

Chapter 22

Twin Pines: 1990 — Vision 2000

Twin Pines Institute is an annual gathering of representatives from housing cooperatives that takes place at Co-op Camp Sierra. Open to anyone, this rustic summer adventure brings together members of all kinds of cooperatives during one of three separate week-long camps. Singing, dancing, child care, mountain terrain, and co-op lore are among the fun activities to share. Within the larger camp setting, cooperative housing professionals and leaders hold a five-day forum on the state of the art of cooperative housing in California.

The first Twin Pines Cooperative Housing Institute was in 1990. On the last day, the cooperators brainstormed on the question, "What are the future trends for cooperative housing in California?" The following is the result of that brainstorm, which came to be known as the 1990 Wish-List of Vision 2000. It is shared here in a somewhat edited form so that readers may compare it to their current cooperative housing experiences.

GENERAL

1. Statewide housing trust fund.
2. Co-op new-town.
3. 50,000 more co-op units.
4. A co-op savings fund for future co-op members.
5. All co-ops have equity restrictions.
6. National master plan to change existing housing laws.
7. Dispute resolution center for co-ops.
8. Law to require mediation and arbitration of disputes in co-ops.
9. Inclusion of support for co-ops in all political parties' platforms.
10. Tie-in of every co-op to the educational system.
11. Social/ecological instruction in planning schools.
12. Well-heeled statewide central resource organization.
13. National co-op insurance organization providing co-ops with health and corporate liability insurance as well as insurance for a full range of programs.
14. Inclusion of LEHCs by the California Department of Housing and Community De-

velopment as part of its affordable housing strategy.

15. More than 25 eco-integrated co-op villages with between 25 and 100 units each.
16. A critical mass of co-op units.
17. All co-op lands owned by land trusts.
18. A statewide Mutual Housing Association including ownership of properties by existing LEHCs.
19. Credit Union participation as a funding source for LEHCs.
20. Mandatory course on co-op housing for continuing education for lawyers.
21. Co-ops tying into urban transportation nodes.
22. Amended Bates LEHC law moving regulation to HCD.
23. Mainstream recognition of co-ops.
24. Competent and prolific property management people for all co-ops.
25. On-line co-op network and database.
26. Genetic alteration to create co-ops.
27. Required co-op style housing of people in international disputes.
28. Co-op learning and skill development course available nightly in every California city.
29. Co-ops connected statewide and by regional groups.

30. Insurance to cover carrying charges of disabled members.

COMMUNICATION

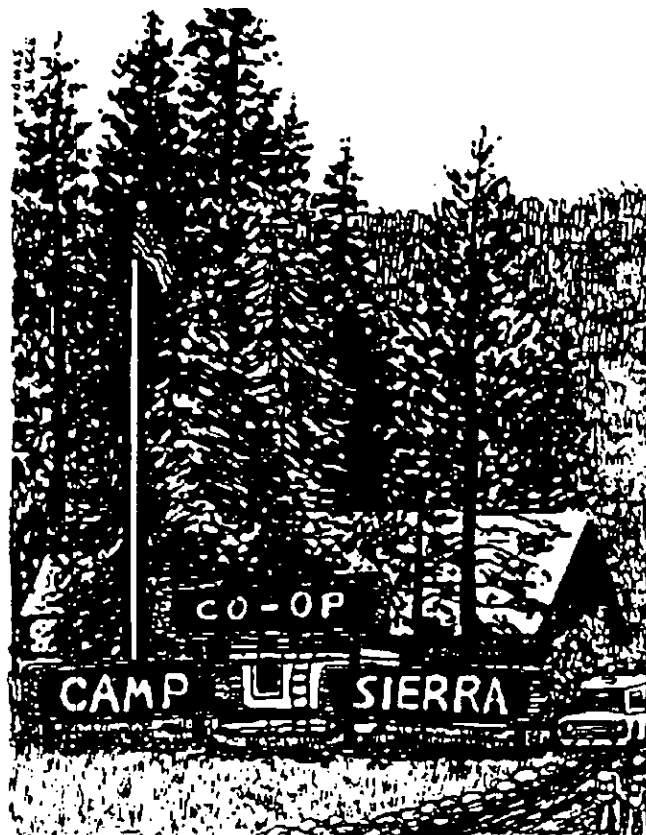
1. Utilize public-access TV to introduce the public to co-op principles: should be multilingual (i.e., Spanish, Persian, Tagalog).
2. Form a consortium of organizations to do a media blitz.
3. Get bankers, planners, and other professional groups to include co-ops on their conference agendas.
4. Compete in Ted Turner's competition for innovative books.
5. Include one-page inserts on LEHCs in local newsletters throughout the state.
6. Write co-op housing column for the real estate section of local newspapers or get them to include co-ops in existing columns.
7. Communicate with Asian, Latino, and other ethnic groups about co-ops.
8. Co-op leaders and members meet to translate co-op materials into other languages.
9. Identify ethnic co-op leaders to help them organize in their respective communities.
10. Revive the California Association of Housing Co-ops.
11. Get lists of media and send them articles.
12. Generate and support university media projects.
13. Develop pop TV events—involve writers.

14. Have a variety of media events.
15. Get the National Green Alliance to support co-op housing.
16. Show and circulate existing co-op films to cooperators.
17. Each co-op should have a brochure.
18. Co-ops should have easy access to a catalog of co-op publications.
3. Consider and reevaluate all existing models of ownership designed to protect affordability (land trusts, LEHCs, etc.).
4. Further support of childcare in co-op housing.
5. Offer breaks for condos to convert to LEHCs or other housing that controls resale process.
6. Provide incentives for both existing and new co-ops to do ecological retrofits.

LEGISLATIVE ACTIONS DESIRED

1. State enabling legislation for MHAs with funding component. Coordinated with national MHA organization.
2. Put all surplus public lands into land trusts.
7. Allow LEHCs to take direct advantage of tax credits.
8. Get the State Bar to recommend changes in co-op laws.

This chapter was written by Lottie Cohen.



Chapter 23

Future Trends

Have you noticed cooperative orange juice TV commercials nationally broadcast on Good Morning America? Have you figured out that Land-O-Lakes, REI, and Sunkist are cooperatives? Are you aware that much of the privatization of business in Russia is expected to go co-op? Did you hear former HUD Secretary Jack Kemp call the cooperative idea "the only hope for America?" Did you think in the aftermath of the civil uprisings in Los Angeles that collaborative enterprises would be formed? Can you acknowledge, even as Jack Kemp did, that cooperatives, particularly housing cooperatives, are helping some people climb out of poverty?

So welcome to the other end of this compendium. Whether you have read through from cover to cover or simply skipped through, you have picked up a bias on nearly every page: Cooperation is hot! It is a happening thing in the way people live, and it is reflective of changes going on in the larger society and around the world. Whether it is HUD's HOPE legislation for Homeownership and Opportunity for People Everywhere, or whether it is the participation by you, the reader, cooperative living is crossing the socio-psychological barrier from "movement" to "mainstream."

The cooperative bias is not wishful thinking. Three major trends are growing, which support cooperative-style housing patterns in a variety of ways:

- The socially responsible investment movement (SRI).

- The convergence of the environmental and social justice movements.
- The new emphasis on quality of life rather than standard of living.

The foundation for these trends is society's movement from greed and the rule of rugged individualism and competition toward social and environmental responsibility, community, and cooperation.

THE SOCIALLY RESPONSIBLE INVESTMENT (SRI) MOVEMENT

The savings and loan scandal of the 1980's was perhaps the ultimate expression of greed. But even at the height of its worst activities, an embryonic movement was gaining momentum. Now known as the socially responsible investment movement, or SRI, this trend has grown from investments of \$40 billion to nearly \$1 trillion in less than a decade, and its momentum is gaining. What this means for various types of collaborative housing is that investment capital is becoming available from the private sector for even the most innovative types of arrangements.

For example, CRSP, a very small grass roots organization, is involved in urban eco-village planning. Recently, the group was approached by a major SRI firm with the offer to help fund eco-village development. The fund's investors had voted to invest \$3.7 million in high-impact innovative inner-city developments such as eco-villages! Another exciting example is taking

place in British Columbia, where four unions are investing their pension funds in a new eco-city known as Bamberton, consisting of a number of eco-villages housing 12,000 people over the next 20 years. Planners are committed to biological sewage treatment, a sustainable transportation system, non-toxic building materials, an environmental or "green business code," and other environmental and social innovations.

The Orange County Consortium for Affordable Housing is an innovative association of 32 banks and 100 nonprofit organizations. They are planning to spread their model of funding housing development throughout California. But something is different here than just providing financing for affordable housing. This Consortium is interested in funding innovative collaborative community models such as cohousing—models which are both environmentally responsible and socially equitable.

This sort of leadership by institutional lenders might find its way into middle America's more affluent grass roots, where, for example, it could become commonplace for residents in affluent areas to invest in new forms of cooperative-style housing within their own neighborhoods to achieve their fair share of affordable housing. These investments might even be made in retrofitting their own communities into eco-villages to secure quality open space along with the density and diversity necessary for sustainability.

THE CONVERGENCE OF THE ENVIRONMENTAL AND SOCIAL JUSTICE MOVEMENT

This brings us to a second major trend with exciting implications for cooperative-style housing. During the past few years, there has been a growing confluence between the environmental and social justice movements. Activities such as Earth Day 1990; studies by major environmental organizations such as the Sierra Club, the

Audubon Society, and the Natural Resources Defence Council; and the Earth Summit held in Rio de Janeiro in June 1992 have advanced public awareness regarding the impact of typically affluent lifestyles on the planet at large.

Wasteful lifestyles force people—from the affluent to the impoverished, whether in Los Angeles or the rain forests of South America—to utilize precious natural resources in non-sustainable ways, resources that future generations depend upon for the most minimally decent quality of life: clean air, water, and soil. A recent CNN-produced documentary, "The People Bomb," indicates that a typical baby born in the United States will cause an estimated 30 times more environmental damage over the course of its life than a baby born in Nepal. If the eco-systems of the planet are to be restored to the balance essential for survival of the human species, this new trend maintains that there must be a social ethic that allows for a decent standard of living for all.

The trend that this translates to is cooperative communities of all kinds, in which the emphasis is on sharing, cooperation, energy efficiency, resource conservation, independence from fossil fuels, and the use of whole-systems planning in which wastes can be converted to resources with minimal pollution. Such lifestyles are a radical change from the rugged individualism and wasteful consumerism that are typical of many Californians and continue to be aspired to by millions around the globe.

People seeking help in changing their wasteful lifestyles increasingly consider cooperative-style housing as a viable option. The Fellowship for Intentional Communities, a national association of small cooperative and ecologically oriented communities, reports that the past two years have seen the largest increase in inquiries and media attention in its 44-year history.

