- ▶ Create a new grant program for limited equity cooperatives for green retrofits, community development, democratic governance activities and resident support programming;
- ▶ Revise the Federal Emergency Management Agency and Weatherization Assistance Program policies to ensure cooperatives can access disaster relief funding and weatherization funds; and
- ▶ Establish an Office of Shared Equity Housing at HUD to support affordable cooperatives and provide technical assistance to tenants, non-profits and cities looking to support cooperative housing models.

We urge NAHC members to contact their representatives and ask them to co-sponsor and support HR 7697. You can locate your representative by providing your address at www.congress.gov/members/find-your-member.

Reverse Mortgages for Housing Cooperatives

We continue to advocate for reverse mortgages for our seniors and are seeking the support of Appropriations Committee Member,

Representative Adriano Espaillat, D-N.Y., to support the following language contained in the HUD 2023 Appropriations Report:

“Congress recognizes the importance of homeownership through cooperatives, particularly among older adults, and acknowledges the challenges housing cooperative residents face in equitably accessing REVERSE MORTGAGE LOANS, INCLUDING HUD’s Home Equity Conversion Mortgages. Congress encourages HUD to use its authority under P.L.106-569, Sec. 201(k), to EXPEDITIOUSLY WRITE GUIDELINES FOR REVERSE MORTGAGES FOR SENIORS IN HOUSING COOPERATIVES and issue Home Equity Conversion Mortgages for housing cooperative seniors.”

If you live in Rep. Espaillat’s district, please send Nisa Thomas of his office an [e-mail](#) asking that the above language be included in HUD’s 2023 Appropriations bill.

H.R. 2851 Affordable Housing Preservation Act

NAHC is proud to announce support for [H.R.2851](#) “to require the Secretary of Housing and Urban Development to carry out a demonstration program to evaluate the effectiveness of the Department assisting nonprofit organizations to develop, acquire, rehabilitate, convert, or preserve affordable housing that is governed by the residents of such housing ...”

Representatives Carolyn Maloney, D-N.Y., and Ilhan Omar, D-Minn., introduced HR 2851 that currently has nine co-sponsors. We are hopeful this bill can be attached to a “must pass” bill.

Please contact your representative to co-sponsor and support HR 2851. You can locate your representative by providing your address at www.congress.gov/members/find-your-member.

HR 5298 Disaster Assistance Equity Act of 2021

Rep. Jerry Nadler, D-N.Y., along with 10 other bipartisan members of Congress introduced HR 5298 that would provide Federal Emergency Management Agency grant relief to cover the common areas (e.g., roof, laundry room,



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

Continued on page 15 >

exterior) of a housing cooperative in the event of a federally declared national disaster. Under current law, only the interior of individual housing cooperatives is covered, and the housing cooperative is only able to apply for a small business loan.

Please contact your representative to support HR 5298. You can locate your representative by providing your address www.congress.gov/members/find-your-member.

Veterans Administration (VA)

The VA currently provides a home loan guaranty benefit to veterans. Currently, this benefit is not allowed for housing cooperative share loans needed for affordable, housing cooperative home ownership. We are working with the commissioner of the New York City Department of Veterans' Services and the VA to eliminate this barrier in the 2023 VA Appropriations bill and provide this much needed benefit to our veterans.

Davis Bacon

The Davis-Bacon and Related Acts apply to contractors and subcontractors performing on federally funded or assisted contracts in excess of \$2,000 for the construction, alteration or repair (including painting and decorating) of public buildings or public works. Davis-Bacon Act and Related Acts' contractors and subcontractors must pay their laborers and mechanics employed under the contract no less than the locally prevailing wages and fringe benefits for corresponding work on similar projects in the area.

On March 18, the U.S. Department of Labor's Wage and Hour Division published a proposed rule updating the Davis-Bacon Act and Related Acts Regulations, the first comprehensive review of federal construction regulations in over 40 years.

On May 17, the Office of Advocacy filed a comment letter recommending that the U.S. Department of Labor (DOL) reassess the impact of this rule on small entities in a new Initial Regulatory Flexibility Analysis. DOL's Initial Regulatory Flexibility Analysis is deficient and does not properly inform the public about the impact of this rule on small entities. Additionally, DOL has underestimated the administrative burdens and compliance costs of this complicated regulation.

