

COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Fall 2022

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Members with Allergies versus Those with Assistance Animals: Cooperatives Have Options

By Kerry L. Morgan, Esq.

The spring, summer and fall often bring cooperative members out into common hallways, areas and outdoors. With this activity brings the potential for member conflict.

Suppose your cooperative has a "no pet policy," but a member has received an accommodation for an assistance animal. As it turns out, that member and animal, usually a long-haired dog or cat, live right next door to another member - a member who is allergic to pet dander. They both show up in the management's office and demand the cooperative act. What to do?

In addressing such conflicts, it is important to identify exactly what is causing the dispute. Does the assistance animal owner have the animal under control at all times, or is it running at large, and is this the real complaint? Or does the member claiming to have allergies is simply suffering from a pollen reaction every spring, but claiming it is their neighbor's animal causing the reaction? Management has to get to the bottom of what is really going on in order to craft a remedy.

Assume the facts are as stated, Member A has an approved dander shedding animal which causes Member B a severe allergic reaction. The first thing to do is determine who moved into their unit first. The second thing to do is review the member's assistance animal paperwork to ensure that the animal that was approved as an accommodation is the animal causing the problem. The third thing to undertake is to ask the member with the allergy to provide a physician's written statement identifying the allergy and indicating whether animal dander causes the allergy to become inflamed or threatening.



Generally, federal fair housing law requires a housing provider in response to a valid assistance animal request to permit the animal as a valid, reasonable accommodation.

Generally, federal fair housing law requires a housing provider in response to a valid assistance animal request to permit the animal as a valid, reasonable accommodation. There is an exception, however, when the specific assistance animal in question poses a direct threat to the health or safety of others if such threat cannot be reduced or eliminated by another reasonable accommodation.

This means that the cooperative has a duty to reasonably accommodate both members at the same time. How can the cooperative maintain this balancing act?

One option is to provide the allergic member an air purifier for their unit to mitigate the effects of animal dander upon their health.

The members can also be directed to use different stairwells or exits which would reduce the likelihood of running into each other in a common area or hallway.

Yet, if these solutions are ineffective and the allergic member suffers or is likely to suffer an allergic attack when the assistance animal is simply on the premises, the housing cooperative must make alternative arrangements. The housing

Continued on page 4 >



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

Cooperative Governance Means Hearing all the Voices

By Fred Gibbs



Fred Gibbs
President

THE DAY OF THIS WRITING, I spoke with a cooperator who felt her voice was not being heard by the board of directors and the members of her cooperative. After several decades of active participation, she now fails to see any evidence of democracy at work. Rather in her opinion, the loudest voices seem to always garner the most attention and carry the will of the majority. The overarching theme of “majority rules” continues to drown out the voices of those who lack the ability or desire to be the squeaky wheel.

This model of governance results in members feeling left out of the governing process and creates what many have termed “rogue” members, who form alliances with other disenfranchised members with the intention of subverting the agenda of those who they recognize as bullies. The result is constant conflict and an impediment to good governance simply because their voices were never heard. Ultimately, the entire cooperative loses because little gets done. Too much time is spent trying to outsmart the subverters.

The answer to this problem is inclusion. Wait! Before you turn the page and move to the next article, hear me out. These people feel the need to fight for control and power. It becomes difficult to listen to them for an extended period because of their constant desire to dominate the discussions. They may have repeatedly disrupted board meetings and sought to derail the proceedings during annual meetings. This department can just be a need to be heard. They feel as though they are being ignored, and in many cases, they are right. Past behavior has caused their voice to be annoying, therefore hard to hear. Yet, they are a member and, therefore, must be considered.

Governance structures that allow for all ideas to be heard and considered give all members the opportunity to have their voices heard and respected. A board or committee should practice hearing each speaker’s thought completely before making a judgment. This takes practice and a commitment to cooperate. The committee structure of governance can be an ideal demonstration of cooperatives “hearing voices.”

Cooperatives’ committee structures can emulate the circle organization method in sociocracy. A circle is a functioning group within the organization that has a specific purpose and area of focus, such as member activities or community beautification or perhaps budget and auditing. The model assumes equality of individuals and is based on consensus. These circles or committees are connected by links. One member of each circle or committee participates in the larger

group or main group and is charged with conveying information from the committee to the larger group. Another is charged with bringing information from the larger group to the committee or circle. This action ensures that all members of the organization are properly informed and are able to provide input to all decisions. These persons are referred to as links.

