

Fall/Winter 2016



# PAHC Your House Newsletter

*Potomac Association of Housing Cooperatives*

*Providing Continuing Education for its Membership*

**2016-2017**

## **PAHC Board of Directors**

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Member-At-Large

**Myrine E. Buford**  
Emeritus

## **Newsletter**

**Rhonda Dozier**  
Editor

GREETING FELLOW COOPERATORS,

I would like to thank those of you who have sent in letters and pictures about your co-op. It has been a great help and it also helps keeps us informed, as editor of PAHC newsletter I would like to ask that you keep us informed of events that are happening at your co-op year round.

Please feel free to email me at [rlcheek\\_811@yahoo.com](mailto:rlcheek_811@yahoo.com). We look forward to working with each and every one of you. Remember Knowledge is Power the more we share the more others will learn. We cannot make this happen without you.

Rhonda Dozier

Editor

## **Quote of the Month**

Change will not come if we wait for some other person, or if we wait for some other time. We are the ones we've been waiting for. We are the change that we seek. **Barack Obama**

## **In this Issue:**

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Thank You  
Save the Date

## ASSOCIATION OVERVIEW

The Potomac Association of Housing Cooperatives, Inc. was founded in 1976 by representatives from 13 housing cooperatives and 1 condominium association. The primary objective was and still is continuing education for Board of Directors and members of cooperative communities. If the success of any organization is measured by its accomplishments, the PAHC can truly be considered successful! The organization has sponsored three Baltimore City housing cooperatives, and representatives of PAHC served on each interim Board of Directors. They, along with other PAHC representatives provided new member orientation and extensive leadership to each respective cooperative community. PAHC holds training sessions in addition to the required Annual Meeting of the Membership. These sessions provide timely information on a variety of seasonal, tax, administrative and maintenance topics, as well as affording the attendees the opportunity of personal interaction with representatives of like organization from Maryland, District of Columbia and Virginia areas. PAHC is a member of the National Association of Housing Cooperatives.

### *The Board of Directors*

#### **PAHC Board of Directors' Corner (from the President)**

As we look forward to the holidays that are near, we wish all our members' holidays filled with warmth and love. After your hard work with your cooperative, we encourage you take time to reflect on the positive accomplishments and spend valuable time with your love ones. Please take time to contribute in some way (time, talents and/or monetary) and pray for those who are disadvantaged. We would like to take this opportunity to thank you for your support over the years to PAHC. We are preparing for PAHC's Fall Training on November 12, 2016, which will be held at Washington Hill Mutual Homes, Baltimore, MD; we are also working to finalize plans for the 2017 Annual Conference, which will be held April 27-29, 2017 at Dover Downs Hotel & Casino in Dover, DE.

Thanks to all of you!

Ruthie Wilder  
Myrine Buford  
William Brawner  
Rhonda Dozier

Melinda Rickey  
Gloria Ashe  
Maxine Dennis  
Geraldine McDaniel

PAHC Board of Directors continues to be a strong, productive and very effective team. The BOD actively promotes good leadership practices to educate and inform its members.

# ASSOCIATION NEWS

*PAHC Fall Training* will be held on

November 12, 2016  
Washington Hill Mutual Homes  
Kennedy-Krieger School  
Lower Atrium  
1750 E. Fairmount Avenue  
8:00 a.m. – 3:00 p.m.

The topic for the training will be The Cooperative Structure, An Overview of Cooperative Documents, Understanding the Board's Role and Responsibility and Financial & Budget.

The following Cooperatives were represented at PAHC's 2015 Fall Training

2<sup>nd</sup> NW Cooperative Homes, Inc.  
Beecher Cooperative, Inc.  
Northwest Cooperative, Inc.  
Pickwick Square Mutual Homes, Inc.  
Reservoir Hill Mutual Homes, Inc.  
Southern Homes & Gardens Cooperative  
Washington Hill Mutual Homes, Inc.  
Waverly Terrace Cooperative

Pickwick Mutual Homes hosted PAHC's 2015 Fall Training, the attendees comments from the workshop were all of a positive nature; we attribute this in part to the facilitators, atmosphere, tasty food and good old fashion hospitality.

# PAHC

## PAHC COMMITTEES

### PAHC Young Cooperator

The purpose of this committee is to recognize and encourage youth involvement in our Cooperative communities. Youth will have an opportunity to describe their experiences and present their ideas to Co-op leaders from all around our region.