On May 21, NAHC agreed with the Office of Advocacy and joined other housing organizations in a letter to the DOL's Wage and Hour Division urging them to reconsider the impact of this proposed rule.

Fannie Mae Requirements for Cooperatives

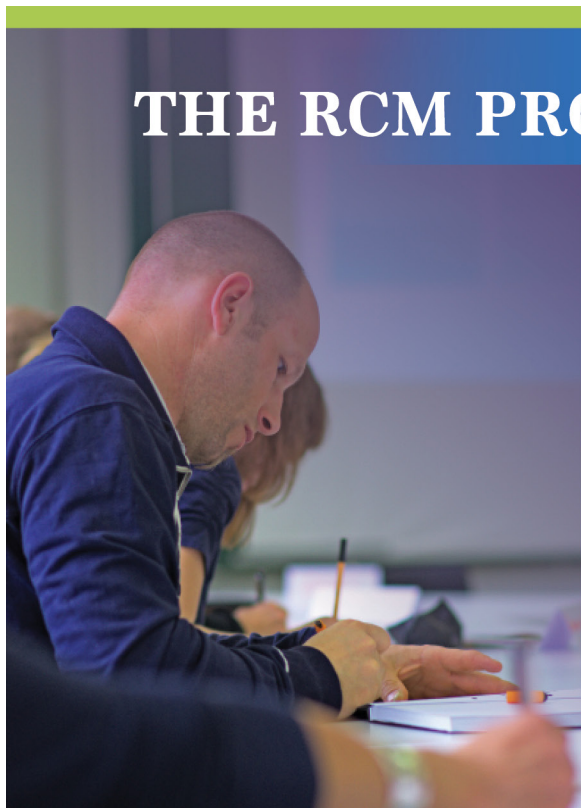
Fannie Mae and Freddie Mac introduced in late 2021 new project requirements for housing cooperatives to ensure safety and structural stability following the partial collapse of Champlain Towers South condominium in Surfside, Fla., last June. However, the short timeframe of implementation and updated lender questionnaires have caught our boards, managers, attorneys, and document providers by surprise, and they are now seeking to address the new requirements while keeping real estate transactions in their communities moving forward. [CHQ](#)

THE RCM PROGRAM



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

The Registered Cooperative Manager Certification Program is the only nationally-recognized designation and certification specializing in Cooperative Management recognized by the Registered in Apartment Managers (RAM program). RCM is a sought-after professional designation for cooperative housing managers. You can find the application and more information on www.coophousing.org.



2022 COOPERATIVE CALENDAR

OCTOBER IS CO-OP MONTH

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

24-25 Registered Cooperative Manager (RCM) Certification/Recertification; Loews Coronado Bay Resort, San Diego, Calif.

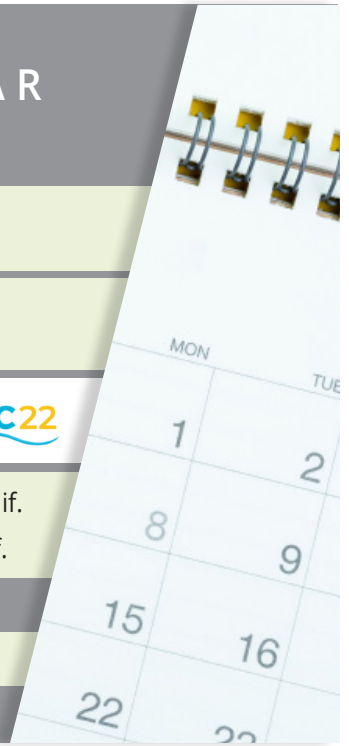
26-29 62nd Annual Conference of the National Association of Housing Cooperatives; Loews Coronado Bay Resort, San Diego, Calif.



29 NAHC Annual Meeting of Members, Loews Coronado Bay Resort, San Diego, Calif.
NAHC Board of Directors Meeting, Loews Coronado Bay Resort, San Diego, Calif.

NOVEMBER

13 CNYC's 42nd Annual Housing Conference Virtual



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.



The National Association of Housing Cooperatives

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www.NAHC.coop