



THE COOPERATOR

News and updates for leaders of cooperatively-owned communities

Boards consider amending critical policies in time of coronavirus crisis

Co-ops balance operating concerns with community health, compassion for those in need

On Friday, March 13 the United States officially declared a National Emergency due to the outbreak and spread of the coronavirus (COVID-19). Since the first confirmed case was reported in the U.S. in late January, we have seen the growth and spread of COVID-19 across the nation. States are taking decisive action to prevent the continued spread in our communities.

Wisconsin and Minnesota governors have issued several directives to keep us safe including a shelter in place order, encouraging people to stay at home and only leave for essential travel and work.

These important measures have changed the way we think about our daily lives; planning our trips to the grocery store, cancelling visits to see family and friends, and for many – the loss of employment due to layoffs and closures. It is also changing the way we rely on our community, as people reach out and lean on their friends and family to ensure every-

one has the means necessary to get through this difficult time for our nation.

All cooperative residents must remember: you are part of a strong network of co-ops, built on the foundation of mutual aid and concern for community. And as such, NCF wants to ensure that your boards and staff have the capacity to work toward the continued security of your housing. NCF suggests adopting an “emergency response” addendum to the Collections Policy and amending the Board and Communication Policies to provide the flexibility necessary to continue day-to-day work in the best interest of each community.

Emergency Response Addendum to Collections Policy

Co-ops should consider adding a Collections Policy addendum that allows greater flexibility for structuring late fees and payments plans and provides clarity on the eviction filing

process during emergencies.

The temporary policy allows the board to restructure **late fees** in one of the following ways:

- Fees may accrue but not payable until a future date as determined by the board; or
- Fees may accrue but forgiven once rent is paid; or
- No late fees during the emergency.

The temporary policy amends **payment plan options** in the following ways:

- Allow residents experiencing economic hardship to ask the board (or the board’s representative) to negotiate a customized payment plan.
- Allow residents to structure payment plans for a longer period of time as determined by the resident’s circumstances and as agreed by the board.
- In the case of extreme hard-

Continued on page 2

Continued from Board Policies page 1

ship, where traditional payment plans are not realistic, allow the board to accept whatever payments the resident can afford.

The temporary policy acknowledges moratorium of evictions by federal and state governments. The addendum clarifies that evictions are simply postponed during the time of the crisis, not dropped for good. In other words, residents still need to pay their rent. The co-op relies on the income from lot rent and without capital, the co-op can only fall back on its savings, which, depending on the co-op, can only carry a community so far.

In this difficult time, it's important for Co-ops to strike a balance between ensuring that rent continues to be paid, and accommodating residents in financial crisis. Boards and staff should remind residents that especially during a crisis, the Co-op must continue to run and provide the essential day-to-day services that residents rely on. To do this, rent must continue to be paid.

Board Policy Amendments

Co-ops should consider amending the Board Policy to provide greater provisions for remote meetings, including allowing meetings to happen by phone or via video conferencing and allowing remote attendance by residents during open session. To accomplish remote attendance by residents, boards will:

- Provide residents with advance notice of at least seven



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Boards can help ease the stress of day-to-day operations during the COVID-19 crisis by adopting policies and procedures that accommodate remote meetings.

days from scheduled meeting date and time

- Provide clear information on how to connect to the meeting
- Ensure every participant can adequately hear the meeting
- Ensure an opportunity for residents to be heard during the Open Forum section of the meeting

Communications Policy Amendments

If not already included in the Communications Policy, Co-ops should consider amending the policy in the following ways:

- Allow the board to vote on non-sensitive issues over email as it relates to legal co-op business
- Allow all electronic communication (i.e. email, text messages, and social media) to be used to coordinate logistics,

for example: meeting reminders, sending draft minutes, etc.)

- Clarify that all confidential matters cannot be discussed via email or text. Confidential matters should be discussed only via a Closed Session phone call of board members.