Recently, the Development and Preservations Committee of NAHC was introduced to an organization that desires to develop and build a new housing cooperative. The cooperative model is a natural fit for this organization due to their sociocratic form of governance. They see the cooperative model as an extension of their current governance model. I was intrigued by the transparency within the organization and soon came to realize that all participants were working toward the same goals. This a refreshing awakening, given my exposure to some very adversarial board politics. Though I’m not an evangelist for sociocracy, I am suggesting that cooperative boards explore various forms of governance methods that allow for greater efficiency and enables the cooperative to start hearing voices, the voices of the minority within their organization.

Cooperative boards find themselves limited by the politics of the “majority rules” system of governance, unaware of alternative governance structures. Using “majority rules” only, the accomplishments of one board are often overturned by the next sitting board due to the power dynamic associated with that system. Much time and effort are spent on low-level lobbying of cooperative members in an effort to persuade people to vote a particular way or pass a particular ruling. This practice can undermine the fabric of the cooperative and create a toxic environment that can ultimately cost the cooperative in many ways. The one member-one vote is a well-established, understood and an accepted concept. However, the benefit of this concept is best realized when all participants are working toward the same goal, that being solving a particular problem facing the cooperative. The future of a cooperative depends on its ability to cooperate effectively and work together to address its concerns using the best interest of all members as a guide. This only happens when all members are allowed to be/required to be part of the progress. Cooperative organizations should see themselves climbing the same mountain toward success. You know you’re approaching the summit when you start hearing voices, all of them. [CHQ](#)

► Cooperatives Have Options

[continued from page 1]

cooperative is also under a duty to continue the interactive process with each of its members to determine what might solve the immediate problem.

Generally speaking, the member who signed their occupancy agreement first enjoys the presumption of continuing in their unit. The member who signs their occupancy agreement later may be offered the opportunity to move to a different unit or perhaps a different building to keep the assistance animal away from the allergic member. The member who is prior in time has a preferred position. That is a neutral principle and nondiscriminatory.

The first-in-time principle could also look to the member who first requested an accommodation or had an allergy, without regard to the initial date of occupancy. For instance, if the allergic member with a preexisting allergy as verified by a physician predates a member seeking an emotional support animal (ESA), the ESA member could be offered relocation, regardless of who signed the occupancy agreement first. If the ESA member sought the ESA and then an allergy was later diagnosed in another member as a result of the ESA, the allergic member could be offered relocation. Housing cooperatives should employ this first-in-time principle in their analysis of accommodation requests where the well-being of two members conflicts with one another.

If, for any reason, this is unworkable, the housing cooperative must make a hard determination whether the assistance animal with its particular hair length poses a direct threat to the health of the allergic member. If so, the member with the assistance animal must be advised that, while their

accommodation request for an assistance animal remains granted, the particular animal they have chosen poses a direct threat to another member's health or safety. As such, the assistance animal member must surrender the threatening assistance animal but is free to obtain another assistance animal that does not pose a direct threat to any other member's health or safety. Bear in mind that the assistance animal owner's request for an accommodation is not being denied in any way. It is simply to say that the particular animal they have chosen is a direct threat and is inappropriate. The assistance animal owner is free to obtain another animal that serves the assistance animal owner's needs.

Obviously, this type of conflict is ripe for litigation. Members feel strongly about their animals, as well as strongly about their own health and safety. Cooperatives or their management companies should immediately seek legal counsel to assist them in analyzing the various facets of the law and how they apply in specific settings. The discussion here only provides a general outline of options to try to resolve conflicts. It is important that everyone feels they are being heard, but legal counsel is necessary before proposing a member move an animal being declared as unfit.

Cooperatives should also note that service animals or service dogs are treated uniquely, and the option to require a service animal owner to surrender their animal is not likely to be supported by the courts. In essence, every accommodation request, whether for an assistance animal or for an allergy free unit, the cooperative requires a fact-specific analysis by housing providers and their attorneys. [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.





Which Way to Cooperative Housing Development in the United States?

A Study of Cooperative Housing in Sweden

By David J. Thompson

Lack of Affordable Working Family Housing is a National Catastrophe

The housing supply crisis in the United States has most impacted low- to moderate- income households. While the Low Income Tax Credit program plays a valuable role in increasing the housing supply for low-income families, there is no similar source for moderate-income households. Lacking a targeted funding scheme, the demand for moderate-income housing grows, yet the supply is negligible. There are louder voices demanding resources for moderate-income households, but there is not yet an agreed upon policy or viable funding format to meet that demand. Limited Equity Housing Cooperatives (LEHC) could be a supplier of much needed permanently affordable housing for the moderate-income households, but now, the format is just a dream without a foundation. What should cooperators do to solve the problem?

