



YOUR HOUSE

From

Potomac Association of Housing Cooperatives



Providing Continuing Education for its Membership

PAHC Board of Directors

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Myrine E. Buford
Vice President

Melinda Rickey
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Maxine Lyons
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Vacant
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Newsletter

Ruthie L. Wilder, Editor

Myrine E. Buford, Co-Editor

Quote of the Month

"Health is the greatest gift, contentment the greatest wealth, faithfulness the best relationship." **Buddha**

Spring Forward!

Just a reminder, Daylight Savings Time begins March 9, at 2:00 a.m.

GREETING FELLOW COOPERATORS,



AFTER A LONG COLD WINTER, I KNOW WE ARE ALL LOOKING FORWARD TO SOME WARM WEATHER; YES THIS SMILE IS ON MY FACE BECAUSE I KNOW SPRING IS ON ITS WAY AND THAT MEANS THAT PAHC ANNUAL CONFERENCE IS NEAR. WE ARE LOOKING FORWARD TO THE CONFERENCE IN NAGS HEAD, NC - APRIL 24-26, 2014 AND SEEING ALL OF YOU THERE.

PAHC's THEME FOR 2014 IS "CONTINUING THE COOPERATIVES EDUCATIONAL JOURNEY – WHILE TURNING DIFFICULT SITUATIONS INTO OPPORTUNITIES". WITH YOUR SUPPORT WE WILL CONTINUE TO STAY ON THE ROAD OF NEW POSSIBILITIES, AND KEEP OUR FOCUS ON UNLIMITED OPPORTUNITIES. WE ENCOURAGE ALL OF YOU TO TRAVEL ALONG WITH US.

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ASSOCIATION NEWS

**JOIN US FOR PAHC 2014
ANNUAL CONFERENCE
&
MEMBERSHIP MEETING
AT
The Ramada
Plaza Hotel
1701 S. Virginia
Dare Trail
Hags Head, NC**

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

Washington Hill Mutual Homes News.....

Thank you - PAHC, RHHM, WHMH, Art Vespignani and the other various sponsors for supporting the WHMH **Chillers**, Tracia Sherman, Anthony Harris and Tina West in the 2014 Polar Bear Plunge.



They Did Great

We held our Annual Membership Meeting in October 2013 and the Board of Directors is as follows:

Nicholas Durham – President
Bonnie Muschett – Vice President
Tracia Sherman – Secretary
Tameka Bell – Treasurer
Elaine Hyatt – Asst. Treasurer
Cori Ramos – Member at Large
Joan Burns – Member at Large

We are looking forward to a productive year.

CONGRATULATIONS PAHC on your 38th Annual Membership Conference.

ASSOCIATION NEWS

PAHC Board of Directors' Corner (from the President)

I would like to take this opportunity to thank my fellow board members for their hard work during this year: It is my esteem pleasure to work with a team of people who are always willing to share in the responsibility to get the job done.

Ms. Ruthie Wilder
Ms. Melinda Rickey
Ms. Myrine Buford
Ms. Maxine Lyons
Mr. William Brawner
Mr. Willie Sims
Ms. Candance Serrette

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.

PAHC NEWS: PAHC is moving forward with its 2013 theme "Moving forward-Riding the Waves".

PAHC held its 2013 Annual Conference in Ocean City, MD, on April 25-27, 2013, there were over eighty-five participants representing fourteen cooperatives participating in the conference this year. There were 3 seats up for election on the board this year. Annie Hill, Maxine Lyons and Candice Serrette, were nominated by acclamation of the membership; the annual membership meeting was followed by PAHC Board of Directors' meeting, a motion was made that positions on the board remain as is (President, Anne Hill; Vice President, Myrine E. Buford; Secretary, Melinda Rickey; Treasurer, William Brawner; Assistant Secretary, Maxine Lyons; Assistant Treasurer, Ruthie Wilder; Members at Large, Willie Sims, Candice Serrette and Jackie Brown). The board of directors welcomed its newest member Candice Serrette, Pear Tree Park Cooperative, Newport News, VA.

Thanks to all the presenters: Bernard A. Cooke, LLC, Vernon Oakes, Oakes Management, Linda Brockway, NAHC, Dennis DiBello, APC, Michael Mamoliti, MAMS and Tameesha Hill, 2nd NW. The overall rating for the conference was 4.7.

