



# PAHC House Newsletter

Potomac Association of Housing Cooperatives

*Providing Continuing Education for its Membership*

2017-2018

## PAHC Board of Directors

Annie Hill  
President

Rhonda Dozier  
Vice President

Ruthie Wilder  
Secretary

William Brawner  
Treasurer

Laurice Harrison  
Asst. Secretary

Maxine Dennis  
Asst. Treasurer

Melinda Rickey  
Member-At-Large

Myrine E. Buford  
Emeritus

Vacant

## Newsletter

Rhonda Dozier  
Editor

## GREETING FOLLOW COOPERATIVES

It has been an honor to work PAHC on the newsletter over the past three years, I'm always looking forward to hearing the great stories that our cooperatives have to share about their communities. I would like to encourage you all to continue send in news articles about your cooperatives you just might have a story that could help one of your fellow co-op.

Please feel free to email me at [rlcheek\\_811@yahoo.com](mailto:rlcheek_811@yahoo.com).

We forward to working with each and 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

A goal should scare you a little & excite you A LOT.

-Joe Vitale

## In this Issue:

Association

PAHC BOD

Corner

Association News

Committees PAHC

Membership

Cooperative News

Congratulations

Happenings in the Region

Recipe Corner

Just for Laughs

Word Search

Overview

Energy Page

Senior Boulevard

Government

News

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)

The Board of Directors works throughout the year on planning strategy sessions to improve PAHC outreach and to focus on the short and long-term plans for PAHC. The 2019 Annual Conference is will be at the Holiday Inn in Ocean City, MD; we will be sending out information soon, so make sure to plan your budget to include the conference.

As always, we urge comments and ideas from members; we need your ideas. Help to make sure that PAHC is meeting the members and cooperative needs.

The Board of Directors continues to work hard to bring you the best workshop to support you in your work at your cooperative. The BOD actively promotes good leadership practices to educate its members.

We are looking forward to seeing all of you at PAHC 2018 Annual Conference & Membership Meeting in Virginia Beach at the Ramada Virginia Beach Oceanfront Hotel Inn on April 26-28, 2018. The experts are ready to answer your questions and share their knowledge with you.

Anne Hill

# ASSOCIATION NEWS

---

## *PAHC Fall Training*

*was held on November 11, 2017 at*

*Capital View Mutual Homes*

*1258 Capital View Drive*

*Hyattsville, MD 20785*

---

*8:00 a.m. – 3:00 p.m.*

---

The topic for the training was An Overview of Cooperative Documents, Understanding the Board's Role and Responsibility and Updates on Laws Affecting Cooperative Housing.

The following Cooperatives were represented at PAHC's 2017 Fall Training

Beecher Cooperative, Inc.  
Capital View Mutual Homes, Inc.  
Hacienda Cooperative, Inc.  
Lightview Cooperative, Inc.  
Northwest Cooperative, Inc.  
Reservoir Hill Mutual Homes, Inc.  
Second Northwest Cooperative, Inc.  
Southern Homes & Gardens Cooperative, Inc.  
St. James Mutual Homes, Inc.  
Waverly Terrace Cooperative, Inc.  
Village Green Mutual Homes, Inc.  
Yorkville Cooperative, Inc.

Thanks to all the members that took part in the Fall Training, we look forward to seeing you next year.

# PAHC

## PAHC COMMITTEES

### 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, Maxine Dennis &  
Ruthie Wilder  
Website, Anne Hill  
Policies & Procedures, BOD  
Government Watch,  
Ruthie Wilder  
Honorary Advisory Board