### Government Watch Committee

Government Watch Committee keeps members current on issues related to cooperative housing and other issues at the federal, state and local level as it relates to the livelihood of cooperative members.

### Honorary Advisory Member

The primary responsibility of an Honorary Advisory Member is to advise the Board from time to time and elevate the Board's profile among potential supporters and partners. The Honorary Advisory Member's affiliation enhances the organization's status and prestige in the community and contributes to board diversity. The Honorary Advisory Member must demonstrate concern for education in the cooperative community and is committed to the future of PAHC mission.

**If you are interested in serving on PAHC Committees, please contact the committee chair:**

Program /Education, Melinda Rickey  
Membership, Melinda Rickey  
Newsletter, Rhonda Dozier  
Fundraiser, Myrine Buford  
Website, Annie Hill  
Policies & Procedures, BOD  
Young Cooperator, Maxine Dennis  
Government Watch, Ruthie Wilder  
Honorary Advisory Board

# COOPERATIVE & NEWS

## Reservoir Hill Mutual Homes, Inc.

Reservoir Hill hosted a National Night Out on August 2, 2016 at The Willie Mae Davis Park located in the 700 Block of Reservoir Street. They had face painting, bounce house, free food, music and City Officials.



## Pickwick Square Mutual Homes, Inc.

Pickwick Square held its Annual Membership Meeting on September 14, 2016. A new board member was elected, Richard Lee. Following are the names of Pickwick Board of Directors:

*President - Orlander Johnson*  
*Vice President - Clarence Robinson*  
*Secretary - Joyce Ashworth*

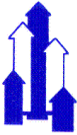
*Treasurer - Myra Staten*  
*Member at Large - Richard Lee*  
*Site Manager - Linda Briscoe*

## Waverly Terrace Cooperative, Inc.

The 38<sup>th</sup> Annual Membership Meeting and Election of the Board of Directors of Waverly Terrace Cooperative, Inc., was held on Saturday, October 22, 2016. An organizational meeting of the elected Directors was held immediately following the annual meeting. The following roster is of the 2016-2017 Officer Positions:

Carolyn Brown	President	October, 2019
Mary Phillips	Vice President	October, 2017
David Hudson	Treasurer	October, 2017
Bernice Thomas-El	Secretary	October, 2017
Glendola Mills	Member at Large	October, 2019

# Happing in Other Regions



**Midwest Association of Housing Cooperatives (MAHC)** is going to Washington D.C., May 21-24, 2017. We will be at the Crystal Gateway Marriott located at 1700 Jefferson Davis Hwy., Arlington, VA 22202, 703-920-3230. Reserve your room today.

Certified Coop Director (CCD) & Certified Coop Manager (CCM) training, along with New Board Member training will be held May 20<sup>th</sup> and May 21<sup>st</sup>. The Welcome reception will be on May 21<sup>st</sup>. If you wish to go on any tours, such as the White House, the Pentagon, there is a security clearance that you must obtain prior to going on the tours, check with the hotel for more information. A trip to the new MGM Casino will be available, with the time and date to be determined.

The Metro train stop is also located at the hotel to take you anywhere you want to go in D.C. and there are many shops, located in the tunnel just below the Crystal Gateway Marriott. **YOUR COOPERATIVE MUST BE AN ACTIVE MEMBER TO PARTICIPATE**, so don't forget to pay your MAHC membership dues! Or if you are not a member, please contact the MAHC office to become one.

## **Sacramento City Council Supports First LGBT Affordable Mutual Housing for Seniors**

LAVENDER COURTYARD, a 53-unit zero equity building developed by California Mutual Housing, will be the California Central Valley's first lesbian, gay, bisexual and transgender (LGBT) welcoming affordable senior housing community. The Sacramento City Council voted unanimously to approve \$3 million in funding in March. To help the project get off the ground, Wells Fargo gave a grant to develop a financing package and community outreach. First Citizens Bank gave a below-market-interest, pre-development loan and Bank of America has given two grants earmarked for the project. Mutual Housing staff has applied for additional funding through the state's Cap and Trade Program, noting that sustainable housing near transit should reduce greenhouse gases. Lavender Courtyard will be the first zero-net energy (ZNE) affordable housing in the nation planned for seniors. The \$16 million development will not only aid the LGBT community but will help redevelop an area that has many vacant lots.