PAHC begin its annual membership drive to potential new members in August 2013.

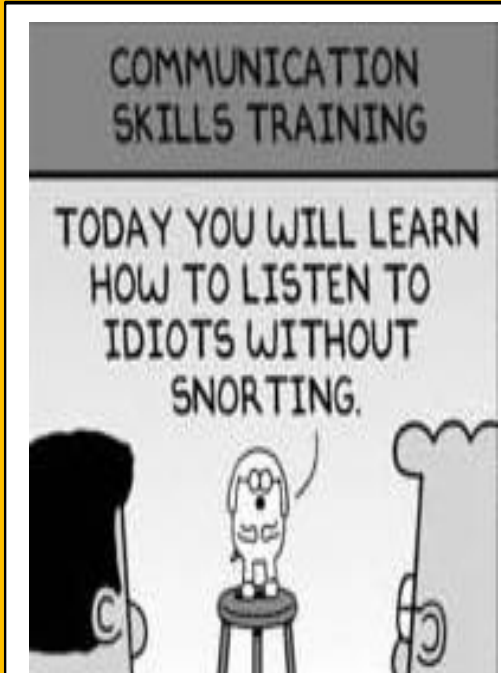
PAHC HELD ITS 2013 FALL TRAINING ON NOVEMBER 9, 2013, AT YORKVILLE COOPERATIVE, FAIRFAX, VA.

Cooperatives learned members about Board Training: Roles and Responsibilities. There were twenty-two representatives participated from Second Northwest Cooperative, Benning Road, St. James Mutual Homes, and Lightview Cooperative in Washington, D.C.; Reservoir Hill Mutual Homes, Waverly Terrace, and Washington Hill Mutual Homes in Baltimore, Maryland; and Yorkville Cooperative.

Panelists were Anne Hill, PAHC president and member of Second Northwest Cooperative, William Brawner, PAHC treasurer and a member of St. James Mutual Homes, Myrine Buford, PAHC vice president and a member of Reservoir Hill Mutual Homes, and Maxine Lyons, assistant secretary, Waverly Terrace Cooperative.

DIRECTORS' CORNER.....

KEEP SMILING



Bylaws

The rules and regulations enacted by an association or a corporation to provide a framework for its operation and management.

Bylaws may specify the qualifications, rights, and liabilities of membership, and the powers, duties, and grounds for the dissolution of an organization

Articles of Incorporation

The articles of incorporation constitute the legal document that establishes the cooperative as a business entity, subject to the laws of the state in which the co-op is chartered. The articles state the name under which the co-op will operate and the purpose of the corporation (which is to provide housing to its members).

The Board of Directors' FIDUCIARY DUTIES/RESPONSIBILITIES include:

Fiduciary Duty

The board always has a fiduciary duty to the owners. **Fiduciary duty** is an umbrella term and includes a duty of loyalty and a duty of ordinary care. While these obligations have historically applied to corporate boards, today even unincorporated associations are usually held to the same standard.

The board's **duty of loyalty** prohibits board members from using their position to take unfair advantage of the association. Board members owe a duty of undivided loyalty to the association. They may not make decisions for the association that benefit their own.

By law and by custom, all directors are expected to perform **three** basic duties on behalf of the organization and its owners:

1. Care/diligence
2. Loyalty, and
3. Obedience.

"Happy Birthday" To Waverly Terrace Cooperative, Inc.

Your Home For One Stop Living!

Waverly was incorporated as a housing cooperative in November, 1979 and this year will celebrate 35 years of providing safe, clean, affordable housing to its members. Over the years, persons have come and gone and in the (almost) 25 years of my having been employed with Waverly Terrace Co-op, I have so many stories to tell...

In 2010-2011 the Office went through major renovations. We had to open everything up to the bare walls from top to bottom. We moved the Business Office to the 2nd floor and the 1st floor became the Board Room/Meeting Space. It's more secure and the Office is more private.

In 2007 the great winter storm united the membership in a way that has developed lifetime friendships between its oldest and newer members, staff, Board and surrounding community. Everyone worked together, clearing snow, eating together, getting each other to work, market, etc. It ignited and united the co-op in a 21st Century kind of way.

In 2006 major upgrade projects began—new windows and storm doors, upgrading furnaces and air conditioning systems, painting the exterior building and fire escapes, renovating the vestibules—new mailboxes, intercom systems, lighting and carpeting. Ceramic floor tile in units, new bathtubs, painting hallways and upgrading tile in halls—These projects are now ongoing.