There has only been one small measureable period of development of cooperative housing for low- to moderate-income households in the United States. The core years of that period were from 1950-1970. In that era, there was a coalescence of resources and capacity. Key elements were: 1) post-war government funding of housing cooperatives (Sec 213 etc.); 2) two key development organizations, United Housing Foundation and the Foundation for Cooperative Housing; and 3) a national political climate that committed to the development of low- and moderate-income affordable housing. Since that era, only New York City and Washington, D.C. have made noticeable efforts in this arena. Other than that, in a nation needing to house 330,000 million people, cooperative housing is not seen, heard or spoken of. A few individual housing cooperatives appearing every blue moon is neither creating a sector nor making a movement.

The Amalgamated Clothing Workers Union (ACWU) under the leadership of Sidney Hillman, president, sponsored the Amalgamated Housing Cooperative (1927) in Bronx, New York City (the first limited equity housing cooperative in the United States). During the five-year development

process, Abraham Kazan, the developer and first manager of Amalgamated, learned a lot about other cooperative efforts going on in Europe. News about worker housing came to him often from the many active progressive organizations among the immigrant populations of New York City. Amongst it all, the information about Swedish housing cooperatives made them seem the most interesting model to study in Europe. So, in May of 1939, Kazan sailed for Europe with a stop in Sweden.

However, Kazan is not the only advocate of U.S. housing cooperatives to visit the Nordic nation. Many others have followed as Sweden has become a must-see for housing cooperatives as the Mondragon Corporation in the Basque region in Spain is for worker cooperatives.

Housing cooperatives have achieved many accomplishments in Sweden as of 2021. Many steps led to their success.

Overview

As of 2021, 1,218,537 units of cooperative housing existed in Sweden.

HSB Riksförbund (National Association of Tenants' Savings and Building Society) does not know how many people live in its approximately 350,000 units, but it estimates it is about a million people. That educated guess puts HSB occupancy at 2.6 people per unit. If the same 2.6 average is applied to the 1,218,537 cooperative units, then 3,168,196 (30.7%) of the Swedish population of 10.3 million live in housing cooperatives.

Of all those cooperative units, about 350,000 are a part of HSB, and 200,000 cooperative units belong to Riksborgen (The Cooperative Housing Association). Therefore, 668,537 cooperative units are independent and non-replicating. Those static cooperatives are not associated with the two cooperative organizations whose purpose is to continuously develop new cooperatives or convert other multi-family units into housing cooperatives.

Two large cooperative housing developers and managers of cooperative housing are in



David J. Thompson is co-owner of Neighborhood Partners, LLC.

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► Which Way to Cooperative Housing Development in the United States?

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Sweden. These are the substantial statistical achievements of the largest HSB:

- There are 674,000 active members of HSB cooperatives throughout Sweden.
- They are a part of 4,100 tenant-owned cooperative housing associations that own and manage 350,000 apartments and 26,069 rental apartments.
- There are 120,305 people in the HSB saving up for their cooperative apartment that adds up to 4.3 billion Kroner—the total sum of the home-saving capital equaling \$400 million dollars.

To explore the Swedish system on HSBs' cooperative way (for the record, Riksborgen's activities are very parallel), here are the steps.

To live in one of the existing cooperative parts of HSB, a prospective member needs to first get their name on the waiting list. There are usually long waiting lists to get in any HSB cooperative (new or existing) anywhere in Sweden. To move further up the queue (line), the person could join HSB, open a savings account and start depositing their money. As a result, they will jump ahead of the people on the waiting list who have not yet joined HSB or opened a savings account. In 2021, 120,305 savers were on the HSB waiting lists. Cumulatively, the savers have amassed 4.3 billion Swedish Kroners (equal to \$400 million dollars). HSB used most of those funds in the development of new housing cooperatives.

In 2021 HSB had annual revenue of close to \$1 billion dollars and a surplus of 100 million dollars. HSB has 4,000 employees who throughout Sweden handle land procurement and permissions, architecture, construction and marketing. HSB Stockholm is the capital city's largest housing association with 670 of its own employees. HSB has commissioned the design of a 34-story skyscraper built of wood for its 100th anniversary celebration occurring in 2023.

Earlier in 2022, Hemnet (the most popular housing platform in Sweden) awarded HSB the first place as Housing Developer of the Year by proclaiming:

The winner in the Housing Developer of the Year category takes a big social responsibility and opens doors to more and better housing. This actor works long-term with a focus on all aspects of the concept of sustainability through, for example, innovative financing solutions for first-time buyers, ambitious science-based climate goals, exploration of improved housing solutions and construction throughout our long country.

