

COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Spring 2023

CONTENTS

President's Column

3

Avoid Cooperative Insurance
Claims

4

NAHC "Makes Waves for a
Better Tomorrow" at its
62nd Annual Conference

7

Member Recognition

8

Membership Elects Board
Members

10

Member Association News

11

News from All Over

12

People and Places

13

Cooperative Development

16

Report from Washington

17

Cooperative Calendar

18



NAHC Honors Former President, Board Member with the Jerry Voorhis Award

President Fred Gibbs presented former NAHC president and board member, Vernon Oakes, with the Jerry Voorhis Award, NAHC's highest honor recognizing Oakes's significant leadership in both theory and practice of the cooperative principles.

Under Oakes' leadership as NAHC president, the Development and Preservation Committee launched a radio show in honor of National Co-op Month. With the National Cooperative Bank (NCB)'s support and personal investment, Oakes continues to host the weekly Everything Co-op. He also is the general partner of Everything.

Coop Communications, LLC, a media company that promotes cooperative business models by providing education and resources specifically for marginalized Americans and their communities.

The weekly program has earned broad-based cooperative community accolades for the last nine years. In 2018, he received the prestigious "Spirit of Cooperation Award" from NCB and "the Lifetime Achievement Award" from the Potomac Association of Housing Cooperatives. He is an ardent advocate for cooperatives and serves on several boards dedicated to advancing the interests of cooperative businesses and diverse American citizens.

Oakes has significant national and international experience in various business activities including finance, marketing, sales, sales forecasting, distribution and service and systems design. He became familiar with cooperative business models as a residential property



President Fred Gibbs presents former NAHC president and board member, Vernon Oakes, with the Jerry Voorhis Award.

management company owner and has more than 36 years of experience in property and asset management.

Earlier in his career, Oakes spent a decade working for a Fortune 500 Company, first as the president's assistant and then for four years as director of International Parts Marketing, traveling the world performing marketing studies. During the latter five years, Oakes ran a distributorship for the company in Puerto Rico.

Oakes is committed to helping people learn about cooperative business models assisting diverse and inclusive American

communities solve many of the housing, health care, sustenance, cost of living challenges and distribution of wealth challenges laid even barer during the global pandemic. In that spirit, Oakes helped to mastermind the "USPS.Coop" 2020 campaign dedicated to building solidarity throughout the U.S. Cooperative Community for local U.S. Postal Service branches, especially in rural and underserved areas.

Oakes received an MBA from Stanford University, a master's degree in mathematics from Penn State and a bachelor's degree in mathematics and chemistry from Bluefield State College. He was the first chair of the Afro-American Studies Department at San Diego State University and coordinated the MBA program at Howard University in Washington, D.C. He has 10 years of teaching experience at the college level and two years' experience training adults for the U.S. Department of Interior. [CHQ](#)

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PUBLISHER: National Association of Housing Cooperatives
EDITOR: Altoria Bell Ross Altoriaross@gmail.com

EDITORIAL BOARD

Manager: Douglas M. Kleine dougk@verizon.net
Herbert H. Fisher HHFisher1@aol.com
Randall Pentiuik rpentiuk@pck-law.com
Mark Shernicoff Mark@Shernicoff.com
David J. Thompson dthompcoop@aol.com

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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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Member Associations

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

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

About Bostrom

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Untapped Potential of the Cooperative

By Fred Gibbs



Fred Gibbs
President

I AM DEDICATING THIS COLUMN to the memory of Gregory Carlson, NAHC's former board chair and the chairman of the RCM Board of Governors. Carlson attended to his duties for NAHC with a sense of passion and urgency. His willingness to get and share information was evidenced by his volunteer work. Cooperative housing education was important to Carlson. From my perspective, much of his time was spent in one volunteer position or another, all related to the field of affordable housing. Housing was in his blood, and cooperatives represented the most economical form of home ownership to Carlson. As an example of his devotion, I am a witness that he was working on NAHC business in his final hours from a hospital bed as we exchanged emails. We will miss Carlson's enthusiasm. In his honor, we will continue to stride forward.

As Carlson knew, housing cooperatives and other segments of the cooperative community provide members with the benefit of solidarity and a form of power that cannot be fully realized by the individual. The strength of cooperation is without argument. People can accomplish much more by working together. Though this fact is not easily disputed, many of the benefits of this solidarity elude housing cooperative members. I argue they willingly forfeit these benefits by neglecting the fifth and seventh cooperative principles.

Education, Training and Information, the fifth cooperative principle, is the bedrock of a housing cooperative's sustaining power. Every annual meeting, every board meeting, every community event should be seen as an opportunity to transfer knowledge about the cooperative to the community at large and to the newer members more specifically. What is a cooperative? This question should be asked and answered repeatedly and should be on the lips of every cooperator. The housing cooperative community can be an army of educators all working to sustain the place of housing cooperatives in our economy providing a hedge against unwelcomed gentrification and displacement. Statistics show there are over 1.2 million families living in housing cooperatives in the United States. The number of cooperators can grow as each commit to training their fellow cooperative members.

Knowledge transfer is not an option but an obligation. The life of the cooperative movement relies on an educated and involved membership. Housing cooperators can ill afford the luxury of complacency as it relates to training and education. The cooperative asset is far too valuable to be neglected. It is in demand.

External forces that desire to change the land use and profit from individual greed and the lack of cooperative education threaten ownership. Because of this issue, housing cooperatives struggle to remain functionally relevant in the real estate marketplace. Imagine being handed a highly valued bank note from a foreign country, one with which you are not familiar. Without proper knowledge of its value, the holder may very easily discard it as a useless piece of paper. The same principle is at play with the housing cooperative. Cooperators must be made aware of their worth in the overall economy.

