

COOPERATIVE HOUSING QUARTERLY

A member service of the National Association of Housing Cooperatives

Spring 2024

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Co-Op Advocate Vernon Oakes Selected to 50th Anniversary Cooperative Hall of Fame

On October 3, 2024, Vernon Oakes will be inducted into the Cooperative Hall of Fame at a gala event in Washington, D.C.

Oakes is the host of the radio program, *Everything Co-op*, which broadcasts each Thursday from 10:30 am until 11:30 am on WOL 1450 AM and 95.9 FM in Washington, D.C.

To listen livestream, go to www.everything.coop at 10:30 and click at the top right-hand corner. You can also listen to over 380 previously recorded shows on this website.

A longtime advocate for the cooperative movement and housing co-ops, he is past president and board member of NAHC and served as a board member for other organizations that advance the interests of co-ops. In 2022, he received NAHC's Jerry Voorhis Award for lifelong contributions to cooperative housing.

CHQ asked Oakes for his thoughts about this latest honor and the future of the cooperative movement. Here is what he told us:

CHQ: You have been successful in so many fields — business, education, and more. How did you become such an enthusiastic advocate for cooperatives?

OAKES: When I first opened my D.C. property management company in 1993, my clients were smaller buildings and co-ops — affordable housing co-ops and limited equity co-ops. I admired the boards of directors of these co-ops. Some of their members had the benefit of a high school diploma, others did not, but they made very intelligent business decisions, mostly long-term focus decisions. And they held each other accountable, and their vendors accountable, including me. I had an MBA from Stanford University, but they had the knowledge. That's

where I learned about the Fifth Principle of Co-ops: Education, Training, and Information. And those boards kept getting training about how to run that business. For me, that was the spark.

CHQ: What does this honor mean to you? Is it an impetus for something further?

OAKES: First of all, getting this award was a major surprise. I didn't know I was nominated until they told me I had been selected. So, I haven't yet thought about "what do I do with this?" Except knowing that every time one gets an award, it kind of opens doors for something else. My life's goal now is to promote co-ops in any way and in every way that I can.

We are creating a media company called *Everything.Co-op Communications*. The radio show,

Everything Co-op, will come under that and we also will look at books and music, graphic novels — all kinds of media — to talk about co-ops. And I thought this could be a theme for Black History Month: how the arts had led the way for most movements, particularly the civil rights movement, and how arts can help people learn about co-ops and this whole new solidarity economy. So, the long and short of it is, I hope to use this honor to support increased use of the co-op business model.

CHQ: What are the benefits of cooperatives in today's environment?

OAKES: I would suggest that they're more important than ever — and they've always been important. When I got my MBA, I was taught that the number one decisionmaker variable was "what gives the stockholders the greatest rate of return (ROI) on their investment?" But the cooperative business is about what is best for



Vernon Oakes

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PUBLISHER: National Association of Housing Cooperatives
EDITOR: Bonnie Jacob CHQeditor@outlook.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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Those who can, do...

By Fred Gibbs

"THOSE WHO CAN, DO; THOSE WHO CAN'T, TEACH."

*Chances are, you've heard that comment, written by George Bernard Shaw in his 1905 stage play, *Man and Superman*. More than 100 years later, it remains ubiquitous — though probably not appreciated by the dedicated people who choose teaching as a profession or the retired athletes who pass along their knowledge and skills as coaches or mentors.*

Despite its negative baggage, I suggest that the comment does help us identify both a problem and a solution at the cooperative board table. Across the country, housing co-ops are aging, physically as well as operationally. The exuberant energy and boundless sense of cooperative purpose that once surrounded the board table are replaced with a sense of dreaded obligation. We have come to realize, "if it is to be, it's up to me." For cooperators who have dedicated their lives to the cooperative, this can be a depressing reality. Without someone to whom to pass the baton, we must keep running. How long can the cooperative be sustained in this fashion?

Founders of cooperatives were people with a mission. Perhaps it involved the affordability of the housing community, accessibility, or inclusion of a specific segment of the population. Whatever their intention, the founders formed a plan that hoped to guarantee those attributes in perpetuity. Unfortunately, the plan could not predict the willingness of future cooperative members to participate in the process of carrying the plan forward.

As I travel the country and speak to housing cooperative boards today, I'm hearing some familiar refrains: "I'm tired." "I've been on the board for (too many) years." "We need some new blood." "We used to self-manage, but..." It's clear, the energy is no longer there. Those who can, still do, and do it well, but they can't keep it up much longer. However, they are willing to teach. A succession plan would capitalize on their willingness to teach, while the offer is still on the table.

Many housing cooperatives already have successfully implemented succession plans that any co-op can adopt. For example, the Cambridge Cooperative Housing Association created what they have named the Youth Council. And the Champlain Housing Trust offers a series of workshops and seminars that continue the education of the cooperators. This kind of enhanced training is vital to the life of the cooperative going forward.

Here are some critical elements of a good succession plan:

Assess the Talent of your Cooperative

Get to know your members and what they can contribute. Plan events that allow cooperators to network and to discuss their skills. Create contests for young cooperators that highlight their interests and leadership abilities. Establish cooperative study groups for students, focused on the cooperative business model. Utilize local universities

to enhance the curricula of those study groups.

Invest in Leadership Development

Create a mentorship program. Invite the quiet cooperators (otherwise known as inactive members) to the board table through committees. Seek to ignite a flame of passion by mentoring these members and creating some wins for them. Budget training for more than just the sitting board. NAHC provides training for cooperative boards; however, non-board members can benefit from this training, too, as you develop them for leadership. Be intentional about the relationships you forge. Strengthen the hand that will ultimately reach for the baton.