What therefore can be learned from a nation with 30 percent of its population living in housing cooperatives?

- 1] It takes building a national organization with a regional structure composed of independent housing cooperative associations to meet needs at the local level.
- 2] It benefits from providing a savings plan that rewards depositors with a priority.
- 3] The savings plan has amassed \$400 million dollars to use as development capital.
- 4] The HSB organizations have the staff capacity to take on many projects.
- 5] HSB and other cooperative housing groups have the political clout to ensure they have the same access to government housing dollars and housing programs.
- 6] HSB's capacity allows it to work jointly with municipalities on housing development.

The United States has a crisis in the shortage of housing for the low-income and moderate-income households. The 'market' cannot serve either of those income categories. LEHCs could provide permanently affordable moderate-income housing; however, they are not adequate to meet the need and would clearly require a system similar to Sweden's. What do U.S. housing cooperators do? [CHQ](#)

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Left: Turning Torso is 54 stories and is designed by Santiago Calatrava. It is the tallest building in Sweden. Built by HSB, Turning Torso is the largest cooperative housing developer in the country.

Below: To celebrate HSB's 100th Anniversary, HSB held a competition, which was won by CF Møller's design of a 34-story wooden skyscraper to be built in Stockholm.



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The 2022 NAHC Annual Conference is Making Waves for a Better Tomorrow in San Diego



Eugene Jones, Jr.

The National Association of Housing Cooperatives (NAHC) is heading to San Diego, Calif., for our 62nd Annual Conference from October 24-29 to celebrate the cooperative housing movement and “Make Waves for a Better Tomorrow.”

The Venue

Loews Coronado Bay Resort is perched on a 15-acre peninsula surrounded by shimmering bay waters and the San Diego skyline. Known as, “San Diego’s Enchanted Island,” this venue is essentially a private oasis and the ideal host for our conference.

The Learning

The lineup of education and community events will bring you together with peers across North America to collaborate with experts who specialize in housing cooperatives leadership, law, communication, finance and more. Gain actionable insights you can put into place to propel your cooperative community forward and secure its future for a better tomorrow.

Eugene Jones, Jr. of Atlanta Housing Authority (AHA) will lead the keynote presentation to explore the importance of homeownership and the opportunities of transitioning from a subsidized unit to homeownership.

The Fun

Community programming will include the legendary Strut Your Stuff: Cooperative Pride Luncheon on Friday, October 28, where attendees participate in our annual cooperative “fashion show” during Friday’s luncheon. Costumes, choreography and collaboration are encouraged.

The Honor

NAHC will present its annual awards during the opening general session on Wednesday, October 26. Before we strut our stuff, newly Registered Cooperative Managers will be introduced, and RCMs obtaining their recertification will be recognized. The RCM Program is designed to empower cooperative managers with tailored resources and training that will drive positive change for their properties.

Visit coophousing.org/annual-conference/ for more information about registration, session details and subscribe to our emails to stay in the know. [CHQ](#)



NAHC's RCM, Cooperative Housing International Are Moving Forward with Learning

By Linda Brockway

The Registered Cooperative Manager (RCM) course will be offered from 9 a.m. to 5 p.m., Monday and Tuesday, October 24 and 25, in conjunction with the 62nd annual conference of the National Association of Housing Cooperative (NAHC) in San Diego, Calif., October 26-29.

The RCM Program begins with a discussion of an early consumer co-operative, and one of the first to pay a patronage dividend, forming the basis for the modern co-operative movement developed in Rochdale, England, in 1844. The cooperative (co-op) was developed by a group of weavers, known as the Rochdale Society of Equitable Pioneers (referred here as the Rochdale Pioneers). The Rochdale Pioneers opened this cooperative on December 21, 1844.

The story, "The Night the Lights were Lit!" written by David J. Thompson, may be found at the very beginning of the RCM training manual and follows this article.

The "Night the Lights Were Lit!" tells the story of the night that the cooperative store opened. It was a dark, damp, and frosty night, and, remarkably, December 21, 1844, was the winter solstice, the longest night of the year. Darkness began at 4 p.m.

When the Rochdale Pioneers opened the cooperative, the only items for sale were placed on a bare counter and consisted of sugar, flour, oatmeal, butter and candles. The Rochdale Pioneers sold candles because the local gas company would not turn on the gas, so the cooperative had no lights. In addition to using the candles, the store sold candles. The cooperative included two rooms, one room of about 400 square feet was used as the sales area, and the other room, consisting of about 700 square feet, was used for storage and a portion of the room served as an office.