At issue is the absence of a strategy to continually inform cooperative members. Logically, the process should begin with the board of directors. These members are charged with governing the affairs of the cooperative, and many times they do not have any training or understanding of the duties of their new positions. Board training must be on-going. Each new board member should receive written materials that lay out the history of the cooperative, the operating procedures, copies of all governing documents, as well as codes of conduct. That material should accompany a mandatory training program focused on the written material and the history of cooperatives in the United States. New board members must understand local and state laws and rules that govern their housing community. They must be trained on the roles of each professional engaged to provide services to the cooperative. NAHC provides training that fits these requirements. Cooperatives should consider scheduling and giving this training to each new board during its transition.

Informational materials should be regularly distributed to the cooperative membership. These materials should focus on educating cooperators on their role in the community. Every member has a role to play. This draws attention to principle seven, Concern for Community. Efforts to educate also should highlight the responsibility to serve the broader community, not just the housing cooperative in which one resides, but the surrounding area. Housing cooperatives must engage with cooperatives in other sectors and broaden the cooperative economy. There is a responsibility to leverage the cooperative economy to empower those who desire to live and do business cooperatively.

Active, intentional efforts to engage in cooperative business will reveal the untapped potential of the cooperative economy. We must realize the power that lives in the cooperative spirit. **CHQ**



Avoid Cooperative Insurance Claims

By Amy DeKeyser

As a cooperative housing community, one of the best ways to avoid costly and time-consuming insurance claims is through effective risk management. By taking proactive steps to identify and mitigate potential risks, your community can save money and minimize disruptions.

A few key areas to focus on when it comes to risk management for cooperative housing communities includes:

- ▶ Determining who owns safety and
- ▶ Protecting your investment by reducing risk.

Let's take a closer look at each of these key areas.

Having well-documented and enforced procedures can also help to reduce the cost of insurance claims.

Who Owns Safety?

In any cooperative housing community, it is important to establish clear roles and responsibilities when it comes to safety and risk management. Who will be responsible for identifying potential risks? Who will be responsible for implementing mitigation strategies? Who will be the point person for communication in the event of an incident?

Answering these questions from the beginning can help avoid confusion and finger-pointing later. It is also important to make sure that everyone in the community is aware of their roles and responsibilities when it comes to safety. Regular reminders and training can help keep everyone on the same page.

Cooperative Members Have Unique Roles

Cooperative housing community members have a unique role to play in keeping the community safe. It is imperative that cooperators take responsibility for identifying potential risks and helping to mitigate them. The cooperators should also be aware of their roles and responsibilities in the event of an incident. By working together, the cooperative and its members can keep the community safe and avoid incidents that lead to costly claims.



Amy DeKeyser is vice president of risk solutions at Kapnick Insurance with offices in Michigan and Ohio. She may be reached at amy.dekeyser@kapnick.com and (517) 673-3200.

Maintenance and Safety Procedures Should Be Written and Enforced

In any cooperative housing community, it is essential to have well-written and -enforced maintenance and safety procedures. These processes help to ensure that everyone is aware of their roles and responsibilities when it comes to safety. Having well-documented and enforced procedures can also help to reduce the cost of insurance claims.

Non-Resident Activity Awareness

As cooperative housing communities become more popular, it is crucial to be aware of the increased risk of non-resident activity. This activity includes vandalism, trespassing and theft. By taking steps to increase security and awareness, your community can help mitigate this risk.

Some simple measures that can be taken to increase security include:

- ▶ Installing security cameras;
- ▶ Increasing lighting in common areas;
- ▶ Hiring security guards; and
- ▶ Restricting access to certain areas of the community.

By taking these measures, you can help to deter non-residents from causing problems in your community.

In addition to increased security, it is also critical to be aware of who is coming and going in your community by keeping track of keys, issuing visitor passes and maintaining a list of authorized residents. By being aware of the visitors, you can help to prevent problems before they happen.

Protecting Your Investment by Reducing Risk

In addition, it is important to take steps to protect your investment by maintaining insurance coverage, reducing potential risks and keeping up with maintenance and safety procedures.

Continued on page 5 >

► Avoid Cooperative Insurance Claims

[continued from page 4]

Risk Transfer Practices

One way to reduce potential risks in your community is by carefully reviewing contracts with vendors to ensure that you are not held liable for any accidents or incidents that may occur. You should also require vendors to carry insurance coverage that meets or exceeds your community's requirements and provide certificates of insurance that name the cooperative as an additional insured.

Safety and Security Site Audits

Another way to reduce potential risks is by regularly conducting safety and security audits, identifying any potential hazards and correcting them before they cause an accident or incident. Audits should be conducted on a regular basis, and findings should be documented and shared with the community.

Reduce potential risks by focusing on the maintenance of common areas, such as regularly checking for hazards, repairing any damage and keeping the area clean. By completing these tasks, you can help to avoid accidents and incidents.

Governing Documents Review and Compliance

It is also imperative to review your community's governing documents (articles of incorporation, by-laws, governmental charters, rules and regulations and similar documents) on a regular basis. This review helps to ensure that everyone is aware of the rules and regulations regarding safety and security, making sure that all members of the community are obeying the bylaws. Taking these measures seriously can help to avoid problems.

Crime Prevention through Environmental Design Practices

One way to reduce potential risks is by practicing Community Policing Through Environmental Design (CPTED). This practice involves taking steps to design and maintain the community in a way that deters crime. Some CPTED practices include:

- Good lighting;
- Well-maintained landscaping;
- Visible security cameras; and
- Clear sightlines.

By focusing on who owns safety (everyone) and reducing risk, you can help to reduce potential risks in your cooperative housing community. These steps will protect your investment and ultimately ensure that your community is a happy and healthy place to live. [CHQ](#)



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.



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NAHC “Makes Waves for a Better Tomorrow” at its 62nd Annual Conference

Members chose from 24 courses from four tracks at NAHC’s 62nd annual conference, October 24 - 29, 2022, in San Diego, Calif. Nearly 30 speakers instructed a little more than 300 members on cooperative finances, governance, operations, legal issues, rehabilitation and responsibilities related to the Registered Cooperative Managers (RCM) program.

