

# COOPERATIVE HOUSING BULLETIN

A member service of the National Association of Housing Cooperatives

Winter 2010

## The Cooperative's Newsletter Editor

By Joel Welty

**EVERY HOUSING COOPERATIVE** needs some kind of a newsletter! Keeping all the members informed is an essential part of any cooperative's operations. And that's the job of the editor.

Putting out a housing cooperative newsletter is not a daunting task. Consider what a newsletter could do for your co-op.

Your co-op's newsletter can enable members to make your co-op genuinely democratic. As a newsletter editor, you are the envy of newspaper and magazine editors because newsletters are read more thoroughly than are most newspapers and magazines. Furthermore, the way you edit your newsletter can attract even higher readership.

Your co-op is people. Your newsletter should show that. When anyone does just about anything, report it. That even includes having a birthday or graduating from high school, college or special institutes. Especially when one of your members attend a seminar or conference of the National Association of Housing Cooperatives, say so, for that report will assure the members that the co-op leadership has studied its responsibilities and is carrying them out on behalf of the members.

Photographs help you make your point. Many copiers can handle photos. If yours does not, consider having your newsletter produced by a local copy shop. Focus on people's smiling faces, not on buildings or scenery. And never line up people like a firing squad; show them in action, talking to one another, examining a repair in your building, putting up a poster about the co-op, enjoying one or another of your co-op's opportunities for recreation—anything but a lineup.

Encourage members to write letters or columns for your newsletter. It would be wise to assure them that you will help them out on questions of grammar, spelling and syntax. You'd be surprised how often

people refrain from exposing their writing to public view out of fear of a long-ago, stern English teacher. When possible, encourage members to write about all sides of any given problem, so you aren't accused of one-sided manipulation of the board of directors.

The most effective co-ops have many groups and committees of co-op members, each with its own goal.

Got a book club on site? A senior's drop-in lounge? Artists' guild?

A dance troupe? A barbershop quartet? A nursery school?

Visit them with your camera in hand, especially to get pictures of little kids.

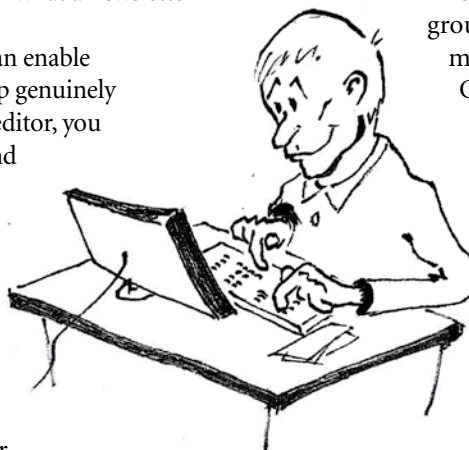
Each group and committee will have issues it wants to discuss and bring to the attention of other co-op

members. That's one of your

newsletter's jobs. Does your board want to get members' opinions on an issue with which they are dealing? Put it into your newsletter. Is some major problem growing like a fungus? Report it, along with recommendations from knowledgeable members. Is a change in some law affecting your co-op? Encourage your directors to ask your co-op attorney to report on what it is and how it affects your co-op.

Some things members want to do require a certain minimum number of participants in

page 3 >



Joel Welty first became involved with housing cooperatives in 1960 as sales manager for the conversion of rental

townhouses to co-op housing. He served the Foundation for Cooperative Housing as director of property management, then as national information officer, conducting seminars for co-op leaders, and he has published scores of articles about housing co-ops.

50  
NAHC

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Member News

4

The Cooperative  
Developers'  
Corner

6

Observations on a  
Housing Cooperative  
Attorney's Role

7

Sharing a Home,  
in Your Co-op

8

Cooperative Healthy  
Savings

9

NAHC

inside

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Letters to the Editor or the Committee are Welcome!  
Please send them by email!

The *Cooperative Housing Bulletin* is devoted to matters of interest to a housing cooperative's member/shareholders. It is highly recommended that it be e-mailed to all members of your cooperative or copied and distributed to the households.