The evening the co-op opened. There were 28 "pioneers." Each of the pioneers invested a total share of £1, which is worth about \$2,053 today. Many pioneers had to place three pence a week into an urn until they had paid their first share.

The pioneers had drawn up their principles and rules of operation. They had a utopian purpose and a practical bent. They intended to build a strong organization capable of changing the world. The need appeared so GREAT that nothing but something powerful could change their circumstances. Lacking no other choice, they (the Rochdale Pioneers) were destined to be "Weavers of Dreams."

The cooperative store that opened at 31 Toad Lane in Rochdale, England, on December 21, 1844, is known as one of the "birthplaces of the modern cooperatives."

The Rochdale Pioneers also started the Cooperative Wholesale Society (CWS) in 1863 that went on to become a major food wholesaler and importer to serve the growing markets in England. Eventually, the CWS owned warehouses on five continents to purchase products directly from growers. CWS built its own fleet of ships and established factors to produce and sell a vast range of products to the cooperative businesses they served.

And, yes, other groups had similar ideas at that time, but none of those groups set out their principles of operation as efficiently and effectively as did the Rochdale Pioneers. Their original Rochdale Program identified seven fundamental principles that guided their cooperative business.

Almost 180 years later, the principles that guided the Rochdale Pioneers still guide cooperative businesses today. The only original Rochdale Principle that is not in effect today is the restriction to "trade on a cash basis only."

In 1850, social conditions in Europe were ripe for the rapid growth of the cooperative model. Consumer cooperatives or societies, as they were often known, spread first in the United Kingdom and then quickly across Europe.

Housing co-ops began developing in the 1850s in England, and cooperative programs continued to grow. In 1880, national membership in co-ops was growing in England and Europe. Around that time, the first housing

Continued on page 10 >

Lacking no other choice, they (the Rochdale Pioneers) were destined to be "Weavers of Dreams."



Linda Brockway is president of Economic Consultants for Housing Opportunities, Inc. In Lansing, Mich.

► **NAHC'S RCM, Cooperative Housing International**

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cooperative, Rembrandt, was established in the United States. Next one was Chelsea in New York City in 1884. Today, it is known as the Chelsea Hotel. The first known cooperative housing community built

The first known cooperative housing community built outside New York City in 1909 was on East Cedar Street at Lake Shore Drive in Chicago.

outside New York City in 1909 was on East Cedar Street at Lake Shore Drive in Chicago.

The Rochdale Pioneers developed a set of principles for all co-ops to follow. After its creation in 1895, the International Cooperative Alliance promulgated those principles to the rest of the world.

As stated previously, the only original rule of the Rochdale Pioneers that was restricted to “trade on a cash basis only.”

I represented NAHC when I attended my first CHI meeting in London, England, in 2016. The CHI elected me to its board of directors in 2017 at its meeting in Malaysia and reelected me in 2020.

I represented NAHC and CHI as a speaker for the 4th International Conference for Cooperatives (ICC) in Cairo, Egypt, October 15-21, speaking on “Governance Fundamentals” and presented the course, “New Board Members” at CHC that was held in conjunction with the ICC conference on October 18. I also facilitated the course, “Junior Cooperative Members” at the CHC conference. [CHQ](#)



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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.





The Night the Lights Were Lit!

By David J. Thompson

It was a dark damp and frosty night in the almost empty warehouse at 31 Toad Lane on December 21st in 1844. It was the winter solstice, the longest night of the year; and it had been dark since 4 p.m.

Today, the 21st of December is also “St. Thomas’s Night,” (he who doubted the Lord). If this cooperative (co-op) had been formed one hundred (100) years earlier on December 21st in 1744, under the old Gregorian calendar, it would have been Christmas Day.

However, for the members of the newly formed Rochdale Society of Equitable Pioneers, the 21st of December in 1844 would not be a day of gifts or gaiety; it would be one of consternation and caution.

On that day, a small group of Pioneers and their families watched the candles being lit to signal the opening of the store. Lanterns were hung in each of the two windows. One of the men peered outside onto the busy cobbled street. People were hurrying home from work hoping to find warmth from the winter’s chill. The appointed hour to open the store was 8 p.m.

One by one, James Smithies took the shutters off the windows, at first hesitatingly, but by the last, proudly. With the final shutter removed, the modern cooperative movement had begun. Rochdale, England, was its birthplace.

There was no cheering at that moment, only the jeering of the “doffer boys” laughing at the idea of it all. The “doffer boys” were the mischievous factory lads of the era. The shop was by their account a silly weaver’s dream. Another experiment in brotherhood bound to fail.

