



January 2020
Volume 3, Issue 1



United Cooperative Housing Association Wishes you all a safe and Happy New Year!

UCHA'S MISSION STATEMENT

An Association organized by Cooperative Members and operated by cooperative members for the benefit of education to ensure the longevity of housing cooperatives and to maintain a voice in supporting the world of cooperative housing.

2020 6TH ANNUAL UCHA RETREAT

2020 Conference/Retreat Location:
Hyatt Ziva Rose Hall, Jamaica (All Inclusive
Resort)

*Passports are required

More details inside.....

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BOARD OF DIRECTORS

Crystal McIntosh / President
Nilay Desai/ Vice President
Chi'nelle Wellons/ Treasurer
Lavata Gipson/ Secretary
Carolyn Jackson/ Director
Jennifer Rhodes/ Director
Mary Hoste/ Director



**WE are A
COMMUNITY**

COOPERATIVE LIVING IS A PRIVILEGE

Most people would agree that living in a cooperative is something that we should consider a privilege. Where else can you go where you can pick who lives in your community? You basically can choose the atmosphere you would like for your community.

You have a voice within your community. You can freely run for any seat on the board of directors. With serving on the board of directors you are the voice for your cooperative.

Encourage your neighbors to get involved with their Cooperative.
Submitted By: Lavata Gipson

"You basically can choose the atmosphere you would like for your community"

San Diego California 2019



Whose Responsibility is it?

(This letter was written to me and I found it worthy of sharing with every member of a coop.)

On my way home from work it was a sunny day, I pulled into the street of my coop much to my surprise there was trash on the lawn, looked up and there was a gutter hanging down, drove in further and noticed a couple of screens were torn and flapping in the wind. Now I don't know if these conditions existed prior to that day or if I just never had taken the time to stop and smell the roses. I decided to drive around the coop and take a closer look at things, the more I looked the more surprised I became. I must be honest I'm not a board member, nor have I ever volunteered to service on any of the many committees that the coop offers. I continued on my journey home once I settled in for the evening it really began to resonate with me what I had seen that evening, my first thought was to call the office and complain about the condition of the property and ask has it always looked this way and I never noticed it or was there an explanation for what I had seen. At that very moment a light bulb went off and I remembered something, now where is the folder that contained the by-laws, and the rules & regulation I was given when I first moved in; of course, I had not read the first page. I started to look but then it was dinner time I was tired so all the thoughts I had got put on the back burner. The next day went by and the next, once again the thought came to mind where are my papers, my certificate of membership, my copy of the by-laws. This time I started looking until I found them all packed away untouched. At that point I began to read starting with the rules & regulations, then the by-laws I got so indulged in my reading time had no meaning. (continued on next page)



Working together as a whole

WHO'S RESPONSIBILITY IS IT (CONT.)

The next day after my new found knowledge I realized oh my I was partnered in something great, I was an investor, I had ownership, I had responsibilities that I had neglected.

I'm sharing this story in hopes to inspire someone's light bulb to go off and that you will realize without you, your co-op will not reach its full potential. I learned about the many things as a coop we could be doing for the children, the seniors, the single parents, there are so many doors that could be opened. The most important thing I learned was that the BOARD OF DIRECTORS could NOT do it alone It take us all. No one forced you to sign up to become a member of this organization, this business, however now that you are take time and investigate, read the by-laws, the rules & regulations and get involved we all have something to offer we all have a talent to offer. I encourage you to get busy the more involved you are the more your investment will grow.

Written by an active and concerned member.

Submitted by: Jennifer Rhodes

TEAM BUILDING SAN DIEGO, CALIFORNIA 2019



10 Jamaican fun facts

1. Usain Bolt is from Jamaica
2. The Jamaican Government oversees the Rum Industry
3. Jamaican Independence day is August 6th
4. The largest city in Jamaica is Kingston and also the capital
5. Reggae music originated in Jamaica
6. Rum Punch is one of the popular drinks
7. The most iconic Jamaican reggae artist is Bob Marley
8. Jerk chicken is the most common dish
9. The National Jamaican flower is the Lignum Vitae
10. The National fruit is the Ackee

A LITTLE FYI

The topics below will prove to be interesting and educational for you and can be found on the website of:

Cooperative Housing International's resources

Co-op City, the world's largest housing cooperative in the Bronx

More than just Housing.... Co-op Housing

Co-operative Housing Toolbox: A Practical Guide for Co-operative Success , How To Start A Housing Co-

op , Best Practices and Strategies among the Leading Affordable Housing Developers and Owners

If you are thinking about refinancing, please read. **US Housing Starts Climb to 12-Year High**

Starts for the volatile multi-family housing segment soared 32.8 percent to a rate of 445 thousand units in August; and single-family homebuilding, which accounts for the largest share of the housing market, rose 4.4 percent to a rate of 919 thousand units, the highest level since January. Increases in housing starts were recorded in the South (14.9 percent to 711 thousand), Northeast (30.5 percent to 124 thousand) and Midwest (15.4 percent to 210 thousand),

US Housing starts jumped 12.3 percent from a month earlier to a seasonally adjusted annual rate of 1,364 thousand units in August 2019, the highest level since June 2007 and compared to market expectations of 1,250 thousand. It is the highest number since June 2007 likely boosted by lower mortgage rates.

