

## *Quote of the Month*

*Loyalty is more than a word. It's a way of LIFE!*



## *Potomac Association of Housing Cooperatives*

# PAHC

*Providing Continuing Education for its Membership*



### **PAHC Board of Directors**

*2018-2019*

**Annie Hill**  
*President*

**Rhonda Dozier**  
*Vice President*

**Ruthie L. Wilder**  
*Treasurer*

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*Assistant Secretary*

**Tracina Leake**  
*Assistant Treasurer*

**Maxine Dennis**  
*Member-At-Large*

**Vacant Seat**

**Vacant Seat**

### **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 co-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.

### **Newsletter Committee**

**Chief Editor**

*Rhonda Dozier*

**Co-Editor**

*Tracina Leake*

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# 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, then 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 the District of Columbia Maryland and Virginia (DMV) areas. PAHC is a member of the National Association of Housing Cooperatives.

*The Board of Directors*

## PAHC Board of Directors' Corner

We are looking forward to seeing all of you at the 2019 Annual Conference April 25-27, at the Holiday Inn Hotel in Ocean City, MD.

Please mark your calendar for PAHC 2020 Annual Conference & Membership Meeting in Dover, DE at Dover Downs Hotel & Casino. We have lined up a team of experts who are ready to share their expertise with you.

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 Program and Education Committee is already working on venues for 2021 Annual Conference.

We always welcome input and ideas from members; we need your input and 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 on your cooperative. The BOD actively promotes good leadership practices to educate and inform its members.

*Thanks to all of you!*

Rhonda Dozier  
Ruthie L. Wilder  
Maxine Dennis  
Vacant

Melinda Rickey  
Tracina Leake  
Bernice Thiomas-El  
Vacant

*Annie Hill, President*



## ASSOCIATION NEWS

*PAHC Fall Training 2019:*

### **WILL YOU HOST US?**

We would like to give a Big THANKS to Northwest Cooperative Homes for hosting our 2018 Fall Training.

We are looking for a host site for our 2019 Fall Training.

If you would like to host, please contact us for details.

**The following Cooperatives were represented at PAHC's 2018 Fall Training:**

Beecher Cooperative, Inc.

Capital View Mutual Homes

Northwest Cooperative, Inc.

Pickwick Square Mutual Homes, Inc.

Reservoir Hill Mutual Homes, Inc.

Southern Homes & Gardens

Waverly Terrace Cooperative

Yorkville Cooperative

## PAHC COMMITTEES

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

**Program/Education**, Melinda Rickey

**Membership**, Ruthie L. Wilder

**Newsletter**, Rhonda Dozier

**Fundraiser**, Maxine Dennis

**Website**, Annie Hill

**Policies & Procedures**, BOD

**Government Watch**, Ruthie L. Wilder

**Honorary Advisory Member**

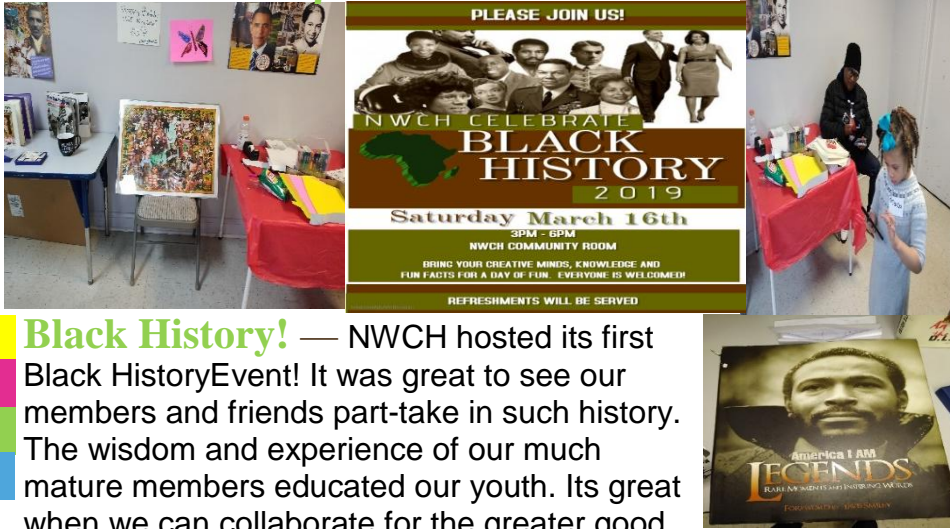
Peter Behringer

Bernard Cook



# CooperativeNews...

## Northwest Cooperative Homes



**Black History!** — NWCH hosted its first Black History Event! It was great to see our members and friends part-take in such history. The wisdom and experience of our much mature members educated our youth. Its great when we can collaborate for the greater good.