This trend will accelerate as more stars in the entertainment media become committed to helping

reshape values around environmental and social justice issues. Even now, organizations such as Earth Communications Office, a major association of representatives from the entertainment industry, are busy preparing public-service announcements with major media personalities. New commercial motion picture and television story themes around environmental and socially just lifestyles are also among ECO's priorities.

As the general public develops a deeper understanding of how their lives contribute to environmental and social degradation and what steps they can take to change, more people will take greater responsibility for the changes. Much of this new responsibility will translate into resource-sharing cooperative-style housing communities.

THE NEW EMPHASIS ON QUALITY OF LIFE RATHER THAN STANDARD OF LIVING

The third trend entering mainstream America related to physical, social, and economic lifestyle changes, typical in cooperative-style housing communities, is a growing emphasis on quality of life rather than standard of living. In this context, standard of living refers to the relationship people have with things, their level of material comfort, whereas quality of life refers to people's relationship to other people and the environment. Healthy interpersonal relationships and quality time to develop them, along with clean air, water, and food are the hallmarks of this trend. Achieving a decent standard of living and then leveling it off while continuing to pursue an ever higher quality of life will free people to create new meaning and substance in their lives through environmental and social restoration work, whether caring for an organic garden or mentoring inner-city or affluent suburban youth.

Social support systems for shifting emphasis from standard of living to quality of life are beginning to be seen now in many segments of the popula-

tion. Regular discussion groups, similar to self-help groups such as Alcoholics Anonymous, are one way people are helping one another make the changes. In such groups, people can get encouragement and support for breaking with the wasteful lifestyle patterns of their past. New cooperative-style housing planning groups—especially for shared housing, cohousing, and intentional communities—are beginning to emerge out of on-going discussion groups such as the Utne Reader Salons. The Foundation for Community Enablement founded by psychiatrist and author M. Scott Peck (*The Road Less Travelled* and *The Different Drum*) is another good example, along with a number of groups associated with various spiritual, social, and environmental organizations.

In national politics, we see the trend being expressed through the dialogue on "family values" and the communitarian movement growing out of the work of Sociologist Amitai Etzioni at George Washington University. A communitarian perspective recognizes that communities have the obligation to be responsive to their members and to foster participation and deliberation in social and political life. Voluntary community self-reliance and mutual aid are the touchstones of many of these discussions, which advocate that social tasks should not be assigned to institutions larger than necessary to do the job.

The latter trends will continue to move governments—local, state, and federal—away from traditional social welfare programs, and thereby create important opportunities for the cooperative movement in general and cooperative-style living arrangements in particular.

In a society that has been significantly deregulated, too, cooperative-style housing and cooperatives of all kinds can play a critical role in maintaining and improving the quality of community life through appropriate voluntary regulation. For example, cooperative-style communities that voluntarily restrict the use of toxic chemicals indoors and outdoors can increase their own

quality of life and, through a neighborhood education program, help others do the same. Housing communities that voluntarily restrict speculative appreciation on their land and housing as they begin to understand how speculation is robbing future generations of the ability to meet their needs in healthy ways will begin to join ranks with today's affordable-housing advocates committed to permanently affordable-housing.

At CRSP, in Los Angeles, the quality of life trend can be seen at weekly drop-in groups. People come for discussion, support, and resources for finding various types of cooperative-style housing communities in which they will be able

to find validation and help for making the transition to more socially and environmentally responsible lifestyles.

The message is clear: cooperative-style housing is on the scene in the right place at the right time to help people meet their own needs in such a way that others in the future may also benefit. That is, after all, the very essence of cooperation! Hope and belief in our abilities as a species to heal our post-industrial world draw us closer to a healthier future. The Editors hope that this compendium guides readers towards that future.

This chapter was written by Lottie Cohen and Lois Arkin.



Resource Directory

A NOTE ABOUT THE RESOURCE DIRECTORY

The Resource Directory is intended to give the reader an overview of organizations, agencies, and resource and networking centers knowledgeable about the diverse aspects of cooperative-style housing. Acknowledging that there are frequent changes in organizations, the editors invite readers to submit any corrections or additions to this Resource Directory. This is the most comprehensive Resource Directory on cooperative-style housing in California as of publication date.

The Agora Group

Northern California:

70 Abbott Drive
Oakland, CA 94611
(415) 601-5489

Contact: Ed Kirshner

Southern California:

(805) 569-3865

Contact: Jennifer Bigelow

This group is a technical assistance provider for co-op housing and other types of affordable housing development. They specialize in creative housing finance strategy, project financial packaging, and resource development. Their clients include nonprofit organizations, community oriented private developers, and public agencies.

Alternative Living for the Aging

937 N. Fairfax Avenue
West Hollywood, CA 90046
(213) 650-7988

ALA develops and manages large houses and small apartment buildings for shared living for older low to moderate income people. It also matches people at various income levels for intergenerational shared living in their existing homes.

Alternatives Center

2375 Shattuck Avenue
Berkeley, CA 94704
(510) 644-8336

Contact: Jaques Kaswan

This group provides educational resources and technical assistance for housing cooperatives, worker and consumer

cooperatives, democratic ESOPs, and other community organizations. They provide publications and a two-part video on planning and facilitating effective participatory meetings.

Bank of America State Bank

Northern California: (415) 675-7557

Southern California: (213) 228-3653

Offers construction loans and long-term financing for low-income multi-family co-op and self-help housing, also small business loans to low-income persons. Works through nonprofit organizations.

Barker Management

1720 W. Ball Road
Anaheim, CA 92804
(213) 628-1036
Fax: (714) 533-8608

Contact: Bruce Solari, President

Provides a variety of property management services for housing co-ops and other affordable housing projects. Currently manages the Marathon Co-op, one of the Route 2 limited equity housing co-ops in the Silverlake area of Los Angeles.

Beyond Shelter

4032 Wilshire Boulevard, Suite 502,
Los Angeles, CA 90010
(213) 480-0065

Develops service enriched housing for low-income families with resident participation in management, childcare, and other mutual aid services.

Cabrillo Economic Development Corp.

11011 Azahar Street

Saticoy, CA 93004

(805) 659-3791

Fax: (805) 659-3195

Contact: Karen Flock

CEDC is a community economic development organization serving Ventura County. It has developed over 600 units of affordable housing, including a 160-unit housing co-op, mutual self help homes, and other types of co-ops.

California Association for Cooperatives (CAC)

3561 Woodley Drive

San Jose, CA 95148

(916) 753-8857

Contact: Gillian Butler

A state-wide nonprofit trade organization providing a network for communication, education, and resolution of issues affecting all types of cooperatives. Publishes a quarterly newsletter.

California Association of Alcoholic Recovery Homes (CAARH)

650 Howe Avenue, Suite 1060

Sacramento, CA 95825

(800) 564-5927

Provides technical assistance to those wishing to set up co-op shared houses for sober living for recovering alcoholics/addicts. Provides a variety of other services for this population group.

California Association of Housing Cooperatives

673 Fulton Street

San Francisco, CA 94102

(415) 864-0281

CAHC is a state-wide federation of housing cooperatives which is affiliated with the National Association of Housing Cooperatives.

California Botanical Conservancy

21850 Olmsted Street

San Jacinto, CA 92583

Contact: John Stearns

Objectives of the organization include protection and restoration of natural environments; integration of arid climate food-producing trees and plants; integration of very low impact, energy yielding structures; and information and resources on low-impact high quality community lifestyles which can help stabilize human populations.

California Coalition for Rural Housing (CCRH)

926 J Street, Room 422

Sacramento, CA 95814

(916) 443-7515

CCRH is an advocacy and education organization for low income housing. It provides tenant education and technical assistance to nonprofit housing development organizations. CCRH provides publications and is a key co-sponsor of the annual "Housing California" conference.

California Community Foundation

606 S. Olive Street, Suite 2400

Los Angeles, CA 90014-1526

(213) 413-4042

Contact: Ken Gregorio

Makes grants to a variety of community-based nonprofit organizations throughout the greater Los Angeles area in the areas of arts and culture, education, health and human services, community development, and the environment.

California Community Reinvestment Corporation

P.O. Box 10639

Burbank, CA 91510-0639

(818) 972-2765

A consortium of California banks that pledges money in long-term permanent financing to sponsors of affordable housing developments throughout the State of California, including multi-family resident-controlled rental housing and leasing cooperatives.

California Cooperative Development Foundation (CCDF)

1442 A Walnut Street

Berkeley, CA 94709

(510) 538-0454

CCDF is a nonprofit foundation that promotes cooperative development and provides education, training, and other technical services.

California Department of Housing and Community Development (HCD)

Community Affairs Division

P.O. Box 952054

Sacramento, CA 94252-2054

(916) 322-1560

HCD provides a variety of grants and low-interest loans for various types of cooperative-style housing for lower and moderate income households and populations with special needs, depending on funding availability. Contact them for current programs.

California Department of Real Estate

Sacramento, CA

(916) 739-4517

This is the public agency that must approve most new multi-family housing projects and regulates real estate transactions. Contact them for a current publications list.

California Home Sharing Association

364 S. Railroad Avenue

San Mateo, CA 94401-4024

(415) 348-6660

Contacts: Lois Alman and Joella Perkocha

Sponsored by the Human Investment Project, the CHSA provides technical assistance, publications, videos, seminars, and telephone conferences to established and emerging shared housing programs.

California Homeless & Housing Coalition

Northern California:

926 J Street, Suite 422

Sacramento, CA 95814

(916) 447-0390

Southern California:

1010 S. Flower Street, Suite 500

Los Angeles, CA 90015

(213) 746-7690

Contact: Toni Reinis

The Coalition is a nonprofit state-wide, grassroots advocacy and public education organization for homelessness and low-income housing issues. Promotes the development of permanent affordable housing. Works to eliminate homelessness. Coordinates an annual major statewide conference each Spring.

California Housing Finance Agency (CHFA)

Northern California:

1121 L Street, 7th Floor

Sacramento, CA 95814

(916) 322-3991

Southern California:

5711 Slauson Avenue

Culver City, CA 90230

(213) 736-2355

CHFA provides below-market interest rate financing of affordable single-family/owner-occupied first-time buyer and multifamily rental housing for low and moderate income persons, including ownership and leasing cooperatives.