**"WE ALL CAN WORK BUT TOGETHER WE WIN"**

*-Helen Keller*

**THANK YOU – WE APPRECIATE YOU**

## **Membership**

**Beecher Cooperative, Inc.**

**Capital View Mutual Homes, Inc.**

**East Capital Gardens, Inc.**

**Northwest Cooperative Homes, Inc.**

**Reservoir Hill Mutual Homes, Inc.**

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

**St. James Mutual Homes, Inc**

**The Woodlands Cooperative, Inc**

**Waverly Terrace Cooperative, Inc.**

**Benning Road Cooperative, Inc.**

**Chesapeake Brandywine Coop., Inc.**

**Madison Terrance Cooperative, Inc.**

**Pickwick Square Mutual Homes, Inc.**

**Sandtown Village Cooperative, Inc.**

**Southern Homes & Gardens Coop, Inc.**

**Village Green Mutual Homes, Inc.**

**Washington, Hill Mutual Homes, Inc**

**Yorkville Cooperative, Inc**

## **ASSOCIATE MEMBERS**

**Jeffrey Charles & Associates, Inc. Daniel M. Costello, Associate**

## **AFFILIATE MEMBERS**

**Art Vespignani, Nationwide Insurance**

## **PROFESSIONAL MEMBERS**

**JoAnn Ball, Melinda Rickey, Myrine Buford, Douglas M. Kleine, CAE and Vernon Oakes**

## **Honorary Members**

**Peter Behringer Bernard A. Cook**

**LOYAL MEMBERS, TRAINERS and SPONSORS FOR 42 YEARS!**

# COOPERATIVE's NEWS

## Reservoir Hill Mutual Homes, Inc.



**RESERVOIR HILL MUTUAL HOMES**  
**2100 Callow Ave., Baltimore, Maryland 21217**  
**Phone (410) 523-6797 Fax (410) 523-6555**

April 4, 2018

Dear PAHC Newsletter Readers,

We here at Reservoir Hill Mutual Homes are excited about the changes that we are making. Our newly renovated units are beautifully sleek and modern. Thus, changing the standard of apartment style living, into a warm, homely feel...this is now our new norm. "Out with the old and in with the new." To coin a phrase from our newly elected President Mr. Darryl Massey, **"WE ARE RAISING OUR STANDARED OF LIVING!!"**

Before

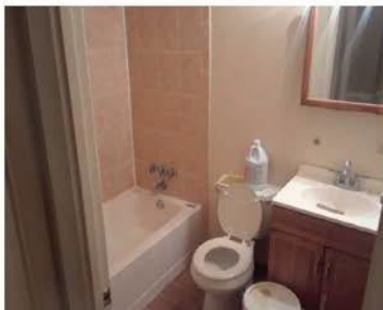


BE IT EVER SO  
HUMBLE....

After



Before



THERE'S NO  
PLACE LIKE HOME!!!!

After





## ***It Was A Surprise***



### **PAHC Congratulates Art Vespignani On A Well Deserved and Earned Retirement!**

PAHC members Anne Hill and Ruthie Wilder attended Art's surprised retirement party along with Art's family, friends, clients and business associates. "Talk about surprise", Art was honestly surprised as he enters a private dining room at Stony River Steakhouse and Grill in Towson, Maryland on February 27, 2018.



There was an array on well wishes, gifts and shared memories from family, friends, clients and business associates honoring Art. Many spoke of their first encounter with Art, about his integrity and kindness towards everyone he met.



Anne and Ruthie presented Art with a life time member award and hooded jacket imprint with "PAHC Life Time Member" on the back. The party was organized by Marion Miller, Art's business partner at Nationwide; Marion did a fantastic job on the arrangements.

Although retired, Art declared that he will be seen around from time to time. We will truly miss Art, but we know that Marion will carry the torch that has been passed on to her by him.