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THE NATIONAL ASSOCIATION OF HOUSING COOPERATIVES

**About NAHC**

The National Association of Housing Cooperatives is a nonprofit national federation of housing cooperatives, other resident-owned or -controlled housing, professionals, organizations, and individuals interested in promoting cooperative housing communities. Incorporated in 1960, NAHC supports the nation's more than a million families living in cooperative housing by representing co-ops in Washington, DC, and providing education, service, and information to co-ops.

**Mission Statement**

To represent, inform, perpetuate, serve, and inspire the nation's housing co-ops.

**NAHC Board of Directors 2009-2010**

<b>President</b>	Mark Shernicoff	Elected 2011
<b>Secretary</b>	Ralph J. Marcus	Elected 2010
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Bill Magee	Elected 2012	Kimalee Williams	Appointed by CHANE
Barbara Meskunas	Elected 2010		

**Member Association Abbreviations**

CAHC	California Association of Housing Cooperatives
CNYC	Council of New York Cooperatives & Condominiums
CSI	CSI Support & Development Services
CHANE	Cooperative Housing Association of New England
FNYHC	Federation of New York Housing Cooperatives & Condominiums
MAHC	Midwest Association of Housing Cooperatives
NJFHC	New Jersey Federation of Housing Cooperatives
PAHC	Potomac Association of Housing Cooperatives
SEAHC	Southeast Association of Housing Cooperatives

**NAHC Principal Committees and Chairs**

- Executive Committee – Mark Shernicoff
- Development and Preservation Committee – Vernon Oakes
- Finance Committee – Linda Brockway
- Governance and Strategic Planning Committee – Ralph J. Marcus
- Government Relations Committee – Mary Ann Rothman
- Member Services Committee – Linda Brockway
- Mutual Marketing and Advocacy Committee – Paul Solomon
- Publications Committee – Roger Willcox
- RCM Board of Governors – Gregory J. Carlson
- Website Committee – Gregory J. Carlson

**About Bostrom**

Bostrom Corp. is the professional services firm managing the National Association of Housing Cooperatives affairs. Professional staff includes Executive Director Suzanne Egan.

order to succeed. If members are setting up a co-op buying club, two or three families just aren't enough to make it work. But if an article in your newsletter brings the buying club to the attention of others, you may have 20 or 30 families in the buying club. Man, would that work!

When leadership of the co-op changes, with some officers, directors or committee chairs retiring, a word of appreciation for their service would be

appropriate. They may feel they have labored long and nobody cares. But we really do care. We need to say so. And we should not wait until they can no longer hear us say it.

When members joined your cooperative 10, 20 or 30 years ago, no doubt they read the co-op principles in the documents. But memories fade, and it helps to remind them about the underlying philosophy that makes the co-op go. Especially when the wider society changes, it never hurts to point out that the co-op was a leader in expanding democratic ideas in our society. Co-ops have been leaders in welcoming minorities into full membership of our institutions, including participation as leaders. Co-ops have done much to give women equal status as leaders and shapers of our society. Co-ops always have been among the first to reach out a helping hand to those in need. Say so, give examples, print photos and re-print the Rochdale Principles once more.

Some of your members will not be familiar with other types of co-ops, such as food co-ops, credit unions, farm co-ops, optical co-ops and so forth. Run articles about these kissing cousins, and print the Internet addresses

of their Web sites for members whose curiosity leads them there. Some of these other kinds of co-ops may wish to purchase advertisements in your newsletter from time to time.

Housing co-ops generally have been more stable and better maintained than other forms of homeownership at a time when many homeowners are facing foreclosures. An article explaining why co-ops work well and other forms of homeownership are causing great financial distress would provide food for thought among your members.

Draw on experts for topics that you don't feel you want to handle yourself. Make friends with faculty members of the university nearest you; many would be delighted to be given an opportunity to present issues in their specialties to your members. Ask people in government—municipal, county, state, federal—to write articles about how things look from their vantage point. The local fire chief may have good advice for your members. Flu season coming up? Ask your health department for advice. "Green" is golden these days. Tell members what your co-op is doing—and will do—to reduce greenhouse gas emissions, to save energy expenses and to switch to "greener" energy sources.