Promote a Culture of Learning

Education, training and information is the fifth cooperative principle. These are not once-a-year endeavors but should be regularly on the calendar of each cooperative. NAHC can assist you with planning a robust training program, focused on building core operational strengths and best practices.

Draw on training and information that other organizations provide about the cooperative business model. NCBA-CLUSA is one such resource, as are many universities and business schools. Encourage students who live in the cooperative to seek out this coursework. Take full advantage of your NAHC and regional membership and schedule training for as many as are willing to attend. You can't afford to delay this investment.

Look Beyond the Current Talent Pool

Establish strategic partnerships with local co-op development organizations. You may find they have interns or staff persons willing to serve on committees or participate in your succession planning meetings. This could be a valuable relationship and one that sets your cooperative up to attract the talent needed to continue the vision.

Young cooperators want to be part of a thriving cooperative environment. This also allows the cooperative to live out the sixth cooperative principle: Cooperation among Cooperatives. Members of housing co-ops often complain, "We seem to be working in a silo." That can be changed.

Regularly Review and Adjust the Plan as Needed

At least quarterly, have a look at the plan to see if you are still on track. Record the steps you've taken. Remember, if it's not recorded, it didn't happen. Chart your progress. Make changes if one or more components haven't worked. Work collaboratively with your strategic partners and your members. Focus on the future and don't forget, "Those who can, do." **CHQ**



Fred Gibbs
President



Federal Legislation Sweeps Co-ops into Reporting Requirements But a Federal Court Judge Now Says the Law Is Unconstitutional — In Alabama

By Randall Pentiuik

As of January 1, 2024, the Corporate Transparency Act (CTA) mandates that most housing cooperatives, along with other corporations, must come into compliance with rigorous annual reporting requirements regarding their owners. Passed by Congress in 2021, the CTA is intended to protect national security and identify those who would use shell companies and other organizations to hide or benefit from ill-gotten gains.

Corporations subject to the CTA, including the vast majority of co-ops, must report their beneficial ownership information by January 1, 2025, to FinCEN, the Financial Crimes Enforcement Network, and continue to meet the reporting requirements on a yearly basis. Prior to implementation of the CTA, the burden of collecting beneficial ownership information fell on financial institutions, which are required to identify and verify beneficial owners through the Bank Secrecy Act's customer due diligence requirements.

On March 1, 2024, however, a Federal U.S. District Court judge in Alabama in *National Small Business United d/b/a The National Small Business Association, et al., vs. Secretary of the Treasury, Janet Yellen*, held that the CTA is "unconstitutional because it cannot be justified as an exercise of Congress' enumerated powers." The judge held that the "CTA exceeds the Constitution's limits on the legislative branch and lacks a sufficient nexus to any enumerated power to be a necessary or proper means of achieving Congress' policy goals." Essentially, this means that Congress exceeded its legislative authority in enacting the CTA.

So, where does this leave housing cooperatives in complying with the CTA? The answer is not clear, because the opinion in the Alabama case is not nationwide and is limited to the jurisdictional district in Alabama. Moreover, time will tell if the decision will be appealed or if Congress will make changes legislatively to the CTA.

With this new development, though, one thing is clear: Housing cooperatives must

contact their congressional representatives to advocate for an exclusion for housing cooperatives from the CTA. However, until we see how the Alabama case plays out, housing cooperatives also must comply with the CTA and its reporting requirements.

Who Must Report

CTA defines a reporting company as either a domestic reporting company or a foreign reporting company. Domestic companies include "corporations, limited liability companies, and any other entities created by the filing of a document with a secretary of state or any similar office in the United States."¹ Again, the majority of housing cooperatives fall under domestic reporting companies because most housing cooperatives are formed as domestic corporations with their respective state's secretary of state or similar office in the U.S.

FinCEN defines a beneficial owner as an individual who "either directly or indirectly: (1) exercises substantial control...over the reporting company, or (2) owns or controls at least 25% of the reporting company's ownership interests."² The guidelines are silent regarding property managers and management agents, but at a minimum this would apply to cooperative board members.³

What Must Be Reported

Here is a list of information that the reporting company is required to report about the company:

- ▶ Legal name of entity
- ▶ Any trade names, such as "doing business as"
- ▶ Current street address of principal place of business
- ▶ Jurisdiction of formation or registration
- ▶ Taxpayer ID
- ▶ Whether this is an initial report, corrected report, or updated report (Indicate when filing)

The CTA is intended to protect national security and identify those who would use shell companies and other organizations to hide or benefit from ill-gotten gains.



Randall Pentiuik is vice president of NAHC and is managing shareholder at Pentiuik, Couvreur & Kobiljak P.C., with offices in Wyandotte, Mich., and Chicago, Ill.

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Information regarding beneficial owners that the reporting company is required to report is as follows:

- Individual's name
- Date of birth
- Residential address
- Identifying number from an "acceptable identification document such as a passport or U.S. driver's license, and the name of the issuing state or jurisdiction of identification document...(Reporting companies) also have to report an image of the identification used to obtain the identifying number."⁴

How Should Information Be Filed?

As the CTA now is in effect, housing cooperatives are required to file their information electronically on an annual basis. However, should there be any changes in the reported information, updated reports must be filed no later than thirty (30) days after the change. This means that whenever there is an address change for a board member, removal or addition of board members, or change in unique identifier (passport/driver's license) of an individual (including a copy thereof), an updated report must be filed.