California Housing Partnership Corporation (CHPC)

Northern California:

2201 Broadway, Suite 823

Oakland, CA 94612

(510) 465-4933

Fax: (510) 452-5465

Contact: Margaret Weitcamp

Sacramento:

(916) 440-1328

Contacts: Vicki Hardesty and Richard Mandel

Southern California:

450 B Street, Suite 1010

San Diego, CA 92101

(619) 531-1995

CHPC helps to preserve affordable housing for low and very low income households by developing innovative methods to assist state and local governments, and nonprofit and private enterprises in preserving the stock of affordable housing. Provides co-op technical assistance and leadership training, especially to tenant groups in publicly subsidized housing in danger of being lost through prepayment provisions.

California Lawyers for the Arts

ArtHouse: Los Angeles

1549 11th Street, Suite 200

Santa Monica, CA 90401

(310) 395-8893

ArtHouse: Oakland

P.O. Box 31474

Oakland, CA 94604

(510) 836-6080

ArtHouse: San Francisco

25 Van Ness Avenue, Suite 430

San Francisco, CA 94102

(415) 554-9679

ArtHouse, a project of the California Lawyers for the Arts, serves as a clearing house for information about artists' studio and live/work space, providing information to artists, government agencies, architects, developers, building owners, and the general public.

California Local Initiatives Support Corporation (LISC)

Los Angeles:

1055 Wilshire Boulevard, Suite 1600

Los Angeles, CA 90017

(213) 250-9550

Fax: (213) 250-9889

San Diego:

450 B. Street, Suite 1010

San Diego, CA 92101

(619) 239-6691

Northern California:

21 Sutter Street

San Francisco, CA 94104

(415) 397-7322

LISC channels private-sector financial resources to nonprofit community development corporations (CDCs) working to

turn their neighborhoods around. Part funder, part broker, part technical assistance provider, LISC finances projects and helps CDCs work with banks and local government, including limited-equity co-ops, community land trusts, and mutual housing associations.

California Mutual Housing Association (CMHA)

San Jose:

2 N. 2nd Street, Suite 1250
San Jose, CA 95113
(408) 291-8650

Los Angeles:

743 Tularosa Drive
Los Angeles, CA 90026
(213) 661-1399

Berkeley:

1678 Shattuck Avenue, No. 72
Berkeley, CA 94709
(510) 548-4087

CMHA is a membership organization that provides technical assistance and support for tenant associations and other cooperative groups seeking to create permanently affordable housing communities.

California, Office of the Secretary of State

1230 J Street
Sacramento, CA 95814
(916) 445-0620

Cooperatives that form corporations need to file articles of incorporation with the Office of the Secretary of State. For the nearest office, check your local phone book or call Sacramento.

Campus Cooperative Development Corporation

(see North American Students of Cooperation)

Center for Communal Studies

8600 University Boulevard
Evansville, IN 47712
(812) 464-1719

Research center and international clearinghouse and repository for information on communal societies. Annual conference.

Center For Cooperatives (CFC)

University of California
Davis, CA 95616
(916) 752-2408

The Center for Cooperatives generates and supports research about cooperatives and provides education and extension activities to California's cooperatives. Publishes quarterly

newsletter, and the California Cooperative Directory and Resource Guide, which lists housing cooperatives throughout the State of California. Provides a publications list.

Center for Neighborhood Technology

2125 W. North Avenue
Chicago, IL 60647
(312) 278-4800

Provides a bi-monthly magazine on the latest developments in sustainable neighborhood development, with emphasis on economic and social justice issues.

Century Freeway Housing Program

111 North La Brea Avenue, Suite 500
Inglewood, CA 90301
(310) 419-2300

The Department of Housing and Community Development, through the Century Freeway Housing Program, provides housing to individuals displaced by the construction of the Ventura Freeway in Los Angeles county. Various types of collaborative housing are encouraged.

City of Los Angeles

Housing Preservation and Production Department*
215 W. 6th Street, 7th floor
Los Angeles, CA 90014
(213) 485-3406

HPPD, and similar departments in other cities, coordinate city, federal, and state grants and loans that come to the city for housing and housing-related programs, including training and technical assistance for nonprofit community groups, new construction, and rehabilitation programs. In the City of Los Angeles, it is city policy to encourage the development of limited-equity co-ops, community land trusts, and mutual housing associations for low and moderate income households.

* Similar departments in other cities, generally over 50,000 in population, may have different names, but perform similar functions. Contact your city hall.

City of Los Angeles, Office of the Mayor

City Hall, Room M-10
200 N. Spring Street
Los Angeles, CA 90012
(213) 237-0313

Contact: Housing Coordinator

The Mayor's Office is supportive of a variety of collaborative housing programs.

Coalition for Economic Survival (CES)

1296 N. Fairfax Avenue
Los Angeles, CA 90046
(213) 656-4410

Provides help in tenant organizing and legal advice in landlord/tenant issues.

Cohen, Lottie, Attorney at Law

5200 West Century Boulevard, Suite 950
Los Angeles, CA 90045-5900
(310) 215-9244

Lottie Cohen is a real estate, tax, and business attorney who represents many housing, consumer, and worker cooperatives. She has been involved in the co-op movement for more than 20 years.

CoHousing Company

1250 Addison Street, #113
Berkeley, CA 94702
(510) 549-9980

Contacts: Katie McCamant and Chuck Durrett

The CoHousing Company is a design and consulting firm specializing in CoHousing communities. Provides services in the areas of group formation and facilitation, site search and acquisition, land development, architectural design, and project management. Also provides cohousing slide show talks and two-day workshops on the cohousing development process.

Common Ground Gardening Program

2615 S. Grand, No. 400
Los Angeles, CA 90007
(213) 744-4342

Provides technical assistance and some material resources for community garden start-up programs. Provides master gardener training program.

Community Associations Institute

P.O. Box 84303
Los Angeles, CA 90073
(310) 285-8286

Contact: Kathleen Daniels

The Community Associations Institute is a national, nonprofit membership organization serving the needs of condominium, cooperative, and other homeowner associations. Provides training and certification programs, and dispute resolution and meeting facilitation training. National office publishes a newsletter.

Community Bookshelf

Box 155
Rutledge, MO 63563
(816) 883-5543

Publishes a catalog of books on community, co-ops, and other aspects of collaborative lifestyles.

Community Catalyst Project

c/o 1531 Fulton Street
San Francisco, CA 94117
Contact: Geoph Kozeny

Provides research, networking, and support for intentional communities. Provides slide show with speaker on over 200 intentional, cooperative, and shared living communities, including their history, philosophy, and approaches to work, family, and daily life.

The Community and Charitable Organizations Representation Project

3535 West Sixth Street, Suite 100
Los Angeles, CA 90020
(213) 385-2977

Provides free corporate real estate and tax legal assistance to qualifying nonprofit organizations, including low-income limited-equity housing co-ops in the Los Angeles County area.

Community Development Commission (CDC)*

County of Los Angeles
2525 Corporate Place, Second Floor
Monterey Park, CA 91754
(213) 260-2187

*Other counties throughout the State have similar departments. Contact your local County offices for information. CDCs (sometimes called community development departments or agencies) direct the County's housing programs, including planning, financing, producing, conserving, and rehabilitating, as well as administering the County's public housing and Section 8 developments; they finance home rehabilitation; redevelop neighborhoods; and provide financing for the development of new rental and ownership housing as well as for economic development activities. Limited-equity co-ops and other forms of collaborative housing would qualify for a variety of their programs. Community groups are encouraged to work with nonprofit developers to create qualifying co-op housing proposals for such agencies. In L.A., the CDC publishes *Pro Forma*, a monthly newsletter with updates on their activities.

Community Economics, Inc.

1904 Franklin Street, Suite 900
Oakland, CA 94612
(510) 832-8300

Contact: Joel Rubenzahl

CEI provides public agencies, tenant groups, and community organizations with technical assistance in housing, real estate, and community development. They are knowledgeable about co-ops.

Community Environmental Council

930 Miramonte Drive
Santa Barbara, CA 93109
(805) 963-0583

Ecological resource center specializing in recycling, waste water, composting, and solar technology.

Community of Friends

4032 Wilshire Boulevard, Suite 502
Los Angeles, CA 90010
(213) 480-0809

Contact: Robert Sanborn

A nonprofit development corporation dedicated to the development of permanent and affordable housing for those with chronic mental illness. The agency develops housing through new construction and the rehabilitation of existing structures. They have developed shared houses for their special needs group.

Community Redevelopment Agency (CRA)*

City of Los Angeles
354 South Spring Street
Los Angeles, CA 90013-1258
(213) 977-1951

Contact: John Maguire

*CRAs exist in most urban areas, operating as a department of city government. Community Redevelopment Agencies are mandated to build low and moderate-income housing. They often work with nonprofit housing developers to create various types of collaborative housing, including housing for special needs groups and limited-equity co-ops.

Community Support Network

211 Santa Rosa Avenue
Santa Rosa, CA 95404
(707) 573-6957

Sponsors a variety of projects for very low-income people with diverse needs. CSN is providing innovative shared housing programs for the mentally disabled.

Co-opportunity Consumers Cooperative, Inc.

1530 Broadway
Santa Monica, CA 90404
(310) 452-8902

Community-owned natural food store. Will provide some technical assistance to new start-up groups. Food co-ops can sometimes help housing co-ops get started through their educational and networking activities.

Condo Consulting Services

560 North Moorpark Road, No. 113
Thousand Oaks, CA 91362
(805) 529-8329

Condo Consulting Services provides expertise to meet the requirements of individual homeowners' associations and assists the Board of Directors in creating an association that works to improve the quality of life and protect the investment of the owners.

Co-op America

2100 M. Street, N.W., Suite 403
Washington, D.C. 20063
(800) 424-2667

Co-op America links consumers with socially and environmentally responsible businesses in a nationwide alternative marketplace. Publishes "Co-op America Quarterly" magazine, which often features articles on various aspects of co-op housing and communities. Publishes a catalog with socially and environmentally responsible products. Many of its producer members live and work in various types of cooperative and collaborative housing.

Co-op Camp Sierra

1442 A Walnut Street
Berkeley, CA 94709
(510) 538-0454

Contact: Bonnie Fish

Co-op camp offers a recreation and education program during week-long summer sessions. Family and single cooperators enjoy the high Sierra natural surroundings and have an opportunity to learn more about cooperatives from nationally-known cooperative leaders. The Twin Pines Cooperative Housing Institute is held each year at Co-op Camp Sierra.

Co-op Resource Center

1442 Walnut Street, Suite 415
Berkeley, CA 94709
(510) 538-0454

Contact: Bonnie Fish

Publishes a very comprehensive catalog of cooperative publications, sponsors educational events and Co-op Camp Sierra, and is a resource center for all co-ops. Send \$1 for Catalogue.