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<http://www.mutualhousing.com/future-communities/lavendercourtyard/>

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# HAPPENINGS & NEWS IN THE REGION

## PG County



## National Harbor

### Family Fun

Catching monumental views the kids and you have never seen before, from the top of the Capital Wheel. Sailing on a pirate ship with your crew of little scallywags. Cozying up on a blanket for a family movie.

165 Waterfront Street National  
Harbor, MD 20745  
301-955-1064

## District of Columbia



## Smithsonian

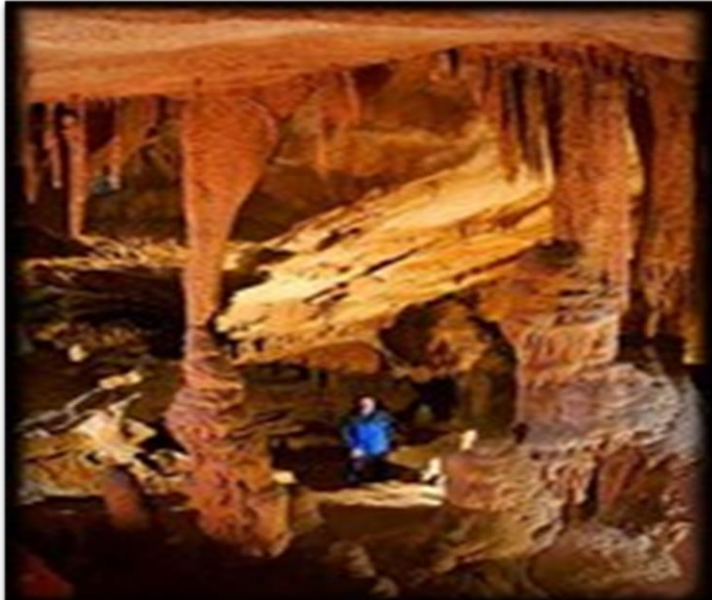
### National Museum of African American History and Culture

The National Museum of African American History and Culture is a Smithsonian Institution museum established in 2003. The museum's building, designed by David Adjaye, is now open on the National Mall in Washington, D.C

Washington Monument  
1400 Constitution Ave. NW  
Washington, DC 20001

## *Virginia*

### Shenandoah Valley



### Endless Caverns

**Since 1920 Endless Caverns has thrilled visitors with a spectacular display of formations presented in their natural coloring. Through the years, many expeditions have failed to find an end to the complex network of underground passageways, which at present are mapped for more than five miles. Guided tours highlight the geology and history of the cave.**

**New Market, VA**

## *Baltimore*



### Charm City Food Tours

### Charm City Food Tours

See the city's major landmarks while sampling Baltimore's food staples at one of four food tours showcasing Baltimore's eclectic neighborhoods. The group also offers tours of two of Baltimore's popular food markets, featuring local favorites such as Berger cookies and Faidley's crab cakes.

For Tickets call 410-248-6726

## Recipe Corner

Vegetarian

### **Baked Egg Custard**

3 eggs, slightly beaten

1/3 c. sugar

Nutmeg

1/4 tsp. salt

1/2 tsp. vanilla

3 c. scalded milk

### **Directions**

Combine eggs, salt & sugar, then add the milk slowly stirring constantly.

Pour into a casserole dish, sprinkle the top with nutmeg as desired. Place the casserole in a pan of hot water (maybe and aluminum pan). Place in the oven.

Bake at 350 for 30-35 minutes on the bottom shelf of the oven until knife inserted in the center of the dish comes out clean.

MEMBERS, WE  
NEED YOUR HELP –  
PLEASE  
VOLUNTEER YOUR  
CO OP TO HOST  
FUTURE  
TRAININGS!

## JUST FOR LAUGHS!!!

### **How Were People Born**

A child asked his father, "How were people born?" So his father said, "Adam and Eve made babies, then their babies became adults and made babies, and so on." The child then went to his mother, asked her the same question and she told him, "We were monkeys then we evolved to become like we are now." The child ran back to his father and said, "You lied to me!" His father replied, "No, your mom was talking about her side of the family"

### **The Interview**

Reaching the end of a job interview, the Human Resources Officer asks a young engineer fresh out of the Massachusetts Institute of Technology, "And what starting salary are you looking for?" The engineer replies, "In the region of \$125,000 a year, depending on the benefits package." The interviewer inquires, "Well, what would you say to a package of five weeks' vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50% of salary, and a company car leased every two years, say, a red Corvette?" The engineer sits up straight and says, "Wow! Are you kidding?" The interviewer replies, "Yeah, but you started it."

