

## 2025: The International Year of Cooperatives

In 2024 the UN General Assembly declared 2025 as the International Year of Cooperatives (IYC2025) to be celebrated under the theme "Cooperatives Build a Better World."

The declaration highlights the lasting global impact of cooperatives—such as those providing housing, food, and financial services—and emphasizes that the cooperative model is a crucial solution for addressing various global challenges. Additionally, it underscores the significant role cooperatives play in advancing the implementation of the UN's Sustainable Development Goals (SDGs) planned to be achieved by 2030.



### International Year of Cooperatives

Cooperatives Build  
a Better World

In its resolution, the UN General Assembly recommended ways to celebrate the year and encouraged all UN Members to leverage this event to promote cooperatives' contribution to social and economic development. Among others, the UN General Assembly invites Member States to consider establishing national committees to coordinate and prepare for all IYC2025 activities.

Here in the US, the National Cooperative Business Association notes that "Cooperatives are an essential solution to overcome global challenges." They note that communities and policymakers need to look to co-ops as a solution with

the potential of scale and ownership so that all people can compete and are included in today's economy. Because co-ops take the long view on behalf of their members, these businesses can provide the stability and resilience needed most in today's environment.

Co-op advocacy work is rooted in educating policymakers about the critical role co-ops play in building the economy, strengthening democracy and creating a sustainable and resilient future for everyone.

Locally in DC, we in the Coalition are proud supporters of housing co-ops, believing that co-ops make excellent homes -- and help to shape better neighborhoods.

## Taking the Mystery Out of Housing Cooperatives May Seminar

The DC Cooperative Housing Coalition, in partnership with the Greater Capital Area Association of REALTORS (GCAAR), held a virtual seminar on the evening of May 20. The seminar was aimed at demystifying common misperceptions about co-ops and sharing key information on navigating the process for the sale and purchase of co-ops. Attendees included real estate agents as well as Coalition members.

The session was opened by Sofia Davis, GCAAR's Associate Director of Events, followed by three members of the Coalition's Board of Directors: Russ Rader welcomed everyone, Loretta Glaze Elliot introduced the speakers, and Karen Jones served as discussion chair.

The seminar was divided into two parts, the first of which, the Realtors Panel, included four presenters: Evelyn Lugo from Compass Real Estate, Jason Skipworth from RLAH Properties, Sammy Dweck from TTR Sotheby's International Realty, and Marin Hagen from Coldwell Banker Realty. They spoke about differences between co-ops and condos, and the need to ensure that prospective buyers understand these differences. For instance, the monthly fee for an individual co-op unit includes payment toward that unit's share of the property

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## May Seminar (from page 1)

tax for the entire cooperative. The monthly fee for a condo unit, however, does not include property taxes, because condo units are individually taxed and billed directly by the city.

The presenters also discussed various benefits and positive aspects of co-op ownership, one of which is the sense of community fostered in most cooperatives. Another benefit is the possibility for the cooperative to obtain an underlying mortgage. There was also a discussion regarding the approval process for new owners, and it was noted that the prospective owner interview is generally an orientation to co-op living.

In the second part of the seminar, the Title Company Representatives Panel, the two presenters were Joyce Rhodes from the Edmund J. Flynn Company, and Claudia Roca from Monarch Title, Inc. They addressed key points relating to transfers and settlements. They also noted that, if a loan is involved, buyers need to have a bank commitment completely ready before moving forward. They also discussed the different ownership formats used by co-ops.

Ms. Rhodes noted that the Flynn Company is a good repository of information about banks and procedures, including Recognition Agreements. The company has a long history of co-op development and record-keeping.

Following all the presentations there was a Q and A period for the panelists to answer questions from the attendees.

Seminar attendees were emailed a booklet, *Co-operatively Speaking*, from the Flynn company, plus lists of lender resources from both Flynn and Monarch Title, and a recording of the seminar. All of these items will be posted on the Coalition's website

## From the Past: Looking at How Co-ops Started Out

After the end of World War I, the federal government expanded, becoming more firmly established in DC. The city experienced significant growth in its permanent population, and there was an accompanying increase in all types of urban construction, especially housing.

In the District, the convergence of several social and economic factors led to the emergence of the modern housing cooperative. Among these factors were a growing desire for home ownership; an interest in living in a convenient and up-to-date home, one perhaps not requiring a lot of exterior upkeep; an increasing number of urban residents who could afford to buy their own homes; and the desire to live in a neighborly, congenial urban community.