## Waverly Terrace Cooperative

HAPPY  
39<sup>TH</sup>  
ANNIVERSARY

## Look whose getting a face lift Capital View Mutal Homes

Capital View Mutual Homes is overjoyed to announce that our highly anticipated exterior renovations are underway. It was a rough start and while we still have more work to do, the improvements are looking beautiful. It's important to us to not only live in a beautiful neighborhood but to also be a beautiful neighborhood. The neighborhood revitalizations has our members excited.

We've been working with United Construction Services LLC since November 2018 to achieve our vision. We wanted to start our renovations at the top, so we started with roofing, siding and gutters. Next up will be our parking lots and sidewalks. Look out Cooperatives Capital View Mutual Homes is getting a new look.



# HUD Updates & Links

In a surprise move, HUD published a notice in the *Federal Register* on January 5, 2018 suspending most local governments' obligation under the Affirmatively Furthering Fair Housing (AFFH) rule to submit an Assessment of Fair Housing (AFH) well after October 31, 2020, and in most cases after 2025. HUD's abrupt action was based on its review of the first 49 AFH initial submissions. Seventeen AFHs were not accepted when first submitted. However, the AFFH rule has a provision by which HUD is to indicate the shortcomings an AFH might have and provides jurisdictions chances to fix the shortcomings. HUD claimed that many local governments need additional time and technical assistance to adjust to the relatively new AFFH process instituted in 2015.

**More about the January 5, 2018 suspension is here:** <https://nlihc.org/resource/hud-suspends-assessment-fair-housing-submissions-until-after-october-2020>

In response to HUD's action, three advocacy organizations sued HUD. The plaintiffs assert that HUD violated the Administrative Procedure Act (APA) in three ways:

1. HUD failed to provide the required public notice and comment procedures before suspending the AFFH rule's requirement for jurisdictions to submit an AFH.
2. HUD acted in an arbitrary and capricious manner because it did not provide a reasoned basis for the suspension.
3. HUD abdicated its duty under the Fair Housing Act to ensure that recipients of HUD funds affirmatively further fair housing.

**More information about the lawsuit is here:** <https://nlihc.org/sites/default/files/Long-Advocates-Sue-HUD-Over-AFFH.pdf>

In addition, NLIHC signed onto an amicus brief.

On May 23, 2018, HUD went a step further, in effect indefinitely suspending implementation of the AFFH rule. HUD did this by withdrawing the January 5, 2018 notice suspending until 2024 the obligation of most jurisdictions to submit an AFH, indicating that HUD would re-write the Assessment Tool required to complete an AFH. Even a swift re-write would push use of the Assessment Tool and obligation to submit an AFH past the previous suspension period of 2024. **More information about the indefinite suspension is here:** <https://nlihc.org/resource/hud-indefinitely-suspends-affh-rule-withdraws-assessment-tool>

Although not exclusively about AFFH, on March 5, 2018, HUD proposed major changes to its Mission Statement. A draft statement removes previous references to creating "inclusive and sustainable communities free from discrimination." The memo was circulated to senior political staff at HUD and sought input about the changes. Advocacy groups across the country immediately objected to the proposed modifications. NLIHC signed on to a letter from the Fair Housing Task Force urging Secretary Carson to not

eliminate that phrase. **That letter is available here:** [https://nlihc.org/sites/default/files/Letter-to-HUD\\_Changes-to-Mission-Statement\\_030818.pdf](https://nlihc.org/sites/default/files/Letter-to-HUD_Changes-to-Mission-Statement_030818.pdf)

On May 10, 2018, HUD announced its intention to reconsider the February 15, 2013 Disparate Impact regulation. While this is not directly an AFFH issue, it is a crucial fair housing concern. **More information about the announcement is here:** <https://nlihc.org/resource/hud-signals-intent-reconsider-disparate-impact-rule>

## It's Not As Easy As You Think!

### Changing the Rules/Altering Bylaws in Co-ops and Condos

When you're on the board of a co-op or condo building, sometimes it can feel like you need a law degree to understand all of the paperwork that gets thrown at you. Depending on where you live, there are bylaws and proprietary leases and house rules and everything in between. And like any thriving growing community, sometimes rules and laws need to change with the times. But how often can these documents be changed? Who changes them? Do the owners or shareholders have any say in these changes?