### **Ugliest Baby**

A bus full of ugly people had a head on collision with a truck. When they died, God granted all of them one wish. The first person said, "I want to be gorgeous." God snapped his fingers and it happened. The second person said the same thing and God did the same thing. This went on and on throughout the group. God noticed the last man in line was laughing hysterically. By the time God got to the last ten people, the last man was laughing and rolling on the ground. When the man's turn came, he laughed and said, "I wish they were all ugly again."

### **Word Play**

Q: Why does Humpty Dumpty  
love autumn?

A: Because he had a great fall



# Autumn Word Search



C	F	S	L	S	C	A	R	E	C	R	O	W	A	W
X	W	A	E	T	U	F	H	C	O	U	N	T	R	Y
R	C	O	R	P	K	R	H	A	F	A	L	L	L	M
I	O	C	R	M	T	A	E	A	R	E	P	S	E	A
C	L	T	C	N	E	E	Y	D	Y	V	Y	C	A	P
E	O	O	G	C	V	R	M	B	S	A	E	G	F	L
Y	R	B	L	Z	R	E	S	B	W	G	P	S	A	E
Y	S	E	M	E	V	O	G	Z	E	Z	Y	P	T	O
E	N	R	A	I	A	H	P	E	A	R	K	C	H	R
L	B	R	Q	P	G	V	B	S	T	D	A	H	L	A
L	R	P	S	Q	P	R	E	P	E	A	R	I	R	N
O	O	C	O	R	N	L	A	S	R	L	B	L	R	G
W	W	F	R	U	I	T	E	T	R	C	O	L	D	E
Z	N	P	U	M	P	K	I	N	E	N	T	Y	E	O
G	R	A	I	N	Q	N	O	V	E	M	B	E	R	S

Find these autumn words:

apple  
brown  
chilly  
cold  
colors  
corn  
country  
crops  
fall  
farmer

fruit  
grain  
harvest  
hay  
leaf  
leaves  
maple  
migrate  
November  
October

orange  
pear  
pumpkin  
red  
rice  
scarecrow  
September  
sweater  
vegetables  
yellow



The Potomac Association of Housing Cooperatives website ([potomacassn.org](http://potomacassn.org)) is a unique opportunity for member Cooperatives and non-member Cooperatives to get up-to-date information on Cooperative living.

We are a member of and provide a link to the National Association of Housing Cooperatives. The website is an opportunity to keep member and non-member Cooperatives informed on the latest legislation that relate to Cooperative living through our newsletter and links to HUD and regional governmental websites.

Our website is user friendly and includes:

- Membership information
  - Information on how to become a member
- Schedule of events
  - Annual conference as well as training sessions
- Newsletter
  - Fall/Winter and Fall/Winter newsletters
- Board of Directors
  - Current members of the Board of Directors
- About us
  - The purpose of the Association

Feel free to visit our website ([potomacassn.org](http://potomacassn.org)) to learn more about our Association.

# Staying Warm as the Weather Changes

The cold and dark months of winter are the time when we spend more time indoors and turn up our heating. It's also the time when our energy bills go sky high.

We all need to keep warm, but we can do it in a greener, cleaner way. Here are our top ten tips for staying warm over winter.

## 1. Use heavy curtains to stop heat escaping from your windows

Up to 40 per cent of the heat escaping from your home in winter is from uncovered windows. Heavy, lined curtains which extend below the window frame will insulate your windows and help keep the warmth in. You can even make your own.

## 2. *Install insulation in your house (or top up old and thinning insulation)*

A well-insulated house can use as much as 45% less energy for heating and cooling, which means that insulation pays for itself in cheaper bills.

## 3. *Seal up gaps and cracks that let the cold air in*

In your average Victorian home, if you added up all the cracks and gaps, it would be the equivalent of having a 1 meter by 1.5 meter window open all the time. They can account for 15 - 25 percent of heat loss in your home. Seal up cracks and gaps using weather stripping around doors and windows, gap filler for cracks in the walls and even a simple door snake for the bottom of the door. You can buy all of these things at your local hardware store, for not much money.