One last topic: recipes. Yes, some members will wonder why you wasted good space on recipes. But other members will find those pages the most useful in your newsletter.

Delivering your newsletter by e-mail or by fax is the most economical way, if your members approve. But some don't like that and you should give them hard copies. Also, keep a hard copy of the current issue posted on your bulletin board in the co-op office.

There are newsletter programs available and many copying places can help inexpensively with layouts in exchange for getting the print job, or standardized pages with names and mastheads can be preset into the computer's memory for reuse on successive issues. This is probably a natural use of a computer for the younger members. For the older members, forget the manual typewriters and mimeograph machines. You don't have to use them any more.

Co-ops are people, and your newsletter is the most effective way to keep people involved. **CHB**

## Newsletter Policies and Procedures

- 1 > Photos.** Ask the co-op attorney for a standard photo release form. In taking and publishing pictures of children, get the parent's consent. Be especially cautious of reprinting photos of minors on your Web site as there may be exes and others, some under restraining orders, interested in the whereabouts of a child.
- 2 > Letters to the editor.** Get on the same page with the board as to whether letters will be accepted and how they will be treated. If they are accepted, then some simple rules about deadline, length, civility and repetition will handle most potential problems.
- 3 > Authors.** Volunteers who write articles have legal rights to those articles. Your attorney can devise a form whereby the author transfers ownership or usage rights to the co-op.
- 4 > The fine line between information and hucksterism.** Be clear that article content should not endorse a product or service. Promoting products or services is the role of paid ads. Reserve final calls to the editor.
- 5 > Disclaimers.** Look in the CHB for some standard disclaimers:
  - 1) acceptance of ads should not be construed as endorsements,
  - 2) opinions are those of authors, not the co-op,
  - 3) do not rely on the newsletter for legal or other professional advice; hire a professional for that purpose and the last,
  - 4) recipes have not been tested or tasted by the editor and the editor assumes no responsibility or liability.

## Manufactured Home Park Purchased by Residents

Article published Jan. 10, 2010, in Laconia Citizen

Residents of Lakes Region Mobile Home Village, a 100-unit community in Gilford, closed on the purchase of the community on Dec. 30, making it New Hampshire's 94th resident-owned manufactured housing community.

Using funding, education and technical assistance and training from the New Hampshire Community Loan Fund's ROC-NH program, residents organized and formed the Lakes Region Mobile Home Village Cooperative, Inc. in October in order to convert their privately owned manufactured home park into a resident-owned community.

The cooperative then negotiated with park owner Gerd Laudien for the final purchase price of \$3.5 million before finalizing the deal.

"Working together with ROC-NH and the Community Loan Fund, our residents now have attained ownership of the land their homes rest on. No one can close the park and force them to move without due cause," said Co-Op President Dick Walker, who called that feeling of security "priceless."

"In addition, each resident now has a voice in how the cooperative is governed, maintained and managed," Walker said.

Although the Community Loan Fund works in several areas to connect people and families with the loans, training and education that allow them to buy and keep homes, have secure jobs and become economically stable, the Concord-based nonprofit is best known for its work in manufactured housing.

Residents of parks that are not cooperatively owned usually own the building they live in, but not the land beneath it. Because of that, they miss out on most of the usual benefits of homeownership, including conventional mortgage terms, the appreciation of their home's value and the availability of equity loans.

"Residents who purchase and run their communities are protected against excessive rent hikes and park closures, and often feel greater pride and investment in their homes and surroundings," said Community Loan Fund President Juliana Eades.

The Community Loan Fund helped convert its first park in Meredith in 1984. Since then, ROC-NH has developed a conversion strategy, an annual leadership program, a biannual conference and a management guide for cooperatives. Its strategy is now being applied nationally by a spinoff organization, ROC USA.