Willful failure to report complete or updated beneficial ownership information may result in civil or criminal penalties, including monetary penalties of up to \$500 for each day that the violation continues. Other possible

penalties include imprisonment for up to two years and/or a fine of up to \$10,000. Likewise, there are penalties for people who interfere with a company's reporting to FinCEN by either attempting to block reporting, providing incomplete information when reporting or providing false information when reporting.

Protect Your Information

At this time NAHC is working with allies towards a provision that excludes co-ops from this onerous regulation. Until that is achieved, however, housing cooperatives are not exempt, so boards of directors will need to work with their cooperative attorneys to ensure that accounts are set up properly and the correct information is being reported by designated individuals; however, they also must safeguard that individual information from prying eyes.

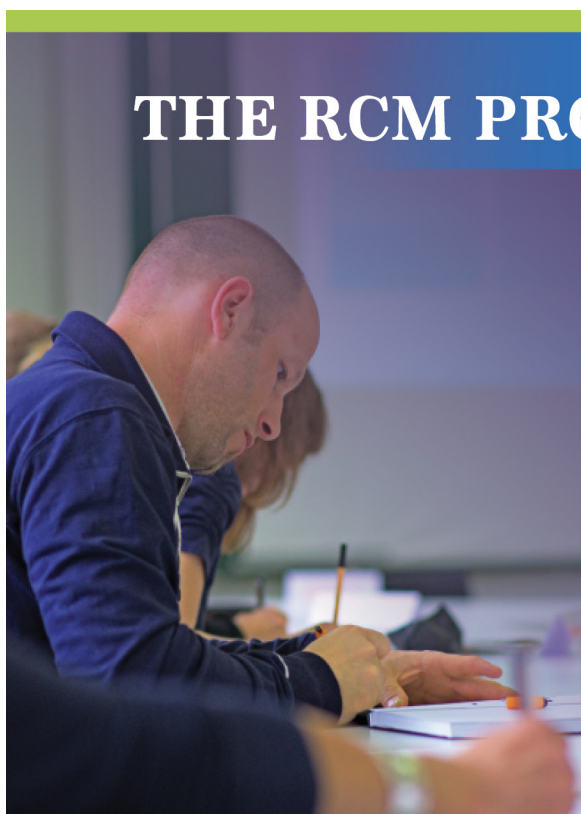
Information supplied to the government is confidential and not publicly available, but FinCEN is authorized to disclose the information to: 1) U.S. federal law enforcement agencies, 2) state, local or tribal law enforcement agencies with court approval, 3) non-U.S. law enforcement agencies, prosecutors or judges based upon a request of a U.S. federal law enforcement agency, and 4) a request made by a financial institution subject to customer due diligence requirements, or 5) with consent of the reporting company, to financial institutions and their regulators. There is no provision to expunge information submitted. [CHQ](#)

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the people — people who live and serve in co-ops as well as our planet. Then comes profit. You need profit, but people and planet come first.

When I say, “best for the people,” remember that those board members learned through the Fifth Principle how to make decisions. Most are middle aged black women. And because of that they got a voice. In our society, it’s hard for women to get voice anywhere — in their homes, in their churches, at their workplaces. But in these limited equity co-ops, through their training, these women, and some men, too, got voice. And, in getting voice, they got dignity and self-worth. For me, it’s the self-worth that is by far the biggest value that a co-op brings to an individual, to a family, to a community.

Then, if you look at the planet that we are leaving our children and grandchildren, the profit motive encourages the wealthiest people and corporations to keep extracting and extracting resources and leaving the planet in worse shape. But that’s not what a cooperative business is about. Co-ops are normally formed to solve a community problem. Maybe it’s rural electric co-ops in the 1930s or housing co-ops to solve a housing shortage, or credit unions formed because people who don’t have assets can’t get loans, so they pool their money together and loan each other money. So, co-ops are there for the individual, for the family, for the planet and for the community. And that’s why they are needed more now than ever before.

CHQ: In this issue, NAHC President Fred Gibbs talks about the need to reach out to the next generation of cooperators, specifically through education and training. How do you see this happening?

OAKES: Ten years ago, the research said that people graduating from colleges didn’t want to own their own property or their own car; they wanted to share it. And they seemed to be more inclined to cooperative living.

I think that if we can get cooperative education in schools, starting in elementary school, more young people will gravitate towards working together and solving problems together and having better ways of managing conflict through the training of cooperation. It also would give them better financial awareness, astuteness — and it would help them with their math. And speaking skills — if they’re on a board, they have to get up and give reports. I think it would be great if we could take this knowledge into our school system.

Some time ago, I was told that cooperative training was in schools in Puerto Rico. That particular year there were 54 co-ops in schools from elementary through college. I would love to see that happen throughout the US.

CHQ: What other opportunities do you see?

OAKES: I break it down into four different types of co-ops: Worker co-ops are owned and controlled by and for the benefit of the employees.

Consumer co-ops are owned and controlled by and for the benefit of the consumer; for example, housing co-ops, rural electric co-ops, telephone co-ops, credit unions — in Wisconsin, there’s a health co-op that’s owned by and for the patients.

Marketing co-ops, in which, say, a group of farmers will form a co-op that markets their milk or their eggs or tomatoes — whatever they produce. Cabot Creamery is a good example of that. I think they started with nine farmers in Wisconsin; now there are about 600 members marketing across the U.S. In Pittsburgh, a marketing co-op called Ujamaa Collective was created by African American women to sell their jewelry, their paintings, their clothing, in a storefront and through a web site (www.ujamaacollective.org). These are things that they couldn’t afford to do individually, but they could do as a group. And now they can offer products from African artists from all over the world to customers everywhere.