In this state of emergency, these amendments to co-op policies will help boards continue to perform the important work of the cooperative. Every community will have different needs and every resident, different circumstances. NCF hopes the temporary Collections Policy and amendments to the Board and Communications Policies equip your board with the tools needed to act swiftly and operate with compassion during this particularly difficult time. Please reach out to NCF staff with questions and concerns.

Board Meetings in the Age of Coronavirus

In this time of social distancing, in-person board meetings may not be advisable for the foreseeable future. NCF has compiled recommendations for how boards and staff can continue holding board meetings while keeping health and safety the number one priority.

Set up remote meetings. NCF-supported co-ops have access to teleconference technology through your co-op's Google Suite (G Suite) account. If your board hasn't yet been trained on G Suite, please reach out to your Technical Assistance Provider to learn how to use it. The G Suite teleconference application, Hangouts Meet, allows you to create a shared meeting phone number that everyone can call into for your meetings. Schedule remote meetings early enough to allow time to circulate the conference number well in advance. Post the conference number in your onsite office or other

public place in advance of the meeting so co-op members and residents can call-in to the meeting as well.

Plan ahead. Boards should finalize the meeting agenda and any other documents that will require review during meetings earlier than usual. Consider finalizing meeting documents a week before the board meeting and either making them available for pick-up at the onsite office (if you have one) or another central location. If timing is tight, hand-deliver meeting documents to board members a couple days in advance of the meeting.

Brush up on teleconference etiquette. Remote meeting etiquette can feel intimidating if you're unfamiliar with it. NCF has put together some "tip sheets" on teleconference etiquette for participants and board presidents hosting calls. See table to the right and page 4.

Teleconference Etiquette - NCF's Top 5 Tips

1) When possible, call from a noiseless location and use mute. If you're not on mute, everyone on the call can hear every noise you make. Try to call from a place where there won't be a lot of background noise. Can't get away from the noisy kids or pets? Make sure you mute your phone when not speaking.

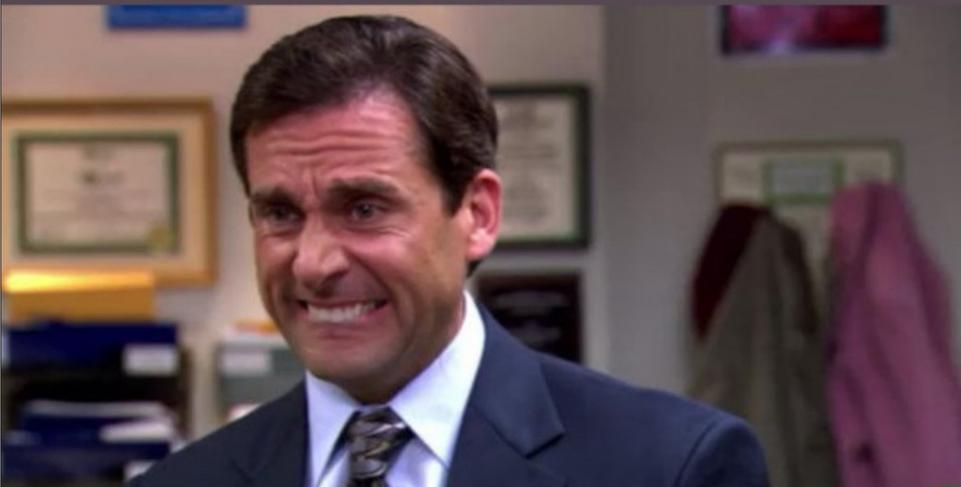
2) Call in on time. This is especially important if you're hosting or facilitating the meeting.

3) Say your name before speaking. Remember, those on the call may not recognize your voice.

4) If possible, don't use cell phones or other gadgets while on the teleconference. Using these devices can interrupt the conference connection or reduce the quality of the connection.

5) Pay attention and be active. It's easy to zone out on a phone call. If possible, participate in the call from a location with minimal distractions and take notes during the call to help you track the conversation.

THE FACE YOU MAKE ON A CONFERENCE CALL



WHEN YOUR DOG STARTS BARKING

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Tips for Hosting a Teleconference Meeting

1) Start the teleconference meeting by laying the ground rules for meeting attendees. See the sample script to the right.