Submitted by  
Anne Hill  
Ruthie Wilder



# *Housing Co-operatives in Washington, DC Area*

*Julie LaPalme, Program Director for CHI, was in Washington DC in January and met up with Annie Hill, a member of 38 years at Second Northwest Housing Cooperative, Annie served on the board for 18 years. At first, she has no experience being on a board and although she lived in a co-op she did not understand what a coop really was. Shortly after joining the co-op board, Annie was introduced to the Potomac Association of Housing Cooperatives (PAHC). This is where she learned about her role as a director. Annie's thirst for knowledge became addictive. She began reading the by-laws, taking notes and asking expert co-operators questions about things she didn't understand.*

*Annie is now serving as President of PAHC and the Secretary for the National Association of Housing Cooperatives (NAHC). "These two organizations have had a tremendous impact on my life as a co-operator, and the training that I received from these organizations has helped me to elevate my leadership skills. I now facilitate training at regional and national events and there is nothing more gratifying than sharing my knowledge of co-operatives with others."*

*Living in a co-operative afforded Annie an opportunity to become part of a much larger family. "Many of us have lived at the co-op since the beginning, and our children grew up together. My daughter and her family are living in the co-op too. The networking with other co-op members and the friendships you build last a lifetime."*

*Another co-op in the DC area, Capital View Mutual Homes, is a 120-unit row-house community built on several acres of rolling land in 1971 in Landover, Maryland, a suburb of DC. Like many housing co-ops of that vintage, Capital View is refinancing in order to fund capital repairs. The President Rhonda Dozier, has lived in the co-op since her daughter was a baby and now that her baby is a college student, Rhonda can't see herself living anywhere else. Rhonda is also Vice-President of PAHC.*

*Last but not least, St. James Mutual Homes, a historic set of apartment buildings, was built in the 1930s in a former industrial zone of south Washington. Its construction represents a significant milestone in the development of planned housing for persons of moderate income and it helped to shape the redevelopment of the banks of the James Creek from an industrial tract to a planned housing district. It was one of the few buildings to escape demolition during "urban renewal" in the 1950s and became one of DC's first cooperatively-owned complex purchased by a tenant group in 1967. Designed by prominent architect, Ashton P. Clark, whose buildings and landscape reflected in the Garden Cities movement which advocated superior air circulation, more pleasing views and enhanced light in each apartment. St. James Mutual Homes was designated a historic landmark in 2015 by the Historic Preservation Review Board and is listed on the National Register of Historic Places.*

*Co-operative Housing International  
A Sector of the International Co-operative Alliance*



## News from JoAnn Ball, RCM – Professional Member



I received my notification from NAHC that I needed to renew my Registered Cooperative Manager (RCM) certification this year.

I considered the options I could avail myself of to attend the Ethics class, including a Webinar. Hmmm, Okay – let's give this a try, I thought to myself and went through the process of setting the class up. I mean, I'm not a highway driver and would have caught the train over to DC—I believe the class was given on a Friday (oh no). Webinar gave me the opportunity to stay right in the Site Office and get it done.

I did just that. What was so funny however, was seeing myself in the Webinar class. It was really weird being in my Office at the computer attending a class that I was at 3 years ago in person. It was strange hearing my own voice and listening to my questions and responses and I had to concentrate to keep from dwelling on me! It tickled me to think about technology today and how it has evolved. I remember reel to reel movies, 8 tracks, VHS tapes, CD's, boom boxes, black and white TV's, color screens you bought to place over the black and white TV screen, 45's, 78's and albums. (No-I'm no spring chicken-as they say.)

Nevertheless, I enjoyed the Webinar—I could pause when someone came to the Office or the phone rang and pick up where I left off or back it up if I needed to. I liked that.

I took my test immediately afterwards. Even though it was open book, I always try to answer the questions without looking. Did pretty good—31 correct out of 33. You even are given the chance to retake it and/or go over the questions you missed. But, I felt pretty good about my score. Not being perfect gives one a sense of humility—room for improvement. AND...I've got 3 years to get better. My RCM certification is good until 2020!

# *Happening in Other Regions*



## **Council backs tenant ‘right of refusal’ bill, so long as Cambridge gets to alter it to fit**

A **“right of first refusal” bill** to give tenants first shot at buying their unit when a building’s owner sells won City Council support 7-2 on Monday, but even councilors voting in favor want a guaranteed right to change its specifics to fit the needs of Cambridge.