Cooperative Fund of New England

108 Kenyon Street
Hartford, CT 06105
(203) 523-4305

This foundation operates as a venture capital organization for small nonprofit cooperative organizations that cannot obtain necessary capital funds from membership or commercial sources.

Cooperative Housing Federation of Canada

202-275 Bank
Ottawa, Ontario K2P 2L6

(613) 238-4644

This is Canada's national association of nonprofit housing cooperatives and their support organizations. Provides services to developing and existing cooperatives, including technical consultation, management consulting and financial assistance, and management educational materials. Publishes newsletter.

Cooperative Resources & Services Project (CRSP)

3551 White House Place
Los Angeles, CA 90004
(213) 738-1254

Contact: Lois Arkin

CRSP is a resource center for all co-ops. Sponsors the Local Exchange Trading System (LETS), the Shared Housing Network, the L.A. Cohousing Clearinghouse, the L.A. Eco-Village, and the Jerry Voorhis Library on Cooperatives. Publications list available. Membership is \$25/year and includes newsletter, library privileges, and events.

Cooperative Service, Inc.

Box 243
Yellow Springs, OH 45387
(513) 767-2161

Educational organization that concerns itself with the educational, economic, recreational, and spiritual aspects of community, addressing such issues as intentional community life, workplace democracy, community economics, community schools, bioregionalism, land trusts, and peace issues. Publishes bimonthly newsletter, provides extensive publications list, and sponsors annual conference.

Cooperative Services, Inc.

25900 Greenfield Road, Suite 326
Oak Park, MI 48237
(313) 967-4000

Southern California: (213) 532-0435

CSI is a mutual housing association specializing in senior and disabled low-income co-op housing. CSI co-op apartment buildings house over 700 seniors and mobility disabled persons in California in buildings in Maywood, Lawndale, Gardena, North Hollywood, Berkeley, and Colton. The organization works in partnership with local governments and nonprofit organizations to develop co-ops.

Corporate Fund for Housing

100 Pacifica, Suite 420
Irvine, CA 92718
(714) 453-1330

Contact: Barry Kamel

This is a nonprofit developer, resource broker, technical assistance provider, and policy reformer. They finance affordable housing projects through foundation grants,

government subsidies, development-program income, corporate donations, and government-issued mortgage revenue bonds. The Fund is open to discussing development of limited-equity co-ops.

Data Management Services Branch

1700 K Street
Sacramento, CA 95814

Information on residential treatment and recovery homes services can be obtained free by writing them for "Alcohol Recovery Services, a Directory of Community Resources in California."

Democratic Business Association of Northern California

1508 Shattuck Avenue
Berkeley, CA 94709
(510) 843-4632, (510) 540-5387

Contact: Jaques Kaswan

DBA is an association of Bay Area democratic businesses working to improve their economic performance through education, technical assistance, and mutual support. The organization also promotes the expansion of democratic businesses.

Eco-Home Network

4344 Russell Avenue
Los Angeles, CA 90027
(213) 662-5207

Contact: Julia Russell

Eco Home is a demonstration home and support network for ecological living in the city. It sponsors tours four times each week. It provides technical assistance on a fee for service basis for all types of collaborative housing and co-ops wishing to plan or retrofit their buildings and communities for more ecological living.

Ecological Life Systems Institute Inc.

2923 East Spruce
San Diego, CA 92104
(619) 281-1447

Contact: Jim Bell, Director

Provides environmentally sensitive designs and feasibility studies for residential, commercial, and industrial applications.

EcoNet, Institute for Global Communications

18 DeBoon Street
San Francisco, CA 94107
(415) 442-0220

International telecommunications network providing a bulletin board, conferences, and e-mail; \$15 sign up, \$5/hour off peak. A sampling of subject areas includes co-

ops, environmental, alternative economic systems, education and children, energy, food, health, recycling, urban issues, housing, and intentional communities.

EcoVillage at Ithaca

c/o CRESP

Anabel Taylor Hall

Cornell University

Ithaca, NY 14853

(607) 255-8276

This nonprofit group is planning an ecologically integrated community of five cohousing clusters on 177 acres. Quarterly newsletter \$15.

E.F. Schumacher Society

Box 76 RD3

Great Barrington, MA 01230

(413) 528-1737

Educational organization promoting sustainable economics. Provides publications list, seminars, conference.

Ellenbecker and Kerns Associates

233 West Mall

Anaheim, CA 92804

Co-op board, members, and committees training and consulting.

EOS Institute

1550 Bayside Drive

Corona del Mar, CA 92625

(714) 644-7111

EOS is a nonprofit organization that promotes cooperative exploration and understanding of how sustainable urban environments function. Publishes *Earthword: The Journal of Environmental and Social Responsibility*, \$20/4 issues.

Fannie Mae

135 N. Los Robles Avenue, Suite 300

Pasadena, CA 91101

(818) 568-5338

Fax: (818) 568-5411

Contact: Scott Van Dellen

Fannie Mae provides a wide variety of products and services that increase the availability of affordable housing for low, moderate, and middle-income households. They provide blanket mortgages and share loan programs for cooperatives. A whole building must apply to establish a share loan program.

Federal Home Loan Bank of San Francisco

Southern California:

19935 E. Walnut Drive

Walnut, CA 91789

(714) 598-8700 x323

Northern California:

One Montgomery Street, Suite 400

P.O. Box 7948

San Francisco, CA 94120

(415) 616-2542 (Community Investment Staff)

The bank established a Community Investment Fund, which provides attractively priced Bank advances to members to encourage and assist them in providing favorable financing terms for eligible community investment activities.

Fellowship for Intentional Community (FIC)

615 First Street

Langley, WA 98260

(206) 221-3064

Provides alliance building, support services, and referrals for intentional communities, community networks, individuals seeking community, and other interested organizations. FIC also seeks to demonstrate and facilitate applications of intentional community and cooperative experiences to the larger society—through forums, talks, demonstration projects, and workshops. They sponsor an international Gathering on communities.

Golden State Mobile Home Owners League

(714) 826-4071

Mobile home owners' association provides some technical assistance and legislative advocacy. Membership \$15/year.

Goldfard & Lipman

One Montgomery Street

Telesis Tower, 23rd Floor

San Francisco, CA 94104

(415) 788-6336

This is a real estate law firm specializing in affordable housing and redevelopment, including housing co-ops and condominium development.

HandsNet

20195 Stevens Creek Boulevard, No. 120

Cupertino, CA 95014

(408) 257-4500

Subject areas include housing and community development, legal services, and poverty issues. Summaries of news, reports, surveys, databases, access to other networks, "ask the expert." Annual subscription \$270.

HomeAid (Orange County)

Building Industry Association

2001 East 4th Street, Suite 224

Santa Ana, CA 92705

(714) 542-1912

Contact: Mike Lennon

HomeAid is an ongoing program to help alleviate homelessness throughout Southern California. HomeAid operates by constructing new shelters or renovating existing shelters that serve the homeless within local communities. HomeAid is the Building Industry Association's "nonprofit arm."

HomeBase

1535 Mission Street
San Francisco, CA 94103
(415) 788-7961

HomeBase is a regional support center for homelessness policy and programs. Publishes several housing documents and has an extensive bibliography. Helps community groups plan affordable housing strategies for their neighborhoods.

Homes For People, Inc.

17 East Haley Street
Santa Barbara, CA 93101
(805) 956-7767

Homes For People is a nonprofit Corporation which has produced over 60 condominium units in Santa Barbara for low and moderate income families and individuals.

Homestead Center

6600 Cenex Drive
Station 210
Inver Grove, MN 55077
(612) 451-4930

Contact: Terry McKinley

Homestead Center is developing a four-state regional co-op housing development organization for senior moderate to middle income persons.

Housing and Urban Development (HUD), U.S. Department of

Los Angeles: (213) 251-7122

Washington, D.C.:

451 Seventh Street, S.W.

Washington, D.C. 20410

(202) 708-1422

San Francisco:

HUD Regional Office, Region IX

450 Golden Gate Avenue

San Francisco, CA 94102-3448

Provides federal funds for specified types of housing development and grants for research and development. HUD has extensive information resources on cooperative housing. Contact the HUD Publications Office for current listing.

HUD's Economic Market Analysis Staff

(415) 556-5242

Provides current information on affordable housing guidelines in relation to family size, income level, and affordable monthly housing costs.

Imago

553 Enright Avenue
Cincinnati, OH 45205
(513) 921-5124

Imago is a retrofit of an inner-city neighborhood to an eco-village. They have a newsletter.

Innovative Housing (IH)

325 Doherty Drive
Larkspur, CA 94939
(415) 924-6400

IH is a nonprofit developer of shared and transitional housing and cooperative communities and operates several field offices within the San Francisco area. They have created a network of over 200 shared homes throughout the greater San Francisco area, working with very low to middle income residents. They provided program support for the CoHousing model and publish the CoHousing newsletter. IH is also developing vest pocket communities in which several shared houses are clustered with appropriate open space. IH has a strong ecological and multi-disciplinary approach to collaborative housing.

Institute for Community Economics (ICE)

57 School Street
Springfield, MA 01105
(413) 746-8660

ICE is a nonprofit corporation that provides technical and financial assistance for developing and established community land trusts (CLTs) with limited-equity housing co-ops. ICE created the CLT model over 20 years ago and has helped over 100 CLTs get started; these groups now form a national network. ICE provides information and educational materials to local governments, nonprofit organizations, and the general public; publishes a newsletter; has a publications list; and sponsors an annual conference.

Institute for Cultural Affairs (ICA)

ICA West
4220 N. 25th Street
Phoenix, AZ 85016
(602) 955-4811
Los Angeles: (213) 738-1254

ICA is a nonprofit organization concerned with the human factor in community and organization development. It has offices in 31 countries and conducts programs that enable people to play a creative role in shaping their own destiny. Its participatory methods are ideal for developing multicultural leadership and consensus techniques. It provides training in strategic planning, and facilitation methods and also facilitates management/board retreats. Many ICA members live in innovative collaborative housing arrangements.

Isla Vista Food Co-op

6575 Seville Rd.

Isla Vista, CA 93117

(805) 968-1401

This consumer-owned natural food co-op is a good place for co-op and ecologically oriented people to find others to organize for co-op housing.

John Stewart Company

2310 Mason Street

San Francisco, CA 94133

(415) 391-4321

The John Stewart Company provides housing services for affordable housing projects, including management, project development, rehabilitation, and conversion to cooperative ownership.

Kirkpatrick, David H., Attorney at Law

2601 Shasta Road

Berkeley, CA 94708

(510) 548-4087

Fax: (510) 548-8714

David H. Kirkpatrick is an attorney who advises cooperative boards of directors regarding organization, legal documents and issues, development, and training programs. He is Director of the Northern California Mutual Housing Association.

