

6. Secure financing.
7. Obtain an option to purchase if the conversion is resident initiated.

The authors also suggest, if it is possible, to incorporate, elect a temporary board of directors or hire a developer/converter who will assemble a conversion package, market the cooperative shares, and complete the real estate transaction.

FINANCING

There are several ways to finance a mobile home park cooperative. In general, savings and loan associations are more likely to lend money for mobile home park conversions than commercial banks are. The National Cooperative Bank provides innovative and flexible financial programs at market rates of interest. In addition, NCB Development Corporation, the development arm of National Cooperative Bank, provides risk capital and other types of financing to start-ups and existing cooperatives. In some circumstances, the NCB Development Corporation is able to provide low interest loans to mobile home cooperatives serving lower income households. Commercial finance companies provide temporary financing for the purchase and development of mobile home park cooperatives and for the purchase of mobile homes by individual members.

Recently, the California Housing Finance Agency and the California State Department of Housing and Community Development, along with the Bank of America, have made financing available for mobile home park co-op conversions.

In some cases, the converting cooperative assumes the obligations and terms of the first mortgage. The cooperative can also assume the first mortgage financing and agree to a note and a second mortgage for the money owed above the first mortgage. Additionally, Section 2079(m) of

the Federal Housing Administration mortgage insurance program can be used by mobile home cooperatives if the park requires substantial rehabilitation. Mortgages from certified lending institutions can be insured under this program, up to 90% of HUD's estimated value of the park after rehabilitation.

The California Department of Housing and Community Development provides financing and technical assistance to mobile home park residents who want to purchase their parks to preclude subdivision or conversion to other uses (see Resource Directory for references.) This is called the Mobile Home Park Resident Ownership Program (MPROP).

MANAGEMENT

The mobile home park elects a five to seven member board of directors for limited terms, generally between one and three years. Board member responsibilities, as in other co-ops, include approving new members, hiring contractors and establishing charges, setting policy, and long-term financial plans.

Four types of management options are open to mobile home park cooperatives:

1. Professional management by a cooperatively oriented firm, that is, one that is staffed by managers and specialists who are familiar with housing cooperatives.
2. Professional management by real estate companies.
3. Hiring a professional manager and doing self-management, to date the most popular choice.
4. Some coops do well with a mixture of self-management and professional management.

EXAMPLES OF MOBILE HOME COOPERATIVE CONVERSIONS

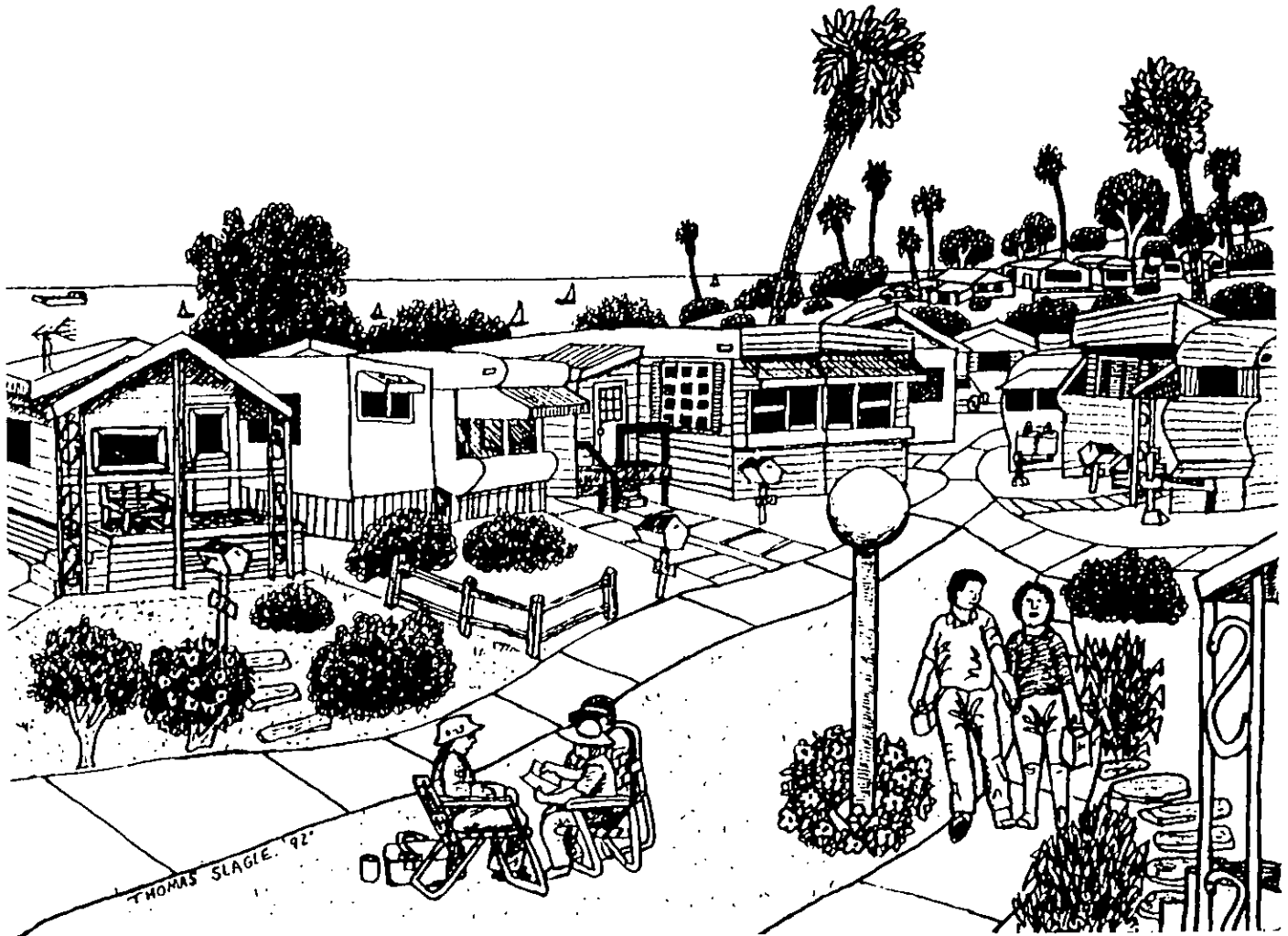
The following descriptions provide a brief overview of three parks that have been converted during the past several years with the help of the Sacramento-based Rural Community Assistance Corporation (RCAC).

Sunset View Estates

Formerly known as Safari Mobile Home Park, this limited-equity mobile home park cooperative in Ukiah, California, serves 69 very low to low income families in its seven-acre park. It has a community building with kitchen, restrooms, management office, laundry facilities, and a pool.