They wanted to look at making the rules kick in only for larger buildings, instead of any building of three or more units that isn’t owner-occupied, and maybe only for much larger landlords; ensure there are exemptions for fast home sales in an emergency or below-market sales to immediate family members; and maybe allow for faster sales than the 165 days outlined, starting with 45 days for a deposit.

“I’m in favor of anything that keeps units affordable and prevents displacement,” councilor Alanna Mallon said. “I am going to be in support ... but I look forward to making sure we’re going to do this right.”

### **“Enabling legislation”?**

The bill – supported by the city’s entire legislative delegation and with state Rep. Denise Provost as lead sponsor – was presented by some councilors as “enabling legislation” that, if passed on Beacon Hill, would let Cambridge change those specifics to fit. But councilor Craig Kelley, seconded by Mayor Marc McGovern, had doubts.

“I’m looking at the bill. Can you point me to where it says that we can do that?” asked McGovern, who supported the bill but was wary. “It’s not completely clear to me that we can.”

The reassurances were soft. The bill starts by saying it applies to “any city or town which votes to adopt the provisions,” and councilor Dennis Carlone said he’d received further assurances during State House testimony that it could be changed upon adoption. He and co-sponsors vice mayor Jan Devereux and councilors Sumbul Siddiqui and Quinton Zondervan also stressed that there were many steps to go before the bill might become a law, and that they believed Provost, state Sen. Pat Jehlen and state Reps. Mike Connolly, Marjorie Decker and Dave Rogers would be open to hearing and communicating Cambridge’s concerns.

<http://www.cambridgeday.com/2018/02/05/council-backs-tenant-right-of-refusal-bill-so-long-as-cambridge-gets-to-alter-it-to-fit/>

# *HAPPENINGS & NEWS IN THE REGION*

## *District of Columbia*



### **Capital Riverfront**

One of the city's most scenic settings is The Yards Park in [Capitol Riverfront](#), which overlooks the Anacostia River. The park's family-friendly Friday Night Concert Series usually runs from May to September, with shows starting at 6:30 p.m. Kids will love the interactive fountains while the parents can sit back and enjoy the show.

## *Maryland*



### **JEFFERSON PATTERSON PARK & MUSEUM**

State museum of archaeology overlooking the Patuxent River. Visitors can spend the day picnicking, biking, touring our Visitor Center, Discovery Room, hiking trails and Indian Village. Canoe & kayak launch.

10515 Mackall Rd., St. Leonard, MD  
410-586-8501

## Virginia



### Great Falls Park

Home to the always-popular Billy Goat Trail, [Great Falls Park](#) is the perfect place to explore nature and is only a 30-minute drive from DC. The 800 acres of scenic parkland consists of hiking trails, cascading rapids and spectacular waterfalls. While regular admission to Great Falls Park is typically \$10 per vehicle, the park is free-to-enter on Martin Luther King, Jr. Day, the first day of National Park Week, National Public Lands Day and Veterans.

## Baltimore



Marvel at the American Visionary Art Museum's Kinetic Sculpture Race

The first museum of its kind in the country, the AVAM celebrates the artist in everyone. Once a year they get that art out on the street—and the water—for the [Kinetic Sculpture Race](#), a day-long adventure where racers pilot home-built, human-powered dragons, chariots, crabs, and even an enormous pink poodle across the city and through the harbor.

800 Key Hwy, Baltimore, MD 21230  
410-244-1900



## Recipe Corner



### Root Beer Float Pie

1 carton (8oz)  
whipped topping  
thawed, divided  
 $\frac{3}{4}$  cup cold root beer  
 $\frac{1}{2}$  cup fat free milk  
1 package (1 oz) instant vanilla  
pudding mix  
1 graham cracker crust (9 inches)  
Maraschino cherries, optional

#### Directions

Set aside and refrigerate  $\frac{1}{2}$  cup  
whipped topping for garnish. In a large  
bowl, whisk the root beer, milk and  
pudding mix for 2 minutes. Fold in half  
of the remaining whipped topping.  
Spread into graham cracker crust.  
Spread remaining whipped topping  
over pie. Freeze for at least 8 hours or  
overnight.  
Dollop reserved whipped topping over  
each serving; top with a maraschino  
cherry if desired. **Yield:** 8 servings.