#### Know the Rules

First, while they sound similar, it's important to understand the difference between some of these documents. For the most part, it all comes down to whether your place of residence is a condominium or a cooperative. According to Neil Garfinkel, an attorney with Abrams Garfinkel Margolis Bergson, LLP in Manhattan, bylaws in a co-op dictate how the corporation operates-- in that regard, they're very different from the bylaws in a condominium. The documents that tell the people in a co-op what they can and can't do in respect to living in the building are the house rules and the proprietary lease. "However," says Garfinkel, "the bylaws in a condominium are the rules and regulation the condo owners are governed by; they are set up to protect the interest of the owners." The condominium bylaws are a self-governing document for the association. This covers board member qualifications and the direction of the board of directors, including how it administers policies according to the bylaws and how it oversees the maintenance and administration of the association. The bylaws will also cover meetings, voting, proxies, budget, assessments, including special assessments, insurance coverage, and restrictions on the use of the units and the common areas. For example, condominium bylaws will state whether or not unit owners can own pets; but the cooperative owner's proprietary lease will state the rules of pet ownership.

#### Changing the Rules

Now that you have graduated from Bylaws 101, what are some legitimate reasons to change a bylaw or set of bylaws? While most building bylaws are written thoughtfully and with the entire building community in mind, the fact remains that at some point, most buildings find it necessary to review their bylaws and change them if they're obsolete, unenforceable, or universally disliked. "There are some common reasons for changing bylaws," says Paul Herman, managing director of Rose Associates, a management consulting firm in New York. "In a cooperative, you may want to change the maintenance requirements, or the board of directors requirements, or the flip tax (for transferring a unit). In a condo, the association can change bylaws to address such issues as a change in voting procedures, special assessments or the term of the board. If several provisions of the bylaws are being considered for amendment, perhaps it's time to review the entire document, rather than approaching it piecemeal. According to attorney Robert Meisner, a member of the College of Community Association Lawyers and adjunct professor in community association law at Michigan State University Law School and Cooley Law School, your board should consider how long it's been since



the bylaws were created, and how many laws have been passed or changed since then. He also suggests that you ask the following questions before deciding to change your bylaws:

Would you like to improve unit resale marketability and real estate appreciation, and strengthen the building against potential legal challenges and financial liabilities that could be thwarted through good document provisions?

Do you have financial difficulties caused by delinquent assessments, inadequate budget or reserves, or nonrecoverable attorney fees incurred in pursuing bylaw infractions, and bylaws that do not seem to provide any remedies or a roadmap for relief?

Do your bylaw provisions seem to be contrary to public policy, such as prohibiting the flying of the American flag, prohibiting family day care homes, allowing transient tenants, or discriminating against children or single people?

Do you have problems such as parking, pet issues including waste and leashes, common elements not being properly maintained, satellites and antennas indiscriminately erected, and bylaws that do not provide remedies, direction or relief?

Do you have trouble getting residents and shareholders to attend meetings, satisfying the quorum requirements, passing votes on important issues, getting people to volunteer for (or stay on) the board?

Do you have documents that lack reasonable notice or quorum requirements, or lack the protective indemnification, limitation of director and officer liability, and the director and officer insurance coverage provisions?

Are there clear procedures in your bylaws for dealing with insurance proceeds, building funds, eminent domain and other factors that serve to protect the owners' collective investment?

Do your bylaws contain outdated provisions regarding the sponsor's rights, and references to governmental agencies or governmental documents which may have been abolished, or an unenforceable and potentially discriminatory right of first refusal unit resale provision?

### Carved in Stone?

Flexible as they can be, however, individual bylaws already written can't just be changed on a whim. For example, in a recent Washington Post column, attorney Benny L. Kass, explains that if renting is already permitted in a building's bylaws, the board cannot pass a rule that prohibits owners from leasing out their units. "However," says Kass, "the board can impose reasonable restrictions. For example, the board could require that all owners and tenants sign an addendum to their leases stating that the tenant has been provided a copy of the association documents and that the tenant agrees to abide by those documents. "The board could also require that the landlord and tenant acknowledge that the board of directors can take legal action against a tenant for violations of the association legal documents," Kass continues, "Or the board could require that the landlord and tenant agree that if the landlord is not paying the condominium fee, the tenant would upon demand pay his rent directly to the association, instead of to the landlord."