The greatest story, however is the one of 2004 when the mortgage(s) on the buildings and the parking lot were paid off and the property really became the property of the corporation. The corporate attorney, Gerald Smith, led us smoothly through that process.

In 2002-2003, the maintenance crew took needed classes to become certified in lead paint abatement and the upgrade process of the basement ensued. Members, believe it or not, did not get upset when we had to close off the basement for months. One thing about the members at Waverly, when they realize something is being done to better their living conditions, they are all for it!

What about Y2K—everybody thought computers would crash—it was a mess! Well, Waverly had just decided to become computerized and of course, waited until after 12/31/1999! 2000 began training for me in a new way because until then everything had been done by hand.

Another great year was 1997 when we held an Open House for the new office. The Office had been located in the basement where it was always damp, cold and cramped. In 1996 Thomisina Allen, President and the Board of Directors decided it was time to move. The one bedroom townhouse at 112 N. Stockton Street was designated the new Business Office and we moved. There was a grand celebration and just about everyone felt it was a great move.

What I know for certain is that looking back over the years, there have been some great people in place that have helped make Waverly Terrace what it is today. Without priority and in no special order, all were equally important and deserve the same honor!

Waverly Terrace Cooperative, Inc. cont.

I remember 1991 when Janice Cromwell moved out of the Co-op. She had been President of the Board since the Interim Board passed her the baton. But, she met Arthur Nowell, fell in love, decided to marry and moved out of the co-op, thus passing the baton to Gloria Griffin.

I'll never forget my conversion, I'll call it. I came to work here on June 28, 1989. I had been used to working at Washington Hill Mutual Homes which was so much larger than Waverly Terrace and I never thought I would grow to love working here. I will admit, that "It's A Different World" from where I come from, but it is a part of me, now. Working in a one person office and working the hours that I do, I don't get to go out, meet a lot of people or delve into a lot of new friendships. I have, however, met some folk that I will never release from my heart. They have afforded me the opportunity to grow by allowing me employment for these past (almost) 25 years. They have trusted me with their finances, personal information, keys to their homes and so much more. As time evolves, I realize I'm getting older and will one day want to retire which means my time here is winding down. I think about that and wonder when, who and how I am going to pass the baton on. I know I will have to (even though some on the Board have decided I must work here until I am 80) but this place has become more than a place to work. I truly believe that cooperative housing works and is the best form of housing for people that do not want mortgages, maintenance responsibility, etc.

The current President, Maxine Lyons wants to plan a celebration for the 35th year anniversary. The past few years have been ones of struggle for a lot of people, even for some of the members at Waverly Terrace Co-op, but one thing that this corporation has never stopped doing is celebrating its members. Whatever the past, however the present, and regardless of what it must face in the future, making sure the members know they are what makes the corporation work, that they are what has sustained the corporation for every year they have been in business has been important, crucial, even almost critical to every Board that has sat at the table to make any decision. The motto "Your home for one stop living" proposed by member, Van Woodson, was adopted by the Board and has become a movement here. One has to experience life here to understand what that means.

Submitted by Joanne Ball

PAHC FALL TRAINING
NOVEMBER 8, 2014
BENNING ROAD COOPERATIVE, INC.
MORE DETAILS FORTHCOMING
VENUE SUBJECT TO CHANGE

**MEMBERS, WE NEED
 YOUR HELP – PLEASE
 VOLUNTEER YOUR
 COOP TO HOST FUTURE
 TRAININGS!**

JUST FOR LAUGHS!!!

Wife or Girlfriend

A physicist, a mathematician and a computer scientist discuss what is better: a wife or a girlfriend.

The physicist: "A girlfriend. You still have freedom to experiment."

The mathematician: "A wife. You have security."
 The computer scientist: "Both. When I'm not with my wife, she thinks I'm with my girlfriend. With my girlfriend it's vice versa. And I can be with my computer without anyone disturbing me..."

Math

A father who is very much concerned about his son's bad grades in math decides to register him at a catholic school. After his first term there, the son brings home his report card: He's getting "A"s in math.

The father is, of course, pleased, but wants to know: "Why are your math grades suddenly so good?"