## JUST FOR LAUGHS!!!

### Spring Fever

Four high school boys afflicted with spring fever  
skipped morning classes. After lunch they  
reported to the teacher that they had a flat tire.  
Much to their relief she smiled and said, "Well,  
you missed a test today so take seats apart from  
one another and take out a piece of paper." Still  
smiling, she waited for them to sit down. Then  
she said: "First Question: Which tire was flat?"

### The Beach

Our first day at a resort my wife and I decided to  
hit the beach. When I went back to our room to  
get something to drink, one of the hotel maids  
was making our bed. I grabbed my cooler and  
was on my way out when I paused and asked,  
"Can we drink beer on the beach?" "Sure," she  
said, "but I have to finish the rest of the rooms  
beforehand."

### Revolutionary War

During the Revolutionary war, a Lieutenant  
asked a soldier why he was falling back during a  
really fierce battle. "Didn't you hear me say that  
we're outnumbered 4 to 1?" The soldier replied,  
"I got my four Sir."

### Bugs

"Mom, are bugs good to eat?" asked the boy.  
"Let's not talk about such things at the dinner  
table, son," his mother replied. After dinner the  
mother inquired, "Now, baby, what did you want  
to ask me?" "Oh, nothing," the boy said. "There  
was a bug in your soup, but now it's gone."

# WORD SEARCH

## Movie Nights

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

A TEAM  
AVATAR  
BOOK OF ELI  
BURN AFTER READING  
BUTTERFLY EFFECT  
CENTURION  
CINDERELLA MAN  
CYRUS  
DARK KNIGHT  
DEFINITELY MAYBE  
DEPARTED  
FIGHTER

GREEN HORNET  
HALL PASS  
HANNA  
HARRY POTTER  
IN BRUGES  
INCEPTION  
INDIANA JONES  
KICK ASS  
KINGS SPEECH  
PUBLIC ENEMIES  
RESCUE DAWN  
SALT

SOCIAL NETWORK  
STEP BROTHERS  
THE TOWN  
THOR  
TRON  
TRUE GRIT  
UNSTOPPABLE  
UP  
WALLE  
WANTED  
WATCHMEN  
WRESTLER





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.

## NEW Energy & Water Efficiency Resources on the HUD Exchange

Energy and water efficiency [resources](#) for multifamily property owners are now available on the [HUD Exchange](#). The resources are categorized by topic, from Retrofit Planning to Resident Engagement.

- **Don't know where to start?** The Utility Benchmarking resources are designed to help multifamily property owners catalogue their building portfolios and analyze energy and water performance over time.
- **Wondering what to do with all that utility data?** Check out the Retrofit Planning resources, which use energy and water consumption data to suggest targeted upgrades for the most inefficient properties.
- **In the dark about how to pay for building upgrades?** Browse resources on Retrofit Finance, including an interactive 'Financing Navigator,' database of state-level energy efficiency incentives, and a financial decision tree.
- **Trying to choose the best products for your properties?** View Building and Product Standards for links to ASHRAE, IECC, ENERGY STAR, and Water Sense standards and products.
- **Want to ensure optimal performance of your building systems?** The Operations and Maintenance resources help property owners and managers incorporate green and healthy practices into current operations and maintenance procedures.



***Starting a new campaign to change resident behavior? Use Resident Engagement Toolkits to lower your utility costs by creating your own resident energy efficiency education and engagement plan.***

<https://mailchi.mp/hudexchange/new-energy-water-efficiency-resources-partner-triumphs-and-more-bbc-multifamily-february-newsletter?e=67dc85f661>



## Home -Delivered Meals Can Cut Need for Hospital Care



Delivering healthy food to low-income elderly or disabled people is one important way to improve their health and reduce their need for hospital stays or visits to [emergency rooms](#), a new study concludes.