A full list of resident-owned cooperatives in New Hampshire is available at [www.communityloanfund.org](http://www.communityloanfund.org).

—Judy Sullivan, Senior Policy Specialist

## Village Creek Co-op Receives Historic Preservation Award

A report from CHANE—the Cooperative Housing Association of New England



The Connecticut Historic Preservation Council listed the Village Creek Co-op on the State Register of Historic Places on Jan. 6. The co-op also was awarded \$2,000 under the Historic Preservation Technical Assistance Grant program to prepare the nomination of Village Creek for listing on the National Register of Historic Places. As reported in a news release by state Sen. Duff and Rep. Perone:

"Norwalk has a rich cultural history," said Duff, who co-chairs the General Assembly Appropriations Committee's Conservation and Development Subcommittee. "Our historical land and structures enhance our community and our culture, providing a window into our history for future generations. I'm very pleased that the Connecticut Trust has again recognized the importance of Norwalk's history and has chosen to support ... Village Creek this year."

One of the Village Creek houses

CREDIT: TOD BRYANT

[continued from page 4]

“The grant will help pay for a National Register nomination for the Village Creek Historic District. The district contains 64 mid-20th century modern houses and is culturally significant because the Village Creek Homeowners Association’s deed restrictions include pioneering covenants barring discrimination. At a time in history when many deed restrictions sought to exclude certain racial, ethnic and religious groups, Village Creek actively engaged them as neighbors.”



Two founders of Village Creek in 1949, Phil and Emily Oppenheimer, enjoying a Hawaiian Luau party with neighbors on the Village Creek Community beach, Summer, 2009

The Village Creek Homeowners Association Inc. (VCHOA) is a 67-house membership-sponsored cooperative land subdivision organized by several members and friends of the Willcox family in 1949. It was one of the founding members of NAHC in 1960 and has been a member of NAHC (now through CHANE) ever since. NAHC President Emeritus Roger Willcox was its principal organizer, drawing on his professional career, based on an MIT master’s degree in city planning, and his experiences growing up in the Bleecker Gardens co-op his parents helped organize in 1928 in New York City’s Greenwich Village.

Village Creek was a “second generation” co-op for its organizers. There was no “co-op housing” financing available in 1949 except in New York and a few other big cities. So VCHOA’s organizers, like the organizers of a dozen comparable co-ops developed just after World War II in communities from Philadelphia to Berkeley, Calif., combined Rochdale Principles with individual unit financing. Village Creek continues as a family- and co-op-oriented community built around its co-op-owned 8-acre waterfront community area. Its 60th Anniversary Celebration this summer will attract more than 200 present and former members.

## The Rochdale Cooperative Principles

*Summarized from the International Cooperative Alliance.*

Inspiration for the 120 million Americans who are members of various kinds of co-ops.

### 1ST PRINCIPLE > VOLUNTARY AND OPEN MEMBERSHIP

... without gender, social, racial, political or religious discrimination.

### 2ND PRINCIPLE > DEMOCRATIC MEMBER CONTROL

Men and women serving as elected representatives are accountable to the membership.

### 3RD PRINCIPLE > MEMBER ECONOMIC PARTICIPATION

For service, not for profit.

### 4TH PRINCIPLE > AUTONOMY AND INDEPENDENCE

Cooperatives each determine their own policies and purposes, without dictation from anyone.

### 5TH PRINCIPLE > EDUCATION, TRAINING AND INFORMATION

Members and leaders continuously educate themselves for service to members.

### 6TH PRINCIPLE > CO-OPERATION AMONG CO-OPERATIVES

Cooperatives work together through local, national, regional and international associations.

### 7TH PRINCIPLE > CONCERN FOR COMMUNITY

Cooperatives sustain, develop, and strengthen their communities.

## EDITORIAL: The Purpose of the Cooperative Housing Bulletin

The experience which you, co-op leaders, co-op managers, co-op staff, and members have earned over the years is a rich treasure which can help us all guide our co-ops successfully. We learn from each other. And we can do that if—and only if—we all share those experiences with one another. That is where the Cooperative Housing Bulletin comes in, to link all of us in continuous learning about our responsibilities. The economy changes, we change, our co-ops change, and we have to keep up with all those changes by sharing what we learn. Each of us has different opinions rising out of our specific experience; we need to share those opinions.