A Porter Street Co-op being built in 1925

Among the city's wealthier residents, the idea of living in an apartment was becoming a more attractive choice, as a number of apartment houses opened offering some impressively opulent amenities. Previously, apartment living had been considered by the wealthy as something more appropriate for the working and/or middle classes. However, just before the turn of the twentieth century, among the upper levels of New York society, a luxury housing market had begun to develop.

A small group of experienced real estate planners built several elaborate housing cooperatives in New York between 1890 and 1915 for this market. These were large, well-crafted homes in shared buildings, sold to the very affluent, with many of these luxury apartments costing as much as a city townhouse.

By the early 1920s the trend had taken hold in Washington as well, with some quite sumptuous apartment buildings being built. The 1920s became a booming period for new apartment house construction in general, with buildings being created for all levels of society. In fact, it has been estimated that there were more apartment homes built in Washington during that decade than were single-family residences. By now, Washington ranked with New York and Chicago as one of the cities with the largest percentage of apartment house residents among their citizens.

During this period, District planners were laying out and managing the growing city, with deliberation. Zoning laws evolved, and many of the larger apartment-house structures were guided to be built primarily along major city roadways, such as Connecticut Avenue, lending their gracious exteriors to the growing urban landscape.

In Washington, the first major wave of the city's modern housing co-ops consisted of the conversions of ten existing rental apartment buildings into apartments to be owned by their residents. These mid-rise properties were solid, attractive, and recently-built structures. They featured all of the up-to-date domestic conveniences, and were created to house D.C.'s growing middle class. These conveniences included the latest plumbing designs and fixtures, newly-developed electric lighting, telephones, and in some cases, an elevator.

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## Co-ops and the Grim Reaper: What to Do When Someone Dies

By Jane Rogers, *Partner Whiteford, Taylor & Preston*

(This is a reprint of a piece that appeared in a 2018 Newsletter.)

Getting word that someone we know has died is always difficult. When that person is a member of our housing cooperative, the loss is often that of a neighbor and maybe a friend. We accept the loss and expect the family of the decedent to take care of the estate, distribute or dispose of the belongings of the decedent and sell the cooperative interest; and the cooperative will move on with a new member occupying the apartment. Unfortunately, these matters do not always work out the way we anticipate, and cooperative Boards need to prepare for and understand the potential issues that may arise upon the death of one of their members.

A first step is to identify potential issues that a cooperative may have to address upon the death of a member. Because cooperative governing documents are not uniform, there is no one right answer for every situation. However, the following information may help a cooperative Board to begin developing the framework for developing its own policies and procedures. Being prepared is always the right answer.

### **Up-to-date emergency contact**

**information.** The first issue a Board may confront is whether there is up-to-date information on file for the decedent. If not, the Board may struggle to identify family friends or friends of the decedent authorized to do the most basic of things – such as making funeral arrangements and dealing with the decedent's belongings. Cooperative members should be reminded of the importance of keeping contact information up to date and of using estate planning instruments to make sure that someone will be authorized to handle their affairs upon their death.

**Authorized (and known) occupants.** A second issue arises if the decedent was the only authorized (and known) occupant of the cooperative apartment. In that case the cooperative should secure the apartment (and change the locks, if necessary) until a personal representative has been named to probate the estate. It may be that the cooperative has a system in place to authorize access to the apartment to a person designated by the decedent for that purpose. However the Board should be careful to confirm that authority and have a system in place for that purpose.

**Family members.** Beware of family members seeking access. Family members may appear who are not the rightful heirs of the decedent. Those persons should not be allowed to remove valuable belongings. Cooperative Boards should be prepared to allow controlled access for limited purposes only, such as retrieving life insurance information or copies of wills, under the supervision of a Board member (preferably two) or authorized cooperative manager.

**Documents authorizing a person to act on behalf of the decedent.** A cooperative Board should always know which documents authorize a person to act on behalf of the decedent. For example, a person holding a power of attorney for the decedent has no authority after the person's death. A will naming a personal representative to handle the affairs of the decedent **does not**, by itself, give that personal representative the right to deal with the decedent's affairs until a probate estate has been opened. Until Letters of Administration have been issued to an approved personal representative, the cooperative

Board should not assume that a will or other document signed by the decedent allows that person to handle the decedent's estate.