Attendees selected the following as their top workshops: Valerie Hall and April Knoch’s Marijuana Laws/Up with Smoke Session; Nicole Redding and Michael Thomas’ Documentation, Proper Preparation to Protect Staff Cooperative and Members; Kenneth J. Carroll and Lavon Morris-Grant’s Fair Housing; and Kimalee Williams’ How to Manage Your Property Manager. Creighton Gallup and Knoch’s Bullies, Guns and Meetings and Ralph Marcus’ Board Members Only, How to Stay in Your Lane! tied for the fifth most popular sessions.

EDWIN BEATTY, one of the 129 first-time attendees, said his favorite workshop was Fred Gibbs’ Cutting Edge Communications: What Forms of Communication Works Best. “It was outstanding.” Beatty is vice president of Greenbriar Townhouses Cooperative in Albuquerque, N.M. He said the 160-unit limited equity cooperative paid off its FHA loan in about 1992 and celebrated its 50-year anniversary last year. He said the property comprises 17 buildings including duplexes with patios and a community center.

Board director **RODNEY COLEMAN** at Woodlands Cooperative, a 100-unit townhouse community in Richmond, Va., said his favorite workshop was Marijuana Laws/Up with Smoke because he wanted to make sure the cooperative observes the correct protocol. This was Coleman’s second conference.

GERALD CARGILE, vice president of Arrowwood Hills Cooperative in Ann Arbor, Mich., said this was his ninth conference. Cargile said he comes to the conference each year to learn new concepts. When he returns to the 350-townhouse style units cooperative, Cargile said he will share his notes with the rest of the board.

Heron Court Cooperative President **MARCOS GUTIERREZ** is serving his second year and said

the conference is a good opportunity for the board to learn. Gutierrez said the cooperative, located in Redwood City, Calif, is comprised of 104-units of low-income Section 8 townhouses on 8 acres.

“Attending the conferences has made the board much stronger and feel very confident in the changes that we have made,” said **CRYSTAL MCINTOSH**, vice president of Branford Towne Houses Cooperative, a 369-unit market-rate community in Taylor, Mich. “They (conferences) have helped us grow as a board.”

At the opening session, NAHC honored outstanding cooperators (See the Member Recognition article for details), and key-note speaker, Eugene Jones, Jr., president and CEO of Atlanta Housing, in Atlanta, Ga., spoke about the importance of homeownership and the opportunities of transitioning from a subsidized unit to homeownership.

During the Strut Your Stuff: Cooperative Pride luncheon, the RCM Board of Governors pinned new RCMs and recognized those who renewed their RCM designations.

NAHC thanks the following sponsors for their support: Kirkpatrick Management Company; National Cooperative Bank (NCB); Economic Consultants for Housing Cooperatives, Trinity Management, Lowe’s 4 Pros, Marcus Management and Community Insurance Center NA, Inc.

NAHC will host its 63rd annual conference, November 8-11, in St. Thomas, U.S. Virgin Islands. Details will follow. [CHQ](#)



Lavon Morris-Grant answers questions during the Fair Housing workshop.

PHOTOS BY ALTORIA ROSS



Edwin Beatty



Rodney Coleman



Gerald Cargile



Marcos Gutierrez



Crystal McIntosh



MEMBER RECOGNITION

Roger Willcox President's Award



David Thompson

PRESIDENT FRED GIBBS announced David Thompson as the recipient of the President's Award for significant contributions to NAHC and the cooperative housing community. Thompson is a member of NAHC's editorial board where he reviews and writes articles for the Cooperative Housing Quarterly. He has also received NAHC's Author of the Year and Jerry Voorhis Awards and has been inducted into the Cooperative Hall of Fame.

Thompson is president of the Twin Pines Cooperative Foundation and co-principal of Neighborhood Partners, LLC, which has created and has under development over 1,000 units of nonprofit housing. In 1979, Thompson lobbied for passage of AB 1364, (Bates Bill), the nation's first law creating Limited Equity Housing Cooperatives. In 2010, Thompson led the drafting of a full revision of the law, AB 1246 (Jones).

In addition, Thompson served as vice president of the western states and director, international relations for the National Cooperative Business Association. He also co-chaired California's efforts to create the National Cooperative Bank (NCB), was its first cooperative employee, then director of national planning and later regional director of NCB's 13 state western region where he supervised loans to develop over 2,300 units of cooperative housing.

Ida Curtis Fisher Registered Cooperative Manager of the Year Award



Eureka Young

RALPH MARCUS presented the Ida Curtis Fisher Registered Cooperative Manager of the Year Award to Eureka Young, property manager at Park Forest Cooperative III, Area J, in Park Forest, Ill. Young demonstrates consistent dedication at improving the lives of members and fostering a cooperative living experience. She focuses on building win-win relationships between the members and management. Young also invested in

a more convenient way for members to pay their carrying charges by implementing an online rent payment portal system. As a result, the collection process is more streamlined, which allows the cooperative to collect assessments more efficiently while providing a stress-free payment venue for members. She also updated the time and attendance record keeping for the office and maintenance staff by upgrading from manual time clocks to an automated digital system.

Young is a true leader who fosters positive relationships with her staff, board of directors, local municipalities and other surrounding cooperative communities. These relationships have made the difference when it comes to quickly accomplishing the needs of members. Young also strives to keep an open dialogue with everyone and is committed to creating an environment that is harmonious, inclusive and encouraging.

Cooperative Star Award



Alex Aho

LINDA BROCKWAY presented the Cooperative Star Award to Alex Aho on behalf of Royal Oak Manor Co-op Apartments in Oak, Mich. The cooperative has been providing cooperatively managed housing for seniors in the community since 1973. The past several years have tested its resilience as the cooperative has worked through a major renovation project while struggling to remain safe during the global

pandemic, but through it all, the cooperative spirit has never been stronger. Rather than seeing a decrease in volunteerism as it faced new challenges. The cooperative's council position has remained filled with engaged volunteers who have stepped up to improve their community and help their neighbors. Cooperative members worked with management to implement pandemic protocols to keep everyone safe, which made it possible to complete a major renovation project without putting members of the cooperative at risk.