The 30-year fixed mortgage rate has dropped more than 130 basis points to an average of 3.56 percent, according to Freddie Mac. While the 30-Year Mortgage Rate backed by the Mortgage Bankers Association was recorded at 3.82 percent in the week ended September 6th, the lowest since October 10th, 2015.

Submitted
By: Jennifer Rhodes

Disaster Preparedness

My first opportunity to present a topic of interest for a UCHA class occurred at the San Diego CA Retreat (Aug 2019). Is Your Cooperative Prepared for a Natural Disaster?

Well, is it? As Board Members, we need to be prepared for the unexcepted. And quite possibly, expected to "take the lead", if our cooperative suffers a tornado, fire, or flood. Living in the Midwest, we fortunately do not have wildfires, mudslides or hurricanes.

As defined, Disaster Preparedness refers to measures taken to prepare for and reduce the effects of a disaster. That is, to predict, and where possible prevent disaster, mitigate their impact on vulnerable populations and respond to and effectively cope with their consequences.

The Federal Emergency Management Administration (FEMA), is a department of Homeland Security and the agency tasked and equipped to handle all types of disasters. The Ready.gov website is where to search for accurate, detailed and timely information on being prepared and not scared of a disaster. One example of user-friendliness at Ready.gov are the tools. Templates to use as individualized road maps to help you create a plan from start to finish. Having an evacuation plan in place keeps you and your family safe through awareness of a potential threat, to a cone of uncertainty, to changing circumstances that may include leaving your home in the middle of the night with the needed gear already packed and in the car. Remember to bring the pet carrier!

So, the boots on the ground are our state, county and local governments. They are designated as first response teams for any type of disaster on their home turf, and ready to set up a command center and coordinate with FEMA for whatever resources are needed at that time.

Over the last several weeks the California wildfires have been in the news. In both Northern and Southern CA, the wildfires have literally been fueled by the Diablo and Santa Ana winds. Albeit, the conditions on the ground were darn near perfect: zero rainfall, abundant forest vegetation, neighborhoods infringing on forests, an electrical transmission lines that could spark, ark and cause a flame. The winds cited above, are influenced by the jet stream and begin in the Grand Basin near the Nevada & Utah border. As the winds reach California, they tunnel through the narrow mountain passes and canyons, gathering speed and heat and become stronger and warmer as they descend to the coast. Some winds reach category one (74 to 95 mph) hurricane strength.

Some of the families forced to evacuate had interesting comments about the wildfires. Most telling to me, was a comment from a person who was not prepared to evacuate for the Tubbs fire (2017). The wind switched around and came straight up my driveway.

Be prepared not scared.

Submitted
By: Mary Hoste



A Word from our President



It is an honor to serve as President on the Board of Directors of United Cooperative Housing Association (UCHA). My career in serving as a board member includes over eight years as a dedicated director for Branford Towne Houses Cooperative of Taylor, Michigan. I have an educational background in Applied Science and Criminal Justice. I have worked within the legal field for over 12 years. In my free time I enjoy spending time with family, reading books, volunteering in my community and traveling.

I was elected to the UCHA board in 2015; having the pleasure to work alongside formal President Jennifer Rhodes, and other very dedicated board members. As a board member, I believe that continued education for all cooperative board of directors is imperative. Your communities rely on you and the help of your management company to thrive. Higher education, executive coaching and consulting to support the mission of your community should be a top priority.

We need to expand this organization by promoting and sharing our voice to other local cooperatives, ensuring the value of membership benefits, enhancing member satisfaction and increasing diversity in our membership base. These things will always be underlying goals for UCHA.

The UCHA board feels a calling to function as a best-practice board, representing its members and ensuring everyone's voice is heard, there is a lot of attention to input, processes and support from our advisors, Esther Thomas and Dino Demare. Ideas imagined years ago have gained momentum, and there has been growth in every area of the organization. We are continuously striving to offer better educational classes, training, and conference locations to benefit our members. I have watched, and hopefully helped with, the growth we have experienced with this organization over the years.

I believe in this organization and know that we are capable of becoming a major pillar within the housing cooperative world. My goal as board president is to keep us loyal to that vision. Thank you for your part in our vision, I am anxiously excited to see what we will achieve together.

Crystle L. McIntosh

President, United Housing Association (UCHA).

San Diego California 2019 Conference/Retreat



2020 Conference/ Retreat Location: Hyatt Ziva Rose Hall



Explore Jamaica's jungles by bicycle, by zip line, or by White River tubing. Take a historic tour of the Rose Hall Great House or the Croydon Plantation. Swim with dolphins at Dolphin Lagoon or ride a horse along the beach.

Unlimited food and beverages—including alcoholic drinks—from a range of restaurants, bars, and lounges. Indulge at locations on the beach and by the pool, or order directly to your room with 24-hour room service.



More photos from 2019 San Diego's Retreat!!!



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INAUGURAL CONFERENCE
SAVANNAH, GEORGIA
MAY 2015



2ND ANNUAL CONFERENCE
DALLAS, TEXAS
SEPTEMBER 2016



3RD ANNUAL CONFERENCE
PUNTA CANA, DOMINICAN REPUBLIC
SEPTEMBER 2017



4TH ANNUAL CONFERENCE
MEMPHIS, TENNESSEE
SEPTEMBER 2018



5TH ANNUAL CONFERENCE
SAN DIEGO, CALIFORNIA
AUGUST 2019



2020

6TH ANNUAL CONFERENCE
MONTEGO BAY, JAMAICA
AUGUST 2020

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