Inside the store, a few of the members gathered to give support for the first night. They filled the rooms with hope and dared only to dream of tomorrow. The store was composed of two rooms, a front room of about 400 square feet used for retail and a back room of about 700 square feet for storage and meetings.

On the almost bare counter were arranged the co-op’s first items for sale: flour, oatmeal, sugar, butter and candles. The entire inventory could have been taken home in a wheelbarrow and was purchased for the equivalent of 25 dollars in those days. The board had approved the purchase of four items for sale.

However, on learning that 31 Toad would be rented by a co-op, the local gas company had refused to turn on the gas. As a result, the co-op added candles to its list, buying them at wholesale to either light up the store or sell at retail.

Thirty-one Toad Lane was only a few doors away from the location of a previous co-op located at #15 Toad Lane. A

number of the Pioneers had also started that co-op (1833-35) which had failed after a few years. One of the reasons for the ultimate success of the Pioneers was that its members had learned from that previous failure. The three-year lease for the warehouse at #31 was \$15 per year. However, the owner, Dr. Dunlap, would not rent to the co-op. One of the

Pioneers, Charles Howarth, stepped forward and personally guaranteed the lease.

The rent was a lot for the cash strapped Pioneers (sales for 1845 totaled \$1,050 and net profit was \$33). However, the store was located on one of the busiest streets in Rochdale and near the Town Center. Though the location had great potential, it was not proven that night. Samuel Ashworth and William Cooper were hired as staff and agreed to be paid only if the store was profitable after the first three months. It was!

The first sale to a member household was a woman wanting sugar. Ashworth, who was 19 at the time, was so nervous trying to wrap it in newspaper that he spilled it everywhere. The woman took matters into her own hands, pouring the sugar into her apron and carried it home safely. For the first three months, the co-op opened two nights a week for two hours. By March of 1845, business had grown so much that the store could be opened five days a week for a total of 20 hours. The opening hours were mainly at night as most adults worked 16 hours a day and did not get off work until 8 p.m.

The Pioneers numbered 28 on the day the store opened. Most of them had invested in a share for a dollar fifty [(equivalent then to two weeks’ wages) £1 is worth about \$2,053 today]. Many of them had placed three pence a week into a fund until they had reached their first share. They had drawn up their principles and rules of operation. They had a utopian purpose and practical bent. They intended to build a strong organization capable of changing the world. The need appeared so great that nothing but something powerful could change their circumstances. Lacking no other choice, they were destined to become weavers of dreams. One hundred and fifty years later, over 1 billion people are members of co-operatives. The lights lit that night in Rochdale now shine all around the world. [CHQ](#)

Reprinted from RCM – History of Housing Cooperatives with permission from David J. Thompson.

On the almost bare counter were arranged the co-op’s first items for sale: flour, oatmeal, sugar, butter and candles.



David J. Thompson is co-owner of Neighborhood Partners, LLC.

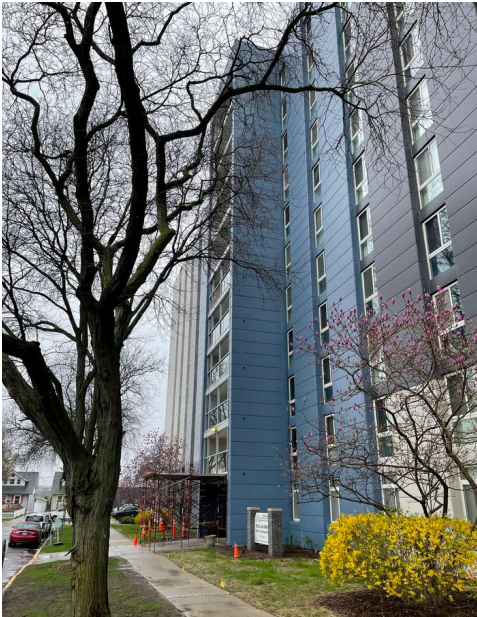
MEMBER ASSOCIATION NEWS

California Association of Housing Cooperatives (CAHC)

CAHC is updating its mailing list of members to send the meeting agenda for two trainings, governance and fair housing, to be scheduled in the upcoming weeks.

Council of New Cooperatives and Condominiums (CNYC)

CNYC will present 42 virtual classes and a plenary session on Sunday, November 13, from 8 a.m. to 4:45 p.m. during CNYC's 42nd Annual Housing Conference. Classes will address many aspects of operating New York cooperatives and condominiums. NAHC members pay modest member rates as do CNYC professional subscribers.



CSI developed Royal Oak Manor (ROM) Co-op in 1973, using the Department of Housing and Urban Development's Section 236 program. The 243-unit property maintains a 50-unit Section 8 contract, with the remaining units charging average rents of \$458.