"You know", the son explains, "when I walked into the classroom the first day, and I saw that guy on the wall nailed to a plus sign, I knew one thing: This place means business!"

KID's CORNER



RECIPES CORNER

Carrot & Raisin Salad

Ingredients

- 4 cups shredded carrots**
- 3/4 to 1-1/2 cups raisins**
- 1/4 cup mayonnaise**
- 2 tablespoons sugar**
- 2 to 3 tablespoons 2% milk**

Directions

1. Place carrots and raisins in a large bowl. In a small bowl, combine the mayonnaise, sugar and enough milk to achieve dressing consistency. Pour over carrot mixture; toss to coat. Yield: 8 servings.
2. If desire, add 1/2 cup chopped pineapple



Transforming for the 21st Century

The U.S. Department of Housing and Urban Development is undertaking a series of restructuring and systemic changes within its Office of Multifamily Housing Programs and also realigning its field structure. These changes will transform HUD for the 21st century.

Transforming Multifamily

HUD's Office of Multifamily Housing provides mortgage insurance to HUD-approved lenders to facilitate the construction, substantial rehabilitation, purchase and refinancing of multifamily housing projects as well as administering a number of project-based rental assistance programs. Multifamily will be undertaking a multi-year transformation effort, including both implementing operational improvements and streamlining its organization in headquarters and the field.

"We have to change to keep pace with the marketplace by leveraging technology, reducing our footprint, and enhancing customer service in ways that will help ensure that we complete our work and deliver our products at a 21st Century level." said Marie Head, Deputy Assistant Secretary for Multifamily Housing Programs."

- For more information please visit **Transforming Multifamily for the 21st Century**
- **November 20, 2013 Multifamily Q&As**
- **Important Employee Points of Contact**

Small Office Project

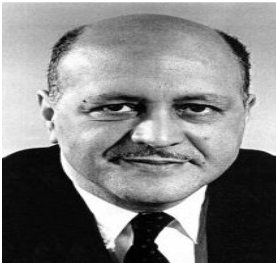
HUD is closing 16 of its 80 field offices this year in order to realign staff resources to best support program delivery. This action will also generate meaningful administrative savings. The closures, which are expected to be completed early in fiscal year 2014, will affect approximately 120 employees.

"We looked at where our staff work and where they need to be in order to make certain we can achieve the greatest possible impact on the people and the places we serve, especially given the tough fiscal climate we are in" said Pat Hoban-Moore, HUD's Assistant Deputy Secretary for Field Policy and Management. "We can implement this realignment while still providing quality service to communities throughout the nation."

- For more information please visit the **Small Office Project Page**
- **May 31, 2013 Small Office Q&As**
- **Important Employee Points of Contact**

That's a First: A HUD Black History Fact

Written by: **Shantae Goodloe** - Shantae Goodloe is a Public Affairs Officer in HUD's Office of Public Affairs.



Did you know that Robert Weaver, the first Secretary of HUD was also sworn in as the first African-American to hold a cabinet-level position?

In fact, Weaver set the tone for HUD's work today and is known for a series of firsts: working toward passage of the 1961 low-income rental housing program, the first piece of legislation passed by President John F. Kennedy's administration; championing the 1968 Fair Housing laws to end discrimination; and, connecting housing to jobs in what we now call sustainable communities.

As a result, HUD continues to ensure that people live in inclusive and sustainable communities free from discrimination. The Fair Housing Act, the law that makes it illegal to discriminate in the sale or rental of housing base on race/color, national origin, religion, sex, familial status and disability was signed on April 11, 1968, days after Dr. King's assassination. And it was only the beginning of our work.

Today, HUD's Office of Fair Housing's and its Fair Housing Assistance Program (FHAP) partner agencies receive over 9,000 complaints alleging some form of housing discrimination. And HUD continues to investigate individual acts of housing discrimination, and to obtain appropriate relief for its victims. The Department has also increased its efforts to create strong, sustainable communities by connecting housing to jobs, fostering economic development, and helping to build a clean energy economy.

HUD recognizes that the work it does today has an incredible impact on the future of our nation and applauds Secretary Weaver for laying the foundation.

IN MEMORY



William (Bill) Magee

left us on January 22, 2014. Bill was an individual that worked endless for many causes. He served and worked for those causes that touched him with an ability to bring people together and catch the passion.