**Membership interest in a cooperative is not a real property interest.** Most cooperative Board members understand that a membership interest in a cooperative is not a real property interest. It cannot simply be transferred to another person at death. Board approval is generally required before a person may occupy an apartment. Surviving family of a deceased cooperative member may not know these basics or how to properly dispose of the cooperative interest.

**Know what the cooperative's documents say.** The cooperative Board should know what the cooperative's documents say about what happens to a cooperative member's membership interest upon their death. Some documents allow a surviving family member to occupy the apartment. Some documents may include transfer upon death provisions, which allow the sale of the cooperative interest, but do not allow a family member to occupy the apartment without completing an approval process. Each cooperative is different. Knowing what your documents say and establishing internal procedures for handling transfers after the death of a member will prevent misunderstandings and allow for a smooth transfer process.

**In the event that no family member takes action to open the estate.** The cooperative Board should also know what the cooperative's documents say should happen in the event that no family member takes action to open the estate. Generally, a cooperative may terminate the interest of a cooperative member when the monthly maintenance fees and assessments are not timely paid. If a member dies and no estate is opened on their behalf and no one

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## Recent Surveys Done by the Coalition

From time to time the Coalition will take up a question from a member about a useful subject and will poll all of its members about that issue. During the past several months, the following surveys were conducted and were shared with member co-ops' presidents, managers, and Coalition representatives. Survey topics are shown to the right.

- Requiring Owners to Serve (September 2024)
- Laundry Vendors (September 2024)
- Background Checks (March 2025)

### Save the Date

A Networking Event  
for Co-op folks on  
September 18th.

### E-Bikes: A Developing Issue for Some Future Co-op Discussion

E-Bikes and their riders are here right now, and bike use is growing. This is a subject that merits further examination.

These bikes are practical and Earth-friendly, so their sensible use should be encouraged. But operational issues in co-ops need to be addressed. Send your thoughts about this issue to: DCCoalition@gmail.com

### From the Past (from page 2)

People drawn to the city's co-ops included government workers, mid- and upper-level employees from private businesses, military personnel and their families, other professionals, and skilled craftworkers.

In 1920, the Allan E. Walker real estate firm, along with Edmund J. Flynn, arranged for the presentation and sale of the first ten buildings. These **new idea** apartment homes almost immediately sold out.

As a result, plans were soon underway -- by several developers -- to fashion additional conversions, and then to also design and build a number of properties that were purposely-created to be cooperatives. By 1925 several projects had been completed and sold. The modern co-op was definitely in DC.

## A Reliable Advocate for DC's Cooperatives

The Edmund J. Flynn Co. has been here for a Century

For over 100 years, the Edmund J. Flynn Company has provided settlement services to co-op buyers as well as Transfer Agent services to most of the cooperatives located in the Washington DC metropolitan area. In the early 1920s, Edmund J. Flynn introduced cooperative home ownership to District residents. Edmund and his company were central players in many areas of the early planning, creation and construction of DC's most famous co-op properties.

Today, the Flynn Company continues to carry on as a respected component – a hub – for area cooperatives and their co-op home owners. The company is also a valued supporter of the Coalition.

## Members Portal

We have recently activated a new "Members Only" website portal that now contains resources from the Coalition, such as past seminars, newsletters, and member-survey results. When you register through the portal, you will view instructions on how to access these Coalition resources. Unit owners of member co-ops will be able to access the portal once the Coalition confirms the owner's registration with their co-op's General Manager or Coalition Representative.

### Co-ops and the Grim Reaper (from page 3)

pays the fees, the Board needs to be prepared to act to protect the cooperative's financial interests.

#### The benefits of estate planning.

Finally, educating the cooperative membership about the benefits of estate planning and of addressing the transfer of their cooperative interest after death is a worthwhile investment of cooperative resources. Explaining the basics of probating an estate in the District of Columbia, why estate planning is important and educating everyone regarding the transfer after death provisions of your

cooperative instruments will go a long way to minimizing problems when the inevitable occurs.