2) Make sure the right people are on the call. After laying the meeting ground rules, ask each person on the call to introduce themselves, so the Board Secretary can record the meeting attendees in the minutes and so that those on the call who are not board members can let you know whether they have something to bring up during the Open Forum.

3) Don't be afraid of silence. During a phone meeting, it is especially important that the meeting chair makes room for discussion of motions before votes are taken. This means that the chair may have to allow for a moment of silence to allow board members to think or give them the chance to take themselves off mute. Bottom line: don't rush through the meeting and don't worry if there's a lag in the conversation.

4) End the meeting a little more formally than usual.

Especially if you have people on the call who aren't board members, it's important for the meeting chair to close out the meeting with a more formal address. See sample script below.



Board President Opening Remarks for Teleconference Meetings

"Thanks to everyone for attending tonight's remote meeting. Since we don't typically hold our meetings over the phone, I'd like to outline some meeting ground rules before we begin. #1) At the beginning of the meeting, I'll ask everyone to introduce themselves so the Board Secretary can record attendees in the meeting minutes. If you are not a board member, please let us know during your introduction whether you have something to address during the Open Forum. #2) Please remember, this is a Board of Directors meeting, not a Membership Meeting. The primary focus of this meeting is to conduct Co-op business. While we welcome your attendance, we ask that you limit your participation to the Open Forum portion of the meeting. During the Board meeting, you may listen to the Board's discussion, but we ask that you do not participate in the discussion. If the allotted time for the Open Forum is not sufficient for you, or if you hear something that you'd like the board to consider, please submit your comments in writing to a Board member. The Board will review and take action as appropriate, or will include on the Agenda for the next Board meeting. #3) In an effort to reduce background noise on the call, please ensure that if you are not actively speaking, keep your phone on Mute. Thank you for your attendance tonight and for cooperating with these requests."

Board President Closing Remarks for Teleconference Meetings

"That concludes this month's board meeting. Thank you to all board members, staff, and residents who joined us on the call. Our next meeting will be held on [insert date and time]. The call-in number for that meeting will be posted on the onsite office door later this week. Board Members, please remember to get agenda items for next month's meeting to [Board Secretary Name] before [date] so we can be ready to circulate the agenda by the [date]. With all that said, do I hear a motion to Adjourn the meeting?"

Can't host a meeting? Time for a Board Action Without A Meeting

A Board Action Without a Meeting (BAWM) is essentially a written Board resolution that is voted on by signature outside of a regularly scheduled Board meeting. The steps to carrying out a BAWM are:

1. Board Secretary (or other Board Member) writes up the proposed resolution in the BAWM. (Preferably typed on a computer to ensure legibility).
2. Each Board Member is served with the BAWM and indicates their vote on the resolution by signing their name along with how they vote (yes/no or approve/not approve).
3. A copy of the written motion with all signatures must be kept with the Board minutes.
4. The BAWM is announced at the next regularly scheduled Board meeting and recorded in the Minutes.

Ask your Technical Assistance Provider for a Board Action Without a Meeting template if you don't already have one on file at your co-op.

Sample Board Action Without a Meeting (Date)

Be it resolved that on (date) the Board of Directors took the following action:

[insert action here]

All Board Members were notified with the language per the bylaws. A majority of the Board of Directors approved this motion, their signatures appear below:

[Attach any necessary supporting documents or attachments to the signed BAWM.]

[signatures go here]



Common Ground Conference

SAVE THE DATE!

Saturday, September 19, 2020

Oak Ridge Hotel & Conference Center
Chaska, MN

Join housing cooperative leaders from across the Midwest for a day of skill-sharing and leadership development. All co-op members, board members, and onsite staff are invited to attend!