A playground is being planned. The co-op also has 34 overnight rental spaces. Its conversion was completed in October 1990, about 15 months after residents started to organize. This conversion was led by a then totally inexperienced seven to nine member board of directors.

Financing came from a variety of sources, including a \$580,000 thirty-year loan at 3% interest from the State of California Department of Housing and Community Development. This is a deferred loan, which means the co-op does not need to begin to repay it for 10 years. An additional \$1.1 million loan was provided by the local bank, Mendocino City Savings, which was very



enthusiastic about participating. The seller of the park also participated with a creative pay-back schedule for a \$150,000 loan. And the residents provided a total of \$60,000 as their share purchases. Very low income families bought in at \$500 and the low income households at \$1,500. Appreciation on these shares is limited to 1% to 3% per year.

Golf Green Mobile Home Park

This 185 unit park on 34 acres in Sacramento serves low to moderate income households, primarily seniors. The group is very active socially with regular potlucks, bingo, and other events. Lower income residents were fortunate in this conversion. The group could have decided to choose condo or some other form of market ownership. That might have made the park unaffordable to lower income residents. The highly experienced board chose to secure the housing affordability for all current and future lower to moderate income residents by choosing the limited-equity structure.

The park has a large club house with kitchen and dining area, a sauna with dressing area, large laundry area, a jacuzzi, two swimming pools (one heated, one cool), and a horseshoe area. They have a private 19-hole golf course and an additional 4 1/2 acre undeveloped open space, which has been used for community gardening in the past. This conversion took about 15 months and was completed in October 1991.

Financing was provided by the State of California's Housing and Community Development Department for \$1 million, along with the Bank of America for \$1.5 million, a private investor for \$250,000, and resident share purchases and loans of \$500,000. Moderate income members' share purchase amount is \$3,500 and appreciates at 3% per year, while low income members pay \$1,500 for their shares with no appreciation in effect.

Santa Elena

One hundred very low to low income farm worker families now own this mobile home park on 11 acres in Soledad in the Salinas Valley. The park provides an additional 18 overnight RV rental spaces for outsiders to visit. A club house with kitchen and dining area, a jacuzzi, and a pool round out the amenities for this park. The conversion process began in 1979 and was completed in about two years.

The State of California Department of Housing and Community Development provided substantial grants to this conversion. The National Cooperative Bank was the primary lender. Because of the high interest rates, the loan was refinanced in 1985. Residents purchased their shares for \$300 at an appreciation rate of \$7 per year. There is a strong commitment from this group to keep the units affordable to future generations of very low income farmworkers. This mobile home park was somewhat unique in that the owner was forced to sell the park to the residents as part of the settlement of a lawsuit. Because this group of members was anxious to become debt free, they accelerated the payments on the principal and are now only a few years away from owning the property free and clear.

Cherokee Mobile Home Park

Preserving their housing is precisely what Sophie Ertl and her fellow residents at Cherokee Mobile Home Park had set out to do. With the Los Angeles Community Design Center (LACDC) acting in a consulting and advisory role, the long slow process of converting Cherokee into a resident-owned cooperative was put into motion.

A price was negotiated (\$5.6 million), terms were set, and the frustrating search for financing began. At first, local financial institutions—unfamiliar with cooperative housing in general and the concept of a mobile home park co-op in particular—were wary of lending the residents the

money. But LACDC and the Cherokee residents persevered. In the end, they were able to put together a complicated deal utilizing financing from a local savings and loan association, a loan from NCB Development Corporation, two loans from the State of California, and a contribution of community development block grant funds from the City of Anaheim. In addition, arrangements were made to help Cherokee's lower-income residents afford the initial downpayment.

"We had a helluva time putting this thing together," says Ertl now, "and we cried tears of joy when the deal finally closed." Adds Virginia Sims, another Cherokee resident actively involved in the co-op conversion, "Through the co-op, we've finally gained security for the rest of our lives. No landlord can ever come to us and tell us to get out."

Since buying the park, the residents have also seen another benefit of the cooperative form of housing: the value of the individually-owned coaches has tended to increase in value. And that suits Cherokee resident John Ford just fine. "For the last three years, my social security increases went to the landlord. Now they're going to me." (from "Design for Living," *Cooperative Enterprise*, NCB Development Cooperation, Spring 1987, vol. 4, no. 2, p. 6.)

TECHNICAL ASSISTANCE

The Rural Community Assistance Corporation, which assists low and moderate income groups in rural communities in California and other western

states, continues to develop rural limited-equity and nonprofit resident-controlled mobile home park co-ops. The Santa Cruz Community Housing Corporation as well as the California Mutual Housing Association also provide technical assistance for working with low to moderate income mobile home co-op conversions.

As land availability decreases, more and more park owners want to obtain a higher return on their investments by selling their land or mobile home parks to be used for commercial purposes rather than maintain the acreage for mobile home parks. Tenants oftentimes cannot relocate their coaches, because newer parks will not accept older coaches to be placed on their pads. The only way for the tenants to protect their homes and be safe from eviction is to organize to buy out from the owner. Recent laws and financing sources have made this conversion process more attractive to buyers and sellers. (See California Housing and Safety Code Sections 50560 - 50567.S, 50780 - 50788; California Revenue & Taxation Code Section 18041(a) and Business and Professions Code Section 11010.8.) Any group considering the development of, or conversion into, a mobile home park cooperative or resident controlled nonprofit must consult with the local agency that administers the Mobile Home Parks Act. Many cities have passed specific ordinances on this subject, including the California cities of Lomita, Carson, and Hayward.

Rubin Ramos and Marta Erissman of the Rural Community Assistance Corporation provided much of the information in this chapter, which was written by Lottie Cohen.

Chapter 9

Student Cooperatives

Cooperatives are unique corporations, owned by the people who use their services and dedicated to providing the highest quality products at the lowest possible prices. On college campuses throughout North America, student-controlled groups have organized and purchased housing co-ops to provide democratically-operated and economically managed living groups. Campus housing cooperatives include apartment buildings of all sizes, small and large group houses, and dormitory style buildings. Facilities may be leased or owned by the cooperatives. This versatility allows the cooperative model to meet the unique housing needs of any campus.

The cooperative structure allows students to band together to provide themselves with essential services. For example, most dormitories hire janitorial labor and a cooking staff. Some co-ops do this also, but most use member labor to provide these services. Each student resident contributes about 4-5 hours each week to operate the co-op, performing such tasks as cleaning common areas, cooking, maintenance work, and a variety of administrative tasks. By providing themselves with the services of professional housing management, students are able to provide their members with substantial savings on rent and meals.

The cooperative structure also allows for group purchasing, which brings down the cost of many items. While a student living in an apartment probably spends over \$100 per month on food, student co-op members generally spend between \$75 and \$90.