## 4. *Install pelmets on top of your windows*

These are either boxes which sit cover your curtain rod or 'invisible pelmets' which sit above your curtain rod and butt up against the back of the curtain, and they do a great job of stopping cold air coming in to your room. If you don't have them, a cheap alternative is to attach a bit of plywood or corrugated plastic to the top of your curtain rail, out of sight behind the top of the curtain. Or even just pop a scarf up there. [Check out our DIY guide](#)

## 5. *Watch the temperature*

Heat the rooms you are using to around 20°C in winter, a comfortable temperature for most people. If you don't have a programmable thermostat on your heater, place a thermometer in your living area to keep an eye on the temperature. And think of putting on a jumper before you try turning up the heat.

**The Achievements Of An Organization Are The Results Of The  
Combined Effort of Each Individual**

*Vince Lombardi*

**THANK YOU – WE APPRECIATE YOU**

## **Membership**

**Beecher Cooperative, Inc.**

**Capital View Mutual Homes, Inc.**

**Hacienda Cooperative, Inc.**

**Northwest Cooperative Homes, Inc.**

**Reservoir Hill Mutual Homes, Inc.**

**Second Northwest Coop. Homes, Inc.**

**Southern Homes & Gardens Coop,**

**Washington Hill Mutual Homes, Inc.**

**The Woodlands Cooperative, Inc.**

**Benning Road Cooperative, Inc.**

**East Capital Gardens, Inc.**

**Madison Terrace Cooperative, Inc.**

**Pickwick Square Mutual Homes, Inc**

**Sandtown Village Cooperative, Inc.**

**St. James Mutual Homes, Inc.**

**Village Green Mutual Homes, Inc.**

**Waverly Terrace Cooperative, Inc.**

**Yorkville Cooperative, Inc.**

### **ASSOCIATE MEMBERS**

**Jeffrey Charles & Associates, Inc.**

### **AFFILIATE MEMBERS**

**Art Vespignani, Nationwide Insurance**

### **PROFESSIONAL MEMBERS**

**JoAnn Ball Melinda Rickey Doug Kline Dave Lee Myrine Buford**

**LOYAL MEMBERS, TRAINERS and SPONSORS FOR 40 YEARS!**

# *Senior Boulevard*



How can I find home health services?

Check with the Eldercare Locator, a public service provided by the U.S. Administration on Aging. The Eldercare Locator is a nationwide directory assistance service helping older people and caregivers locate local support and resources. Visit the Eldercare Locator website at [www.eldercare.gov](http://www.eldercare.gov) or call 1-800-677-1116.

## **Seniors in MD County**

We provide the Supports Planning Service for applicants and participants who are applying to or enrolled in the following Home and Community-Based Services (HCBS) Programs:

- Community First Choice
- Home and Community-Based Options Waiver
- Medical Assistance
- Personal Care

Area Agencies on Aging (AAAs) are part of a nationwide network that has provided a range of Home and Community-Based Services (HCBS) and resources information for more than forty years to promote the health, safety, and well-being of individuals living in your local communities.

Our Supports Planners have a wealth of experience working with individuals, families, health related providers, and other community partners. They are respectful of the personal choices made by an individual or their representative in tailoring the delivery of services and supports. They believe that as each individual navigates through the various stages of life to live in their home or community as long as possible, it should be with dignity and choice.

Medicaid's HCBS programs are based on a philosophy of self-direction, where participants are empowered to make choices that work best for them regardless of their age or extent of their disability.

## **Key Areas of Supports Planning Service**

- Coordinate medical eligibility determinations and redeterminations
- Engage individuals in person-directed planning
- Facilitate the process for individuals who choose to self-direct
- Assist applicants residing in a nursing facility with developing a transition plan to live in the community
- Identify potential barriers in the community and coordinating available services and supports
- Assist with locating and applying for available housing options, including identifying and assisting with resolving housing barriers

For more information on long term services and supports in the community, contact: Maryland Department of Health and Mental Hygiene (DHMH) for program information on Community First Choice, Community Options Waiver, and Money Follows the Person (MFP) Nursing Facility Transition Program, 1-(877)-463-3464 or (410) 767-1739 or (410) 767-7242 (MFP). Contact: AAA Supports Planning Service Unit, (410) 767-1118.

<http://aging.maryland.gov/Pages/AAAService.aspx>

## Seniors in DC

The Office on Aging is the District of Columbia's Agency on Aging that oversees direct services to persons 60 and older through a Senior Service Network. Within the Senior Service Network are eight community-based agencies, funded by the Office on Aging, to provide health, education, employment, and social services. In order to use DCOA'S services, seniors are required to become registered participants through the [DC Aging and Disability Resource Center](#) in their Ward.