CSI Support and Development (CSI)

THE NATIONAL AFFORDABLE HOUSING MANAGEMENT ASSOCIATION

(NAHMA) recently announced CSI's Royal Oak Manor Co-op in Royal Oak, Mich., the winner of an Affordable Housing Vanguard Award. This award recognizes significantly rehabbed affordable multifamily housing communities that showcase high-quality design and resourceful financing.

This rehab belies the notion that affordable housing cannot be assets to their communities rather transforming neighborhoods as well as the lives of individual residents.

Winners of the Affordable Housing Vanguard Awards will be recognized at a ceremony at the NAHMA Biannual Top Issues in Affordable Housing 2022 Fall Conference in October in Washington, D.C.

Midwest Association of Housing Cooperatives (MAHC)

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

Potomac Association of Housing Cooperatives (PAHC)

PICKWICK SQUARE MUTUAL HOMES, INC. in District Heights, Md. named its community center on August 18 after PAHC co-founder Clarence W. Robinson, who passed this summer. Robinson was a representative who helped found PAHC in 1976. Robinson also served as PAHC president and vice president and president of the Pickwick Square. [CHQ](#)

The Clarence W. Robinson Community Center



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.



UHAB's Executive Director Announces Retirement



Andy Reicher

EARLIER THIS YEAR, Andrew Reicher, Urban Homesteading Assistance Board's (UHAB) executive director, announced his intentions to retire after 44 years in January 2023.

Reicher joined UHAB in 1978 as director of technical assistance & research and has served as executive director since 1981.

Under his leadership, UHAB's base of resident-run and -owned Housing Development Fund Corporation cooperatives has grown from several dozen to more than 1,600 buildings in New York City.

With Reicher's guidance, UHAB's self-help approach expanded from training and serving housing cooperatives to include organizing tenant associations struggling in the face of gentrification and the role of policy in shaping UHAB's vision for community through cooperation. More recently, Reicher founded the Sixth Principle Coalition, seeking to build the national capacity of affordable housing practitioners seeking to grow the limited-equity model.

Loan Fund Helps Two Rivers Mobile Home Community Cooperative Buy Its Park



HOMEOWNERS IN FOOTHILLS ESTATES Manufactured Home-Park recently purchased their 94-unit park in Campton, making it New Hampshire's 145th resident-owned community (ROC).

Using training and technical assistance from the New Hampshire Community Loan Fund's ROC-NH™ team, homeowners organized and formed Two Rivers Mobile Home Community Cooperative in early May. The cooperative negotiated with the park's owner, Mike Burnham, reached a \$4-million purchase price and finalized the deal on August 31 with a mortgage from the Community Loan Fund. Two Rivers cooperative is Grafton County's 16th ROC. Those communities contain 571 affordable homes.

The Hamilton Owners Corp. is a 76-unit building in Manhattan.



NCB Lends Millions to Housing Cooperatives, Condominiums

NATIONAL COOPERATIVE BANK (NCB) originated \$221 million to 67 New York area housing cooperatives and condominiums during the second quarter of 2022.

NCB financed a \$13 million first mortgage and a \$2 million line of credit for 870 East Tower, Inc., a 163-unit cooperative located at 870 UN Plaza in Manhattan. The East Tower apartment building is in the Midtown East neighborhood and is a 40-story cooperative building with an elevator. It was constructed in 1967. The anticipated capital improvements for the cooperative include an elevator upgrade and modernization and a chiller replacement.

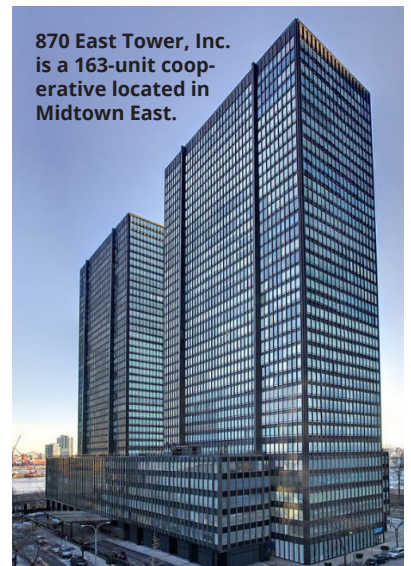
It also loaned a \$6 million first mortgage for The Hamilton Owners Corp., a 76-unit building located at 330 West 145th Street in Manhattan. The property is an eight-story condo-op in Central Harlem that was built in 2003. The condo-op will use the funds for exterior capital improvements, including brick work, repointing, parapet walls, new fasteners and counter-flashing.