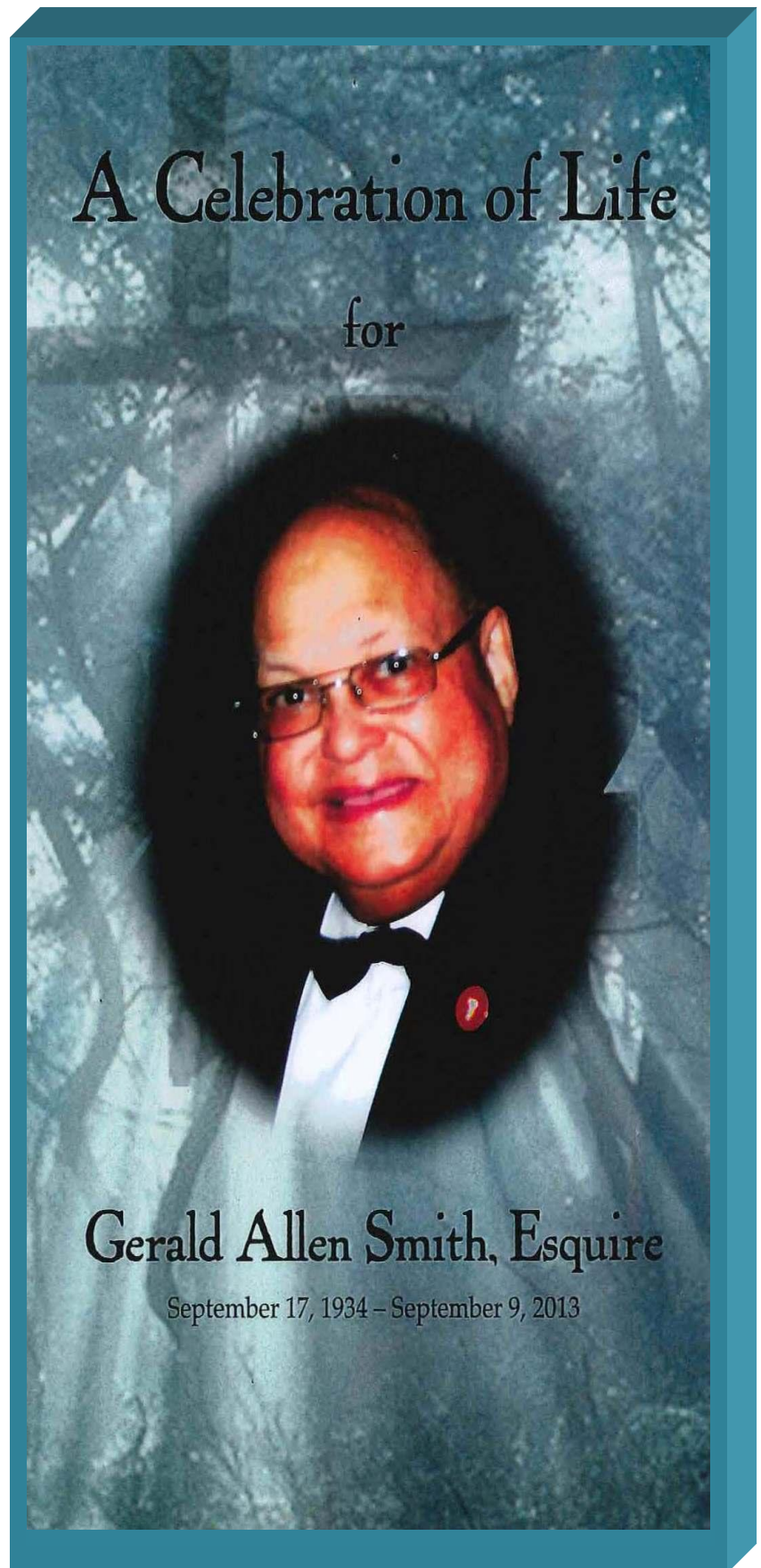
Bill Magee was a member of the Noble Square Cooperative for 44 years (one of the first). He believed in the Cooperative Housing Model and served on the Board of Directors at Noble Square for over 25 years, holding various positions and working through years of improvements and changes.

Bill served on the Midwest Association of Housing Cooperatives since 1982 and was President since 1990. His leadership and passion for Affordable Cooperative Housing and the Education and Preservation of that housing was and is a driving force for this organization. He will be sorely missed by all that have had the privilege to set at the table with him.