Stories of Solidarity: Resident-Owned Communities (ROCs) respond to COVID-19

Food Distribution Service at Park Plaza Cooperative, Fridley, Minnesota

Park Plaza Co-op began a partnership with Manna Market in fall of 2019. Manna Market is a faith-based nonprofit that distributes recovered food to communities in need. The Co-op continues to run the Market, which is staffed entirely by Co-op volunteers, throughout the coronavirus crisis. “Many people in our community are getting laid off, hours are getting cut ... tight budgets are getting even tighter. Hosting the Market is important now more than ever because of the financial struggles our residents are facing. We need to be there for each other right now,” Board President Natividad Seefeld said.

Phone call check-ins with residents at Oak Hill in Taunton, Massachusetts

At Oak Hill Taunton Residents Association in Taunton, Mass., the Board of Directors spent all-day Tuesday, March 24 calling residents in at-risk categories – those over 65, people with health issues, and residents who live alone or who don’t have a car.

From the phone calls, the board was able to build an errands list to help residents obtain prescriptions, over-the-counter medicines and small food orders.

“So far, everyone is well. Some residents are lucky and still working, while others have been sent home due to lack of work,” Board Member Kathy Zorotheos said.

COVID-19 task force and distance walks at Exeter-Hampton in Exeter, New Hampshire

Jeanee Wright, resident of Exeter-Hampton Cooperative reported the creation of a COVID-19 task force at the Cooperative. Members of the task force have been assigned to check in with all residents via phone and to offer support as needed. The task force is willing to run

errands for vulnerable members of their community.

Additionally, the task force is looking to start a child discount program with a nearby restaurant so that no child in their community goes hungry.

This week, the task force started nightly distance walks and have invited the whole community to join. “It’s pretty simple – head outdoors at the same time, maintain a safe distance from your neighbors, but say hello and chat with others while you’re walking. It’s a great way to limit isolation while practicing social distancing,” Wright said.

Continued on page 8



NATIVIDAD SEEFELD

Park Plaza Co-op residents gather to pick up food at a Manna Market event earlier this year.

Frequently asked coronavirus questions

How can the board mitigate the financial impacts of COVID-19 to the Co-op?

The first thing Co-ops can do to mitigate the effects of any economic crisis is to eliminate or postpone discretionary spending until after the crisis has passed. Below is a list of discretionary expenses Co-ops should consider holding-off on for now:

- Purchases of landscaping or groundskeeping equipment (lawn mowing, snow plowing, etc.)
- Purchases of expensive office supplies (computers, phones, etc.)
- Elective maintenance activities (sewer jetting, street sweeping, etc.)
- Elective capital improvements (replacing electric pedestals, rehabbing a community building, etc.)

Co-ops can help keep their finances healthy by working with residents to keep rent delinquencies as low as possible. Start by implementing the addendum to the Collections Policy outlined on page 1 of this edition of *The Cooperator*.

Experts are still working to understand what the long-term economic impacts of COVID-19 will be. Co-ops should continue to monitor the month-to-month financial health of the Co-op as they normally do. NCF is monitoring the economic and social impacts of the virus closely so that we can better help co-ops respond quickly and effectively. Please stay connected with your NCF Technical Assistance Provider and share any concerns or questions you have throughout the duration of the crisis. Remember, your Co-op is not alone. We're all in this together.

How should the board or staff respond to confirmed cases of COVID-19 in the Co-op?

At some point, it's likely someone in your Co-op will become sick with the coronavirus. When that happens, it's important to stay calm. If you know who the person is, keep the information private. Call the person and stress the importance of staying home. Ask if they need help

getting food or medicine and offer to pick up and drop off for them. The CDC is recommending that persons with a confirmed case of COVID-19 who have symptoms and who are directed to care for themselves at home may leave the house under the following conditions:

- At least 3 days (72 hours) have passed since recovery defined as resolution of fever without the use of fever-reducing medications and improvement in respiratory symptoms (e.g., cough, shortness of breath); and,
- At least 7 days have passed since symptoms first appeared.

How can the Co-op help keep residents safe?

Co-ops may consider sending out an informational letter to their residents letting them know how the Co-op has adjusted day-to-day operations in response to COVID-19 and how residents can stay safe. [The Centers for Disease Control \(CDC\) website](#) has many resources to share. For the time being, keep all common buildings closed and encourage residents to stay home and observe social distancing measures.