Sharing costs can also make more expensive items affordable to the group. For example, most students cannot afford a \$200 microwave, but a group of 20 brings the cost down to \$10 per person and provides the students with the benefits of ownership.

Student housing cooperatives exist at more than 150 colleges and university campuses around the United States and Canada, serving about 10,000 students. These student-controlled groups manage their co-ops through nonprofit democratic corporations, which are often completely self-managed. Rents in the student co-ops are on the average between 20% and 50% less than other university-area housing (including dormitories). This is accomplished by offering students ownership and the opportunity to participate.

Students in control of their living situations also have opportunities to develop cooperative living skills such as cooking, property repair, and bookkeeping, as well as business and real estate knowledge. After graduation, many students are able to use their co-op based skills in jobs in many different sectors of the economy. Many student co-ops also provide social events, educational programs, and counseling services.

Many campus cooperatives have joined together to supply themselves and new cooperative groups with the benefits of a national cooperative support network. The twenty-five-year-old North American Students of Cooperation (NASCO) and the five-year-old Campus Cooperative Development Corporation (CCDC) provide these services

exclusively to the campus cooperative sector. NASCO provides existing campus co-ops with technical and educational assistance. The CCDC helps student groups start new cooperatives on their campuses by locating properties for purchase and by assisting them with financing.

The University Cooperative Housing Association (UCHA) has been in existence at UCLA since 1937 and is a tax-exempt public benefit corporation, a legal status allowed for student housing co-ops in California, but not for other housing co-ops. UCHA owns three buildings in Westwood Village. Two small properties house about 70 students each, and a larger building houses about 290 students. The cooperative employs five full-time staff. The buildings are set up like dormitories and include a food service, which provides 19 meals per student per week. The co-op also has a small convenience store. Each student pays a \$80 membership share upon being accepted for membership. Room and board is \$780 per quarter, and a \$200 refundable deposit is required. Members are required to work four hours a week either in food preparation, maintenance, in the office, or in the cooperative store.

The co-op has an annual operating budget of \$13 million and total estimated assets of \$9 million. New members get an extensive orientation to

ensure that they have a good understanding of what cooperative living entails. This process is continued through an ongoing educational program on cooperatives.

The following is a list of other student housing co-ops in California:

- UC Berkeley - University Students Cooperative Association
- UC Davis (Davis Campus Co-ops)
- UC Santa Barbara (Rochdale Housing Co-op)
- Stanford Student Cooperatives
- Irvine Student Housing, Inc.

UC San Diego does not have a housing cooperative but does have many other types of cooperative enterprises, including Groundwork Books, The Food Co-op, The General Store Co-op, Che' Cafe' Co-op, and the Recycle Co-op. For a complete listing of all the NASCO members, get NASCO's *Guide to Campus Co-ops*. NASCO's West Coast Senior Developer is Renee Ordeneaux, (805) 685-6964, and their Housing Developer is Danny Krouk, (313) 663-0889.

This chapter was written by Lottie Cohen.



Chapter 10

Eco-Villages

INTRODUCTION

An eco-village is a neighborhood where people can live close to the source of their livelihood and where much of their food is grown. More quality time with family, friends, and neighbors is possible because the physical and economic systems are arranged to facilitate these interactions. Basic leisure, recreational, and civic activities are also available within walking distance, or at most a short non-polluting commute.

An eco-village is a compact configuration of mixed land uses. This reduces dependency on cars, enhances local economic and social interaction, and redirects money spent on auto-related activities towards factors that enhance the quality of life in the neighborhood. The people who live in the neighborhood have significant ownership of the land and buildings in ways that maintain their permanent affordability. Community land trusts and mutual housing associations can be used for such purposes.

Eco-village denizens are always trying to implement activities that preserve, restore, and sustain healthy air, water, and earth and to avoid systems which pollute these basic life-support systems. In sum, an eco-village allows people to meet their basic needs in healthy ways without diminishing the ability of future generations to do the same. This type of neighborhood is also referred to as "sustainable," on the basis of the definition of that term in the landmark book *Our Common Future*, written by the United Nations

Commission on Environment and Development (Oxford University Press, 1989).

Eco-villages can be urban, suburban, or rural. Their development generally begins with a "state of mind" among a small core group of five to ten people who share a common vision to live in healthier, more cooperative ways in balance with nature and the bioregion. Sometimes the core group will begin to implement several of the systems of an eco-village—social, economic, and physical. In some cases, the start-up systems have an actual physical place on land, such as creating a garden, designing a biological water reclamation system, or retrofitting a building for solar energy. Sometimes the start-up systems are primarily social or economic. People sharing time together, saving money together, starting a food buying co-op, or sharing skills within a barter system such as the Local Exchange Trading System (LETS) are examples.

The key element in the whole systems approach to community development is that each time a particular system is considered, its social, economic and physical implications are also fully considered and planned for with the view toward sustainability.

The process of eco-village development is ongoing, collaborative, and dynamic. There is no generic method. Every eco-village is a unique expression of the individuals creating it. The people consider their relationships to one another. Then, they become a cooperative group in the

process of considering their mutual needs and desires in relation to the land, the bioregion, and adjacent neighborhoods and jurisdictions.

SUSTAINABLE DEVELOPMENT: THE BASIS FOR THE ECO-VILLAGE CONCEPT

Sustainable development provides the framework for the eco-village concept. A more concise definition is offered by Robert Gilman of the Context Institute, who states that an eco-village is a place that:

- is a human-scale community
- is a full-featured settlement
- harmlessly integrates human activities into the natural world
- supports healthy human development, and
- can be successfully continued into the indefinite future.

Gilman elaborates on each phrase of this definition in the Summer 1991 issue of *In Context* (see Bibliography).

ECO-VILLAGES ARE NOT ISOLATIONIST

Those working on eco-villages around the world do not intend to be isolationist, whether they are urban, rural, or suburban. Rather, they are creating models from which other neighborhoods can adapt what is workable for them. Eco-village planners also want to help provide other groups with the diverse technical resources they will need to begin their own retrofits to sustainable communities.

Urban eco-village planners are especially eager to have others understand that eco-villages within the context of a dynamic urban fabric can add quality-of-life elements to the whole city by reducing air pollution, garbage, crime, and crime breeding conditions, and increasing energy con-

servation, community participation, permanently affordable housing, and non-commercialized social and ecological services. Urban eco-village models can also demonstrate to city residents everywhere that the growing eco-village movement can design and build sustainability within the urban setting, now home to 75% of the U.S. population.