In-house, the Office on Aging operates two direct services programs: the [ADRC Senior Employment and Training Program](#) and the [ADRC Information and Assistance Unit](#) (request). DCOA also operates (with support from the Department of Health Care Finance) the [DC Aging and Disability Resource Center](#) (ADRC), a one-stop resource for long-term care information, benefits and assistance for residents age 60 and older and persons with disabilities age 18 and older.

<http://dcoa.dc.gov/service/our-senior-service-network>

## Elder Abuse Prevention

*The first step in elder abuse prevention is awareness. The International Committee for the Prevention of Elder Abuse established World Elder Abuse Awareness Day (WEAAD) in 2006. The day is recognized annually on June 15th. The purpose of this day is to increase understanding of issues surrounding elder abuse. Many advocates of older adults utilize this day to conduct outreach and distribute informational material to their community.*

### What is elder abuse?

- **Physical Abuse** - Is the use of force causing harm or pain to an individual, which includes but not limited to) hitting, kicking, pinching, slapping, shoving, shaking, and burning. Other forms of physical abuse involve the inappropriate use of medication or physical restraints.
- **Financial Abuse/Exploitation** - Involves wrongfully taking or using an older adult's funds or property through theft, scams, fraud, or predatory lending.
- **Psychological Abuse** - Causing emotional pain through verbal assaults, threats, or harassment. Perpetrators intimidate, humiliate, or attempt to isolate their victims.
- **Sexual Abuse** - Is non-consensual sexual contact of any kind including, contact with an individual unable to consent to such contact - for instance, if they suffer from dementia and are unable to understand.
- **Neglect** - Is an individual failing to meet the needs of an older adult who is under their care. This includes not providing essential things a person needs, such as food, water, shelter, clothing, or personal hygiene.
- **Self-Neglect** - Involves failure of a person to meet vital self-care needs, putting them at risk of harm for their safety and/or health.

<http://aging.maryland.gov/Pages/ElderAbusePrevent.aspx>

## **The Convict Next Door: New Rules on Convictions affect all Cooperatives**

On April 4, 2016, the Office of General Counsel for the U.S. Department of Housing and Urban Development (HUD) issued a Guidance on the application of the Fair Housing Act to Cooperatives and other housing providers. The Guidance notes that a greater percentage of African Americans and Latinos than whites have criminal records. The refusal to rent or sell to persons with criminal records may therefore have a disparate impact on race and perhaps national origin.

While the Act does not prohibit housing providers from appropriately considering criminal history information when making housing decisions, arbitrary and overbroad criminal history-related bans are likely to lack a legally sufficient justification. Thus, a discriminatory effect resulting from a policy or practice that denies housing to anyone with a prior arrest or any kind of criminal conviction cannot be justified, and therefore such practices likely violate HUD rules under the Fair Housing Act.

What does this mean for Cooperative Boards and management companies? It means you're your Board need to reevaluate its screening and selection policies. The Guidance applies to all Cooperatives, whether or not they receive federal funds or report to HUD.

The take-away from this development is that Cooperative policies that exclude persons based on criminal history must be tailored to address such factors as the type of the crime and the length of time since conviction. Even then, such policies will be subject to review if challenged by HUD or in court.

Here are some suggestions for your Cooperative Board and management company to start considering. Your Application Forms will most likely have to be revised and a separate policy adopted. Your Cooperative Attorney should also be asked to review your current policy. Of course, any policy being considered for adoption should be also reviewed by your Attorney.

### **Screening Process**

- The Cooperative will conduct a criminal background check on each adult member of an applicant household. An adult means a person 18 or older or a person convicted of a crime as an adult under federal, state, or tribal law.
- On the application form, the Cooperative will request the applicant to identify felony convictions and provide an explanation of any mitigating circumstances, including, but not limited to: (1) the seriousness of the criminal activity; (2) the relationship between the criminal activity and the safety and security of residents, Cooperative staff, or property; (3) the length of time since the offense; (4) the age of the household member at the time of the offense; (5) evidence of rehabilitation, such as employment,

participation in a job training program, education, participation in a drug or alcohol treatment program, or recommendations from a parole or probation officer, employer, teacher, clergy, social worker, or community leader; and (6) the effect a denial of admission will have on the household and the community.