Send me articles about your own co-op and about the community in which you serve your members. What you have learned will be exactly what another cooperator needs to know in dealing with her/his problems.

When you send me your experience, send me photographs as well. We want to see what your co-op looks like, what your special problems are, and also understand just who you are. Photographs help readers understand better the points you want to make.

I will edit articles sent to me and send them along to our Publications Committee, a group of men and women with broad experience in cooperative housing. Don’t worry if you don’t like to check out grammar and spelling; if you wish, we’ll take care of that.

And: thank you for sharing.

—Joel Welty, Editor

## THE COOPERATIVE DEVELOPERS' CORNER

The editors assume that among our readers will be some who are interested in creating new housing cooperatives. This "Corner" of the Bulletin focuses on information that may be helpful to developers and others interested in new housing cooperatives.

The NAHC website now has a new section under "Resources," which will include downloadable articles and other useful information. Click on **NAHC Resource Library**.

This library already includes articles on several kinds of housing cooperatives. Just added is the first of several articles describing in some detail development techniques that produced housing cooperatives for thousands of member families in past years: *Consumer Sponsored, Presold, New Construction Housing Cooperatives*. As additional articles become available, they will be added to this library.

NCB Capital Impact released a review of its experience in developing housing cooperatives, including the roles of developer, lender, sponsor, etc. This link provides access to this report: [www.ncb.com/uploadedFiles/New\\_Site\\_Content/See\\_Your\\_Impact/Home%20BaseBook.pdf](http://www.ncb.com/uploadedFiles/New_Site_Content/See_Your_Impact/Home%20BaseBook.pdf).

### Are Your Heating Bills Too High?

Ludlow Townhouses is a CHANE member 36-unit affordable housing cooperative in Stamford, Conn. It was built in the early 1970s with financing under Section 236. Its individually metered apartments have electric heat and hot water. With electricity now costing more than 12 cents per kilowatt hour, some members have been paying more than \$500 per month for electricity in winter months.

A locally funded demonstration grant was obtained to improve the co-op's three-story frame buildings by installing Tripolymer "foam-in-place" insulation to fill all the spaces between the exterior wall's 2-inch-by-4-inch studs.

When the weather warms up, the spaces between the 2-inch-by-12-inch roof framing also will be filled with foam. Check it out on the Web!

This work, plus new storm doors and weather stripping, is expected to make a dramatic reduction in Ludlow Cooperative's current high heating bills.

### Current Cooperative Development News

As reported in recent CHBs, there are several efforts now being made to create new cooperatives. These include creation of cooperatives that would acquire and hold housing now threatened by foreclosure actions and conversions of available and in some cases vacant properties in Massachusetts, Connecticut and Illinois. At present all are confronted with a common concern: Except in Minnesota, FHA has not been processing for many years new cooperative housing applications for mortgage insurance under Section 213 of the National Housing Act. The NAHC Preservation and Development Committee is encouraging efforts to restore active use of this FHA program.

#### Section 213

The National Housing Act was amended in 1950 to provide FHA mortgage insurance for market-rate mortgages for housing cooperatives under a new Section 213. The new law, based on Europe's experience with co-ops, provided insurance for 40-year level payment loans of up to 97 percent of the FHA Estimate of Replacement Cost.

During the next 20 years, housing cooperatives for more than 100,000 families were built with mortgages insured under Section 213.

Members of those cooperatives lobbied for a separate Cooperative Housing Mortgage Insurance Fund (CHMIF). Their efforts were successful and CHMIF was established by FHA before 1960. So few housing cooperatives with mortgages insured under Section 213 have experienced defaults that CHMIF has been fully funded and paying dividends approximately equal to premiums for several decades. But despite that record, which was and is the best for all FHA mortgage insurance funds, construction of new market-rate housing cooperatives insured under this program has almost ceased. Today only a few projects in Minnesota and Wisconsin, mostly for the elderly, are being processed.