The study found that people eligible for both Medicare and Medicaid who had food delivered to their home had fewer ER visits than those without this benefit. Those who received meals that had been medically tailored fared especially well, with about 1.5 fewer ER visits, on average, over 19 months and half the number of hospital admissions.

Both groups had lower medical costs.

"These findings suggest the potential for meal-delivery programs to reduce the use of costly health care and decrease spending for vulnerable patients," the researchers reported in the medical journal *Health Affairs*.

They reasoned that access to [nutritious food](#) helps keep people healthy, partly by reducing stress. And they noted that some vulnerable people might otherwise have to choose between paying for food or medicine.

The study cites evidence that food insecurity generally "is associated with \$77 billion in excess health care expenditures each year."

"Some people's response is that [food-delivery programs] will drive up the federal budget, which, on one hand, it does," Craig Gundersen, a professor of agricultural strategy at the University of Illinois, who was not involved in the study, told the *Washington Post*. "But on the other hand, we have to look at the cost savings associated with this ... [through] nontrivial reductions in health care costs in our country."

<https://www.aarp.org/health/healthy-living/info-2018/home-delivery-nutritious-foods-fd.html?intcmp=AE-HP-TTN-R2-POS1-REALPOSS-TODAY>

## Most Older Americans Support Medical Marijuana

Older Americans think marijuana is effective for [pain relief](#) and should be available to patients with a doctor's recommendation, according to a new University of Michigan/AARP survey.

The majority of the adults age 50 to 80 responding to the National Poll on Healthy Aging say they believe [medical marijuana](#) is effective for pain relief, appetite loss and anxiety. Eighty percent say they strongly or somewhat support its use when a doctor consents. Sixty percent do not support the use of medical marijuana without a doctor's recommendation.

Six percent of those surveyed report personally using marijuana for medical reasons. That percentage is relatively high compared with prior studies, says Preeti Malani, professor of internal medicine at the University of Michigan and director of the poll.

Eighteen percent of respondents say they personally know someone who uses marijuana for medical purposes. "I'd say this is a tipping point for medical marijuana," says Alison Bryant, senior vice president of research at AARP. "As more of a person's acquaintances use it, it becomes more normalized."

Several survey questions asked respondents to compare the effects and addictive nature of medical marijuana with [prescription pain medication](#). Nearly half of those surveyed say prescription drugs are more effective for treating pain, compared with 14 percent who say marijuana is more effective. But 48 percent say prescription drugs are more addictive than marijuana, compared with the 14 percent who say marijuana is more addictive.

"We don't know for sure if marijuana is less addictive or more effective than prescription drugs," says Malani, who says the absence of studies on the safety of medical marijuana could put patients at risk. "There are no standardized doses for medical marijuana," Malani says. "A doctor may give you permission for it, but the person advising you in a marijuana shop may not have the training to know which kind and which dosage is best for your needs."

Malani says it's important for individuals who decide to treat their symptoms with medical marijuana to discuss it with their [primary care physician](#). The survey results suggest this type of communication isn't happening. Of the 6 percent of respondents who use medical marijuana, only half say a doctor recommended it and more than half say their primary care physician doesn't know they use it.

"We already worry about memory loss with this population," Malani says. "Is it accelerated in older adults who use medical marijuana? Older people may be more vulnerable to marijuana's effects. Now that more than half of the states have legalized medical marijuana, we need more research."

The majority of survey respondents agree, with 64 percent favoring government-funded research to study the health effects of marijuana.

The results are based on responses from 2,007 people ages 50 to 80. The National Poll on Healthy Aging is administered by the University of Michigan Institute for Healthcare Policy and Innovation and is sponsored by AARP and Michigan Medicine, the University of Michigan's academic medical center. The poll has a margin of error of plus or minus 1 to 2 percentage points.