Purchasing co-ops, where farmers or others form a business to learn the vendors and specify and buy products and services in bulk so they get better quality at a lower price. The Community Purchasing Alliance (CPA) here in Washington, D.C., was formed to help charter schools, churches and other nonprofits buy what they need, such as trash pickup, utilities, solar panels, etc. CPA identifies vendors, evaluates proposals and chooses the best vendor at the best price for their client. Some of these churches had been paying three times what they were able to negotiate with CPA. With the co-op, they have more money to put into their services and to do what they do.

So, to answer your question, every business you can think of can be a co-op and every need is an opportunity. The challenge is getting the training for people to understand co-ops and to know what they’re about.

CHQ: What will it take to get there?

OAKES: Miracles.

Back in the 1960s when he wrote his book, *Unsafe at Any Speed*, about how the automotive industry resisted safer designs, Ralph Nader said that it takes just one percent of the people to change policy. So, in the U.S. today, that would be about 3.5 million people to get the power to get change to happen. But as Nader described how many people were actively involved in getting national policy to change the powerful automotive industry, he had just about one half of one percent of people actively involved.

So how do we create a movement that can do this? That’s what the radio show’s about and what I’ve been about: How you promote co-ops, get more and more co-ops formed, get more and more people to understand what a co-op is and how they function. Co-ops are hard to get started; It takes a lot of work to get the training. But the benefits are phenomenal because, as a result of that training, you have a lot less failure in a co-op world than you would in a capitalistic model.

It’s going to take a movement; it’s going to take more and more people talking about co-ops. But more and more people are dissatisfied with today’s profit-driven model. I’m trying to learn who those people are — and did they know about the co-op model? Maybe they’ll join that one or the one half of a percent that actively promote the cooperative model and get involved in creating co-ops. I think it’s a matter of miracle time, prayer time, and work. **CHQ**

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Fannie Mae and Freddie Mac Shed Light on Financing “Blacklist”

Housing Co-ops Get a New Tool to Help Meet Requirements

By Judy Sullivan

FOR YEARS, Fannie Mae and Freddie Mac have designated many housing cooperatives and condominiums off limits to lenders — in effect, blacklisting those properties — if they fail to meet the companies’ guidelines for financial, structural and mechanical fitness. Those guidelines were toughened after the collapse of the Surfside Condominium tower in June 2021.

Until now, buyers, sellers and boards of those co-ops and condos were not told why they were identified as ineligible borrowers — or even that they were on such a list at all. That information previously was shared only with lenders. Recently, however, both Fannie Mae and Freddie Mac have made changes that will bring welcome transparency to ineligible borrowers as well.

- ▶ Fannie Mae plans to have a web-based tool later in 2024 for housing cooperatives to determine if loans secured by a project are ineligible for sale to Fannie Mae and to understand the reason or reasons the co-op might not meet one or more of the published requirements. Information about how to access and use this tool will be posted online soon.
- ▶ Freddie Mac has launched a new system for identifying a building’s borrowing eligibility, including “project certified” and “not eligible” designations. If a building fails to meet lending guidelines, Freddie Mac will now proactively communicate with housing cooperatives, including what steps are necessary to make the building eligible.

As of February 26, boards are able to appeal the non-eligible status of their buildings. Freddie Mac’s new system means an easier and less costly loan approval process for lenders.

Buildings that have low reserve funds or that rely on assessments for structural repairs still can find themselves on these blacklists. Fannie Mae and Freddie Mac will not buy back conforming loans made in these buildings and will prevent sales for sellers.

CTA and Cooperatives

Congress passed the Corporate Transparency Act (CTA) in 2021 to detect and report suspicious activity related to money laundering and terrorist finance. Its purpose is to track money that comes from criminal and/or terrorist activity and to safeguard the financial system of the United States. The law became effective on January 1, 2024.

If CTA remains in effect as originally passed, as of January 1, 2025, housing co-ops incorporated at the state level will have to file the Business name of the co-op annually with FinCEN, along with the following information for each board member:

- ▶ Legal name
- ▶ Birthdate
- ▶ Home address
- ▶ Identifying number from a drivers’ license, state ID or passport

Co-ops will have to file the same information for persons who exercise “substantial control” over financial reporting for the housing cooperative. If a board member moves or is replaced, or other changes, corrections or additions to the annual filing become necessary, these must be made within 30 days of when the co-op becomes aware of them. Failing to comply could result in civil penalties of \$500 per day and criminal penalties of up to \$10,000 and up to 24 months in prison.

Update: Hope for Relief from the CTA

As Randall Pentiuik reports in this issue (See Page 4), a federal judge in Alabama recently found the reporting requirements in the CTA to be unconstitutional. At this time, the opinion in the Alabama case applies only to the jurisdictional district in Alabama, but it does open the possibility that Congress might make changes to the CTA or that the judge’s decision might be appealed.

This is important news for housing cooperatives, which meet the CTA’s definition of corporations and will be expected to file personal information with the federal agency FinCEN if the law remains in effect.

NAHC has been working with allies in the housing community to delay implementation of the CTA and to exempt housing cooperatives from its intrusive and burdensome requirements. You can support our efforts by contacting your members of Congress and asking them to exempt housing cooperatives from the Corporate Transparency Act. [CHQ](#)



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



Missing In Action: Where Are Your Written Job Descriptions?

Protect Your Co-op from Disability Discrimination Claims

By Kerry Lee Morgan, Esq.

Attention cooperatives with employees: Do you have a written job description covering each position in your workplace? Are the descriptions compliant with the Americans with Disabilities Act (ADA)? If you get sued by an employee for disability discrimination, will those job descriptions hold up in court? Let's review why you need to know the answers to these questions.