The cooperative's council adapted new ways of conducting business and learned how to use iPads to join virtual meetings. Cooperative leadership encouraged engagement from every single member, and even those who do not actively volunteer had a voice in the renovation project by submitting ballots to vote for components like cabinet and countertop finishes. Select committees continued operating without in-person meetings, and ad-hoc committees met virtually with phone calls and Zoom meetings to select artwork and furnish the gym with exercise equipment. All council members graciously volunteered their time day-after-day throughout those unpredictable times.

Cooperative Distinguished Service Award



Nancy Evans

LINDA BROCKWAY announced Nancy Evans of CSI Support & Development Services (CSI) as the recipient of the Cooperative Distinguished Service Award, and Karen Harvey presented the second award to Ruth Spurlin of Concord Consumer Cooperative.

Evans, former CSI CEO, retired at the end of June 2022 after 36 years of service. She started her career in the certification department and then moved into an accounting position. Later, she became the corporate controller and finally for the last 15 years, she led the organization as CEO. When Evans started, CSI had just 15 cooperatives. Upon her retirement, CSI had grown to 61 cooperatives in four states. Evans had always put the cooperative management system first and recognized that this is truly what makes CSI extraordinary. She fought fiercely for members, carrying



Ruth Spurlin

Continued on page 9 >

thousands of letters from CSI to Capitol Hill in her meetings with congressional representatives to advocate for affordable senior housing members. Knowing that the current affordable housing inventory does not meet the needs of all seniors, Evans also recognized the importance of preservation. During her tenure, the development department completed more than \$34 million dollars of refinancing and rehabilitation of CSI properties with more than \$25 million still in the pipeline. These investments resulted in accessible, upgraded, updated and comfortable housing for CSI members.

The second awardee, Spurlin, has served on the Concord Board of Directors for almost 16 years, many of those as president. She provides input and ideas that make the cooperative beautiful and safe for families, children and guests. Spurlin has proposed many ideas that save the cooperative financially. Beyond her duties as a director, whatever anyone needs she is there and helps annually with the Concord Family Safety Day. Family means the world to her. She does anonymous “porch drops” of food and items that she knows members need without them even asking and not just during Covid. Spurlin walks the property almost every morning, greeting everyone with a smile, checking on people and on the property along the way. She also helps members locate and retrieve packages delivered to wrong addresses. An awesome advocate, Spurlin goes above and beyond and is truly an asset to the CSI community. Concord is blessed to have her as a member and friend.



Andy Reicher

Cooperative Development Award

HUGH JEFFERS, Development & Preservation Committee chair, named Andy Reicher, former executive director of the Urban Homesteading Assistance Board (UHAB) as the winner of the Cooperative Development Award. During his four decades at UHAB's helm, New York City's low-income, resident-run and resident-owned housing cooperatives have grown from several

dozen to more than 1,300 buildings, providing homeownership and permanent affordability to more than 30,000 households. Today, New York City has the largest community of shared-equity housing cooperatives in the country.

For nearly 40 years, New York City contracted with UHAB to provide technical assistance to income-restricted cooperatives going through the Tenant Interim Lease Program. Reicher also steered UHAB's programs towards climate and social justice goals through access to share loans and expanded use of renewable energy in low-income communities and communities of color.

In 2015, Reicher pioneered a vision for a nationwide coalition of cooperative housing practitioners and members to come together to grow, serve and strengthen the model of shared equity housing cooperatives called the 6th Principle Coalition.

44 Members Become Registered Cooperative Managers or Renew their Certifications



TWENTY-TWO completed the two-day RCM program, and the following new RCMs received their certifications and pins: Mary Arroyo-Ortiz and Cheryl Brown of Cedarwood Cooperative, Park Forest, Ill.; Jessenia Castro, Peabody Properties, Randolph, Mass.; Raquel Diaz, Squareone Villages, Eugene, Ore.; Tonya Elleston, Telma Sanchez and Mah-Coe Willis, Diamond View Residents Assn., San Francisco, Calif.; Nyita Foster, Realty & Mortgage Company, Alsip, Ill.; Tamiko Holt, Wildwood Cooperative, Atlanta, Ga.; Cathy Hwang, Yorkville Cooperative, Inc., Fairfax, Va.; Karen Lansing, Habitat for Humanity Idaho Falls Area, Idaho Falls, Idaho; Heather Lyons, Community Frameworks, Bremerton, Wash.; Kristine Mann, Redding Gardens Cooperative, Redding, Calif.; Dawn Miles, Troy Manor, Indianapolis, Ind.; Rebecca Neilson and Nicole Spencer, River Community Homes, Arcata, Calif.; Kevin Payne, Bethel Terrace, Chicago, Ill.; Louise Paddy, Warren Gardens Housing Cooperative, Roxbury, Mass.; Carolyn Phipps, 820 West Belle Plaine Cooperative, Chicago; Jeff Primo, Hanover Grove Cooperative, Fraser, Mich.; Nicole Reed, Park Forest Cooperative III, Area J, Romeoville, Ill.; and Jerri Wilson, Cedarwood Cooperative, Park Forest, Ill.



Another 22 successfully passed the ethics course and received their certificates. They were Geneive Amy, Park Shore East Cooperative, Chicago; Earlene Arthurs, Surrey Co-op Apartments, Bronx, N.Y.; Denise Barr, Baneker Homes, San Francisco; Kevin Barr, Northridge Cooperative Homes, San Francisco; Maribel Batista, Trinity Management, Boston, Mass.; Peter Condich, Prairie Management and Development,

Continued on page 10 >

Chicago; Maxine Dennis and Mohamed Mohamed, Yorkville Cooperative, Inc.; Audrey Dickerson, St. Joseph Community Inc., Roxbury, Mass.; Fred Gibbs, FK Gibbs, Kansas City, Mo.; Karen Harvey and Hope Turner, Concord Consumer Cooperative, Brownstown and Trenton, Mich., respectively; Tashena Johnson, Realty & Mortgage Company, Chicago; Ralph Marcus, Marcus Management, Inc., Farmington Hills, Mich.; Annie Mefi, Homewood Terrace Mutual Homes,