As well, Bill served for years on the National Association of Housing Cooperatives, bringing concerns and ideas to that organization as well as his leadership and parliamentary knowledge to their members.

Bill has been a part of the Citizens for Action in Chicago, IL for several years and worked within the political arena of the state of Illinois and City of Chicago. Bill also served his country in the Army.

Lastly, Bill enjoyed life and found pleasure every day and he always "Danced like nobody was watching!" **He will be missed by many and remembered by many more!**



FROM THE WHITE HOUSE

For Immediate Release
December 23, 2013



Executive Order -- Adjustments of Certain Rates of Pay

EXECUTIVE ORDER

ADJUSTMENTS OF CERTAIN RATES OF PAY

By the authority vested in me as President by the Constitution and the laws of the United States of America, it is hereby ordered as follows:

Section 1. Statutory Pay Systems. The rates of basic pay or salaries of the statutory pay systems (as defined in 5 U.S.C. 5302(1)), as adjusted under 5 U.S.C. 5303, are set forth on the schedules attached hereto and made a part hereof:

- (a) The General Schedule (5 U.S.C. 5332(a)) at Schedule 1;
- (b) The Foreign Service Schedule (22 U.S.C. 3963) at Schedule 2; and
- (c) The schedules for the Veterans Health Administration of the Department of Veterans Affairs (38 U.S.C. 7306, 7404; section 301(a) of Public Law 102-40) at Schedule 3.

Sec. 2. Senior Executive Service. The ranges of rates of basic pay for senior executives in the Senior Executive Service, as established pursuant to 5 U.S.C. 5382, are set forth on Schedule 4 attached hereto and made a part hereof.

Sec. 3. Certain Executive, Legislative, and Judicial Salaries. The rates of basic pay or salaries for the following offices and positions are set forth on the schedules attached hereto and made a part hereof:

- (a) The Executive Schedule (5 U.S.C. 5312–5318) at Schedule 5;
- (b) The Vice President (3 U.S.C. 104) and the Congress (2 U.S.C. 31) at Schedule 6; and
- (c) Justices and judges (28 U.S.C. 5, 44(d), 135, 252, and 461(a)) at Schedule 7.

Sec. 4. Uniformed Services. The rates of monthly basic pay (37 U.S.C. 203(a)) for members of the uniformed services, as adjusted under 37 U.S.C. 1009, and the rate of monthly cadet or midshipman pay (37 U.S.C. 203(c)) are set forth on Schedule 8 attached hereto and made a part hereof.

Sec. 5. Locality-Based Comparability Payments. (a) Pursuant to section 5304 of title 5, United States Code, and my authority to implement an alternative level of comparability payments under section 5304a of title 5, United States Code, locality-based comparability payments shall be paid in accordance with Schedule 9 attached hereto and made a part hereof.

(b) The Director of the Office of Personnel Management shall take such actions as may be necessary to implement these payments and to publish appropriate notice of such payments in the *Federal Register*.

Sec. 6. Administrative Law Judges. Pursuant to section 5372 of title 5, United States Code, the rates of basic pay for administrative law judges are set forth on Schedule 10 attached hereto and made a part hereof.

Sec. 7. Effective Dates. Schedule 8 is effective January 1, 2014. The other schedules contained herein are effective on the first day of the first applicable pay period beginning on or after January 1, 2014.

Sec. 8. Prior Order Superseded. Executive Order 13641 of April 5, 2013, is superseded as of the effective dates specified in section 7 of this order.

BARACK OBAMA

FROM THE WHITE HOUSE cont.

Health Care that Works for Americans

On March 23, 2010, President Obama signed the Affordable Care Act into law, putting in place comprehensive reforms that improve access to affordable health coverage for everyone and protect consumers from abusive insurance company practices.

For those Americans who already have health insurance, the only changes you will see under the law are new benefits, better protections from insurance company abuses, and more value for every dollar you spend on health care. If you like your plan you can keep it and you don't have to change a thing due to the health care law. The President addressed concerns from Americans who have received letters of policy cancellations or changes from their insurance companies in an interview with NBC News, [watch the video or read a transcript](#).

For the uninsured or those who don't get their coverage through work, a key component of the Affordable Care Act will take effect on October 1, when the new Health Insurance Marketplace open for business, allowing millions of Americans to comparison shop for a variety of quality, affordable plans that best meet their health care needs.