<https://www.aarp.org/health/drugs-supplements/info-2018/medical-marijuana-pain-prescription-fd.html?intcmp=AE-HP-TTN-R1-POS1-REALPOSS-TODAY>



---

### ***NLIHC Creates Outline of CDBG-DR Federal Register Notice for Residents and Advocates***

---

NLIHC has prepared a simple outline for residents and advocates to help them understand the requirements related to an Action Plan, public participation, and reporting that must be met in order to receive and use Community Development Block Grant-Disaster Recovery (CDBG-DR) funds. NLIHC's outline summarizes key features to help residents and advocates better shape a CDBG-DR grantee's Action Plan and to monitor uses of CDBG-DR over time.

NLIHC's outline is based on the February 9, 2018 *Federal Register* notice that applies to the \$7.4 billion in CDBG-DR funds Congress appropriated on September 8, 2017. Of that amount, HUD awarded \$5 billion to Texas, \$1.5 billion to Puerto Rico, \$616 million to Florida, and \$243 million to the Virgin Islands.

While the outline is based on the February 9 *Federal Register* notice, most of the features covered are likely to apply to future *Federal Register* notices about new CDBG-DR funding, including one that will be published for the additional \$28 billion Congress appropriated on February 9, 2018 (although that upcoming *Federal Register* notice will have special features about the \$12 billion specifically for disaster mitigation).

NLIHC's "Outline of the CDBG-DR *Federal Register* Notice" is at: <http://bit.ly/2ol1kk>

## **Straight Talk for Seniors®: What the Administration's FY19 Budget Request Means for Seniors**

On Feb. 12, the Administration released its FY19 budget request, which outlines its funding priorities. The request does not reflect the [budget deal](#) that Congress passed earlier this month, but more detailed documents are expected from agencies in the coming weeks.

Congress is focused on finalizing FY18 appropriations. Like last year, lawmakers will likely move forward with their own plans for FY19, and few major policy changes are expected to pass in this election year.

Largely due to last year's tax cuts, the Administration's budget would never balance, with accumulated deficits of an estimated \$7.2 trillion over the next 10 years. Here are some other major proposals which, if enacted, would affect seniors.

## *SSDI and SSI: Cut by \$72billion*

The Social Security Disability Insurance (SSDI) program and Supplemental Security Income (SSSI) programs would be cut by an estimated \$72 billion over 10 years.

## *Medicaid: Cut by about \$1trillion*

The budget eliminates the Medicaid expansion and imposes per capita caps or block grants on the entire program. The caps would limit Medicaid funding at a set amount per beneficiary, irrespective of states' actual costs. The cap would grow more slowly each year than the projected growth in state per-beneficiary costs. Nearly 7 million low-income seniors [rely on Medicaid](#) for their health and long-term care. The proposal is based on a Graham-Cassidy Senate bill that Congress rejected last year, which the [Congressional Budget Office](#) estimated would reduce federal spending on Medicaid by about \$1 trillion from 2017-2026.

## *Medicare: Cut by \$237billion*

The budget includes a variety of Medicare cuts, most of which would reduce provider payments, such as spending reductions for Graduate Medical Education and Medicare bad debt payments. Several Medicare drug pricing proposals are also included, some of which could increase beneficiary out-of-pocket costs, and some which would reduce them. NCOA is supportive of the proposals to cap Part D out-of-pocket costs by eliminating the current 5% cost-sharing in catastrophic coverage and eliminating generic drug copayments for beneficiaries eligible for low-income subsidies.

[https://www.ncoa.org/blog/straight-talk-seniors-administrations-fy19-budget-request-means-seniors/?utm\\_source=newsletter&utm\\_medium=social&utm\\_campaign=02212018\\_NCOAWeek](https://www.ncoa.org/blog/straight-talk-seniors-administrations-fy19-budget-request-means-seniors/?utm_source=newsletter&utm_medium=social&utm_campaign=02212018_NCOAWeek)



# JEFFREY CHARLES

& ASSOCIATES, INC.

