

Connections

NORTHWEST COOPERATIVE DEVELOPMENT CENTER

Fostering community economic development through the cooperative business model



Resident Owned Housing Communities

July is dubbed National Homeownership Month. Co-op ownership can play a vital role in maintaining affordable and democratically managed housing.

Manufactured, and/or mobile home communities supply a vital role in the affordable housing landscape. According to the National Housing Institute there are an estimated 3.5 million U.S. families living in manufactured housing communities on rented land. As renters, they are being left out from the benefits of homeownership. These residents have no control over the land, rent increases or infrastructure problems that arise.

We see co-ops as a solution to enable residents to come together and cooperatively purchase and manage their communities.

Resident ownership secures the future of the neighborhood for perpetuity. Furthermore, there are significant financial benefits available to residents as a co-op. Resident owned communities can access less expensive financing, get collective 'blanket' mortgages, build equity and have the assurance that their community will not be sold to the next highest bidder.

Resident owned communities have a notably successful history. In New Hampshire, 86 conversions of manufactured housing communities to resident ownership have been completed since 1984, without a single loan loss.

With this successful path laid in the Northeast,

we are commencing to assist Northwest manufactured housing residents solve their housing problems and collaboratively take control of their futures.



NWDC's Maura Schwartz has been working closely with the Steering Committee of Green Pastures in Redmond, OR

We are partnering with local attorneys, non-profit housing developers, and financial consultants, to aid residents gain ownership.

NWDC is committed to helping residents own communities by:

- Assisting homeowners organize a co-op and form a board of directors and committees to run their community
- Facilitating the due diligence necessary to purchase the community
- Identifying and facilitating access to financing
- Providing training for member-owners

NWDC is a 501(c)3 providing development services for co-ops. Founded in 1979, we serve WA, OR, ID and HI

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Surveying Your Co-op

Due diligence research, before opening a co-op business, is an investment that pays. In addition to knowing competition, inventory costs, distribution channels, etc., due diligence also involves knowing the market, potential supply and business community.

A common tool for assessing markets, potential supply and business community is a survey. Surveys range in expense and complexity. They can be conducted inexpensively if the co-op does the legwork. Although, those involved may not have the distance to objectively view the results. Or, a consultant can be hired to design, deliver and analyze the information received.



Look before you leap

Basic guidelines for survey procedures include:

- Survey Objectives: What you want to learn
- Sample: Whom you will survey
- Methodology: How you will survey
- Questionnaire: What you will ask
- Pre-test: Test the questions
- Conduct survey and enter data: Ask the questions
- Analyze the data collected: Produce the reports

For example, we currently have a variety of surveys underway for start-up co-ops:

Lost River Valley's Marketing Co-op:

A survey to assess potential membership and product supply, another measuring potential customer preferences, and another to gauge local business practices and advice.

Growers Organic Seed Co-op:

A survey to assess the scope of a seed growers co-op and another to assess services seed purchasers seek.

Umpqua Bio-Alternatives Co-op:

A survey to measure consumer demand for biofuels in Douglas County, OR, i.e. potential members.

Circle of Life:

A survey to determine needs and experience of local homecare providers and another to assess potential client needs.

Additionally, the process of delivering a survey and gathering information becomes a marketing tool that, if handled correctly, can begin to create goodwill and interest in your co-op's venture.

Co-ops are About People

The following is a true story relayed to NWCDC as an example of the co-op difference. The names of the people and organizations have been changed.

My mother, Pam, is in the final stages of Alzheimer's. When my dad could no longer care for Pam, they moved to a facility.

They chose an institution primarily for spiritual reasons - promoted in its marketing materials. Pam was in the Alzheimer's unit, and my dad lived in a very small unit in another part of the complex.

Under their care, she was over medicated and became aggressive, with no previous history of aggression. Without my father's permission, they sent her to a distant psychiatric unit. A place not equipped to deal with advanced Alzheimer's.

The unit took her off the medication causing the aggressive behavior and changed medications. When the aggression stopped she was discharged. But the institution wouldn't take her back.

None of the local Alzheimer's units would take her because "aggressive behavior" was on her record.

My father, with no other place to go, ended up at my family members home, a place full of stairs and a small one-person bathroom. Not a place where they could care for Pam.

At the family's home, Pam became unresponsive, and, in a panic, my father had an ambulance take her to a Group Health ER, (they were 30-year members of Group Health Co-op).

Once at the ER they finally got a good doctor. Pam had been completely over medicated at the psych unit. The doctor took her off most of the medications, but when she was stabilized they couldn't find any place that would take her.

Meanwhile, we'd contacted the County's long-term care ombudsmen. We were told what the institution did was illegal and by law the institution is required to take her back. Though, it would take time to go through the legal process.

Pam's condition was progressing and worried my father. He was afraid that once Pam stabilized, Group Health would discharge her and she would have no other place to go. Thankfully, Group Health told my father they wouldn't release Pam until a suitable place could be found where she could stay and be well cared for.

You can't imagine the relief this gave to us: to know they wouldn't be "kicked out" as they had been from other places. Eventually, Pam moved to the Group Health Hospice facility, a beautiful quiet place with caring staff and plenty of room for family.

They suffered with this disease for 10 years. The moving around and stress almost put my father over the edge.

I talked with him on the phone and he was crying as he told me, out of all of the care organizations "it was the cooperative that took us in and cared for us... my daughter has been telling me about co-ops for years and I never really listened to her, but now I see, co-ops are about people..."

Right now my father is focused on caring for his wife during her last days. He's very grateful for Group Health; I hope he will let their board know.

Board members of co-ops have a very difficult job, and I wonder how often they get the opportunity to realize the positive impact the co-op has on the lives of the members. It sure made a dramatically positive difference in ours.





NW Cooperative Development Center

1063 Capitol Way #211
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Cooperative Event Calendar

July

WSDA and WSU
Puyallup Organic Farm Field
Day and Resource Fair
July 21
Tim Miller: 360.848.6138

Skagit Valley Food Co-op
35th Anniversary Celebration
July 26th 11-6pm
202 S 1st St
Mount Vernon, WA
360.336.9777
www.skagitfoodcoop.com

Assn. of Co-op Educators
(ACE)
2008 Institute
July 29 to August 1
Ottawa, Canada
www.ace.coop

August

Food Front Co-op Grocery
Opening 2nd store in Hillsdale
Portland, OR
www.foodfront.coop

September

NCBA
14th Annual Conference for
Purchasing Co-ops
Think! Beyond Purchasing
Sept. 21-24
Phoenix, AZ
www.ncba.coop/purchasing

October

Co-op Month

Provender Alliance
32nd Annual Educational Con-
ference
Oct. 2-3
Hood River, OR
503.859.3600
www.provender.org

November

Madison Market
30th Anniversary Celebration
Nov. 2
1:00 to 6:00

Richard Hugo House
1634 Eleventh Ave
Seattle, WA
www.madisonmarket.coop

6th Annual NW Regional Joint
Cooperative Council Meetings
& Educational Seminar
Nov.12-13
Boise, ID
208-344-7691
www.idahoco-op.org

11th Annual Farmer
Cooperatives Conference:
Strategy, Structure and
Finance
Nov. 18-19
St. Paul, MN
www.uwcc.wisc.edu