*Ms. Rogers presented, discussed and answered questions about this topic at the Coalition's Annual Meeting on October 24, 2017. As she has explained and written, cooperatives vary in their rules and policies. Consult your cooperative's counsel for the manner in which your co-op should address the death of a co-owner.*

## **SERVICE PROVIDERS**

### **Supporting the Coalition**

#### **ACCOUNTANTS**

Goldklang Group CPAs, P.C.  
1801 Robert Fulton Drive, Suite 200  
Reston, VA 20191  
703-391-9003  
Contact: Laura Monahan,  
Firm Administrator

#### **BANKS**

**National Cooperative Bank**  
2011 Crystal Drive, Suite 800  
Arlington, VA 22202  
215-900-1874  
Contact: Mark Reid, Senior Vice  
President

#### **CONSTRUCTION MANAGEMENT**

**Fletcher Consulting**  
225 Reinekers Lane,  
Suite 610  
Arlington, VA 22314  
703-662-4500  
Contact: Mark Fletcher, Manager

#### **CONSULTING / LEADERSHIP TRAINING**

**Association Bridge, LLC**  
P.O. Box 401  
Damascus, MD 20872  
240-372-0905  
Contact: Thomas L. Willis, PCAM

#### **LEGAL SERVICES**

**Caulkins & Bruce, PC**  
2311 Wilson Blvd, Suite 625  
Arlington, VA 22201  
703-558-3696  
Contact: Patricia Bruce, Partner

**Costello, P.C.**  
1328 R Street, NW  
Washington, DC 20009  
202-239-2539  
Contact: Daniel M. Costello, Partner

**Fellner Legal Services**  
485 Ritchie Highway, #203-D  
Severna Park, MD 21146  
Phone: 443-906-0117  
Contact: Brian R. Fellner, Managing  
Attorney

**Whiteford, Taylor & Preston, LLP**  
1800 M Street, NW, Suite 450N  
Washington, DC 20036  
Phone: 202-659-6800  
Contact: Joseph D. Douglass, Senior  
Counsel

#### **ENERGY**

**Baumann Consulting**  
1424 K Street, NW, Suite 500  
Washington, DC 20005  
202-608-1334  
Contact: Jochem Schaefer, SVP,  
Director, Marketing & Business  
Development

**Honeydew Energy Advisors**  
1807 Varnum Street, NW  
Washington, DC 20011  
202-670-9637  
Contact: Julian Belilty, CEO

**Pemco Capital**  
500 Village Square Crossing,  
Suite 203  
Palm Beach Gardens, FL 33410  
561-676-2983  
Contact: Joshua Heald, Managing  
Director

#### **MANAGEMENT COMPANIES**

**EJF Real Estate Services**  
1428 U Street, NW, Second Floor  
Washington, DC 20009  
202-537-1801  
Contact: Scott Burka, President

**Gates Hudson Community  
Management, LLC**  
3020 Hamaker Court, Suite 300  
Fairfax, VA 22031  
703-752-8300  
Contact: Jessica Gray, Client Relations

#### **MORTGAGES / LENDERS (SHARE LOANS)**

**First Savings Mortgage**  
6550 Rock Spring Drive #300  
Bethesda, MD 20817  
202-302-9692  
Contact: Matthew Palmer, Loan Officer

**National Cooperative Bank**  
2001 Pennsylvania Avenue, NW, Suite  
625  
Washington, DC 20006  
202-349-7455  
Contact: Ryan Greer

#### **MORTGAGES / LENDERS (UNDERLYING LOANS)**

**Firsttrust Bank**  
15 E. Ridge Pike  
Conshohocken, PA 19428  
610-238-5095, 215-939-6479 Contact:  
Dawn Kearney, Vice President

**National Cooperative Bank**  
2011 Crystal Drive, Suite 800  
Arlington, VA 22202  
703-302-1936  
Contact: Greg Daniszewski

**Greystone**  
111 Rockville Pike, Suite 1150  
Rockville, MD 20850  
240-605-3949  
Contact: Cullen O'Grady, Managing  
Director

#### **REAL ESTATE BROKERAGES**

**EJF Real Estate Services**  
1428 U Street, NW,  
Second Floor  
Washington, DC 20009  
202-537-1801  
Contact: Scott Burka, President

#### **SOFTWARE / WEBSITES FOR CO-OPS**

**Rivendell International**  
Washington, DC 20001  
202-744-1783  
Contact: Andrew Aurbach

**Buildinglink.Com**  
2465 Centreville Road, J-17-198  
Herndon, VA 20171  
703-295-0853  
Contact: Robert Garcia

#### **STEAM HEATING PRODUCTS AND SERVICES**

**Honeydew Energy Advisors**  
1807 Varnum Street, NW  
Washington, DC 20011  
202-670-9637  
Contact: Julian Belilty, CEO