Local Exchange Trading System (LETS)

3551 White House Place

Los Angeles, CA 90004

(213) 386-8873

Computerized community barter system. Ideal for co-op apartment buildings and other neighborhood-based groups. Start-up package including software, manual, sample forms, and technical assistance available for \$100.

Local Initiative Support Corporation (LISC)

Southern California:

315 West Ninth Street, Suite 200

Los Angeles, CA 90015

(213) 634-3824

Fax: (213) 624-3824

Contact: Tony Cooper

Northern California:

21 Sutter Street

San Francisco, CA 94104

(415) 397-7322

Fax: (415) 956-6880

LISC's mission is to assist community development corporations (CDCs) in their efforts to transform distressed neighborhoods into healthy communities. By marshalling private sector resources and extending financial and technical support to CDCs, LISC enables residents to set their own priorities and shape the process of community renewal.

Los Angeles Community Design Center

315 W. 9th Street, No. 410

Los Angeles, CA 90015

(213) 629-2702

Contact: Ann Sewill, Executive Director

The Los Angeles Community Design Center is a non-profit housing development, architecture, and planning firm that works with community groups and local government agencies to develop affordable housing projects. There are co-op housing technical experts on their staff.

Los Angeles Ecological Cities Council

11171 Fairbanks Way

Culver City, CA 90230

(310) 915-9569

Contact: Howard Cohen

This is a voluntary association of architects, builders, planners, environmentalists, educators, and citizen activists committed to ecologically and economically sustainable community building. The council provides presentations on sustainable neighborhood development in which there is an emphasis on cooperation and diverse forms of cooperative enterprise.

Los Angeles Eco-Village

3551 White House Place

Los Angeles, CA 90004

(213) 738-1254

This is a retrofit of an inner-city neighborhood to healthy and sustainable physical, social, and economic systems, including a variety of cooperatives. Newsletter \$15/year.

Los Angeles Family Housing Corporation

P.O. Box 198

Woodland Hills, CA 91365

(818) 982-4091

Contact: Arnold Stalk, Executive Director

This organization is very multi-disciplinary in its approach to providing emergency shelter, and is now moving into transitional and permanent housing for very low income

persons and families. Provides social services, childcare resources, and employment development counseling in a mutually supportive and collaborative setting.

Los Angeles Mutual Housing Association (LAMHA)

3551 White House Place
Los Angeles, CA 90004
(213) 738-1254

Contact: Lois Arkin

LAMHA is the nonprofit development organization for the Los Angeles Eco-Village planned for northeast Los Angeles. Eco-Village is planned as a sustainable neighborhood, effectively integrating physical, social, and economic systems. Newsletter \$15/year.

Low Income Housing Fund (LIHF)

Northern California:

605 Market Street, Suite 709
San Francisco, CA 94105
(415) 777-9804

Contact: Dan Leibsohn

Southern California:

315 W. Ninth Street, Suite 709
Los Angeles, CA 90015
(213) 627-9611

Contact: Michael Manigault

LIHF is a nonprofit lender and financial intermediary that arranges mortgage guarantee programs and an investor program that generates interest subsidies. They operate a secondary market program through a special allocation from Fannie Mae. They provide general technical assistance to low-income housing developers.

Metro Harbor Fair Housing Council

25324 Frampton Avenue
Harbor City, CA 90710
(310) 539-6191

The Council insures equal housing opportunities for all persons by providing awareness of Fair Housing Laws, the rights of victims of housing discrimination and the penalties for non-compliance; promoting awareness of the benefits of interracial living; and promoting urban and suburban community awareness of their housing responsibilities.

Midwest Association of Housing Cooperatives

20616 Van Born
Dearborn, MI 48125
(313) 565-0311

Director: David Lowe

Established in 1963, this national federation of housing cooperatives specializes in co-op board and committee training, provides an annual conference, and is publisher of *Cooperative Housing: A Handbook for Effective Operations*.

Mutual Service Fund

Box 64035
Street Paul, MN 55164
(612) 631-7272

Administrator: Pat Green

This fund is offered through the Mutual Services Insurance Foundation. The fund provides grants for research, co-op education, training or promotion, and developmental or "leading edge" projects in which seed money is necessary to establish credit for future alternative funding.

National Association of Accountants for Cooperatives (NAAC)

6320 Augusta Drive, Suite 800
Springfield, VA 22150
(703) 569-3088

NAAC is an association of accountants who work with cooperatives (most members work with agricultural cooperatives). They also provide educational seminars.

National Association of Community Development Loan Funds (NACDLF)

924 Cherry Street, Third Floor
Philadelphia, PA 19107-2405
(215) 923-4754

Contact: Martin Trumbell

The NACDLF is an association whose member funds borrow capital from individuals and organizations, then re-lend it on affordable terms to benefit communities and individuals denied sufficient access to traditional capital markets. Most NACDLF members loan especially to community land trusts, limited-equity housing co-ops, mutual housing associations, and other types of cooperatives. Although most Funds are geographically specific, others lend outside their immediate areas. Publishes a Directory of members and associates.

National Association of Homebuilders (NAHB)

15th & M Streets, N.W.
Washington, D.C. 20005
(800) 368-5242

NAHB is the national trade association for residential and light commercial construction builders and has extensive resources on all aspects of the building industry. The NAHB publishes *Builder Magazine*, a quarterly index of articles on all aspects of the building industry, and *Resident Apartment Management (RAM) Digest*. It holds an annual conference with up to 4 acres of exhibition space and hundreds of workshops. The California Building Industry Association (CBIA), and local chapters throughout the State are directly affiliated with the NAHB and also hold many educational events.

National Association of Housing Cooperatives (NAHC)

1614 King Street
Alexandria, VA 22314
(703) 549-5201

Fax: (703) 549-5204

NAHC is a nonprofit national federation of housing cooperatives, professionals, organizations, and individuals that promotes the interests of cooperative housing communities. Publishes "The Cooperative Housing Bulletin," which provides the latest information on legislative, tax, legal, and other concerns of housing cooperatives. Publishes the annual *Cooperative Housing Journal*, *Directory of Professional Members*, and provides an excellent *Publications List* with many articles on every aspect of developing and managing housing cooperatives. Sponsors an annual conference and many mini conferences during the year. A good resource for a variety of technical referrals, including, for example, management software.

National Cooperative Bank (NCB)

1401 Eye Street N.W., Suite 700
Washington, D.C. 20005
(202) 336-7680
(800) 955-9NCB

West Coast Representatives:

Margaret Cheap
1 Pine Street, Suite 2203
San Francisco, CA 94111
(415) 399-0959
Seatac Office Center
18000 Pacific Highway, No. 404
Seattle, WA. 98188
(206) 243-4115

The NCB is the major lender in the U.S. to cooperatives of all kinds. They provide 1st and 2nd deed of trust blanket mortgages, secured and unsecured lines of credit, and share loans for housing cooperatives. NCB is a cooperative owned by its member borrowers.

National Cooperative Bank Development Corporation

NCB Center
1401 Eye Street N.W., Suite 700
Washington, D.C. 20005
(202) 336-7680

Contact: Terry Simonette

This is the nonprofit arm of the National Cooperative Bank, which provides technical assistance and loans to start-up co-ops. Can be especially helpful to lower income cooperatives.

National Cooperative Bank Savings Association

139 S. High Street
Hillsboro, OH 45133
(800) 322-1251

Provides money market, savings, and share loans. A subsidiary of the National Cooperative Bank.

National Cooperative Business Association (NCBA)

1401 New York Avenue, N.W., Suite 1100
Washington, D.C. 20005
(202) 638-6222

Contact: Paul Hazen

West Coast Representative:

516 Rutgers
Davis, CA 95616
(916) 757-2233

Contact: David Thompson

NCBA is a national business and trade association that provides representation, lobbying, and other services to all types of co-ops. NCBA works to educate, strengthen, and expand the cooperative form of business. NCBA sponsors the Cooperative Housing Foundation, which supports co-op housing development. Provides a co-op publications list and monthly newspaper.

National Economic Development & Law Center (NEDLC)

1950 Addison Street, Suite 200
Berkeley, CA 94704
(415) 548-2600

NEDLC is a nonprofit, public interest law and development center that provides a wide range of legal support, planning, and technical services to housing and other types of co-ops. Publishes a newsletter and provides a publications list.

National Shared Housing Resource Center

43 Pine Street
Burlington, VT 05401
(802) 862-2727

Contacts: Margaret Harmon and Meg Pond

NSHRC is a network of over 400 shared housing programs that provides training and technical assistance to shared housing sponsors; acts as an information clearinghouse to government officials, housing professionals, sponsors, researchers, consumers, and the media; and produces and distributes publications on shared housing. Provides quarterly newsletter to members (\$35/year), directory of programs, publications list, and annual conference.

Neighborhood Reinvestment Corporation (NRC)

1325 G Street, N.W., Suite 800
Washington, D.C. 20005
(202) 376-2642
Fax: (202) 376-2168

NRC sponsors a national federation of mutual housing associations. It also provides comprehensive training programs and technical assistance for community and economic development programs of all kinds, including finance, construction management, skills for housing rehabilitation, nonprofit management, etc., through its Neighborhood Reinvestment Training Institute. It works on a partnership basis with a variety of local organizations and businesses. NRC also sponsors the National Neighborhood Works Network of local self-help organizations that are successfully revitalizing declining neighborhoods and producing and preserving affordable housing.

Non-Profit Association of Northern California (NPH)

82 Second Street, 3rd Floor
San Francisco, CA 94105
(415) 495-2273

Contact: Buck Bagot, Executive Director

NPH is a membership association to support development, preservation, and management of low-income housing.

Nonprofit Federation for Housing and Community Development

450 B Street, No. 1010
San Diego, CA 92101
(619) 239-6693

Contact: Geanne Ertle, Executive Director

A federation of nonprofit housing development groups in the greater San Diego area.

North American Students of Cooperation (NASCO)

P.O. Box 7715
Ann Arbor, MI 48107
(313) 663-0889

West Coast Representative:

6503 Madrid Road
Isla Vista, CA 93117
(805) 685-6964

Contact: Renee Ordeneaux

NASCO is a bi-national 25-year-old association serving campus-based and other cooperatives in both the U.S. and Canada. They sponsor programs in training, consulting, cooperative development, career development, publications, and linking and representation. NASCO now has an affiliated organization, the Campus Cooperative Develop-

ment Corporation, which helps groups develop new student housing co-ops. There are NASCO affiliated student co-ops at UC Berkeley, Santa Cruz, Davis, Santa Barbara, Irvine, Los Angeles, and San Diego. Also at Stanford in Palo Alto and Sonoma State in Rohnert Park.