Auburn, Wash.; Celestin Nounkwa and Lasun Omotunwashe, 820 West Belle Plaine Cooperative, Chicago; Shirley Robert, Michigan Shores Cooperative, Frankfort, Mich.; Brian Ross, Park Forest Cooperative Birch Street Townhomes, Park Forest; Carolyn Stewart, Bethel Terrace; Akua Warren, Florin Gardens Cooperative East #1, Inc., Sacramento, Calif.; and Kelly Wegner, Williamsburg Townehouses Cooperative, Saint Clair Shores, Mich. [CHQ](#)



Membership Elects Board Members

At the October 2022 Annual Meeting of Members, the membership elected Rebecca Neilson and re-elected Aquandra Morris for one-year terms and re-elected Karen Harvey, Blaine Honeycutt, Hugh Jeffers, Ralph Marcus, and Hope Turner for three-year terms.

Neilson is from Rural Communities Housing Development Corporation in Ukiah, Calif.; Harvey, Concord Consumer Housing Cooperative in Brownstown, Mich.; Honeycutt, Georgetown Place Cooperative in Taylor, Mich.; Jeffers, Centennial Mortgage in Oakmount, Pa.; Marcus, Marcus Management, Inc. in Farmington Hills, Mich.; Morris, Fairburn Townhouses in Atlanta, Ga.; and Turner, Concord Consumer Housing Cooperative in Trenton, Mich.

During the meeting, members approved last year's minutes and heard officers' and committee reports. The member associations appointed board members: California Association of Housing Cooperatives, Norma Coignet Brown;

Council of New York Cooperatives & Condominiums, Mary Ann Rothman and Leon Geoxavier; CSI Support and Development Services, Alex Aho and Rillar McDaniel; Cooperative Housing Association of New England, Brenda Atkins; Midwest Association of Housing Cooperatives, Valerie Hall, Mary Howell and Randall Pentiuk; New Jersey Federation of Housing Cooperatives, Donna Marie Curvin; and Potomac Association of Housing Cooperatives, Anne Hill.

After the membership meeting, the board convened its organizational meeting and elected officers: Fred Gibbs, owner of FK-Gibbs Company in Kansas City, Mo. as president; Marcus as chair; Randall Pentiuk, partner of Pentiuk, Couvreur and Kobiljak, PC in Wyandotte, Mich., as executive vice president; Jeffers as treasurer; and Morris as secretary. Linda Brockway, Economic Consultants for Housing Opportunities in Lansing, Mich.; Harvey; Honeycutt; and Turner also joined the officers on the executive committee. [CHQ](#)



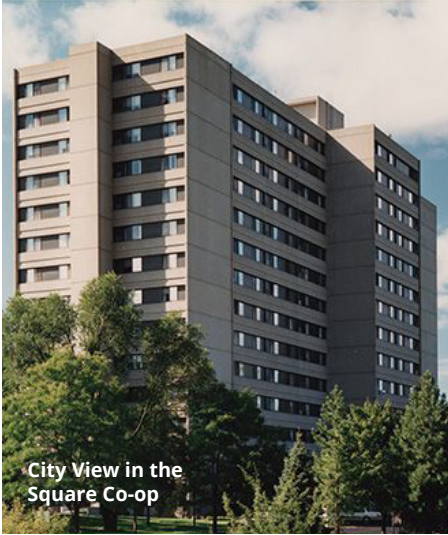
Cooperative Share Listing Program

A new NAHC member benefit is to help cooperatives post and list their available shares on the NAHC website for a small fee. If you have an available share, then the Share Listing Program is here to help. Click the logo to find out more.

MEMBER ASSOCIATION NEWS

Council of New York Cooperatives & Condominiums (CYNC)

CYNC will host a virtual Discussion Group for Small Cooperatives and Condominiums on Tuesday, April 11, at 6 p.m. and convene the Annual Meeting Updates on Key Issues & Election Of 5 Directors on Thursday, April 20.



City View in the Square Co-op



Madison Heights Co-op

CSI Support & Development Services (CSI)

OVER THE LAST FISCAL YEAR, CSI has spent a total of \$12,956,563 on renovations and repairs at all cooperatives. Renovations and repairs include interior and exterior upgrades, lighting and camera improvements, substantial maintenance repairs to boilers, thermostats, elevators and smoke detectors.

For City View in the Square Co-op in Kalamazoo, Mich., the project finance closing is expected in late 2023. The 14-story cooperative is situated on over five acres of landscaped lawns with 238 one-bedroom apartments. The \$11 million renovation budget includes installation of a new roof, renovation of all first-floor community spaces, modernizing elevators, new corridor lighting, ceiling, flooring, construction of floor lounges, new unit kitchens and baths and new heating boilers.

Madison Heights Co-op, in Madison Heights, Mich., just completed rehabbing its first floor. The leasing

office used to be a tiny office just big enough for a few desks, but now it has enough space for multiple volunteers and applicants. The cooperator coordinator has an office space, as well, which gives her a private space to work and speak with members. Both offices have multiple windows to bring in more natural light for an open and modern feel.

In addition to these new spaces, the first floor was given a fresh coat of paint, new flooring and a new drop ceiling with updated light fixtures. All floors received new fire sprinklers in the common areas. Also recently, the cooperative gave its outdoor sitting area a makeover.

Midwest Association of Housing Cooperatives (MAHC)

MAHC will celebrate its 60th anniversary at Planet Hollywood in Las Vegas, Nev., May 21-24.

Potomac Association of Housing Cooperatives (PAHC)

PAHC will hold its 47th annual conference, April 27-29, at the Holiday Inn Oceanfront in Ocean City, Md. On November 12, PAHC members learned about cooperative housing reserve studies during the fall training at Washington Hill Mutual Homes in Baltimore, Md. [CHQ](#)

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.



Free Publication: Creating Community Gardens for People of All Ages

A 32-PAGE PUBLICATION BY AARP Livable Communities, along with 880 Cities—*Creating Community Gardens for People of All Ages*—can help elected officials, government staff, nonprofit organizations and neighbors in all sorts of places build and sustain community gardens as inclusive, intergenerational outdoor spaces.