How can the Co-op keep onsite staff safe?

Help keep employees safe by keeping the onsite office closed to residents during the duration of the crisis. Put a sign on the office door or other common areas letting residents know why the office is closed and give them options for how to handle necessary communication. Encourage residents to call staff instead of dropping into the office. If your onsite manager collects rent onsite, ensure there is access to a secure rent drop-box to eliminate hand-to-hand delivery. If it's possible for your onsite manager to complete some of their responsibilities from home, consider allowing them to do so for the time being.

Encourage staff to stay home if they are sick. Boards should create a contingency plan for how day-to-day operations will be handled if staff are out sick.

NCF welcomes newest staff member, Emily

NCF welcomed Emily Stewart to the organization in early March. In her role as Housing Program Associate, Emily will be working with existing NCF client cooperatives to provide governance support and technical assistance. Emily comes to the organization with an impressive professional background in small business development and community organizing. We're excited to have her on board!

Emily recently relocated to the Twin Cities from Western New York. For the last six years she founded and grew BreadHive Worker Cooperative Bakery, a sour-dough bread bakery and cafe on the West Side of Buffalo, as the business and finance lead. Prior to this she was director of a community organizing group in Niagara Falls, New York where she worked on social justice issues such as expanding public transportation and responsible development. Originally from Nashville, Emily fell in love with the Midwest while going to school in Iowa and after her 10-year college reunion she knew she had to return.

Interested in the intersection of cooperative development and community organizing, Emily is passionate about community capital control and its ability to transform the power of neighborhoods no matter the size. She is excited to join the NCF team to continue her work in the cooperative sector. When Emily is not working, she enjoys snuggling with her 80 lb. pup, Hankthaniel, cooking any recipe she can get her hands on, and generally playing outside – whether its skate skiing, volleyball, or just jogging around the park.



EMILY STEWART

New NCF staff member, Emily Stewart, gets caught in a laugh making bagels at Breadhive Cooperative Bakery, the worker-owned business she co-founded and helped grow into a successful enterprise. Emily joined NCF in early March.

Continued from Stories of Solidarity page 6

Helping Hands continues aiding community at Halifax Estates

Halifax Estates in Massachusetts has a group of residents who provide assistance to residents in need all year long. The group is called Helping Hands. They meet once a month and hold fundraisers throughout the year for their cause. All their calls for assistance are kept confiden-

tial. They provide rides to appointments or errands, visit with the housebound, refer residents to outside resources, perform small home repairs, pick up groceries or needed items, etcetera. The community has been doing this for twelve years. “Although we are somewhat busier now during this crisis, helping each other is not new to our community,” Halifax resident Deborah Winiewicz said.

COVID-19 Resource Round-up

As federal, state, and local governments respond to the coronavirus pandemic, resources are being made available to assist communities weather the economic and social impacts of the virus. NCF has summarized some of the resources available that may be relevant to co-operatives and their residents. Your co-op may consider sharing these resources with residents through your own communication channels.

Utilities

The following Utility Service Providers are suspending disconnections until further notice and encourage customers to contact them for payment assistance, arrangements, or extensions:

- Alliant Energy
- Centerpoint Energy
- Minnesota Energy Resources
- Moorhead Public Service
- Xcel Energy

Senior Linkage Line (MN)

Free service that connects older Minnesotans and their families with the help they need. 1-800-333-2433. Monday - Friday, 8 a.m. to 4:30 p.m.

United Way 211 (MN & WI)

Free and confidential referral information (in all languages) on health and human services. Call centers staff 24/7 by trained Community Resource Specialists. Dial 2-1-1. Toll Free: 800-543-7709. Local: 651-291-0211.

Individual Income Taxes

Refunds and credits are still being issued. Both federal and state income tax payment and return dates for Minnesota and Wisconsin for tax year 2019 have been automatically extended to Wednesday, July 15, 2020. All interest and penalties are waived.