Northern California Land Trust

3120 Shattuck Avenue
Berkeley, CA 94705
(510) 548-7878

Contact: Mary Carlton

Works to provide permanently affordable housing and low cost farmland through influencing land policy decisions. Provides technical assistance to groups seeking to form community land trusts, both urban and rural.

Ocean Beach People's Food Co-op

4765 Voltaire Street
San Diego, CA 92107
(619) 224-1387

This consumer owned natural food co-op is a good place to find other co-op and ecologically oriented people for organizing housing co-ops.

Orange County Affordable Housing Task Force

1 Jennor Street, Suite 200
Irvine, CA 92718
(714) 453-8101

Contact: Debbie Aguirre

This consortium of 32 lenders and 100 nonprofit organizations provides a variety of financial products, from pre-development through take-out to all types of affordable housing, including a full range of collaborative living arrangements, from shared housing to cohousing.

Orange County SRO Task Force

Orange County Division
California League of Cities
600 West Santa Ana Boulevard, Suite 410
Santa Ana, CA 92701
(714) 972-0077

Contact: Janet Hester

The Task Force performed an investigation on all aspects of single-room occupancy (SRO) housing. See Bibliography for the report.

Permaculture Institute of Southern California

1027 Summit Way
Laguna Beach, CA 92651
(714) 494-5843

Contact: Dr. Bill Roley

Permaculture is the conscious design and maintenance of productive ecosystems which have the ability, stability, and resilience of natural ecosystems. Many cooperative communities around the world are learning how to install permaculture designs, because they are the most economical and self sustaining.

Public Counsel

3535 W. Sixth Street, Suite 100
Los Angeles, CA 90020
(213) 385-2977

The Community and Charitable Organizations Representation Project (CORP) provides free corporate, real estate, and tax legal assistance to qualifying nonprofit organizations, including nonprofit affordable housing groups, in the Los Angeles County area.

Resolution Trust Corporation (RTC)

Asset Sales Hotline
(800) RTC-3006

You may receive free of charge zip code listings of RTC properties available and asset sales auction schedules. Both commercial and residential property information is available.

Riverside County Planning Department

4080 Lemon Street, 9th Floor
Riverside, CA 92501
(714) 275-3200

The 1989 Housing Element of the County Plan includes a program for housing cooperatives. There's an unofficial policy in the Department to "fast-track" low income housing projects. If such a project has an economic development component, some direct funding might be available.

Rural Community Assistance Corporation (RCAC)

2125 19th Street, No. 203
Sacramento, CA 95818
(916) 447-2854

Contacts: Ruben Ramos and Marta Erismann, Housing Specialists

Provides low-interest loan pool, conferences, workshops, and technical assistance for low to moderate income mobile home park co-op conversions and other rural and self help co-op housing projects. Assists in real estate negotiation, financing, and organization development for empowering residents for ownership in a co-op form.

Sacramento Mutual Housing Association

2125 19th Street, Suite 101
Sacramento, CA 95818
(916) 447-8907

Organized in 1988 to develop, own, and manage affordable and permanent multi-family housing in the City and County of Sacramento. They rehabilitate blighted properties and develop new construction. They follow the Neighborhood Reinvestment Corporation model of mutual housing.

Santa Cruz Community Housing Corporation

P.O. Box 632
Santa Cruz, CA 95061
(408) 423-1318

Contact: Arnie Fischman

Works with a variety of groups to develop permanently affordable cooperative housing.

Savings Associations Mortgage Co., Inc. (SAMCO)

1333 Lawrence Expressway, Suite 415
Santa Clara, CA 95061
(408) 985-8110
Fax: (408) 985-8757

Contact: Charles Goetze, Executive Director

SAMCO is an association of California-based financial institutions dedicated to providing financing for housing projects that include at least 51% of their units for lower income persons. SAMCO will loan to mutual housing associations and limited-equity co-ops and will consider other innovative co-op or collaborative living arrangements.

School of Living

Birthright Leasehold
RD 1, Box 185 A
Cochranville, PA 19330

Produces a brochure on Community Land Trusts that explains the concept clearly and concisely and also publishes the quarterly journal *Green Revolution*, which focuses on community, decentralism, cooperative living, land issues, and other current topics. Since 1934 this educational organization has been a leader in pointing the way toward gentler, peaceful, self-reliant systems of economics, relationships, and government.

Shared Living Resource Center (SLRC)

2375 Shattuck Avenue
Berkeley, CA 94704
(510) 548-6608

Contact: Ken Norwood, Executive Director

The Center provides ecological land planning and siting, architectural design and drawings, consultations, slide-talks and workshops on shared living, village housing clusters, and cooperative blocks (new development and retrofits). They publish a newsletter, and Ken Norwood is working on a book covering all of these topics.

South Island Development Cooperative

2950 Douglas Street, Suite 550
Victoria, BC V8T 4N4
(604) 389-1888

A community development corporation that is planning development of the new town of Bamberton, an ecologically integrated cooperative-style community for approximately 12,000 people.

Southern California Association of Non-Profit Housing (SCANPH)

4032 Wilshire Boulevard, Suite 301
Los Angeles, CA 90010
(213) 480-1249

Contact: Jan Breidenbach, Executive Director
SCANPH is a nonprofit membership organization that supports, assists, and facilitates nonprofit housing development corporations in Southern California. SCANPH sponsors regular workshops, brown-bag talks, and a major annual conference on affordable housing development issues and resources. It is also an affordable housing advocate for local, state, and federal policies. Publishes a membership directory, which includes a resource guide.

SRO Housing Corporation

311 S. Spring Street, Suite 1110
Los Angeles, CA 90013
(213) 229-9651

Develops, owns, and manages single-room occupancy hotels in downtown Los Angeles for very low income persons and families. Some social programs facilitate cooperative-style living.

Taliafaro Inc., West

870 Market Street, Suite 684
San Francisco, CA 94102
(415) 362-0994

Fax: (415) 362-1047

Contact: Alfred Reynolds

Specializes in property management, development, and financial packaging for low and moderate income co-op development projects.

TreePeople

12601 Mulholland Drive
Beverly Hills, CA 90210
(818) 753-4600

An environmental organization that provides technical assistance for utilizing trees for energy efficiency and community building. Urban forestry program. Provides training for neighborhood master foresters.

Twin Pines Housing Institute

See Co-op Camp Sierra

University Center for Cooperatives

514 Lowell Hall
610 Langdon Street
Madison, WI 53706
(608) 262-3981

This is a comprehensive co-op center providing outreach programs and a variety of education, research, and technical assistance to domestic and international cooperative businesses. Training programs are offered on a regular basis. Extensive library and annotated bibliography.

University Cooperative Housing Association (UCHA)

500 Landfair
Los Angeles, CA 90024
(310) 208-8242

Low cost student housing cooperative at UCLA in Westwood.

University Students Cooperative Association

2424 Ridge Road
Berkeley, CA 94709
(510) 848-1936

Low cost student housing cooperative at UC Berkeley.

Venice Ocean Park Food Cooperative

839 Lincoln Boulevard
Venice, CA 90291
(310) 399-5623

This natural foods consumer co-op can be helpful in organizing food buying clubs in housing communities.

Urban Ecology

P.O. Box 10144
Berkeley, CA 94709
(510) 549-1724

This nonprofit organization, which focuses on ecological urban planning issues, can be helpful in providing information on sustainable development and ecological retrofits of existing neighborhoods. Publishes the *Journal of Urban Ecologists*. Copies of the "Integral Neighborhood" poster, on page 6, can be ordered from this organization.

Glossary

This Glossary is intended to provide a quick resource for definitions used in the context of the Compendium. The emphasis, of course, is on terms pertaining to cooperative-style housing, although some finance and real estate terms are included. Readers are referred to the following works for additional related definitions:

Black's Law Dictionary, by Henry Campbell Black, M.A. West Publishing Company, St. Paul, MN.

Collaborative Communities: Cohousing, Central Living, and Other New Forms of Housing with Shared Facilities, by Dorit Fromm, Van Nostrand Reinhold, New York, 1991.

Cooperative/Credit Union Dictionary and Reference, United States, Canada, World: Definitions, Organizations, Biographies, Chronologies, Resources, The Cooperative Alumni Association, Richmond, KY, 1990.

Going Co-op: The Complete Guide to Buying and Owning Your Own Apartment, by William Coughlan, Jr. and Monte Franke, Beacon Press, 1983.

Fellowship for Intentional Communities, Langley, WA., Newsletters for October 1991 and January 1992.

Shared Living Resource Center publications, Ken Norwood, Executive Director and Kathleen Smith, Associate Director, Berkeley, CA.

Reference Book: Information Relating to Real Estate Practice, Licensing and Examinations, California Department of Real Estate, 1992.

Sonny Bloch's ...Inside Real Estate: A Step by Step Guide to Buying or Selling a Home, Cooperative or Condominium, Weidenfeld & Nicolson, New York, 1987.

Accelerated Depreciation. Allows for an increase of depreciation deduction in the early lifetime of assets, with decreases later.

Affordable Housing. Housing activists and developers generally use this expression to mean housing for very low to moderate income people that takes no more than one-third of gross monthly household income. The U.S. Department of Housing and Urban Development (HUD) publishes income guidelines for very low, low, and moderate income households. See Chapter 20, "Government Financing."

Amortization. Planned monthly payments including both principal and interest.

Arbitration. A method of dispute resolution utilized when the parties involved in a dispute agree to abide by the decision of a disinterested third party.

Assessment. The amount of money paid to an organization that has the right to require such a payment, such as homeowners' associations, cooperatives, and the county tax assessor.

At Risk Housing. Affordable housing developed under various federal housing programs at risk of being sold at market rate and thereby displacing many low-income persons.

Bridge Loan. An interim loan, which taken generally does not exceed five years, until more permanent long-term mortgage financing can be put in place.

Carrying Charges. See "Monthly Assessments."

Certificate of Occupancy. Permission to move into a home, authorized by the local department of building and safety.

Cohousing. Resident developed, owned, and managed cooperative communities in which self-contained households are clustered around a larger common house, which includes shared facilities for optimal group dining, work, play, and social activities. A variety of legal and financial options are used in cohousing.

Collaborative Housing. Any type of housing where more than a few unrelated adults and/or families share common areas and facilities, sometimes living in an extended family-like setting in which they strive to gain social as well as the economic and environmental benefits. Same as cooperative-style housing.

Collective. Member owned and/or controlled organization or enterprise of three or more persons in which the workers function as peers fully sharing in decision making and surplus revenues or profits.