### What Do We Have for Our Children?

Every institution has a method of preparing youngsters for adult responsibilities and leadership. Churches have Sunday School. Businesses encourage youngsters to gain experience by taking on a newspaper route or joining Junior Achievement. What does your housing co-op do to begin cultivating leadership talents in its youngsters? Let's compare notes and learn from one another. Send me an e-mail at [jwely@power-net.net](mailto:jwely@power-net.net) and tell me how you are addressing the question. We'll report on what people tell us in a future issue. —Joel Welty, Editor

## Observations on a Housing Cooperative Attorney's Role

By Herbert H. Fisher, Esq.  
Chicago, Ill.

**Editor's Note: Herb Fisher, long-term chair of the Attorney's Round Table at NAHC annual conferences and administrator of the NAHC Attorney's Exchange, suggests an approach cooperatives should expect from legal advice providers.**

The stockholders' rights movement may gain sufficient momentum so that in the future corporate attorneys will have obligations directly to the stockholders.

Historically, profit-oriented businesses and labor unions change attorneys when a new administration takes charge. Nearly everyone perceives their existing lawyers as being too closely committed to the old regime, either the administration or the board. Since the former administration and board members are usually still around, either as stockholders or members and are still involved to some extent in the business affairs, then political loyalties within the business or union become suspect. Indeed, the label "XYZ corporate attorney" is a bit deceptive, as stockholders or members discover when they seek information or insights being rendered by the attorney.

The savings and loan scandals, the Enron period and the '08 bust had an impact on the extent to which attorneys must take into account the interests of stockholders or members when advising the officers or board. It is quite possible that boards will find it necessary to have one attorney advising on policy matters and another advising management on operational matters. The stockholders' rights movement may gain sufficient momentum so that in the future corporate attorneys will have obligations directly to the stockholders.

When this concern is applied to cooperatives—especially residential cooperatives—attorneys for cooperatives tend to view themselves as having a duty to the board or the management and not to members/shareholders. It was the board that hired them. If management hired them, then there is an additional complication since that can affect, or is suspected of affecting, the attorney's ability to provide independent advice to the cooperative.

From my own experience, it has been necessary to consider myself retained to provide representation to the cooperative; that is, to the corporation or association, even though it was the board of directors that retained me. It is always necessary to make clear that the representation is not of the board of directors, or its officers, as individuals, but

of the office held. Advice is provided to the board, the officers, the committee chairs and management concerning how they can best discharge their duties on behalf of their cooperative; and, if asked by a member or member/shareholders about their role in—and their rights from and obligations to—their cooperative, whenever the latter are given advice, the cooperative's president should be informed.

As a result of this orientation, my firm has had the privilege of representing many cooperatives for more than 40 continuous years. Concern should always be present that clients, particularly cooperative clients, do not have to be concerned that the cooperative attorney's interests are merely on behalf of an individual, or group of individuals, who caused the attorney to be hired in the first place, but on behalf of the cooperative entity, the member/shareholders as a group. This should not be interpreted as member/shareholders individually.

There will certainly be times when boards of cooperatives will not engage or continue to engage an attorney or firm with such an approach.

Attorneys need to make clear just how they structure their relationships with their clients. Unless this is done, situations, both foreseen and unforeseen, can place lawyers into, or claims of, conflict-of-interest situations. Co-op attorneys can represent their clients, in the broadest sense, for extended periods with mutual confidence and respect, if appropriate disclosures are made and relationships established with the board, management, committees and individual members. **CHB**

Author's Note: Appreciative acknowledgment is made of comments on the above article provided by Lottie Cohen, Esq., of Los Angeles, and Phyllis Wiesberg, Esq., of New York City. Acknowledgment should not be interpreted as endorsement by these attorneys of all statements in the above article.