- 
- If the criminal background check reveals negative information about a household member, and the Cooperative proposes to deny membership due to the negative information, the Cooperative will make a written independent analysis of the above mitigating factors prior to making a decision on the application. The written analysis shall be made part of the applicant's file. The Cooperative shall thereafter send the subject of the record (and the applicant, if different) a copy of the criminal record, and the cooperative's written analysis of the factors, and provide the applicant an opportunity to dispute the accuracy and relevance of the record and analysis.
- If the applicant does not contact the Cooperative to dispute the criminal record within 14 days, the Cooperative will send a written notice of ineligibility to the applicant and deny membership. The notice of denial will state the specific reason(s) for denial.

## **Eligibility Criteria**

- The Cooperative will deny admission to a household if a member is subject to a lifetime registration requirement under a state sex offender registration program.
- The Cooperative will deny admission to a household if a member has been convicted of manufacturing or producing methamphetamine on the premises of federally-assisted housing.
- The Cooperative will deny admission to a household if a member has been evicted from federally-assisted housing for drug-related criminal activity within the past three years, unless the member has successfully completed a supervised drug rehabilitation program or the circumstances leading to the eviction no longer exist.
- The Cooperative will not consider unproven allegations or arrests that did not result in convictions as evidence of criminal activity. In addition, the Cooperative will not consider expunged/purged/sealed convictions as evidence of criminal activity.
- The Cooperative will not consider juvenile adjudications that do not qualify as convictions under state law as evidence of criminal activity.
- If the applicant's past criminal activity was related to his or her disability, the Cooperative will provide a reasonable accommodation if necessary.
- If the applicant's past criminal activity was the consequence of acts of domestic violence, dating violence, or stalking against him or her, the Cooperative will not deny admission.
- If the Cooperative proposes to deny admission to a household based on the past criminal activity of a member, the Cooperative will provide the household an opportunity to exclude the member and obtain admission.

By Randall A. Pentiuk, Esq. and Kerry L. Morgan, Esq. July 7, 2016 · by [Coop Law](#) · in [Housing Coop Law](#), [HUD](#), [Legal Updates](#), [Policies](#)

# Nightmare on Board Street

It was a quiet, peaceful community, until residents of a housing cooperative insisted on keeping a pet. Many housing coops do not allow pets in their units, and advised the members that they could not keep their dog, even though the member had a note from their doctor diagnosing the pet as a companion animal for psychological reasons.

The management company attempted to take matters into their own hands and filed an eviction against the member, which is illegal as a condo owner cannot be evicted from their own property. The management company then showed up in court, and attempted to represent themselves as the cooperative's legal counsel instead of working with the coop's attorney. When the judge realized the management company was not a lawyer, he sanctioned them \$500. The case went to trial, and the Board of the cooperative was hit with a judgment of hundreds of thousands of dollars.

The Board of Directors subsequently hired competent legal counsel to fix the problem as their previous counsel had no expertise or experience in the Americans with Disabilities Act or the Fair Housing Act. The legal team came in post-judgment, at a time where the cooperative's account was going to be garnished in order to pay the judgment. The lawyers skillfully negotiated a 60% reduction in the judgment, and the cooperative was able to pay the balance of their judgment.

In the end, the member who brought the suit got to keep their dog. The hard lesson the cooperative learned was that it takes experienced, legal counsel to not only solve problems, but protect the board's interests going forward. Further, it is in the best interests of the Board of Directors and the cooperative to keep the line between Management Company and legal counsel clear and separate. Competent legal counsel not only defends their clients' interests, but also prevents and protects them through experienced legal advice and guidance.

The cooperative's legal team ultimately drafted a comprehensive animal and companion policy, which was adopted by the cooperative, and also trained all of their managers and board members in the legal implications of pets and companion animals. It is in the board's best interest to establish clear lines of communication and expectations between management companies and attorneys, and avoid the hassle of expensive litigation proceedings.

By Randall A. Pentiuk & Brittney Harris, Esq. <https://cooplaw.wordpress.com/2012/08/24/nightmare-on-board-street/>

# *Dates in Cooperative History*

**1752** – The first successful cooperative was organized in the United States when Benjamin Franklin formed the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire — the oldest continuing cooperative in the U.S.