Common Interest Subdivision. Stock cooperatives, limited-equity cooperatives, condominiums, and community apartments are considered common interest subdivisions, because they are characterized by exclusive rights to use or ownership over individual units along with common ownership over other property rights.

These common interests are regulated by the Subdivided Lands Act found in California Business and Professions Code 11000 - 11200.

Commune. An intentional group or community in which common land, buildings, businesses, and other primary assets are owned or leased by the group as a whole, with all or most group and personal income pooled in a communal treasury. All group and personal expenses are paid by the communal treasury; personal discretionary expenses may be limited. No communal assets accrue to individual members.

Communitarian. Resident of an intentional community or group house.

Community. A group of people who have a common interest and/or a geographical boundary. Also used to refer to a socially and/or economically integrated residential group.

Community Apartments. A multi-unit property that is owned by the purchasers as tenants in common. Each purchaser has an undivided interest in the entire property together with a right to exclusive occupancy of an apartment. See legal definition in California Business & Professions Code 11004. Also called "own your owns" or "garden apartments."

Community Development Loan Fund (CDLF). A CDLF is a financial intermediary that channels private investment capital from individuals and institutions to low to middle income communities engaged in community development such as community land trusts, mutual housing associations, and community-based businesses. CDLF's are organized and controlled by community groups. (See National Association of Community Development Loan Funds in "Resource Directory.")

Community Land Trust. A democratically structured nonprofit corporation with an open membership and an elected board which ac-

quires land in order to provide permanently affordable housing and commercial spaces through long-term leases. CLTs also strive to insure ecological sensitivity in development.

Condominium. A form of ownership that combines separate ownership of one's unit with shared ownership of common areas. Each owner has a separate mortgage and is individually responsible for making the payments on it. An elected board of directors is legally responsible for operations and management. A monthly association fee is paid for upkeep of common areas. Each owner has a right to sell their unit on the open market. An agreement, called covenants, conditions, and restrictions, specifically regulates use of common areas and other matters of interest to owners.

Congregate Housing. In congregate housing, living units are small; some have private baths or partial kitchens. Support services such as cooking and cleaning are available from a staff to help residents, often those with special needs or elderly. Group activities and meals are offered in specially designated common spaces.

Consensus. A decision-making process in which group decisions are based on consent by all members, and which all members agree to uphold. Common agreement is reached by discussion and persuasion rather than voting, so as to avoid the deep divisions which sometimes result from a slim majority voting action. In consensus, it is often agreed beforehand that no action will be taken until all are in agreement. There are many techniques for modified consensus, which involve some voting in certain situations.

Construction Loan. Money loaned for the purpose of construction or improvement of buildings. Land and other property owned or controlled by the developer are generally provided as security. Construction loans are short term, generally not exceeding three years, and

often require higher interest rates than long-term or permanent financing.

Conventional Loan. Loan not insured or guaranteed by a government agency.

Cooperative. Any type of organization which is owned and controlled by its member-users, who wish to obtain the highest quality product or service at the lowest practical cost. Group members own shares of common assets, which may be sold at the end of their membership.

Cooperative Bank. Bank owned cooperatively or formed to loan primarily or entirely to cooperatives, such as the National Cooperative Bank.

Cooperative Education. The fifth of the six generally accepted Principles of Cooperation adopted by the International Cooperative Alliance in 1966. It states, "All cooperatives should make provision for education of their members, officers, and employees, and of the general public in the principles and techniques of cooperatives, both economic and democratic."

Cooperative Housing. A type of ownership in which members own shares in a corporation which owns housing. In market rate co-ops there are no restrictions on resale price. In limited-equity co-ops, the resale value is tied to a pre-agreed formula and limited by state law. In structured equity co-ops, resale is tied to the book value of the share with limited appreciation. Members elect a board which is legally responsible for the co-op. Members pay monthly assessments that include each unit's proportional share of all of the expenses of ownership. Shareholders agree to any type of management that suits their need, ranging from full-service professional property management to hands-on self-management. The cooperative form of ownership is most effective when participants have a healthy neighborly relationship with one another, exercise broad participation in decision

making, and have on-going training and education.

Cooperative Share Loan Program. Enables co-op home buyers to obtain financing from a bank, such as those associated with the National Cooperative Bank, for the purchase of a share in a co-op. In order for individual co-op unit buyers to obtain share loans, the entire co-op building must be approved for share loans after completing an application process by board members. This program was initiated by the Federal National Mortgage Association (Fannie Mae) in 1984.

Cooperative-Style Living. Same as "Collaborative Housing."

Cooperative Trusts. This refers to multi-unit buildings developed in the 1920's and financed by banks that controlled property management through the loan period by a trust agreement. In these buildings, the resident boards act in an advisory capacity to the trustee, who has legal responsibility for the property. Today, most of these groups are converting to cooperative corporations or condominium forms of ownership.

Co-op Housing. Same as "Cooperative Housing."

Co-oper. Same as "Cooperator."

Cooperator. Often shortened to "co-oper," this term refers to cooperative members or cooperative advocates of any kind.

Cult. An authoritarian group or community in which the commitment of all members to a person or belief system supersedes democratic decision-making practices.

Debt to Equity Ratio. Amount of indebtedness of property in relation to its equity. In housing, lenders typically lend up to 80% of equity.

Debt Financing. Long-term borrowing of money for the purpose of obtaining funds to retire indebtedness. This is also called take out, permanent, or long-term financing, in contrast to bridge or interim financing (see "Bridge Loan").

Debt Ratio. Borrower's total monthly outstanding obligations divided by gross monthly income. This calculation is determined by lenders to see if borrowers qualify for a loan.

Deed. A formal written agreement that transfers the title to property, and thereby transfers ownership, from one owner to another. It is recorded with the County Recorder.

Deed of Trust. A deed placed in trust by a borrower with a third party as security for a lender. It is a document which describes the loan on a property that is recorded with the County Recorder.

Democratic Control. The second Principle of Cooperation as adopted by the International Cooperative Alliance in 1966, which states: "Cooperatives are democratic organizations. Their affairs should be administered by persons selected or appointed in a manner agreed by the members and accountable to them. Members of primary co-operatives should enjoy equal rights of voting (one member, one vote) and participation in decisions affecting their organizations. In other than primary co-operatives, the administration should be conducted on a democratic basis in a suitable form."

Devisee. The person to whom property is given by will.

Divided Form of Ownership. A form of ownership in which there exists a separate deed for each owner, and separate deeds of trust (mortgages) in most cases. A divided interest can be bought and sold more or less like a single-family house, although it is often subject to

deed restrictions, as in the case of a condominium.

Earnest Money. Amount given to a seller to bind a contract used in conjunction with a real estate transaction. It is also called a good faith deposit, which may be subject to a liquidated damages clause in the real estate purchase contract. This means that if the buyer wrongly defaults (or breaks the contract), the seller may be able to keep the deposit.

Eco-Village. A human-scale neighborhood in which most basic human needs can be met in healthy ways within the neighborhood without jeopardizing the ability of future generations to meet their needs in healthy ways. "Sustainable" neighborhoods or eco-villages have nonprofit forms of land and housing ownership, good participation from the neighbors on issues affecting the neighborhood, organic community gardens and orchards, and employment, shopping, recreational, and leisure opportunities in the neighborhood. In eco-villages—whether urban, rural, or suburban—social, economic, and physical systems are integrated and planned to be in balance with nature and the basic life-support systems of air, water, and soil. Eco-villages are pedestrian friendly, have mixed land use patterns, and strive to break the pattern of dependence on cars so prevalent in California.

Equity. Equity refers to the dollar amount of the excess of the fair market value minus debts on the property. This term is also used to refer to the value of actual ownership a group has in a property, e.g., a group that owns a \$1 million building with \$500,000 worth of equity might be eligible to borrow money based on a certain percentage of the equity in the property. See also "Limited-Equity" and "Structured Equity."

Equity Sharing. A private arrangement between two parties (e.g., an investor and a home buyer resident) in which they own

property together and share the appreciation at time of resale. See Chapter 21.

Fair Market Value. Value arrived at by bargaining between informed buyers and sellers from an equal bargaining position.

Fannie Mae. Federal National Mortgage Association, a private corporation that purchases mortgages in the secondary market, including FHA-insured and VA-guaranteed loans, and conventional mortgages. Also called FNMA.

Feasibility Analysis. See "Feasibility Study."

Feasibility Study. A process in which information is efficiently organized to help people make informed decisions. The process includes planning of physical structures, financing, and operations necessary to insure the financial, physical, and social success of a proposed project. For cooperatives, it also includes probable member and public reaction. The process might take a few weeks to several months and is often performed by a consultant or team of consultants. Grass roots groups with a strong commitment to their project are often able to provide much of the research for the study.

FHA. Federal Housing Administration, which insures many housing loans.

First Mortgage. The first loan taken out for the purpose of buying a property.

Front-End Financing. Short-term financing required to begin operations before long-term financing becomes available.

Front-End Grants. Subsidies or money contributed from a public agency or charitable organization for developing housing, so that the monthly housing costs for lower and moderate income users are more affordable.

Garden Apartments. See "Community Apartments."

Ginny Mae. Government National Mortgage Association. A federal government owned corporation which provides secondary market support for the private residential mortgage market. Also called GNMA.

Group Home. Homes that serve residents with special needs who live with one or several professional care-givers. Typical groups sharing services include teenage mothers, recovering substance abusers, the elderly and disabled, or young people who are wards of the court. The group home program provides necessary practical services, such as meals and child care, along with support systems like tutoring, job training, and counseling. Transitional housing for the homeless may be handled in a group home environment. Operation of a group home often requires some combination of special zoning permit and/or agency licensing. Group homes fall into several size categories, from small group homes with six or fewer residents to institutional size complexes. In certain cases, funding for the residents comes through state programs or county social services.

Group House. A residential group living together in a single, commonly owned or leased, dwelling, sharing dining and other facilities, as well as the common expenses.

Homeownership Co-Investment. See "Equity Sharing."

Housing Cooperative. See "Cooperative Housing."

HUD. U.S. Department of Housing and Urban Development, responsible for federal housing policy and implementation programs.

Infill. New housing development designed for smaller vacant urban land.

Intentional Community. A group of people who have chosen to live together with a common purpose, working cooperatively to create a lifestyle that reflects their shared basic values. The people may live together in a rural place or an urban or suburban neighborhood, sharing a single residence or living in a cluster of dwellings. They may own and/or lease their housing and land.

Internal Revenue Code Section 216. Tax law permitting individual cooperative members to deduct mortgage interest and property tax on their income tax returns.

Joint Tenancy. A legal form of ownership in which members of a group (2 or more) own individual shares in a property. Similar to "tenancy in common," except when a "joint tenant" dies, his/her interest passes automatically to the remaining joint tenant(s). See Table 1.1.