ECO-VILLAGES ARE ASSUMING PUBLIC RESPONSIBILITIES

In the late 20th century, public-service-oriented eco-village planners in the industrialized world have assumed four primary responsibilities:

1. To model low-impact, high-quality lifestyles appropriate for achieving sustainable cooperative neighborhoods
2. To reduce the burden of government by assuming responsibility for a variety of social and physical services at the neighborhood level, such as caring about neighbors and reducing and reclaiming wastes of all kinds
3. To reverse negative environmental impacts on city, suburbs, countryside, and the planet
4. To model sustainable patterns of development for third-world communities and nations, thereby helping them by-pass the currently non-sustainable patterns of the industrialized world (Los Angeles has a particularly major responsibility on this count, because of that city's role as media capital of the world in shaping non-sustainable patterns world wide).

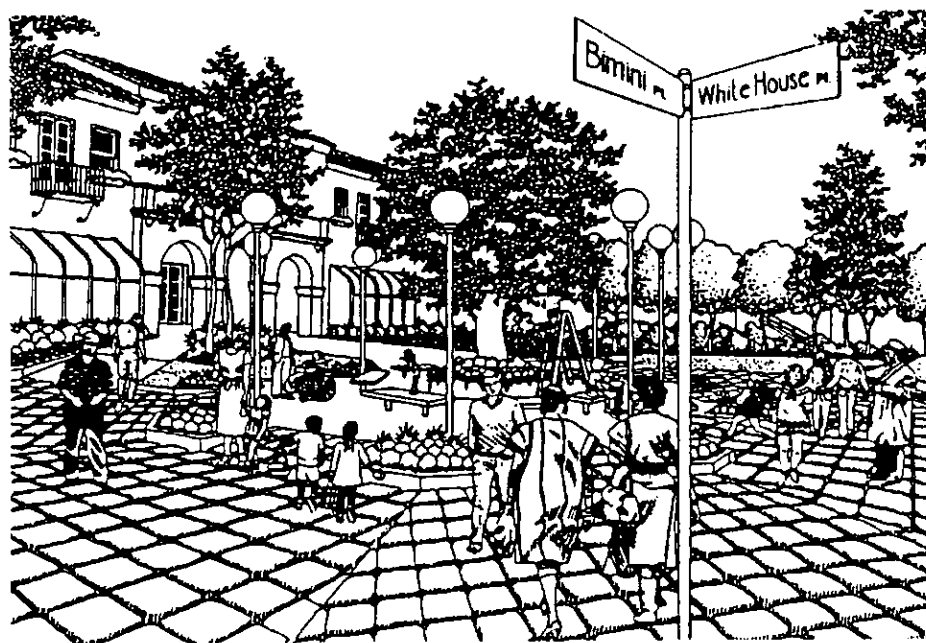
THE ECO-VILLAGE MOVEMENT

An eco-village movement is emerging in the U.S.

and around the world. The movement will blossom as more and more housing and environmental activists find common cause in establishing models of sustainable development. Eco-villages are now well established in Denmark, Sweden, Germany, Australia, and Norway, with government policy support in each of those countries. In Canada, eco-village planning is under way in Calgary and the new town of Bamber-ton. In St. Petersburg, Russia, Ecoville is being planned with the help of an international eco-village planning consortium coordinated by Diane Gilman of the Context Institute. Another eco-village is being planned in Moscow.

Eco-village conferences have been held in half a dozen countries during the past few years, and planners are committed to information sharing to accelerate the learning curve for all. Often this information is being shared almost instantaneously through international telecommunication networks such as EcoNet. Small groups of eco-village planners are beginning to make visits to established and planned eco-villages, where the information and technology exchange is enhanced by "being there." Friendships are deepened and the spirit of cooperation speeds everyone along.

That spirit of cooperation, along with a variety of cooperative legal structures, forms the foundation for eco-villages. Many neighborhoods seeking to improve their quality of life during the coming decade are expected to turn to the eco-village model to adapt what is workable. The following is an overview of the process and progress of one



Conceptual Rendering by David Spellman

inner-city neighborhood helping to create the model, the Los Angeles Eco-Village.

THE LOS ANGELES ECO-VILLAGE

Three miles west of downtown Los Angeles, in the north end of the "zone of the civil uprisings" of April 1992, a small unique two-block neighborhood is rapidly becoming known as the Los Angeles Eco-Village at Bimini-White House Place. An ethnically diverse built-out inner-city neighborhood housing approximately 500 persons, the area has been home to the Cooperative Resources and Services Project (CRSP) for 13 years.

Although CRSP has been working on development of eco-village concepts since 1983, the current site for the village was only established in December 1992, by the Eco-Village Planning and Advisory Group. Previously, L.A. Eco-Village was being planned for an 11-acre city-owned

landfill site about seven miles northeast of the current location. Now the group hopes to turn the old landfill into a community-supported organic urban agriculture site by rebuilding the soil over the next several years with green wastes from the adjacent neighborhoods.

A major feature planned for the L.A. Eco-Village during the coming decade is the acquisition of approximately 140 units of housing in 11 existing residential buildings. These units will be converted into permanently affordable cooperatives for the community's very low to moderate income current and future residents. Some of the buildings will lend themselves nicely to co-housing and other collaborative housing arrangements.

Other features planned include extensive "street calming" techniques for slowing the traffic down, including the unpaving of some traffic lanes for open space community uses. Organic urban agriculture and fruit tree plantings, along with a community composting project, have already begun within the neighborhood. Both rooftop and vertical gardening will be added where possible.

Extensive retrofitting for water conservation and biological greywater reclamation systems is planned, along with retrofits for renewable energy systems and energy conservation. Other features being envisioned include waste-to-resource systems, community plazas, and retrofitting of adjacent commercial areas to mixed use (residential and commercial); retrofitting of buildings (as practical) with non-toxic local, regional, and

recycled building materials; and community owned and operated non-polluting vehicle pools.

Planned social systems include collaborative design, consensus processes, and methods for maintaining the neighborhood's diversity in age-mix, income levels, ethnicity, and family structures.



Conceptual Rendering by David Spellman

Also on the horizon are community planned and owned services, including a resource center, and opportunities for learning and practicing the techniques of ecological economics, sustainable physical technologies, and cooperative living patterns.

In addition to systems for securing permanent affordability of land, housing, and other buildings, economic systems will include a credit union and socially responsible investment opportunities for neighbors and others. Another goal will be the development of non-polluting livelihood opportunities in Eco-Village and adjacent neighborhoods through a cooperatively owned neighborhood Eco-Business Incubator. A local

exchange trading system (LETS) and community revolving loan fund are already established.