State Property Tax Payments

Minnesota: “We are consulting with counties about possible relief options for property taxes. First-half payments are due May 15, 2020. The department does not have authority to delay payments or abate (cancel or reduce) property taxes, which are collected by counties in Minnesota.” - Minnesota Department of Revenue, www.revenue.state.mn.us/our-response-covid-19

Wisconsin (as of March 24, 2020): There are currently no extensions provided by state law to pay property taxes or special assessments.

Small Business Loans

Small business owners in all U.S. states are currently eligible to apply for a long-term, low-interest loan due to coronavirus. The U.S. Small Business Administration’s (SBA) Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. www.disasterloan.sba.gov/apply-for-disaster-loan

Filing for Unemployment

States are encouraging people filing for unemployment to submit applications online as unemployment offices are overloaded with phone calls. In Minnesota, visit: www.uimn.org/applicants. In Wisconsin, visit: www.dwd.wisconsin.gov/uiben/

COVID-19 MN Hotlines:

For health questions: 651-201-3920 or 1-800-657-3903, 7 a.m. to 7 p.m. For schools and child care questions: 651-297-1304 or 1-800-657-3504, 7 a.m. to 7 p.m.

COVID-19 WI Hotlines:

A hotline is available through the University of Wisconsin-Madison Department of Emergency Medicine 608-720-5300

Help finding low-cost health care and health insurance

Minnesota: www.health.state.mn.us/diseases/coronavirus/materials/

Wisconsin: www.dhs.wisconsin.gov/getcovered

Help with food and nutrition access

Many school districts are continuing to provide school meals despite school closures. Contact your local school district for information. Most food pantries are still open throughout the crisis. Visit www.foodpantries.org to find a list of pantries near you.

Watch What You Flush! Public Service Announcement

Sewer back-ups are costly for residents and the Co-op. This example Public Service Announcement is designed to be used by Co-ops to remind residents to be mindful during the COVID-19 crisis of what is flushed down the toilet.

Due to the increased demand for and resulting shortage of toilet paper caused by reaction to the COVID-19 pandemic, [Co-op Name] would like remind all residents to be mindful of what should and should not be flushed down their toilets.

Flushing anything other than toilet paper can lead to problems for homes and businesses and cause issues with the municipal sewer collection and treatment systems. Flushing wipes (even those labeled “flushable”)

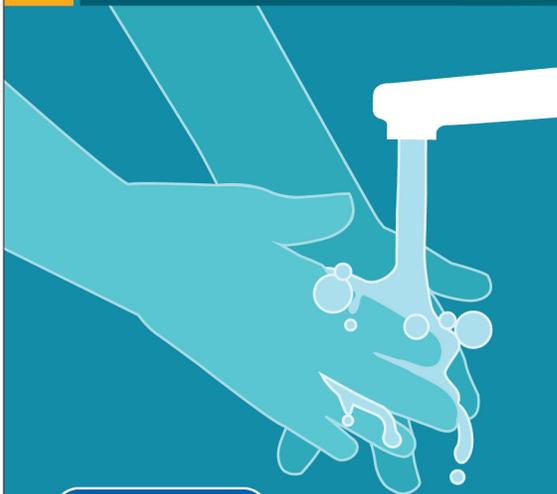
and other non-toilet paper materials may cause clogged lines, sewer back-ups, and damage to sewer lift station pumps and other wastewater process equipment.

Please pay attention to what is being used in your homes for sanitary purposes. Make sure only toilet paper is being flushed and all other materials are being properly disposed of. Examples of products that are NOT flushable and must be disposed of as regular trash include the following:

- paper towels
- napkins
- Kleenex and other tissues
- wet wipes/baby wipes (even those labeled as “flushable”)
- diapers
- feminine hygiene products
- gauze/bandages/band-aids



CORONAVIRUS DISEASE 2019 (COVID-19)



You can help prevent the spread of respiratory illnesses with these actions:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose & mouth.
- Practice social distancing by putting space between yourself & others.
- Wash hands often with soap & water for at least 20 seconds.



[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)