If your cooperative or management company employs at least 15 full-time employees, the ADA applies to you. You also should know that almost all the states have their own laws protecting employees from disability discrimination in the workplace — and that these laws vary widely. Michigan and Illinois, for example, apply the law to an employer with as few as one employee. Arizona and California require 15 or more employees to trigger state coverage. Arkansas requires at least 9 employees, and Connecticut requires only 3. Alabama has no state statutory or regulatory provisions that apply generally to private-sector employment. See www.workplacefairness.org/disability-discrimination-state-law/

In general, these laws protect qualified individuals with disabilities from employment discrimination. Under the ADA and many state laws, a person has a disability if he or she has a physical or mental impairment that substantially limits a major life activity. Note that the impairment must be substantial.

A person with a disability also must be qualified to perform the essential functions of the job with or without reasonable accommodation. This means that the employee must be qualified to do the job functions he or she is being hired to perform. You don't have to hire anyone who is not qualified to perform the necessary job functions. But how do the employer and employee come to an agreement on what those functions are?

Put All Job Functions in Writing

Now you might say: "That's an easy question to answer. The manager just tells the employee what to do." That strategy might get the co-op through

some day-to-day work schedules, but it's no defense to a lawsuit for disability discrimination. Or you might say, "Our employee handbook has job descriptions for various categories of employees." Again, that's not good enough.

To defend themselves properly, employers should be able to go to a master folder in a file drawer or on the office computer, and find descriptions specifically written for each job at the cooperative.

To defend themselves properly, employers should be able to go to a master folder in a file drawer or on the office computer, and find descriptions specifically written for each job at the cooperative. For instance, most cooperatives have maintenance employees, who might include a maintenance supervisor as well as maintenance staff. But do they have a specific written document entitled "Maintenance Supervisor, Job Description" or "Maintenance Staff, Job Description?"

Cooperatives also have clerical and managerial employees. This means that their master file also should include written documents such as "Clerical Employee, Job Description" or "Office Manager, Job Description." Without such specific and detailed descriptions for each position, it would be very hard to defend against a discrimination claim or lawsuit.

Define All Essential Job Functions

Every good job description has sections labeled "Essential Job Functions" and "Non-Essential Job Functions." Essential functions are the basic job duties that an employee must be able to perform, with or without reasonable accommodation. Nonessential job functions are those that the employee doesn't have to perform if he or she

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Attorney Kerry Lee Morgan is Of Counsel to Pentiuik, Couvreur & Kobiljak, P.C. Disability law is one focus of his practice areas. Prior to his current legal affiliation, he served as an Attorney-Advisor with the United States Commission on Civil Rights in Washington, D.C.

► Missing in Action

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claims to have a disability. It is important to distinguish clearly between the two. If you fail to identify a function as essential, it will end up in the nonessential category. The law then will excuse a disabled employee from performing the nonessential functions.

If the employer doesn't have a job description for a position and is sued for disability discrimination, the employee can claim that many of his or her job functions are nonessential, and he or she should be excused from performing them while remaining employed.

If the employer doesn't have a job description for a position and is sued for disability discrimination, the employee can claim that many of his or her job functions are nonessential, and he or she should be excused from performing them while remaining employed. Without the backup of a well-written job description, the employer has a harder defense. But a description that identifies the employee's essential job functions goes a long way toward helping to defend against such a claim.

When an employer is faced with a disability discrimination lawsuit, there will be many issues and defenses to discuss, but a well-written employee job description shouldn't be missing in action. If an employee files a charge with a state or federal administrative agency like the Equal Employment Opportunity Commission, a state Department of Civil Rights or a public interest civil rights organization — or if the employee retains an attorney and files a lawsuit — one of the first documents the employer's attorney will request is an ADA compliant copy of every job description.

Be Ready to Respond

So, as an employer, it is well worth your while to take a quick inventory:

- Does your coop have job descriptions for every position?
- Are job descriptions specific to each position and properly drafted to define essential and nonessential functions?
- Are they updated regularly?
- Do you know where to find them?

If you can't lay your hands on those job descriptions immediately, or they're not properly drafted, it's time to take action. [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.



NAHC Awards Spotlight Achievements and Service

RECOGNIZING OUTSTANDING contributions to the cooperative movement and NAHC, our annual awards ceremony was a highlight of our 63rd Annual Conference, last November, in St. Thomas, U.S. Virgin Islands.

Jerry Voorhis Memorial Award

Named for the man regarded as NAHC's founding father, this lifetime achievement award is NAHC's highest honor, recognizing significant leadership in theory and practice.

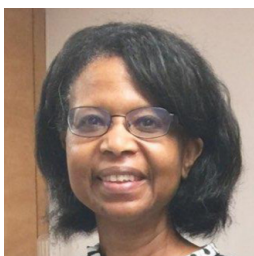


NAHC President Fred Gibbs presents the Jerry Voorhis Memorial Award to Karen Harvey for her lifelong contributions to cooperative housing.

Karen Harvey, *Concord Consumer Housing Cooperative, Brownstown Township, Mich.* Karen has been a member of her co-op since 1998 and has been on its board since 2009. She joined NAHC's board in 2011 and has served as its secretary and as a member of the executive committee. She joined the board of the Midwest Association of Housing Cooperatives (MAHC) in 2019, and she continues to be an active volunteer for both NAHC and MAHC, as well as a national ambassador for the cooperative movement. She also has worked closely with the North American Students of Cooperation Organization (NASCO).