The current emphasis of the L.A. Eco-Village planning and advisory group is on community organizing for building friendships, trust, and leadership skills among neighborhood residents. Toward that end, the group has started monthly potluck gatherings and several project work groups, including Neighborhood Watch, Earthquake Preparedness, Local Exchange Trading System (LETS), Credit Union Organizing, English as a Second Language, Walking for Health, Recycling, Community Composting, Gardening, Fruit Tree Planting and Care, Neighborhood History, Dispute Resolution, Senior Assistance, Traffic Calming, and Tenant Organizing.

The Composting, Vegetable Gardening, and Fruit Tree Planting Project is substantially under way, with regular workshops for training people within the neighborhood for participation. There is a monthly newsletter. Potluck brunches each Saturday morning bring together residents of the neighborhood with members of the Eco-Village Planning and Advisory Group. Daily walks up and down the block by members of the Planning and Advisory Group provide an opportunity for community building and spontaneous information sharing.

The group has developed policy guidelines on eco-villages for inclusion in the city's Community Plan, General Plan, and Housing Element. Eco-Village concepts are being presented regularly to public sector agencies, and business and community groups by several members of the Planning and Advisory Group, who are also active in the Los Angeles Eco-Cities Council. Many graduate and undergraduate students with a multi-disciplinary approach to urban issues, from a half-dozen local colleges and universities, are making the Eco-Village the subject of their research projects and theses.

CRSP is the nonprofit coordinating organization. Its affiliated nonprofit, the Los Angeles Mutual

Housing Association, will be responsible for coordinating much of the co-op housing and business development. The L.A. Eco-Village Planning and Advisory Group intends to expand public awareness about sustainable neighborhood development processes both within the L.A. area and throughout the world.

PERFORMANCE OBJECTIVES

Will Orr and John Wesley Miller, planners for the Tucson, Arizona, 820-acre Solar Village (TSV), have stated that in visionary community planning it is critical to keep communicating out the group's performance objectives. "This keeps our work very understandable, grounded, and pragmatic," they state. "People can visualize the translation of those goals and objectives to their own lives."

With this concept in mind, here is an overview of the L.A. Eco-Village performance objectives. Eco-Village planners ask readers to keep in mind that all systems must be integrated, so there is a constant interplay in the planning, design, retrofitting, and living with and in the Eco-Village to insure that everything is related to everything else. Everyone involved is striving to have a modicum of knowledge in all of the disciplines related to the project. Physical, social, and economic boundaries of Eco-Villages will be highly permeable, to include many opportunities for residents in the surrounding neighborhoods and the broader society for participating in Village life.

Ecological Systems

Organic Food Production - Eco-Villagers can produce up to 40% of their own food in community organic gardens and orchards, some of which may be located in other neighborhoods. Some street lanes will be reclaimed for agriculture, as well as residential and commercial rooftops, building walls, and portions of existing green spaces.

Water Conservation and Reclamation - Water conservation and biological reclamation systems can reduce water use by 85%.

Alternative Energy Systems - Passive solar design, conservation, and efficiency, combined with new solar technologies, can reduce conventional energy needs by 75%.

Solid Waste - Landfill-destined solid wastes can be 90% lower than the average for the Los Angeles area through changed purchasing patterns, community recycling, and composting activities.

Non-Toxic Building Materials - Non-toxic local, regional, and recycled building materials will be used wherever possible and practical for any new construction or retrofitting of existing buildings.

Transportation - Non-polluting fuels, minimal use of automobiles, human-scale walking and biking patterns, neighborhood electric vans connecting with nearby metro-rail and light rail, low cost community-owned autos, and a bicycle-sharing cooperative can provide a broad range of alternatives to conventional fossil-fueled private auto use. Indeed, there is hope to provide leadership in transforming L.A.'s car-dependent culture.

Social Design Features

Cohousing and other Cooperative-Style Housing - Some of the approximately 500 residents of the Eco-Village can live in self-contained multi-family housing units with a common unit or common house that will extend community life for voluntary meal sharing, child care, the arts, and social life. Other buildings can be retrofitted with cohousing-type features.

Collaborative Design and Retrofitting - Interactive design processes and options for participating in retrofitting activities can help create good designs, trust, and strong friendships with

existing and future neighbors in Eco-Village and the surrounding neighborhoods.

Shared Values - Good neighborly attitudes and a desire to live more ecological and cooperative values are the common interests upon which residents can create a friendly neighborhood built on trust and mutual caring.

Consensus Decision Processes - On-going opportunities to learn and practice consensus decision processes will help create broad-based support for community actions and mitigate the divisiveness that sometimes results from "majority rule" decisions.

On-Going Education and Training - On-going education and training opportunities for Eco-Village residents and others in the surrounding neighborhoods on all aspects of sustainable urban living systems will secure a culture of sustainability.

Intergenerational, Mixed Income, and Multi-Cultural Population - Diversity in age, incomes, and cultural backgrounds represents the rich texture of the urban social fabric.

Community-Owned-Center - Community-owned center can provide basic services and provide the foundation for expanding services and business development.

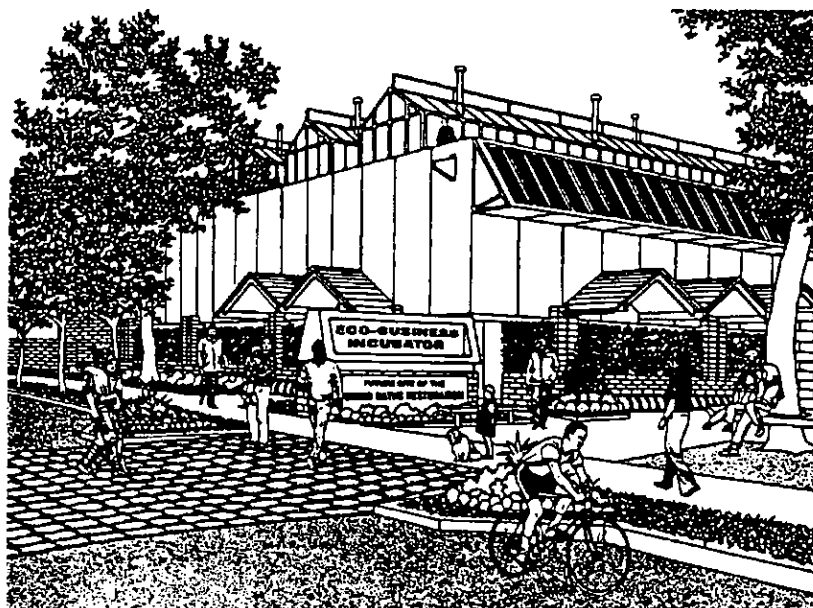
Childcare and Youth Activities - High quality affordable childcare and on-going opportunities to engage youth in healthy activities will demonstrate the Eco-Village's commitment to creating a healthy future.