Joint Venture. An agreement between two or more persons to develop, manage, or own real property.

Kibbutz. A type of intentional community in Israel (and one in South Africa) that is collectively and communally organized. Has agricultural/light industrial economic base, with collective ownership of assets and communal labor from individual members.

Leasing Cooperative. A type of cooperative living arrangement in which a group of people, often students or artists, lease an apartment, industrial space, or shared house. This can be done informally by having one of the members hold the lease with the landlord, or a more formal arrangement can be made in which the members are actual shareholders in a leasing cooperative corporation.

Leverage. Using a small amount of money or property owned or committed to a project to

convince other potential lenders or partners to participate.

Limited-Equity Cooperative. A legal form for owning multi-unit dwellings in which the selling price of the units or shares of departing members is limited by California State law and the co-op's bylaws. In general, this amount includes the original cost of the share plus a percentage based on increases in the cost of living plus the value of any improvements authorized by the board of directors. Overall ownership is in the hands of a nonprofit corporation owned and managed by the residents through a democratically elected board. Owing to the extent of government regulation for limited-equity co-ops, it is usually more feasible to work with a minimum of 25 units. Public subsidies for low and moderate income rental housing may be available to limited-equity co-ops. On-going member training and education and a healthy spirit of cooperation create the best foundation for a limited-equity co-op. See Chapter 5.

Limited Interest on Shares. The third of the six Principles of Cooperation as adopted by the International Cooperative Alliance in 1966, which states: "Share capital should receive only a strictly limited rate of interest, if any."

Limited Partnership. A partnership consisting of a general partner or partners and limited partners, in which the general partner(s) manage and control the business affairs of the partnership, while limited partners are essentially investors, taking no part in the management of the partnership and having no liability for the debts of the partnership in excess of their invested capital. Limited partnerships are called syndications; they are sometimes utilized to provide financing for the development of cooperative housing.

Live-Work Space. A dual-purpose residential/work building, oftentimes industrial build-

ings, where artists or other professionals live and work in the same unit. See Chapter 7.

Loan Guarantee. This is a loan insured by the government but received through an intermediary such as a local bank, usually at lower than market interest rates.

Loan Value. Amount a lending organization will lend on property.

Loan-to-Value Ratio (LTV). Relationship between the amount of a mortgage loan and the value of property, expressed as a percent.

Market Rate Cooperative. A legal form of housing ownership in which a nonprofit mutual benefit corporation owns the housing. Individual members of the corporation own a share of stock which entitles them to occupy a unit of housing owned by the corporation. Members are entitled to elect the board of directors, get homeowner tax benefits, and sell their share for whatever they can get to anyone approved by the board or duly authorized membership committee. Ethically and legally, co-ops are bound by the same fair housing philosophy and laws as other forms of ownership and rentals.

Mediation. A type of dispute resolution in which the disputing parties agree to resolve a conflict with the help of a disinterested third party who facilitates the process (the mediator). The goal of mediation is the creative resolution of the conflict rather than a win/lose solution.

Member Equity. The book value of a member's individual investment in a cooperative after payment of all liabilities of the cooperative.

Member Participation. The activities of members in the various aspects of their co-op. Some of these activities may be structured into programs and projects, while other forms of participation are as informal as a conversation

about co-op business while picking up one's mail. The important point is the act of meaningful involvement, direct participation of all members in important cooperative activities and decisions.

Member Relations. Member relations are healthy when the co-op leadership is knowledgeable about the members' feelings, needs, and desires regarding a variety of issues related to the community. When leadership is able to facilitate progress toward addressing members' feelings, needs, and desires, member relations are generally good. The on-going activities of the co-op leadership to determine the feelings, needs, and desires of the membership might include surveys, audits, and dialogue as well as a feed-back column in the co-op newsletter on a variety of issues related to the community.

Mobile Home Cooperatives. A cooperative in which members jointly own the land but own their coaches individually. See Chapter 8.

Mondragon Cooperatives. A network of worker-owned industrial cooperatives in Spain that employs more than 25,000 persons in over 100 cooperatives. The primary cooperatives have a network of support cooperatives, including a bank, social security system, schools and a research university, housing, food, and child care. The 30-year-old system is a model for co-op development throughout the world.

Monthly Assessments. The amount that a co-op housing member pays each month that represents the member's proportionate share of principal, interest, insurance, taxes, maintenance, management, reserves, education, and training. This is also known as monthly carrying charges.

Mortgage Insurance. A type of insurance that will pay the mortgage on real property in the event of death, disability, or financial hardship.

Mortgage Loan. Loan made to finance real estate.

Mortgage Loan Commitment. Written statement by lender to grant a specific loan amount, at a given rate, for a certain term, secured by a specific property, if the property is purchased before the loan commitment expiration date.

Municipal Bond. Local government offered fixed-rate investment, usually tax exempt, attractive to those who need a tax-sheltered income. Includes general obligation bonds, special tax bonds, revenue bonds, housing authority bonds, and industrial revenue bonds. Often created for low and moderate income housing, including limited-equity co-ops.

Mutual Housing Association. A nonprofit corporation that develops, owns and/or manages, or assists cooperatives and other forms of nonprofit resident-controlled housing. It is democratically structured for participation by its organizational members, its resident members, those waiting to become residents, and other public-spirited persons who support its purposes.

Nonprofit Housing Developer. A public benefit tax-exempt corporation whose purpose is to create affordable housing for very low to moderate income households. Many groups focus on the provision of housing for a variety of groups with special needs. Limited-equity co-ops are developed by nonprofits.

Occupancy Agreement. Contract between housing cooperative and individual member giving a member the right to occupy a unit of housing in exchange for financial support of and participation in the cooperative. The contract spells out the terms and conditions of occupancy. Also called Proprietary Lease.

Open and Voluntary Membership. The first of the six Principles of Cooperation as adopted by the International Cooperative Alliance in 1966, which states: "Membership in a cooperative should be voluntary and available without artificial restriction or any social, political, or religious discrimination to all persons who can make use of its services and who are willing to accept the responsibilities of membership."

Operating Expenses. These are the normal everyday expenses of running a business.

Operating Income. This is the basic income that comes in on a regular basis from members' monthly assessments or fees for other services rendered.

Operating Statement. Itemization of business income and expenses over a given period of time.

Own Your Own. See "Community Apartments."

Partnership. This is a business arrangement in which two or more persons jointly carry on an unincorporated business, each fully responsible for the debts, commitments, and obligations of the other(s). In housing, where the owner-occupants are the partners, the partnership makes the mortgage payments. The partners pay a "rental equivalent" to the partnership according to their percentage interests. Other maintenance costs, including taxes and insurance, are handled in similar ways. See Chapter 2.

Patron. One who trades at or uses services of a business, such as a member or a customer.

Patronage Refund. This refers to the fourth Principle of Cooperation, namely: "Net surplus belongs to user-owners. The economic results arising out of the operations of a society belong to the members of that society and should be distributed in such a manner as would avoid one

member gaining at the expense of others. This may be done by decision of the members as follows: (a) by provision for development of the business of the cooperative; (b) by provision of common services; or (c) by distribution among the members in proportion to their transactions with the society." This is perhaps the watershed dividing earlier co-ops from those that date their heritage from establishment of the Rochdale Society of Equitable Pioneers in 1844. At least it is to those pioneers that credit is given, if not for discovering the concept of patronage refunds, then of applying it in modern times as a basic principle and practice. In effect, they considered that any money left over after costs were met was really an overcharge and should be refunded to those from whom it came, namely the members, and in proportion to their patronage. With some slight variations, this has been the practice of all co-ops ever since, and a motivation for starting some. In the course of the years the principle has been hedged about by all manner of legal regulations and requirements, depending on the type of co-op involved, and is likewise surrounded by a variety of requirements for taxation. The principle, however, remains clear: the surplus or savings, or earnings, or profits in co-ops belong to and should be returned in one form or another to those that created them.

Permaculture. The conscious design and maintenance of productive ecosystems that have the ability, stability, and resilience of natural ecosystems. Permaculture design principles are becoming increasingly popular with cohousing and intentional communities.

Proprietary Lease. See "Occupancy Agreement."

Quality of Life. The relationship that people have to one another and to the environment, as distinct from our relationship to things and our level of material comfort.

Quorum. Percentage of members required to be present in person to legally transact business at an official meeting of a cooperative.

Real Property. This refers to real estate or land with or without improvements or structures on it.

Recording Fee. Cost of recording necessary documents with the appropriate governmental office, usually the County Recorder.

Recreation. Leisure-time activities have played a significant role in the general field of co-op education. Folk dancing, drama, team sports, and cooperative games have been used as a means of developing a more cooperative attitude among participants as well as being an end in themselves.

Recreation Cooperative. Cooperative providing recreation services, either on a consumer basis, where ownership is by the users, or where producers, owning land and/or facilities as a co-op, make those facilities available for a charge.

Reserves. A co-op's reserve fund is used for unexpected as well as expected maintenance and repairs, e.g., to install a new sewer line unexpectedly damaged by a tree root or a new roof, which can be expected to need replacement about every 20 years. The reserve fund is created from a portion of the monthly assessments. California law requires housing cooperatives to build and maintain a specific level of reserves.

Rochdale Principles. These refer to the basic principles of cooperation accepted by most cooperatives. The Principles were developed from the practices of the Rochdale Society of Equitable Pioneers, which established a popular co-op association in 1844 in England. The Principles are open membership, democratic control, limited return on investment, distri-

bution of economic savings, on-going education and training, cooperation among cooperatives. In recent times, some co-ops have added honest business practices, and the ultimate goal of advancing the common good.

Sallie Mae. Student Loan Marketing Association. A Federal agency that purchases student loans made either by financial or educational institutions.

Secondary Cooperative. A cooperative whose members are other cooperatives.

Second Mortgage. Additional money borrowed without paying off the first mortgage.

Section 521 Cooperative. Exempts cooperatives from taxes under U.S. Internal Revenue Code Section 521.

Section 12200. Refers to the Section of the California Corporations Code that defines consumer cooperatives and their basic guidelines.

Security Bond. Instrument providing for monetary compensation should there be a failure to perform any specific acts within a stated period.

Sell and Lease-back Agreement. This is an arrangement in which a business owning and improving real estate sells it to an investor and establishes a long-term lease on the property with the investor, usually with an option to buy at the termination of the lease.

Severalty. A state of separation. An estate in severalty is one that is held by a person in his or her own right, without any other person being joined or connected therewith.

Share. A document or certificate, purchased for a specific amount of money, that documents cooperative membership. Ownership of the co-