#### **TRANSFER AGENTS / SETTLEMENT COMPANIES**

**Edmund J. Flynn Company/FACTS  
LLC**  
5425 Wisconsin Ave, Suite #303  
Chevy Chase, MD 20815  
Main Office Phone 202-537-1800  
Or Direct Line 202-249-7794  
Contact: Brandon Aefsky, Assistant  
Vice President

## Board Of Directors

### President

Russ Rader  
Westmoreland, 60 units

### Vice President

Karen Jones  
Harbour Square, 447 units

### Secretary

Janis Oehmann  
The Altamont, 49 units

### Treasurer

Harold Pskowski  
3020 Tilden Street, 21 units

## Directors

### Matt Buzby

The Broadmoor, 194 units

### Fred Carter

1661 Crescent Place, 55 units

### Loretta Glaze Elliot

Shoreham West, 60 units

### Arthur Leabman

1870 Wyoming Avenue, 28 units

### Stephen McKeivitt

Beverly Court, 39 units

### Ray Olson

River Park, 518 units

### Davis Sherman

Copley Plaza, 109 units

## Counsel

### Joseph D. Douglass

Whiteford, Taylor & Preston, LLP  
1800 M Street, NW, Suite 450N  
Washington, DC 20036  
202-659-6779  
[jdouglass@wtplaw.com](mailto:jdouglass@wtplaw.com)

## Administrative Assistant

### N. Blake Jones

404-210-0799  
[DCCoopCoalition@gmail.com](mailto:DCCoopCoalition@gmail.com)

## To Contact Us

[DCCoopCoalition@gmail.com](mailto:DCCoopCoalition@gmail.com)

## DC Cooperative Housing Coalition

### Helping Co-ops Flourish

## About DC/CHC, the Coalition

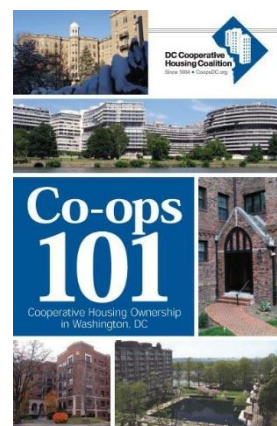
Established in 1984, the DC Cooperative Housing Coalition exists to advance the common interests of cooperative housing associations in the District of Columbia and to promote cooperative housing as a desirable form of home ownership. It is therefore both an advocacy organization that articulates the interests of members before government officials and regulatory agencies and a service organization that provides information and education to members.

Membership is open to all District housing cooperatives, regardless of size. A volunteer board of directors, elected by member co-ops, governs the Coalition. Activities are financed through annual dues, \$1.50 per unit per year (12.5 cents per month)

The Coalition grew out of an ad-hoc group of District cooperatives that formed in response to a judicial ruling that had cast a cloud over many cooperatives by banning proportionate voting. By marshaling the forces of more than 3,000 housing cooperative units, the ad-hoc group persuaded the District's City Council to resolve the matter.

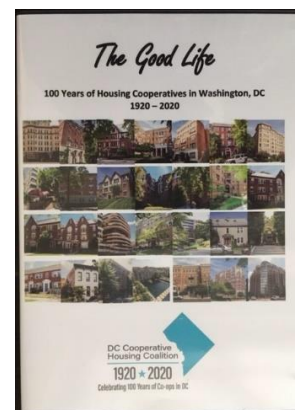
Recognizing the importance to the cooperative housing community of speaking in a single voice and maintaining the ability to respond quickly and knowledgeably to matters affecting cooperative housing, the ad-hoc group decided to form a permanent organization.

The Coalition was established in 1984 and was incorporated as DC/CHC, Inc., a nonprofit, IRS Code Section 501(c)(6) organization in the District of Columbia, May 14, 1993.



## Co-ops 101 Free Download:

<http://coopsdc.org/wp-content/uploads/2014/07/Co-ops101-PDF.pdf>



## The Good Life, 100 Years of Cooperatives in Washington, DC, 1920 – 2020

15 minutes. DVD, or video:

<https://www.youtube.com/watch?v=W1wcBu3F8vY&t=24s>

## Visit the Coalition's Website

Please take a look at our website. The Coalition has added some helpful information for its members. Visit at: <https://coopsdc.org/members/> Check out the member page for photos of member co-ops.

## The Online Place to find a Service Provider:

<https://coopsdc.org/service-providers/> Support those who support the Coalition and the District's market-rate cooperative housing community.