### The Members' Say

Once a bylaw needs to be changed, a consensus needs to be held and a certain percentage of shareholder must agree on the change to make it official. "The bylaws are going to set forth what kind of consensus you need," says Garfinkel. "Generally, it's a two-thirds vote. In cooperatives, voting can be done two different ways: it can be based on the number of shares that you own or it can be based on the number of unit owners, but again this information will already be in the bylaws." Once a bylaw needs to be changed, a

consensus needs to be held and a certain percentage of shareholder must agree on the change to make it official. "The bylaws are going to set forth what kind of consensus you need," says Garfinkel. "Generally, it's a two-thirds vote. In cooperatives, voting can be done two different ways: it can be based on the number of shares that you own or it can be based on the number of unit owners, but again this information will already be in the bylaws." Typically the board of directors initiates the process of a bylaw change, but if you are a shareholder or individual who wants to express a concern, you can attend the annual meeting, wave your flag and start a change at the grassroots level. If others feel the same way you do, you can also gather a group of shareholders together and call a special meeting. If the board of directors initiates a bylaw change, it will hold an informational meeting or circulate the proposal to the shareholders--again, it depends on what the bylaws already say they must do. Anyone interested in attending the special meeting to voice his approval or disapproval of the change can do so. Some associations then have a vote at the annual meeting, while others call a special meeting solely to vote on the proposed amendment. One such example of how bylaws can be changed occurred in a luxury condo building on Manhattan's Upper East Side. A prospective purchaser had a criminal record--he was convicted of a crime that involved a gun. Since the board had the right of first refusal, the board rejected the purchaser and received a vote from two-thirds of the unit owners that they could in the future reject purchasers convicted of gun-related crimes. Although this was a very unusual case, it shows how the condominium owners can change bylaws. "Typically we advise our board that if they are going to change something and it will be considered controversial, we would strongly urge the board to go to the shareholders and not rely solely on the powers they were given," says Herman. "Bylaws generally don't change all that much though," says Garfinkel. "They are pretty standard from corporation to corporation and it's more likely that they will review a proprietary lease in a cooperative." "Many of these problems can be protected against, avoided and/or significantly reduced through the adoption of the proper bylaw amendments," says Meisner. "There is an art to getting these documents approved, but it can be done through careful planning and board dedication."



# ***GONE TOO SOON***



**Venita R. Thomas**

PAHC was recently notified of the passing of Ms. Venita Thomas on November 12, 2018. Venita was the beloved daughter of Mrs. Doris B. (Leonard E.) Thomas; she was a member of Lightview Cooperative and a member of PAHC.

Our condolence goes out to Mrs. Thomas' family and the Lightview family on the loss of Venita. She will truly be missed.

Rest in Peace Venita



## What's Happenings In Your Region

### District of Columbia

#### Instagram the Blind Whino

This 19th century church is the current home of Blind Whino SW Arts Club, situated in the [Southwest Waterfront neighborhood](#). The church's beautiful architecture and eye-opening color scheme makes for an awesome Instagram shot. The building is also a popular events space and the inside is just as eclectic, with plenty to admire and photograph. Read up on other great [Instagrammable spots](#) in DC.



### Eastern Maryland



**ROCK HALL  
RESTAURANT WEEK**  
April 13th - 20th 2019

Over 12 participating restaurants!  
Enjoy 8 days of delicious LUNCH & DINNER deals

[www.RockHallmd.com](http://www.RockHallmd.com)

#### Restaurant Rock Hall Week

Discover the very best in Eastern Shore dining on the scenic Chesapeake Bay. Enjoy food specials and discounts from participating local eateries and restaurants. It just tastes better in Rock Hall. Rock Hall MD, 21661 [Get Directions](#)  
Phone: 410-639-7719  
<https://www.rockhallmd.com/visitors/pages/restaurant-week>

### Western Maryland

Allegany Museum reopens for the season - April through December, 2019

3 Pershing St, Cumberland, MD  
21502 [Get Directions](#)  
Phone: 301-777-7200

#### Hours

10am, 4pm!



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Family-friendly isn't just a trendy buzzword in Virginia, the Commonwealth boasts truly wide-ranging family fun activities for moms, dads, kids, and everyone else to get together and spend quality vacation time. Thrill-seekers and the young-at-heart can get their fill of adventure at world-class, coaster-packed theme parks, or cool their jets at any number of major water parks. Visitors can find fun family activities for kids of all ages here. And for the more laid-back trip, relatives young and old can gather at a mountain resort, isolated beach house, or even a state-park cabin with a breathtaking view. There's no shortage of family things-to-do wherever you go in Virginia. Find yours today at: <https://www.virginia.org/familyfun>

## RecipeCorner

### JAMAICAN JERK CHICKEN TACOS

Easy Jamaican jerk chicken tacos, bursting with flavor and on the table in 20 minutes! These are perfect for busy weeknights!