Economic Considerations

Home Ownership Opportunities will be available to residents for permanently affordable cooperative housing through membership in the nonprofit Los Angeles Mutual Housing Association and Community Land Trust.

Eco-Business Incubator -

An eco-business incubator for small businesses developed in collaboration with other local economic development groups will provide on-going opportunities for healthy and ecologically restorative work. Eco-Village and other adjacent neighborhood residents can get technical assistance and other types of support needed for establishing worker and community owned enterprises specializing in non-polluting products and services.



Conceptual Rendering by David Spellman

Socially Responsible Investment Opportunities

- Eco-Village will provide a variety of opportunities for the socially responsible investor in housing and business investment. Both the Ecological Revolving Loan Fund (ELF) and Los Angeles Mutual Housing Association and Community Land Trust (LAMHA) provide opportunities to the socially responsible lender. The development of a waiting list of qualified future residents ensures that Eco-Village will have a healthy demand for its housing and business spaces.

Mixed-Use Neighborhood - Eco-Village intends to be a viable mixed-use neighborhood, in which cross commuting is minimized and up to 80% of residents are employed within walking or biking distance by the year 2000.

Local Exchange Trading System (LETS) - The LETS system, a community-owned barter system, could provide up to 25% of services and products in Eco-Village and the surrounding neighborhoods by the year 2000.

Non-Commercial Social Services - Where people are in good neighborly relations with one another,

there is social validation for mutual caring and aid, thus reducing the need for many expensive social services.

Provision of Public Services - Eco-Village intends to assume community responsibility for some currently expensive public services, such as street cleaning, recycling (instead of trash pick-ups), community policing, and education, thereby redirecting public moneys into the community through local contracting and/or property tax breaks.

A CLOSING NOTE ABOUT THE LOS ANGELES ECO-VILLAGE

Although the performance objectives for L.A. Eco-Village may seem radical to some, every system mentioned above is successfully operating in many places around the U.S. and throughout the world. The only aspect that is unique is the combined application of all of these systems to an already built-out inner-city Los Angeles neighborhood. The L.A. Eco-Village Planning and

Advisory Committee do not expect this process to be quick or easy. In effect, they are trying to influence the way that people function in everyday life, redirecting the current emphasis in our society from an ever higher standard of living (or the accumulation of material goods) to a better quality of life, which involves more cooperative relationships with people and the environment. These kinds of changes are essential to sustain life on earth. Eco-Village planners are taking the optimistic view that what they are doing will motivate many to voluntarily change wasteful living patterns before society is legally mandated to do so in a manner that erodes the basic democratic principles.

RESOURCES

CRSP, "Draft for Eco-Village Policy for City of Los Angeles General Plan," 1992, CRSP, 3551 White House Place, Los Angeles, CA 90004, \$5.

CRSP, *Neighborhood News: The Newsletter of the L.A. Eco-Village at Bimini - White House Place*, \$15/yr.

Context Institute, *Eco-Villages and Sustainable Communities, A Report for Gaia Trust*, 1991, P.O. Box 11470, Bainbridge Island, WA 98110, (206) 842-0216, 213 pp.

Center for Religion, Ethics, and Social Policy (CRESP), *EcoVillage at Ithaca Newsletter*, Anabel Taylor Hall, Cornell University, Ithaca, NY 14853, \$20/yr.

Ecocity Builders, a nonprofit group interested in developing and building eco-cities. Contact Richad Register, 5427 Telegraph Avenue, Suite W-2, Oakland, CA 94609. Phone (510) 649-1817.

Fellowship for Intentional Communities sponsors "A Celebration of Community" August 26-31,

1993 at Evergreen State College, Olympia, WA. For information, write FIC, 615 First Street, Langley, WA 98260, (206) 221-3064.

Fellowship for Intentional Communities and Communities Publications Cooperative, *Directory of Intentional Communities: A Guide to Cooperative Living*, CRSP, 1993, \$20. Lists comprehensive information on more than 400 North American communities and 50 on other continents plus 40 articles about community living and over 250 alternative resources and services.

In Context: A Quarterly of Humane Sustainable Culture, P.O. Box 11470, Bainbridge Island, WA 98110, \$24/yr. Issue 29 is on sustainable community development and eco-villages.

South Island Development Cooperative, *Bamberton News*, Suite 550, 2950 Douglas Street, Victoria, BC V8T 4N4. They are planning a suburban sustainable new town 32 km north of Victoria, made up of contiguous eco-villages for 12,000 people.

University of Calgary, Faculty of Environmental Design, Affordable Sustainable Community Project (ASC), *ASC News*, 2500 University Drive, NW, Calgary, AL T2N 1N4. The ASC Project is working with the Calgary Community Redevelopment Agency for the retrofit of an existing central city neighborhood to an affordable sustainable neighborhood.

Bob Walter, Lois Arkin, and Richard Crenshaw, eds., *Sustainable Cities: Concepts and Strategies for Eco-City Development*, Eco-Home Media, 4344 Russell Avenue, Los Angeles, CA 90027, 1992. Much practical information on how to implement many of the sustainable systems of an eco-village.

This chapter was written by Lois Arkin.

Chapter 11

Special Needs Housing

AN OVERVIEW OF SPECIAL NEEDS AND COOPERATIVE-STYLE HOUSING

Much attention today is directed to housing for populations with special needs, such as the mentally ill, developmentally disabled, physically handicapped, homeless, and elderly. Ideally, these populations would be reintegrated into the general population to add to the rich diversity of our communities. There are a number of ways discussed throughout this compendium for being inclusive of people with special needs. However, many funding sources and social service agencies make it possible for people with special needs to come together in their own cooperative-style communities. Below is a description of how different types of cooperative-style housing and living situations can serve these populations.

Special needs housing comes in many forms. For many elderly, ownership in a cooperative is ideal, because the members are in close proximity for sharing their retiree activities and overall ownership control is empowering and can make good use of the skills of older people. For those with mental disabilities, however, it is not ownership but group care and support that makes cooperative-style living important. Cooperative-style housing for substance abusers provides the necessary affordability, stability, and access to group counseling needed for a substance-free group rehabilitation setting. SRO occupancy dwellings may be either cooperatively owned by their residents or simply a means for sharing housing and amenities for low-income persons.

ELDERLY

Cooperative housing arrangements have been developed to provide housing for the elderly. For example, the Ebenezer Society of Minnesota has developed seven cooperatives nationwide. Each resident owns a share in the facility, which entitles them to occupy an apartment in the building.

The Alternative Living for the Aging in Los Angeles matches up older people so they can share housing. In co-op houses 9 to 14 people live together and contribute to the daily functioning of the house. This arrangement provides social and emotional support to the residents. Each resident has a private bath and bedroom. Dinners are prepared in the house kitchen and meals are generally eaten together. Residents must be at least 62 and of low/moderate income.