The health care law gives middle class families the security of affordable coverage they deserve and protects every American from the worst insurance company abuses.

Progress

- Ended insurance companies' unchecked power to cancel policies, deny coverage, or charge women more than men, and established new rights to appeal insurance company decisions.
Read about: [the Patient's Bill of Rights](#)
Read about the Patient's Bill of Rights: <http://wh.gov/MpL>
- Ensured that no American will be denied care or charged more due to a pre-existing condition as of 2014. 17 million children with pre-existing conditions already benefit from this protection.
Read about: [protecting Americans with pre-existing conditions](#)
Read about protecting Americans with pre-existing conditions: <http://wh.gov/MpL>
- Ensured preventive care is covered by insurance companies and Medicare with no co-pay or cost sharing—including mammograms for women and wellness visits for seniors.
Read about: [access to preventive care](#)
Read about access to preventive care: <http://wh.gov/OuH>
- Helped nearly 6.3 million seniors save a total of \$6.1 billion on the cost of their prescription drugs since 2010.
Read about: [health care savings for seniors](#)
Read about health care savings for seniors: <http://www.hhs.gov/news/press/2013pres/03/20130321a.html>
- Required insurance companies spend at least 80% of premiums on health care, and less than 20% on advertising, overhead and CEO salaries—or provide customer rebates.
Read about: [holding insurance companies accountable](#)
Read about holding insurance companies accountable: <http://wh.gov/zH8>
- Guaranteed 6.6 million young adults the security of knowing they can stay on their parent's health plan until they're 26.
Read about: [expanding health coverage for young adults](#)
Read about expanding health coverage for young adults: <http://wh.gov/ujC>

What's Next

- Establish a new way to shop for health insurance through the health insurance marketplace. People will be able to compare all their insurance options based on price, benefits and quality in plain language that makes sense, and enroll in a plan that meets their needs.
Read about: [the health insurance marketplace](#)
Read about the health insurance marketplace: <http://www.healthcare.gov/marketplace/about/index.html>
- Help families with the cost of health care. In 2014, 18 million middle class people and families will get a tax cut averaging \$4,000 to help cover the cost of care.
Read about: [help paying for health care](#)
Read about help paying for health care: <http://wh.gov/3Buw>
- Lower Medicare costs and close the donut hole. Seniors with traditional Medicare will save nearly \$4,200 by 2021, and those with high prescription drug costs will save even more.
Read about: [health care savings for seniors](#)

IRS AT A GLANCE

IRS Kicks Off 2014 Tax Season; Individual Returns Can Be Filed Now; Free Online Services Available to Help With Filing, Refunds, EITC

IRS YouTube Videos

Do It Yourself Free Tax Preparation: [English](#) | [Spanish](#) | [ASL](#)

When Will I Get My Refund?: [English](#) | [Spanish](#) | [ASL](#)

IRS Social Media: [English](#)

Podcast: [Do It Yourself Free Tax Preparation](#)

IR-2014-9, Jan. 31, 2014

WASHINGTON — The Internal Revenue Service today opened the 2014 filing season by highlighting a growing array of online services and encouraging taxpayers to check out a variety of tax benefits, such as the often-overlooked Earned Income Tax Credit.

Taxpayers have until Tuesday, April 15, 2014, to file their 2013 tax returns and pay any tax due. The IRS expects to receive more than 148 million individual tax returns this year, and more than four out of five returns are now filed electronically.

About three out of four filers typically get refunds, and the IRS issues more than nine in ten of these refunds in less than 21 days. Last year, taxpayers received an average refund of \$2,755. E-file, when combined with direct deposit, is the fastest way to get a refund. More than three out of four refund recipients now choose direct deposit.

“Tens of millions of people will file their taxes in the next few weeks, and we encourage taxpayers to visit IRS.gov as the best place to get quick help,” said IRS Commissioner John Koskinen. “We continue to add features and make it more user-friendly to help taxpayers. People can get everything from answers to tax questions about preparing their tax return to checking the status of their refund after they file.”

The IRS began accepting and processing individual tax returns today after updating tax forms and completing programming and testing of its systems. The IRS also has updated and strengthened its systems to help protect against refund fraud and identity theft. This annual updating process saw delays in October following the 16-day federal government closure.