A community garden can improve the health of residents, foster economic development, combat social isolation, relieve food insecurity, improve public safety, encourage inclusion and enhance community connectedness.

By encouraging physical activity, civic engagement and socializing, community gardens support healthy aging and help foster resiliency for people and places.

Community gardens can also help revitalize neighborhoods and incentivize the development of more walkable and transit-oriented places.

This publication explains the value of community gardens, provides guidance about starting and sustaining

such gardens and shares examples and suggestions for related public policies and programs.

Documentary features Vulnerability of Manufactured Homeowners

A DECENT HOME, the feature length documentary about the vulnerability of manufactured homeowners amid rampant speculation by investor groups, is available on Amazon. The film explores how some of the wealthiest Americans are making record-setting profits on the backs of vulnerable, low-income manufactured homeowners.

Anyone interested in the affordable housing crisis, economic justice and tenant rights will find this film an interesting foray into an aspect of American culture frequently left out of nonfiction. The film juxtaposes the wealth of the private investors who own most manufactured home communities with the modest lifestyle of those who live there and asks, “When are the rich, rich enough? Whose dream are we serving?” Watch the trailer and order the film at adecenthomefilm.com. **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.



The Cooperative Development Foundation Announces the 2023 Hall of Fame Inductees

FIVE OUTSTANDING cooperative leaders will receive the cooperative community's most prestigious honor on October 5, when they are inducted into the Cooperative Hall of Fame at the National Press Club in Washington, D.C.

The inductees are Linda Leaks, co-founder of Ella Jo Baker Intentional Community Cooperative; Leslie Mead, retired executive director of the Cooperative Development Foundation; Sheldon Petersen, retired governor and CEO of the National Rural Utilities Cooperative Finance Corporation (CFC); Maurice Smith, CEO of the Local Government Federal Credit Union; and Halena Wilson, Unsung Hero, past president of the Ladies Auxiliary to the Brotherhood of Sleeping Car Porters.

When Leaks moved to D.C. in 1978, gentrification was in brutal full force which presented conditions that were a match for Leaks' expertise and 10 years of experience as a community organizer in Florida. She enrolled at the University of the District of Columbia and later earned her master's degree in community economic development from Southern New Hampshire University.

In 1982, Leaks led the founding of a collective house in Northwest DC with three other black women. Known as the "T Street Collective," it became a hub of black feminist organizing in a depressed neighborhood still dotted with boarded up buildings and with hardly any businesses.

In 1986, she got her first job as a tenant organizer with Washington Inner-city Self Help (WISH), whose mission was, in part, to help organize tenants to form limited equity housing cooperatives to maintain their homes. Over the next decades, Leaks led battles to convert dozens of apartment buildings into housing cooperatives in D.C., coaching frightened tenants on how to manage cooperatives, protest, advocate and otherwise overcome city officials, landlords and developers intent on pushing people out in favor of luxury high-rent housing. As Leaks worked to secure cooperative ownership for tenants, she developed educational and training materials uniquely designed to help renters transition to owners.

Leaks later became executive director of WISH, where she also attempted to build complementary cooperative businesses such as a management cooperative for the housing cooperatives and janitorial services for those cooperatives. Leaks even took her organizing skills to South Africa, where she helped organize in the early 1990s the first housing cooperatives in Johannesburg.

Mead, through policy, education and philanthropy, has worked to promote cooperatives by motivating organizations and individuals to think more broadly and deliver more



Linda Leaks



Leslie Mead



Sheldon Petersen



Maurice Smith



Halena Wilson

deeply, not only for their most vocal members and constituents, but equally for those without such voice.

After growing up in Indiana and attending college in Iowa, Mead moved to D.C. and took a job with the National Council of Farmer Cooperatives (NCFC) as assistant general counsel. After a decade with NCFC, she moved into her role as an independent consultant where she developed education projects for NCFC, set up the Leadership Scholarship Program for the newly formed Ralph K. Morris Foundation and served as the executive administrator for the Association of Cooperative Educators (ACE).

Mead helped ACE re-establish itself as a premier educational organization with uniquely cross-cultural offerings. Mead then moved on to expand the impact of cooperative philanthropy, first as executive director of The Cooperative Foundation and then at the Cooperative Development Foundation (CDF).

During her tenure at CDF, Mead took on the herculean task of consolidating multiple funds under management, which lowered the costs of fund administration, and enabled CDF to invest more strategically and impactfully in cooperative development. She increased operating revenue by 64 percent, operating surplus by five-fold and grant giving by ten. Though CDF supports every cooperative sector, among Mead's most notable accomplishments is her work structuring and funding the Cooperative Home Care Initiative, a network to support a particularly vulnerable group of American workers. One of her parting contributions was the Unsung Cooperative Hero category launched in 2021 to recognize the contributions to cooperatives by members of historically overlooked and marginalized communities.

Petersen's vision and commitment to strengthening rural electric cooperatives helped transform the National Rural Utilities Cooperative Finance Corporation (CFC) into a \$27 billion, mission-focused financial services cooperative.

Born and raised in western Iowa, Petersen started his cooperative career in 1976 as a staff assistant with Nishnabotna Valley Electric Cooperative in Harlan, Iowa. In 1980, he became general manager of Rock County Electric Cooperative Association in Janesville, Wis., before joining CFC in 1983 as an area representative where he provided financial management consultation to rural electric cooperatives.

In 1995, Petersen was promoted to CEO where he established a strategic vision for CFC to be electric cooperatives' "most trusted financial resource." Under his leadership, CFC helped to preserve and strengthen cooperatives that would otherwise not exist while cultivating a culture of innovation that saw CFC develop new financing programs to expand credit options and keep costs low for rural electric cooperatives and their communities.