**1844** – The Rochdale Equitable Pioneers Society was established in Rochdale, England. These pioneers wrote down a set of principles to operate their food cooperative which contributed to their success and spread to other cooperatives around the world. The successful establishment of the cooperative in Rochdale marks the beginning of the modern cooperative era.

**1865** – Michigan passed what is believed to be the first law recognizing the cooperative method of buying and selling.

**1895** – The International Cooperative Alliance (ICA) was established. Today over 200 national cooperative organizations representing 92 nations belong to ICA, the apex organization of all national cooperative movements. The ICA aims to promote cooperative development and trade worldwide and boasts an individual membership of more than 750 million people.

1897 First housing cooperative in U.S. sponsored by Finnish immigrants in Brooklyn

**1916** – The first national cooperative association was formed — now known as the National Cooperative Business Association.

**1922** – Congress passed the Capper-Volstead Act allowing farmers to act together to market their products without being in violation of antitrust laws.

**1920s & 30s** – Congress established governmental agencies — the Farm Credit Administration (1929), the National Credit Union Administration (1934) and the Rural Electrification Administration (1936) — to provide loans and assistance to cooperatives.

1941 Section 216 added to Internal Revenue Code so that cooperative members could take a personal deduction of a share of mortgage interest and real estate taxes, just like single family homeowners.

Lanham Act allowed postwar conversion to cooperative of housing for war workers.

1948/49? Executive Order on non-discrimination in FHA housing.

1950 National Housing Act. Added Section 213, FHA insurance of blanket mortgages for housing cooperatives.

1968 Fair Housing Act.

19?? 221 and 236 below market interest programs added

1977? Section 246 allows tenants to buy buildings under default by the owner and get a HUD insured mortgage as a cooperative.

**1978** – Congress passed the National Consumer Cooperative Bank Act, establishing the National Cooperative Bank.

1978 Fannie Mae announces its program to buy cooperative share loans and blanket mortgages

1978 Congress passes Section 203n authorizing FHA insured share loans

1988 Fair Housing Act Amendments re nondiscrimination against families with children

1997? *Trump v Commissioner*. Housing cooperatives win the right to use Subchapter T like other cooperatives and not be subject to Section 277 for taxation of certain revenue

2000 213 mortgage limits are raised and indexed for future raises

2005? Department of Veterans Affairs given authority by Congress to guarantee share loans for veterans

2006 HECMs for cooperatives (reverse share loans) authorized by Congress

2006? IRC 216 amended to make it easier for cooperatives to qualify its members for mortgage interest and real estate tax deductions

<http://coophousing.org/resources/general-cooperative-information/significant-dates-in-cooperative-history/>

# ***PAHC Celebrated 40Years***

***PAHC celebrated 40 years at its 2016 Annual Conference this year in Norfolk VA. The conference was a huge success. PAHC has been helping educate its members for 40 years and we are still going strong with the help of educators like Bernard Cook, Linda Brockway, Lora Fletcher and many more. Some of the highlights of the conference were:***

***The Manger's Training: Were office and site mangers were able to get a better incite on what role they play in a Co-Op and how to better manage their property.***



***Boards Role: This is one that is always a huge success because of the turn over with boards in Co-op's, board members always walk away with new ideals and a better understanding of what their role is as a board member.***



***Maintenance 101: This was led by David Joya, he was able to show maintenance staff and management how to best use staff and save money on contractors.***



***The Red and White Party: PAHC Board and members let their hair down to celebrate the success of the conference as well as 40 great years of service.***



# Thank You

*The Board Members of PAHC would like to thank each and every one of you for your support of PAHC over the years. We would like to give a special thanks to our volunteers Tameesha Hill for given her time to travel to our conference to take pictures and help monitoring rooms. Jaylen Toodgood our youngest volunteer, for helping check our members in and monitoring rooms. We would like to give a special thanks to Mr. Vernon Oakes for donating a paid fee to one of our members to PAHC next year's conference and this year the winner was Bernice Thomas El, congratulations.*



Save the Date  
**PAHC 2016 FALL  
TRAINING**  
Saturday, November 12, 2016  
Hosted By  
Washington Hill Mutual Homes,  
Inc.  
At  
Kennedy-Krieger School  
Lower Atrium  
1750 E. Fairmont Ave.  
Baltimore, MD 21231

*The fall training is provided to PAHC members at no cost.*



# *PAHC 41th ANNUAL CONFERENCE*

## *Dover Downs Hotel & Casino* *Dover, DE*



*April 27-29, 2017*