HOUSING FOR PERSONS WITH MENTAL HEALTH DISABILITIES

Like most California developers of cooperative-style housing for special needs populations, A Community of Friends (ACOF) has a specific mission, namely, "to develop permanent, affordable, and supportive housing for special needs adults." Their mission statement follows:

Due to the diverse and complex needs of adults with disabilities, A Community of Friends advocates an innovative and comprehensive approach of building part-

nerships with neighborhood based service providers. This collaboration makes possible the existence of a "service hub" integrally linked to housing without duplicating existing resources.

Our supportive housing model offers the living arrangement, social services, and social networks necessary to enhance quality of life. The model will develop independence, survival and productive skills among adults with special needs.

Nonprofit developers of special needs housing usually create and manage the housing for their residents. This top-down approach oftentimes results in cooperative-style living benevolently imposed upon the residents. Group guidance and health care are generally provided to the disabled residents, as well as the shared housing arrangements. These resources are especially required for the more severely disabled.

For instance, the ACOF model offers three housing types: single-room occupancy (SRO) hotel, shared living environment, and conventional single-bedroom units. Each housing type provides various combinations of independent "life-space" and may include individualized bathrooms with communal facilities such as kitchens and community meeting spaces. Housing affordability is a key concern, since most of the homeless disabled adults do not have earned income or other types of financial assistance and must rely on SSI or SSDI to meet their basic needs. In

response to the financial status of the disabled population, ACOF's units generally rent at \$200-\$300 per month.

ALCOHOLIC AND DRUG REHABILITATION HOUSING

Several organizations run programs for recovering alcoholics and drug users (see California Association of Alcoholic Recovery Homes in the Resource Directory). As participants move out of these special program facilities, they may choose

to live in substance-free community environments. Several such alcohol and drug-free living centers have been set up in Los Angeles County. These low-cost, substance-free residential environments range from small three-bedroom homes in suburban neighborhoods to apart-

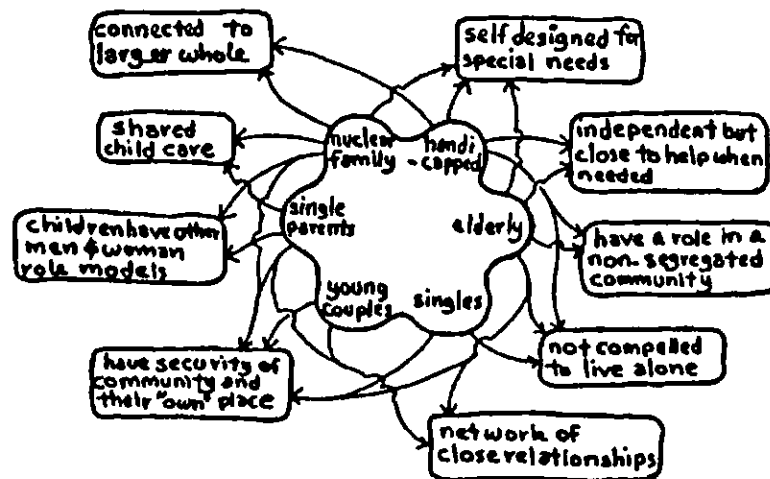


Figure 11.1 Special Population Needs
(Courtesy of Shared Living Resource Center)

ment houses and hotels in the inner city. Public agencies at the County and State level sometimes have funds available for groups seeking to establish new alcohol and drug-free cooperative-style houses.

SINGLE-ROOM OCCUPANCY DWELLINGS

SROs are single-room occupancy apartments with private, furnished rooms which are rented for either the short term or long term. Often, residents share bathrooms and kitchens. They are

also known as lodging houses, boarding houses, rooming houses, residences for singles, and SRO hotels. Most SROs today are found in the "skid row" area of cities in order to be convenient to downtown areas and their services. SROs serve low-income singles and couples and also enable elderly, physically disabled, and mentally ill individuals to live on their own. SRO residents also include practicing and recovering alcoholics, drug users and dealers, and criminals. SROs prevent these populations from becoming homeless and provide a place where social interaction can occur and allow for more independence and acceptance of different lifestyles than more conventional types of housing.

Management practices and design goals vary among SROs, depending on the resident population. Management goals in general, however, include safety and security, cleanliness, and a supportive environment, as well as policy issues concerning access to the building, house rules, tenant selection, and staff roles. Design goals include safety, durability and maintenance (for example, upgrading plumbing and electrical systems), and livability (well-designed community kitchens, laundry facilities if possible, lounge areas, and space for services, e.g., social service agencies).

Although some SROs are run by slum lords seeking to maximize their profits and minimize their expenses, several nonprofit developers have begun purchasing and rehabilitating old SROs to make them pleasant places with many services for very low income individuals and families. Some nonprofit SRO developers are facilitating cooperative-style living arrangements, as described below.

The SRO Housing Corporation in Los Angeles has rehabilitated over 1,200 units in downtown L.A. with the help of the Community Redevelopment Agency. One of its projects, the Florence Hotel, has 61 rental units, which are generally occupied by residents on social security or gener-