Continued on page 14 >

Petersen's advocacy of the cooperative business model to investors greatly expanded the influence and reputation of cooperatives on Wall Street to benefit rural Americans. Petersen also ensured that CFC and its affiliate, National Cooperative Services Corporation, became a major supporter of NRECA International's efforts to bring electricity to remote communities around the globe.

He also actively supported the formation of new electric cooperatives, such as Kaua'i Island Utility Cooperative in Hawaii, and ensured CFC became a committed supporter of the U.S. Department of Agriculture's Rural Cooperative Development Centers, which provide technical assistance to help develop new cooperatives and support existing ones.

Smith grew up on a farm near Southport, N.C. His father taught him about the power of money and the importance of sound management of credit to economic empowerment. After attaining a bachelor's degree in business administration from the University of North Carolina at Wilmington, Smith began his financial services career as a loan officer for State Employees' Credit Union (SECU) in North Carolina.

Smith joined Local Government Federal Credit Union (LGFCU) as executive vice president in 1992 and became president and CEO in 2002. Under Smith's leadership, LGFCU has become the fourth largest credit union in North Carolina with more than 400,000 members and assets exceeding \$3.5 billion. Fueled by a desire to address members' demands for new technologies and services, Smith led the unprecedented move to create Civic, a sister credit union with service delivery solely through digital channels. Always with an eye on economic justice, LGFCU has been certified by the NCUA as a Low-Income Designation (LID) Credit Union and the U.S. Treasury designation of Community Development Financial Institution (CDFI) for support of low-wealth communities. During his tenure at LGFCU, Smith has also earned a Juris Doctorate from the North Carolina Central University School of Law.

Among Smith's most forward-thinking contributions within the cooperative world is the Eighth Cooperative Principle of Diversity, Equity and Inclusion (DEI), formally adopted by the Credit Union National Association (CUNA) and currently under discussion by the International Cooperative Alliance.

Born in Denver in 1897, Wilson was conscious of a benevolent streak from an early age. After moving to Chicago as an adult, she found an outlet for her compassion, joining several social and civic movements and served as a Worthy Matron of the Order of the Eastern Star, a fraternal, non-profit mutual aid organization open to both men and women. Like experiences she had leading mutual aid societies, Wilson found a place for herself in the Ladies' Auxiliary to The Brotherhood of Sleeping Car Porters (BSCP) where according to Paula Pfeffer, "she could be of real service in a cause that was seeking to liberate a much-exploited people."

It was through her involvement in the Auxiliary, where Wilson served as president of the Chicago chapter until 1953 and president of the entire International Ladies' Auxiliary until 1965, that she realized her potential as a consumer cooperative educator and organizer. As president of the BSCP's Ladies' Auxiliary, Wilson helped to start and support at least 17

cooperative study groups in BSCP chapters in major cities in the United States and Canada and was a cofounder of two or more cooperatives, including The Brotherhood Buying Club and the Cooperative Union Optical Center in Chicago. She also supported the development of the BSCP's Walker Credit Union in Montreal.

For years she regularly contributed articles to the Black Worker and created pamphlets on cooperative economics and consumer cooperative strategies. Understanding the economic role of women in the household, the buying power of women and the need to recirculate resources (especially good union wages) within the Black community, she raised the awareness of cooperative alternatives in Black communities around the country for decades.

One of the few Black women to be elected to serve on the National Consumer Cooperative Council, she represented important alliances between the labor movement, the civil rights movement, the women's movement and the cooperative movement.

UHAB Hires New Executive Director

MARGY BROWN has joined Urban Homesteading Assistance Board as its new executive director. She follows Andrew Reicher who retired in early 2023 after 44 years of executive leadership.

Brown brings with her two decades of experience in the field of affordable housing, including more than 10 years' senior leadership experience at the New York City Department of Housing Preservation & Development. She holds a master's degree in urban policy from New School University's Milano Graduate School and is a recipient of the Frederick O'Reilly Hayes Prize for innovative, high-impact work in public service.



Margy Brown

CSI Promotes to Fills its CEO Position

CSI SUPPORT & DEVELOPMENT SERVICES (CSI) recently promoted Ann Sackrison to CEO. Sackrison started at CSI 25 years ago as a certification clerk in the Michigan region. Among other cooperatives, she worked on recertification documents for Riverview Co-op and managed the computer network. From there, she moved into the liaison position, working with members.

After about five years, Sackrison became the Michigan region education coordinator, taking the lead in opening Belleville Co-op. Shortly after Belleville opened, she moved into the national education manager position. Next, Sackrison stepped into the role of national operations manager (later to become known as the chief operations officer).

Sackrison graduated from Michigan State University with a bachelor's degree in journalism where she served as president of the student housing cooperative. [CHQ](#)



Ann Sackrison

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COOPERATIVE DEVELOPMENT

NCB Originates \$91 Million for New York Area Cooperatives, Condominiums

NATIONAL COOPERATIVE BANK (NCB) recently originated loans totaling \$91 million to 38 New York area housing cooperatives and condominiums. This is a partial list that includes the cooperatives described below.

NCB financed a \$2.4 million first mortgage and a \$500,000 line of credit for Great Neck Horizon House, Inc., an 80-unit cooperative located at 185-195 South Middle Neck Road in Great Neck, N.Y. The anticipated capital improvements for the cooperative include new roof installation, common area renovation and a boiler repair.



Great Neck Horizon House, Inc. plans on installing a new roof, renovating the common area and repairing the boiler.



Central Westchester Tenants Corp. is a 240-unit cooperative located in Hartsdale, N.Y.

NCB has funded a \$1.5 million first mortgage and a \$250,000 line of credit to Park & Tilford Apartment Corporation.



The bank also funded an \$8 million first mortgage and a \$1 million line of credit for Central Westchester Tenants Corp., a 240-unit cooperative situated at 100 East Hartsdale Avenue in Hartsdale, N.Y. The cooperative plans to use the money over the next few years for terrace repairs, renovation to the hallway compactor rooms, replacement of the intercom system and painting of the interior fire stairwells.