#### Ingredients

- 1 tablespoon Jamaican jerk seasoning (store bought OR use the recipe below)
- 3 large chicken breasts, pounded to 1/2 inch thickness
- 2 cups slaw or shredded lettuce (I used red and green cabbage, thinly sliced)
- 2 tablespoons fresh cilantro leaves, roughly chopped
- 8 taco sized soft tortillas
- lime wedges, for serving

#### Sauce

- 1/3 cup mayo
- 2 teaspoons Jamaican jerk seasoning

#### Jamaican jerk seasoning

- 1 tablespoon garlic powder
- 2-3 teaspoons cayenne pepper
- 2 teaspoons onion powder
- 2 teaspoons dried parsley
- 2 teaspoons sugar
- 2 teaspoons salt
- 1 teaspoon paprika
- 1 teaspoon ground allspice
- 1/2 teaspoon black pepper
- 1/2 teaspoon dried crushed red pepper
- 1/2 teaspoon ground nutmeg
- 1/4 teaspoon ground cinnamon

#### Instructions

1. Season chicken breasts with jerk seasoning, rubbing into both sides. Cook over medium heat on the stove for 4-5 minutes on each side until cooked through. Slice into strips.
2. Whisk together mayo and 2 teaspoons jerk seasoning.
3. Assemble tacos. Place slaw/lettuce on each tortilla. Top with chicken, then drizzle with sauce. Top with chopped cilantro. Serve with fresh lime wedges for drizzling on tacos.



## Take Action

### District of Columbia, Maryland & Virginia

#### State Data Overview

Across DMV, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

#### Take Action

#### Opportunity Zones Must Benefit Low Income People and Long-Term Residents

<https://nlihc.secure.force.com/actions/TakeActionNew?actionId=AR00848>

#### Urge Congress Spending Caps and Pass a Budget with Strong Support for Affordable Housing Programs

<https://nlihc.secure.force.com/actions/CapturePetitionNew?actionId=AR00847>

#### Tell Congress to Protect and Expand the National Housing Trust Fund

<https://nlihc.secure.force.com/actions/CapturePetitionNew?actionId=AR00846>

## 6 Cooperative Principles

Cooperatives around the world generally operate according to the same core principles and values, adopted by the International Co-operative Alliance in 1995. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844.

### 1. Voluntary and Open Membership

#### Volunteer



Cooperatives are voluntary organizations, open to all people able to use its services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### 2. Democratic Member Control

#### Democratic



Cooperatives are democratic organizations controlled by their members—those who buy the goods or use the services of the cooperative—who actively participate in setting policies and making decisions.

### 3. Members' Economic Participation

#### Economic



Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

### 4. Autonomy and Independence

#### Independence



Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the cooperative's autonomy.

### 5. Education, Training and Information

#### Education



Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.

### 6. Cooperation among Cooperatives

#### Cooperation



Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.



## ***PAHC Membership***

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 relates 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
  - Spring/Summer and Fall/Winter newsletters
- Board of Directors
  - Current members of the Board of Directors
- About us
  - The purpose of the Association

## ***PAHC Members***

Beecher Cooperative, Inc

Benning Road Cooperative, Inc

Brandywine Chesapeake Cooperative, Inc

Capital View Mutual Homes, Inc

East Capital Gardens, Inc

Hacienda Cooperative, Inc

Lightview Cooperative, Inc

Madison Terrace Cooperative, Inc

Northwest Cooperative Homes, Inc

Pickwick Square Mutual Homes Inc

Reservoir Hill Mutual Homes

Sandtown Village Cooperative, Inc

Second Northwest Cooperative Homes, Inc

Southern Homes & Garden Cooperative, Inc

St. James Mutual Homes, Inc

Washington Hill Mutual Homes, Inc

Waverly Terrace Cooperative, Inc

The Woodlands Cooperative, Inc

Yorkville Cooperative, Inc

## ***Associate Members***

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

## ***Affiliate Members***

**Marion Miller Insurance**

## ***Professional Members***

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

## ***Honorary Members***

**Peter Behringer**  
**Bernard A. Cook**

**43 YEARS OF  
LOYAL MEMBERS, TRAINERS & SPONSORS**



**Thank you all for your continued support.**

*Save the Dates*

*PAHC  
2019 FALL TRAINING*

*November 9, 2019*

*VENUE TO BE DETERMINED*



*PAHC 44th ANNUAL CONFERENCE  
Will be held at  
Dover Downs Hotel & Casino  
Dover, DE*