EITC Awareness Day Highlighted

Today also marks the annual Earned Income Tax Credit Awareness Day. Koskinen and other IRS officials are joining local leaders and community organizations across the country at news conferences and outreach events highlighting the benefits of EITC, which helps working families with low and moderate incomes. Koskinen attended an EITC event today at Baltimore CASH with a variety of local, state and federal officials.

Although an estimated four out of five eligible workers and families get this key work incentive, one in five miss out on EITC. That's because either they don't claim it when filing or they don't file a tax return at all because their income is below the filing threshold. One-third of the population eligible for EITC shifts each year as their personal circumstances, such as work status or family situation, change and can affect eligibility. “We urge people to look into EITC. Many people don't realize they are eligible and simply overlook this credit,” Koskinen said. “There are easy ways to find out more about this credit, either by visiting IRS.gov, or using Free File or a software package. The IRS is working hard to educate people about EITC while also putting in place processes that identify and prevent improper payments.”

Online Tools at IRS.gov Available to Help

Aimed at individuals and families who made \$51,567 or less last year, the EITC varies by income, family size and filing status. People can see if they qualify by visiting IRS.gov and answering a few questions using the [EITC Assistant](#), a special online tool. Eligible taxpayers can also use another helpful online resource, the [VITA Site Locator](#) tool to locate one of nearly 13,000 community-based volunteer tax sites consisting of over 90,000 volunteers that can help them file their return for free.

IRS At A Glance contd.

The EITC Assistant and VITA Site Locator are just two of a growing array of online and automated IRS services that can help taxpayers get the information they need to file their returns and get their refunds quickly.

[Tele-Tax](#), for example, helps taxpayers see if they qualify for various tax benefits, such as the Child Tax Credit and Additional Child Tax Credit for eligible families, the American Opportunity Tax Credit for parents and college students, the saver's credit for low-and moderate-income workers saving for retirement and energy credits for homeowners making qualifying energy-saving home improvements. The automated IRS services can also help home-based businesses check out the new simplified option for claiming the home office deduction, a straightforward computation that allows eligible taxpayers to claim \$5 per square foot, up to a maximum of \$1,500, instead of filling out a 43-line form ([Form 8829](#)) with often complex calculations.

When taxpayers are ready to fill out and file their returns, another online option, available exclusively on IRS.gov, enables anyone to e-file their returns for free. [Free File](#) offers two free electronic filing options: brand-name tax software or online Fillable Forms. Taxpayers who make \$58,000 or less can choose free options from 14 commercial software providers. There's no income limit for the second option, Free File Fillable Forms, the electronic version of IRS paper forms, which is best suited to people who are comfortable preparing their own tax return.

Even after taxpayers file, there are more online tools that can provide them with valuable assistance long after tax season ends. One of the most popular is [Where's My Refund?](#), a tool available on IRS.gov that enables taxpayers to track the status of their refund. Initial information will normally be available within 24 hours after the IRS receives the taxpayer's e-filed return or four weeks after the taxpayer mails a paper return to the IRS. The system updates every 24 hours, usually overnight, so there's no need to check more often.

For taxpayers whose concern isn't a refund, but rather, a tax bill they can't pay, the [Online Payment Agreement](#) tool can help them determine whether they qualify for an installment agreement with the IRS. And those whose tax obligation is even more serious, the [Offer in Compromise Pre-Qualifier](#) can help them determine if they qualify for an offer in compromise, an agreement with the IRS that settles their tax liability for less than the full amount owed.

Another useful year-round tool, the [IRS Withholding Calculator](#), helps employees make sure the amount of income tax taken out of their pay is neither too high nor too low. This tool can be particularly useful to taxpayers who, after filling out their tax returns, find that the refund or balance due was higher than expected.

Tax Help Through YouTube, Twitter, Tumblr

The IRS also offers more than 100 short instructional videos, tax tips and other useful resources year-round through a variety of social media platforms. They include:

- YouTube, available in [English](#), [Spanish](#) and [American Sign Language](#).
- Several twitter feeds in English and Spanish at [@IRSnews](#), [@IRSenEspanol](#) and [@IRStaxpros](#).
- Tumblr at www.internalrevenueservice.tumblr.com.

The IRS only uses social media tools to share information with the public, not to answer personal tax or account questions. And the IRS reminds taxpayers to never post confidential information, such as a Social Security number, on social media sites.

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