Roger Willcox President's Award

Selected by NAHC's president, this annual award honors a person who has made significant contributions to NAHC and the cooperative housing movement.



Altoria Ross

Altoria Ross, MA, CSM, *editor emeritus*, Cooperative Housing Quarterly. Altoria has been a member of the NAHC family for more than two decades, serving first as a member of our staff and, later, as the editor of our quarterly publication. In the words of President Fred Gibbs, "She has been the driving force behind the

success of our publications...Under Altoria's gentle guidance, our publications have become a platform for diverse voices, sparking meaningful conversations and fostering a sense of cooperation within our organization. She has shown unwavering commitment to upholding the highest standards of journalistic integrity, always ensuring that our readers receive accurate, informative and engaging content."

Ida Curtis Fisher RCM of the Year Award

Established in 2013 in honor of Ida Curtis Fisher, one of the three founding members of the RCM program, this award honors an RCM who has dedicated outstanding energy, time and talent to the RCM program and to cooperative housing nationally.

Joy Greene, *Manager, Branford Towne Houses Cooperative, Taylor, Mich.*

Joy consistently has displayed cooperative values of dedication, honesty and public service during almost two decades of service to the Branford community. She spends her free time volunteering to strengthen ties with the community and its resources while encouraging members and the board to commit to personal development and to caring for fellow community members.



Joy Greene receives the Ida Curtis Fisher Award as Registered Cooperative Manager of the Year from Ralph Marcus, RCM Board of Governors.

Alfred Reynolds Development and Preservation Lifetime Achievement Award

In the spirit of the late NAHC pioneer and principal of Alton Management Corporation, this award recognizes a lifelong advocate of cooperative housing and the values of NAHC.



Herb Fisher was honored with this award for his lifetime and ongoing service to cooperative ideals and NAHC.

Herb Fisher

Continued on page 12 >

Gregory J. Carlson Development and Preservation Award

Honoring the longtime NAHC board member, president and chair, and a founder of the RCM program, this award recognizes an organization, association or business that promotes the development of successful new co-ops or the long-term success of existing co-ops.



Jorge Morales and Darra Velasco received this award “for displaying innovation, creativity, breakthrough leadership and business judgement to cooperative housing.”

Left: Darra Velasco receives her Gregory J. Carlson Development and Preservation Award from NAHC’s treasurer, Hugh Jeffers.

Cooperative Star Award

Cooperatives that receive this award are distinguished by strong leadership, management and member value.

Alexander Magnolia Cooperative, Dorchester, Mass. This board successfully transitioned from third-party to self-management, while promoting community engagement, building trust, providing education — and, as a result, reducing expenses. They also have increased outside engagement through food share programs for members and by contributing to local cooperative associations and cooperative development groups. They have caught the attention of Boston legislators and received grants to pursue their mission to provide quality housing, resources and education to members.



Jacqueline DeLos Santos, president, and **Brenda Atkins**, vice president, accepted NAHC’s 2023 Cooperative Star Award on behalf of Alexander Magnolia Cooperative, a member of the Cooperative Housing Association of New England (CHANE).

Cooperative Distinguished Service Award

Recognizing a member or members who provide outstanding service to cooperative housing, this year’s award honors two people who helped cooperatives better serve their members.

Kris Mann, Redding Gardens Cooperative, Redding, Calif. As the incoming on-site manager at Redding Gardens, Kris discovered that the cooperative was in danger of becoming insolvent because of penalties and fees associated with back taxes and other problems. She brought the issue to the board of directors and worked diligently over the next four years with them to avert a crisis so that Redding Gardens could continue to provide its residents, most of whom are elderly, with much needed affordable housing.

Kim Marcus, Chief Operating Officer, Marcus Management, Inc., Farmington Hills, Mich. Nominated by a member of one of the cooperatives served by Marcus Management, where she has been COO for 11 years, Kim received praise for her expertise, reliability, and especially for her willingness to go the extra mile for everyone: board members, cooperative members, legal teams, staff and contractors alike. When COVID put the finances of NAHC in jeopardy, she spent countless hours helping to secure the association’s future. An excellent facilitator and trainer, she willingly shares her knowledge with NAHC and MAHC attendees. [CHQ](#)



Kim Marcus celebrates with her husband, Ralph Marcus, after being honored with a Cooperative Distinguished Service Award.



RCM Training and Certification Program

By Ralph Marcus
RCM Board of Governors

At NAHC's Annual Conference in St. Thomas, 24 cooperative managers or board members earned or maintained their Registered Cooperative Manager designations through the RCM Training and Certification Program.

This year, 20 participants earned RCM certifications by completing the full class, consisting of three educational tracks: History, Business and Ethical Practices. Those new RCMs are Linda Good, Jessica Gordillo, Felicia Gordon, Barbara Hankinson, Lynne Johnson, Gail Lamkin, Sophia Lopez, Edward Mallory, Alina Matei, Sarah McCoy, Dennis Meade, Vicki Miller, Latriecia Oliver, Jason Quinn, Angel Rivera, Tarra Kee-Sun Shaffer, Shana Siegel, Sheila Springfield, Markeata West, and Ingrid Wynn.

Four active RCMs completed the Ethical Practices track to recertify and keep their RCM status active. Those participants are Jeniece DeShield, Jacqui Dias, Mary Howell, and Luciana Jackson. Currently, the RCM program has some 140 registered managers serving in their home communities.

Facilitated by the RCM Board of Governors, including co-chairs Nicole Redding and Kimalee Williams, as well as NAHC President Fred K. Gibbs and NAHC Board chair Ralph Marcus, this year's educational program received highly positive evaluations of its materials and presenters.