## Comparing Housing Cooperatives to Rentals, Single Family Ownership and Condominiums/HOAs

	Cooperative	Rental	Single Family	Condominium/Homeowner Association
<b>Community Control</b>	The co-op resident members elect their Board of Directors, which decides all policy matters. The Board usually sets up several committees to help run the community.	Renters usually have no voice in establishing and maintaining community standards.	Individual owners have no jurisdiction over their neighbors	Condo owners elect a board of directors/managers and establish committees to govern the community, like co-ops.
<b>Community Services</b>	Co-op provides a natural base for services and activity desired by its members.	Provided at discretion of landlords.	Provided on a voluntary basis.	Condos similar to co-ops.
<b>Costs At Move-In</b>	New members buy their share in the cooperative corporation and also pay the first monthly charge in advance.	Usually one month's rent is paid as a security deposit, plus the first month's rent.	Purchaser must buy the property, usually with a mortgage with a down payment of at least 5%.	Same as single family.
<b>Maintenance</b>	A cooperative can choose to have its employees handle all co-op maintenance. Redecorating is generally a member responsibility.	Maintenance policies are established by the landlord.	Each owner is responsible for all maintenance and repairs.	Owner is responsible for all maintenance and repair (except for common areas and facilities).
<b>Management</b>	Each co-op family has one vote in election of their Board of Directors. This resident Board then hires professional management or manages itself.	The landlord handles management.	Owners are responsible for their property.	Condos and HOAs are managed similar to co-ops.
<b>Monthly Costs</b>	Members pay their share of actual costs, based on not-for-profit operation of entire community.	Tenants pay rent specified in lease.	Each owner must make his or her purchases of whatever is needed, often at higher retail costs.	Same as single family.

(703) 924-5900 • FAX (703) 924-6727 • 6422 GROVEDALE DRIVE, SUITE 201C • ALEXANDRIA, VA 22310

REAL ESTATE • PROPERTY MANAGEMENT • CONSULTING

<b>Move Out/Resale</b>	Either the co-op maintains a waiting list or the owner is responsible for resale.	With proper notice, the security deposit will be returned less any delinquent rent and damages.	The owner is responsible for resale.	Same as single family.
<b>Owner's Liability</b>	Co-op members have no personal liability on a co-op's mortgage, but do have liability for share loans.	Owners have liability. Renters have no personal liability	Owner is personally liable for any unit mortgage and note.	Owners have common liability for common areas and personal liability for mortgage.
<b>Ownership</b>	The residents are the sole owners of the property through a corporation.	Tenants own nothing. On expiration of lease, tenants may be forced to vacate.	Owners acquire individual title to their dwellings.	Condo/HOA owners own undivided share of common elements. Unit owned by individual.
<b>Replacement of Facilities and Equipment</b>	Three methods are available to finance replacements: (1) assessments against individual members; (2) establishment and funding of replacement reserves; and (3) secured borrowing in the form of refinancing or second mortgages.	The landlord decides when and if replacements are to be made.	Single-family owners pay their entire bill.	Condos/HOA can assess members or establish and fund replacement reserves.
<b>Resale Price</b>	Resale can be controlled if desired or left to the market.	Any increase in value belongs to the landlord, and reflects itself in increased rent.	Resale price is left to the market.	Same as single family.
<b>Tax Benefits</b>	Co-op members enjoy the usual home owner deductions for interest and taxes.	No tax benefits.	Same as co-op.	Same as co-op.
<b>Vacancies</b>	Established cooperatives have reserves for contingencies including vacancies.	The landlord has responsibility.	The owner has the responsibility.	Same as single family.

# SAVE THE DATE



Each year, NAHC's Annual Conference brings together your peers, colleagues and industry experts in cooperative housing to discuss issues and learn how to strengthen cooperative housing in the US.

*Registration opens in June 2018.*



## PAHC FALL TRAINING

Host Co-Op

Location

TBA

November 10, 2018

8:30am -3:00pm

# *PAHC 42th ANNUAL CONFERENCE*

*Ramada Virginia Beach Oceanfront Hotel  
615 Atlantic Avenue*



*April 26-28, 2018*



*We look forward to seeing you there!*