In addition, NCB backed a \$1.5 million first mortgage and a \$250,000 line of credit for Park & Tilford Apartment Corp. The 28-unit cooperative at 100 West 72nd Street in Manhattan intends to modernize the elevator and replace windows and the boiler.

Lehigh Valley Community Is Pennsylvania's First ROC

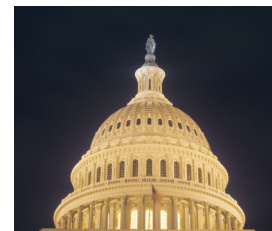
EVERGREEN VILLAGE homeowners in Mount Bethel, Pa., recently became landowners with \$12 million purchase. Last year, John Yetter and his brother, co-owners of Evergreen Village, decided to sell the community to the residents who live there.



Lehigh Valley Community is a 158-home community comprised of mostly retired professionals in eastern Pennsylvania.

The 158-home community is comprised of mostly retired professionals in eastern Pennsylvania, about an hour south of where the New York, New Jersey and Pennsylvania state lines meet. The community is filled with large trees, walking paths, shuffleboard and basketball courts and a swimming pool.

The homeowners voted overwhelmingly to purchase Evergreen Village, now called Lehigh Valley Community. The deal was finalized Oct. 28. Financing for the purchase comes from ROC USA® Capital, a Treasury-certified Community Development Financial Institution. This financing includes support from Wells Fargo, which is providing grant funding to increase market development activities at ROC USA and its affiliates to expand the number of resident-owned communities nationwide. [CHQ](#)



NAHC Takes Housing Issues to Congress

By Judy Sullivan

Every two years the country elects 435 members to the U.S. House of Representatives and one third of the 100 Senate members. This year the 118th Congress started in January. With the change of leadership from Democrat to Republican, all the House committees have new chairs. The Senate leadership remains under democratic control.

Of special interest to housing cooperatives is the House Financial Services Committee and its Housing Subcommittee. The new chair of the committee is Rep. Patrick McHenry, R-N.C. The new chair of the Housing Subcommittee is Rep. Warren Davidson, R-Ohio.

In terms of legislation, at the end of all sessions of Congress, all bills die, and new legislation must be introduced. Once a bill is introduced, it is immediately assigned to a committee and then goes to a subcommittee for consideration. For a bill to proceed, it needs to pass out of the subcommittee and then committee, so it is important to establish relationships with the new majority leadership.

NAHC has several issues for Congress to approve. The following is a summary.

Disaster Relief for Housing Cooperatives

Currently, in the event of a nationally declared disaster, Federal Emergency Management Agency (FEMA) grants are only available to cover the inside of a housing cooperative unit. Damage to common areas, roofs, the outside of a housing cooperative, etc., can only apply for Small Business Administration loans (Grants do not have to be repaid whereas loans must be repaid). All other single-family homeowners have FEMA coverage.

NAHC is working with the Community Associations Institute (CAI), which represents condominiums, to obtain FEMA grants. In the past, Rep. Jerrold Nadler, D-N.Y., has introduced bipartisan legislation for NAHC's disaster relief issue. Rep. David Rouzer, R-N.C., has committed to moving the bill forward.

Veterans Affairs (VA) Home Loan Guarantees for Housing Cooperatives

Veterans wishing to purchase a housing cooperative are not eligible for VA Home Loan Guarantees. The VA only insures real property. NAHC is working with New York City's Commissioner of Veterans Affairs and the office of Sen. Chuck Schumer, D-N.Y., for a legislative solution.

Reverse Mortgages for Housing Cooperative Seniors

The U.S. Department of Housing and Urban Development (HUD) refuses to allow FHA Loan Guarantees for senior housing cooperative reverse mortgages.

Public Law 106-569 authorized HUD to insure reverse mortgages for housing cooperatives. Unfortunately, in 2009, HUD released guidelines in which they refused to insure housing cooperatives for Home Equity Conversion Mortgages (HECMs). Again, like the VA, its rationale for not doing so is that they are only available for "real" property, not "personal" property. The legislation states that HUD "may" issue them; however, HUD claims this means that it is at their discretion whether to do so. NAHC needs to amend the legislative language to state that HUD "shall" insure reverse mortgages for housing cooperative seniors.

NAHC is working with the National Reverse Mortgage Lenders Association (NRMLA) on this issue.

Development of Limited Equity Cooperatives

The last Congress introduced the following bills, and NAHC needs support for them in the 118th Congress:

Support for development of Limited Equity Cooperatives to expand access to financing through zero-interest loans and federally backed mortgages for limited equity cooperatives. These are models of affordable homeownership in which residents purchase a share in a residential development and commit to resell their share at a price that maintains affordability.

Housing Cooperative Demonstration to direct HUD to implement a demonstration program for the establishment or preservation of limited- or zero-equity resident-controlled housing. Specifically, HUD may assist nonprofit organizations to establish or preserve such housing through providing (1) mortgage insurance; and (2) grants for predevelopment costs, monitoring fees, technical assistance, gap funding and intermediary financing.

Housing receiving such assistance must be governed by a board of directors elected by members of a limited- or zero-equity resident-controlled housing corporation with voting structured equitably among all members.

A limited- or zero-equity resident-controlled housing corporation may sell corporate shares in such housing to an eligible household for a purchase price that ensures dwelling units in the housing will remain affordable for at least 30 years to households earning less than a certain income.



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.

2023 COOPERATIVE CALENDAR

APRIL

27-29 47th Annual Conference of the Potomac Association of Housing Cooperatives; Holiday Inn Oceanfront, Ocean City, Md.

MAY

21-24 60th Annual Conference of the Midwest Association of Housing Cooperatives; Planet Hollywood, Las Vegas, Nev.

OCTOBER IS CO-OP MONTH

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

NOVEMBER

6-7 Registered Cooperative Manager (RCM) Certification/Recertification; St. Thomas, U.S. Virgin Islands

8-11 63rd Annual Conference of the National Association of Housing Cooperatives; St. Thomas, U.S. Virgin Islands

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

1120 20th Street, NW, Suite 750

Washington, DC 20036-3441

202/737.0797

www.NAHC.coop