RCMs who believe in the mission of the program are welcome to join the Board of Governors. For contact information, please email info@nahc.coop. Information on the next certification/recertification program, at NAHC's 2024 Annual Conference in Vancouver, British Columbia, is available elsewhere in this newsletter. [CHQ](#)



Managers and board members from cooperatives across the U.S. earned their Registered Cooperative Manager (RCM) certification or recertification at NAHC's 63rd Annual Conference in the U.S. Virgin Islands. They celebrate here with RCM Board of Governors members Fred Gibbs and Ralph Marcus, at left, and Nicole Redding, RCM Board co-chair, at right.



In-person training will be offered at the NAHC 2024 Annual Conference this October in Vancouver, BC, Canada.

Full Course for New Participants:
Mon. - Tues.,
October 21-22
Fee: \$700

1-Day Course for Recertification:
Tuesday,
October 22
Fee: \$125



Honoring the Power and Reach of Co-ops

2024 Hall of Fame Inductees

Vernon Oakes is one of five cooperative leaders who will be inducted into the 50th Anniversary Cooperative Hall of Fame this October.

Created in 1974 by the National Cooperative Business Association, administered by the Cooperative Development Foundation (CDF), and housed in the offices of the National Cooperative Business Association/CLUSA International in Washington, D.C., the Hall of Fame honors present and past leaders, recognized as Heroes of the cooperative movement. Representing “the breadth and inclusiveness of the cooperative sector in addressing the needs of communities,” according to Rich Larochelle, chair of CDF’s board of directors, this year’s inductees include these Heroes, along with Oakes.



**NANNIE HELEN BURROUGHS,
(1879/80-1961)**

Educator and activist, she was an advocate for the power of cooperatives to offer economic alternatives to Black communities — particularly Black women and children — during the Great Depression.

In 1936, she co-founded the Northeast Self Help Cooperative, an agricultural and consumer co-op, later renamed Cooperative Industries, which she also served as president. First producing brooms and mattresses, the co-op became a National Training School, later the National Trade and Professional School, which taught cooperative values and principles while offering hands-on work and training. Over four years, the co-op grew into an agricultural producer cooperative with a farm and produce market that also offered a community medical clinic, canning and groceries, and furniture manufacturing, serving 6,000 residents of Northeast Washington, D.C.



**TONY BEDARD, CEO,
FRONTIER CO-OP**

Under his 30-year tenure, Frontier Co-op has emerged as a leading manufacturer of globally sourced and sustainably produced herbs, botanicals and plant based products.

According to CDF, Frontier gave more than \$10 million to philanthropies last year, while fostering initiatives with partners worldwide. This includes their Well Earth impact sourcing program, through which Frontier has led dozens of community and business building projects, such as their recent collaboration with the U.S. Overseas Cooperative Development Council, and USAID’s Cooperative Development Program. Internally, Frontier’s Breaking Down Barriers to Employment program provides second-chance opportunities through apprenticeship and training, as well as advocacy for hiring and transportation programs to support second-chance employees.



**CHRISTINA CLAMP,
RESEARCHER, EDUCATOR
AND AUTHOR**

Dr. Clamp has left few sectors of the cooperative movement untouched. As an undergraduate, she researched worker cooperatives and employee ownership, in the U.S. and elsewhere, including the Mondragon Cooperatives in the Basque region of Spain. As a professor at Southern New Hampshire University for more than 40 years, her work has led to development of multiple co-ops, including a farming co-op of Somali refugees in Maine and a network of village based co-ops in Cameroon. A book that she co-authored on shared services pioneered research on the use of purchasing, marketing, processing and distribution in the business, finance, health and public sectors of the U.S. economy. She has served on several boards that support cooperative initiatives and recently co-edited a collection of essays reflecting on the ongoing influence of the Mondragon Cooperative.



**CLIFFORD ROSENTHAL,
LIFELONG LEADER, BUILDER,
VOLUNTEER**

Clifford Rosenthal has devoted his career to financial empowerment through the cooperative movement.

As a young man, he organized food co-ops in New York and Connecticut, then came to Washington, D.C., and the National Association of Farmworker Organizations. Returning to New York, he joined the National Federation of Community Development Credit Unions as a volunteer, then as staff. When federal funding was eliminated, he remained as volunteer Executive Director, helping to build the organization into a catalyst for transformative change. Retired from the Federation, he served as the first head of the federal Office of Financial Empowerment in the Consumer Financial Protection Bureau. He published *Democratizing Finance: Origins of the Community Development Financial Institutions Movement*. In 2019, he was inducted into the African American Credit Union Hall of Fame. [CHQ](#)

MEMBER ASSOCIATION NEWS

Midwest Association of Housing Cooperatives (MAHC)

MAHC is hosting their 2024 Annual Conference Sunday, May 19-Wednesday, May 22, at Atlantis, Paradise Island, Bahamas. Scheduled activities include Certified Cooperative Specialist (CCS) Certification Training, New Board Member Certification Training, Conference Workshop Classes, Awards Luncheon, Annual Breakfast and Annual Meeting. For more information or to register online, visit MAHC's website, www.mahc.coop/

Potomac Association of Housing Cooperatives (PAHC)

PAHC'S 48th Annual Conference will be held Thursday, April 25-Saturday, April 27, at Beach Cove Resort, North Myrtle Beach, South Carolina. For more information, check PAHC's website, www.potomacassoc.org

Council of New York Cooperatives and Condominiums (CNYC)

CNYC holds their Annual Meeting on Wednesday, April 17, at 6 pm. Zoom details are to be provided. For more information, check CNYC's web site, www.cnyc.com. CHQ