## Sharing a Home, in Your Co-op

by Terry Edlin,  
[www.newcommunityvision.coop](http://www.newcommunityvision.coop)  
New Community Vision, Jan. 18, 2010

She fell for the wrong guy. A single mom now, in business for herself in the midst of the most wretched economy in decades, she wondered how to find shared housing where she and her teenager would feel welcome and secure in a healthy environment.



Waterside Co-op,  
Chicago, IL

With 4 million mortgages either in foreclosure or at least 90 days behind in payment, she's not the only one who doesn't know where to look for suitable housing options. Whether we acknowledge it or not, a new housing paradigm is sprouting in our midst, which some find similar to the co-op dorms and dining

halls they stayed in during college. Now is the time to proactively create models that support people in their current stage of life, whether that is just starting out or just finishing up.

The story line—marry, have kids and live happily ever—does not *always* hold up in real life. The divorce rate has hovered at 50 percent since the early 1970s when women entered the work force in droves. U.S. Census Bureau statistics tell sobering truths: 8.3 million mothers and 2.5 million fathers form single-parent households with children under the age of 18. Grandparents, 2.5 million of them, live with their grandchildren and are responsible for their care. Of the population living below the poverty line, 45 percent are women with children younger than 5 years old and 36 percent with children younger than of 18 years old. One of the many problems of poverty is the nasty side effect of depression, a debilitating and highly contagious condition that, if not treated, guarantees to hold you and your children back. This affliction is often handed down from generation to generation.

In the context of history, the nuclear family model is very new, having only taken root after World War II and the resulting baby boom. Prior to that, the extended family model had worked reasonably well for millennia. Margaret Mead commented, "Nobody has ever before asked the nuclear family to live all by

itself in a box the way we do. With no relatives, no support, we've put it in an impossible situation."

How do we get from where we are—nuclear families stretched thin, millions of people feeling very housing insecure and millions more homeless—to a more durable model: non-familial, inter-generational households providing a safe, secure, affordable and emotionally nurturing environment?

### Here is a possible road map

Consider your housing alternatives when you are not desperate and have time and a clear head to be able to access your intuition and make thoughtful decisions. Gather regularly with people who are willing to at least consider a new approach to housing. Get to know others gradually in a variety of settings. See how people interact with their children and with others. What do they take to potlucks? Do they help to clean up? Vocabulary is an important clue. You may not want your children to be exposed at home to the crude language that is so prevalent today. Are you sympathetic to their values and vice versa? What is each person's tolerance for television, for music, political and/or religious convictions?

As people gather with others over time, affinity groups will naturally form. As groups form, if house sharing seems like a good idea to consider, consult with social workers and organization development experts to work out kinks in advance, as much as possible. Theoretically, these experts can help groups evaluate compatibility and work to establish a harmonious foundation.

Two Chicago shared-housing co-ops, Stone Soup's Leland House and Beyond Today/Waterside Co-op recently posted openings. Each of them used the word "joy" to describe their households. That should tell you something. **CHB**

**EDITOR'S COMMENT** Every adult living in a co-op townhouse or apartment should sign the Occupancy Agreement. We are co-ops of owners, not renters. Consider this well-established and successful mode of forming a household and you will help more people benefit from cooperative housing. And, your co-op will be more resilient in the face of the continuing depression affecting all of us.



## NAHC Offers Cooperative Healthy Savings Pharmacy Card

Valuable pharmacy discounts are now available for member/shareholding families living in NAHC member cooperatives and their staffs. The Cooperative Healthy Savings Pharmacy Card gives you discounts on your prescription drugs. Your Cooperative Savings card will save you 10 percent to 60 percent at participating pharmacies, including more than 60,000 national and regional pharmacies, including CVS, Walgreens, Walmart, Target and many more. You also can order medications through the mail. You will find participating pharmacies online at [www.locateproviders.com](http://www.locateproviders.com). Compare drug prices at [www.rxpricequotes.com](http://www.rxpricequotes.com).

Obtain your Cooperative Healthy Savings card from your cooperative's office, which gets the cards by phoning the NAHC office: (202) 737-0797. **CHB**



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