Additionally, the institution, financed a \$5.8 million first mortgage and a \$500,000 line of credit for 2665 Homecrest Avenue Owners Corp., a 157-unit cooperative located at 2665 Homecrest Avenue in Brooklyn, N.Y. The six-story, post-war, elevator apartment building was constructed in 1962 and incorporated in 1987. The anticipated capital improvements for the cooperative include a new roof and painting. [CHQ](#)

2665 Homecrest Avenue Owners Corp. is a 157-unit cooperative located in Brooklyn.



870 East Tower, Inc. is a 163-unit cooperative located in Midtown East.



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Congress And You – Today and Tomorrow

By Judy Sullivan



All eyes in Washington, D.C. these days are focused on the mid-term elections. That is because all seats in the U.S. House of Representatives and one third of the U.S. Senate seats are up for election in November. The fate of control of Congress will be on the ballot. We have already seen that we have lost one of our major supporters with the primary election, Rep. Carolyn Maloney, D-N.Y. She was a strong cooperative supporter of ours, especially with our veterans. Rep. Maloney was forced out of office due to gerrymandering of districts to Rep. Jerry Nadler, D-N.Y., another strong supporter. Maloney will be sorely missed by us even though we still have a friend in Nadler.

The pundits and poll watchers today expect the Senate will remain in Democratic hands, and House control will go to Republicans. But no one really knows for sure how the mid-term elections will play out, so that is the reason we are closely watching any signs for which party is ahead especially when we throw in recent democratic legislative victories and the U.S. Supreme Court's abortion decision on Dobbs vs. Jackson Women's Health Organization. We simply do not know what the impact these will have on the outcome for control of Congress next year.

After the November elections, Congress will be in session for only a few short weeks for what is called a "lame duck" session. A lame duck session is the legislative session that begins after the November election in even-numbered years and lasts until the legislature adjourns in December.

All legislation dies at the end of the year, so there is a big push to try to have bills passed before Congress adjourns for the year. A whole new session begins in January, and new bills will be introduced.

This fall is a good time for housing cooperatives to invite their members of Congress, as well as their opponents, to talk to them about their concerns and priorities. Consider inviting them to your cooperative this fall. Since they are running for office, they will be especially willing to listen to you and your members.

Here are the current members of the House and Senate who are responsible for housing issues.

House Financial Services Housing Subcommittee Members

Emanuel Cleaver, Missouri, *Chair*
 Nydia M. Velázquez, New York
 Brad Sherman, California
 Joyce Beatty, Ohio
 Al Green, Texas
 Vicente Gonzalez, Texas
 Carolyn B. Maloney, New York
 Juan Vargas, California
 Al Lawson, Florida
 Cindy Axne, Iowa, *Vice Chair*
 Ritchie Torres, New York
 French Hill, Arkansas, *Ranking Member*
 Bill Posey, Florida
 Bill Huizenga, Michigan
 Lee M. Zeldin, New York
 Trey Hollingsworth, Indiana
 John Rose, Tennessee
 Bryan Steil, Wisconsin, *Vice Ranking Member*
 Lance Gooden, Texas
 Van Taylor, Texas

Senate Subcommittee on Housing, Transportation, and Community Development

Majority Members (9)

Tina Smith, Minnesota, *Chairman*
 Jack Reed, Rhode Island
 Robert Menendez, New Jersey
 Jon Tester, Montana
 Catherine Cortez Masto, Nevada
 Chris Van Hollen, Maryland
 Jon Ossoff, Georgia
 Raphael G. Warnock, Georgia
 Sherrod Brown, Ohio, *Ex Officio*

Minority Members (9)

Mike Rounds, South Dakota, *Ranking Member*
 Richard C. Shelby, Alabama
 Mike Crapo, Idaho
 Bill Hagerty, Tennessee
 Cynthia M. Lummis, Wyoming
 Jerry Moran, Kansas
 Kevin Cramer, North Dakota
 Steve Daines, Montana
 Patrick J. Toomey, Pennsylvania, *Ex Officio*



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.

2022-23 COOPERATIVE CALENDAR

OCTOBER IS CO-OP MONTH

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 Council of New York Cooperatives and Condominiums' 42nd Annual Housing Conference Virtual

MAY 2023

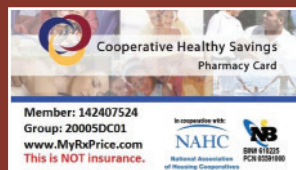
22-24 Midwest Association of Housing Cooperatives' 60th Anniversary Annual Conference (tentative)



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.

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.



The National Association of Housing Cooperatives

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