PEOPLE AND PLACES

From CHF Canada: New Video

FIRST IN A SERIES spotlighting a vision of "Co-op Housing for All," a new five-minute video from the Co-operative Housing Federation of Canada (CHF Canada) features two new housing co-ops developed by CHF British Columbia and the Land Trust, including the new North Arm Seniors Housing Co-op. View the video here: <https://chfcanada.coop/new-video-shows-co-op-housing-development-successes-in-bc/>

Professional Development for Managers

CHF CANADA and the Institute of Housing Management (IHM) are offering that nation's first professional Co-op Housing Management Accreditation program. Courses will include education in property and building administration, building maintenance, strategic and financial planning, and human relations. The program will be launched this June at CHF Canada's annual meeting in Winnipeg. For more information, go to <https://chfcanada.coop/new-co-op-housing-management-accreditation-program> 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.



ROC Residents Make Their Community Their Own

ON JANUARY 4, 2024, homeowners purchased the 42-unit Viking City Mobile Home Park, in Alexandria, Minn., transforming it into Emerald Pines Cooperative, the state's newest Resident Owned Community (ROC) — a cooperative of manufactured homes owned by people who live there. The new co-op is the 12th ROC in Minnesota and the 318th in the U.S.

Minnesota's Housing Finance Agency issued the primary mortgage financing for the purchase. The state's Manufactured Home Community Redevelopment program (MHCR) provided a million-dollar-plus grant for infrastructure improvements. Emerald Pines also received assistance from the Northcountry Cooperative Foundation, the City of Alexandria and the Alexandria Housing and Redevelopment Authority. Alexandria Homes, a local manufactured home dealer, will work with Emerald Pines' board to bring new homes into the community.

Opening Soon: New Affordable Senior Housing in Sacramento

MUTUAL HOUSING OF CALIFORNIA is planning a summer 2024 opening for its new Wong Center affordable community for seniors at the historic Railyards in downtown Sacramento. Consisting of one- and two-bedroom units for people 55 and older as well as one staff apartment, the 150-unit property includes 4,000 feet of community indoor and outdoor areas, including a community garden, computer lab, and bike racks. Residents were selected through an online lottery system in which applicants were identified and interviewed in lottery number order. All applicants were required to be income-eligible according to the Low Income Housing Tax Credit (LIHTC) program and any other regulatory agencies overseeing the project.

Helping Seniors Manage Through Disaster

SENIORS can be disproportionately impacted by severe weather, such as hurricanes or other natural disasters, according to the Federal Emergency Management Agency

(FEMA). Lower-income communities of seniors are especially at risk of inequitable results when it comes to disaster preparedness, the agency notes.

To help reduce that disparity, FEMA teamed with AARP to develop a guide that local leaders, government staff, aging services professionals and community volunteers can use to better understand the diverse needs of older adults and integrate services at all levels. The AARP Disaster Resilience Tool Kit is now available to order or download at www.aarp.org/livable-communities/tool-kits-resources/livable-publications-order-form/

The new guide is a companion to FEMA's Guide to Expanding Mitigation: Making the Connection to Older Adults, a publication for emergency management professionals. Download a PDF of that publication at www.fema.gov/sites/default/files/documents/fema_mitigation-guide_older-adults.pdf

International Researchers on Multi-Owned Properties Convene May 15-17 in Tarragona, Spain



ORGANIZED BY PROFESSOR HAZEL EASTHOPE and Dr. Laura Crommelin at UNSW City Futures Research Centre and hosted by Professor Sergio Nasarre-Aznar at the UNESCO Housing Chair Universitat Rovira i Virgili, the forum will bring together international researchers across the diverse disciplines of multi-owned properties. For more information, visit the conference website at <https://housing.urv.cat/es/ifmp2024.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.

COUNT ON US TO HELP YOU SAVE TIME AND MONEY.

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



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4. Enter all required fields to create login and password.
5. Go to **My Account** and select **Wallet**.
6. Under **Payment Methods**, click **+ Add New Card** and enter your information.

FOR MORE INFORMATION:

Andy Lopez
National Account Manager
561-591-5032
Andy.Lopez@Lowe'sProSupply.com

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



NAHC 2024

VANCOUVER, BC

OCTOBER 23-26, 2024

JW Marriott Parq Vancouver
& The Douglas

NAHC's 64th Annual Conference Will Meet October 23-26, 2024, in Vancouver, B.C., Canada

Save the date and check your passport! Our 2024 Annual Conference will gather in-person at two distinctive hotels, the JW Marriott Parq Vancouver and the Douglas, in the chic downtown Parq Vancouver area of Vancouver, B.C.

This year, as always, the conference will offer a full roster of education and networking opportunities, including the Registered Cooperative Manager (RCM) Training and Certification Program. Attendees also will be able to interact with vendors and applaud the winners of NAHC's annual awards.

Both hotels offer luxury amenities, business services and gourmet restaurants. The JW Marriott hosts a casino onsite.

SAVE THE DATE

Registration for the 64th Annual Conference will open soon. Check NAHC's web site, <https://coophousing.org/annual-conference/> for details. Please note that passports are required for travel to and from Canada. If you need a new one or need to renew an existing one, the process can take up to 10-12 weeks, so it's a good idea to start it now. Further, in most circumstances, passports must not expire less than six months after the expected end of your trip. Therefore, if your passport expires before the end of April 2025 you may need a new one for this trip.



The National Association of Housing Cooperatives

1120 20th Street, NW, Suite 750

Washington, DC 20036-3441

202/737.0797

www.NAHC.coop