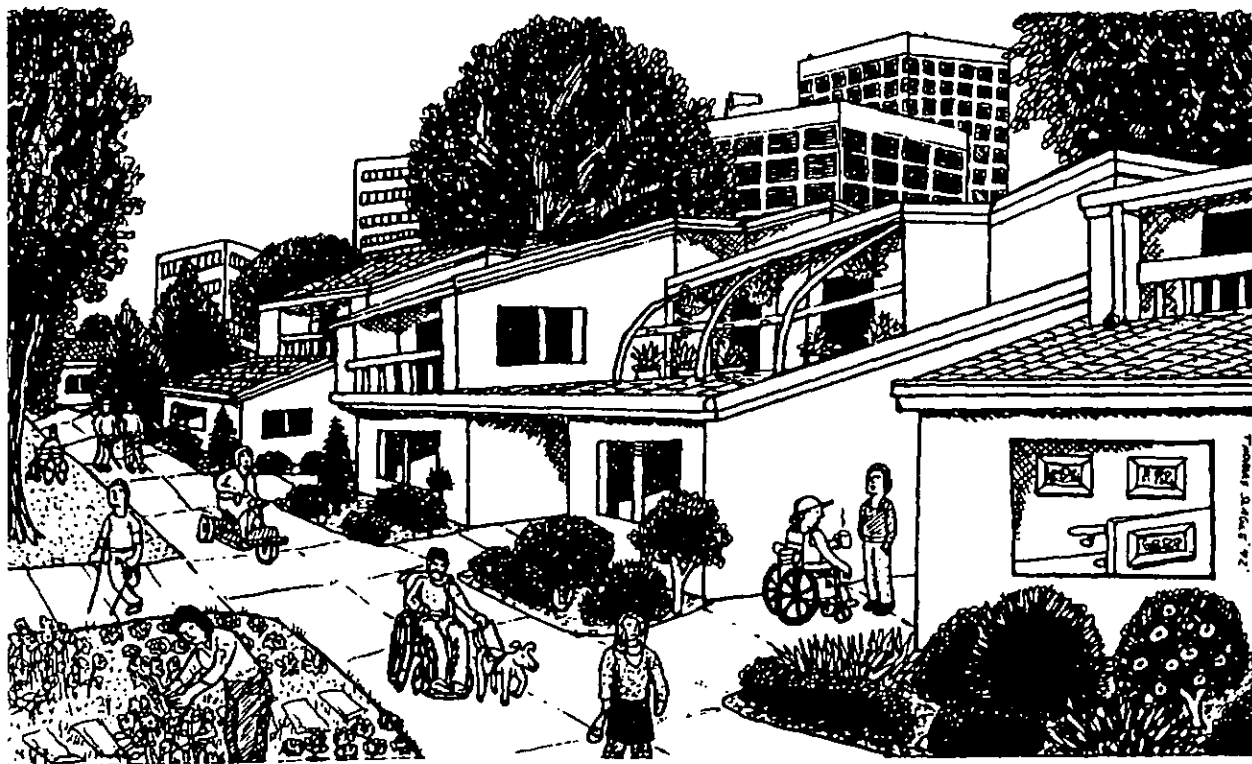
al relief. The hotel provides a live-in manager, an assistant manager, and a domestic worker. The corporation's central maintenance staff provides maintenance. The hotel is also a site for the corporation's project Hotel Alert, a program that serves meals to elderly residents. The residents can also receive counseling, referrals, and advocacy opportunities for benefits.

A very different example, the Apex Belltown SRO, is a unique limited-equity co-op developed in the early 1980's in Seattle when a group of low-income artists and crafts persons collaborated with the owner-developer of a 78-year-old deteriorated hotel. It is a mixed-use building, with retail on the ground level and 21 sleeping rooms with shared bathrooms and living-dining-kitchen areas.

The building is actually a condo, with the retail comprising one unit, owned by the building developer, and the 21-share co-op owning the second unit. The artist group worked with the city, the local community design center, and the building owner-developer. They were able to assemble a combination of grants and loans from Community Development Block Grants, the National Cooperative Bank, HUD Sec. 312, and the city's multi-family housing rehabilitation fund.

Member shares were initially under \$2000, and appreciation is limited to a rental-housing index plus any permanent improvements added. There are three sizes of sleeping rooms: 130 square feet, 280 square feet, and 440 square feet. Monthly carrying costs on the units were originally \$161, \$216, and \$331. Co-op members did much of their own finish work.

Building codes and regulations used to be a barrier to renovating and building new SROs. SROs used to be considered substandard housing, owing to the small size of the rooms and shared use of bathrooms and kitchens. Things changed with the homelessness crises. City building codes were amended to include special SRO ordinances.



FINANCING FOR SPECIAL NEEDS HOUSING

Under HUD's Section 231, lenders can obtain insurance against any loss on mortgages for construction or substantial rehabilitation for rental housing (five or more units) for elderly or handicapped persons. HUD also provides zero percent interest seed-money loans for nonprofit private sponsors/borrowers who want to develop housing for the elderly or handicapped. The State of California Department of Housing and Community Development offers special financial incentives for this type of housing as well. The examples described in this chapter, however, demonstrate a strong dedication of individuals, businesses, and private foundations to take matters into their own hands, not for profit, but for people.

INNOVATIONS IN INDEPENDENT LIVING

As nonprofit organizations and service providers have become more accomplished producers of housing, the types of projects produced have become more varied. Many branches have grown from the roots of low-income family rental housing.

"Transitional" housing was one bud that bloomed with vigor during the 1980's. Service providers recognized that a time and place of transition was needed before those with special housing needs could move from a homeless or institutional setting to the unstructured freedom and perils of the open market.

What occurs during such a transition—development of independent living skills—is often

the first focus. For example, personal financial management may be a new challenge for those who have lived without savings or a budget, or for those whose financial affairs have been managed by a paternalistic care system.

As public awareness has grown, some funding sources have set aside resources. Meanwhile, many service providers have set about working in partnership with nonprofit housing organizations to produce this transitional housing; others have developed the skills to become developers themselves.

The Community Support Network (CSN) of Santa Rosa is a nonprofit group that in the 1980's followed the path from service provider to transitional housing developer. CSN's transitional housing has become a significant complement to their work with homeless shelters and counseling.

Transition to What?

Having successfully developed transitional housing, however, CSN came to realize that this well-intentioned idea had hit some bumps on the road to reality. Were chronically mentally ill residents really ready for fully independent living? And, more troubling, did the "free markets" of housing and employment offer enough opportunities for those who were willing to seek an independent life?

CSN's ambitious response was to develop a community that would offer the best of both worlds— independent permanent housing at affordable rents within a congregate setting offering support services. Residents would live in clusters, groups of two to four persons with private bedrooms connected to a shared kitchen and living room. The clusters, in turn, would share central recreational and program facilities.

The size and complexity of the project required a more experienced partner, and the perfect match was found in the Burbank Housing Development Corporation, a Santa Rosa nonprofit housing development group.

The development team was now set, and the timing was propitious. A vacant site owned by the city of Santa Rosa was secured. The first seed of financing was planted by the State's commitment of affordable long-term financing, and the most delicate flower, equity, began to bloom through the renewed availability of low-income housing tax credits for potential investors.

A Timely Solution

Like a rose, however, the attractive tax credit was surrounded by some very sharp thorns. Within 20 days of receiving notification from the State that their project qualified, CSN would have to reserve the credits with a \$17,000 payment. This significant sum would remain idle while CSN marshalled additional resources to pay architects, surveyors, engineers, and others whose work was needed before construction could begin. Although the CSN is not cooperatively owned by the residents, it is an example of congregate-style special needs housing.

Relying on their consultant's advice that the tax credit was likely to be awarded, CSN approached the loan fund about a month before the notification date. The credit reservation fee was a match with the fund's program, and CSN was able to obtain a below-market loan for this and other pre-development expenses. The loan is secured by the land, and it is expected to be repaid in full when construction begins.

This chapter was written by Lottie Cohen.

Chapter 12

Cohousing

Cohousing refers to resident-developed cooperative communities where individual household units are clustered or built around a common house, which includes facilities for shared use. These communities are modelled after those built in Denmark and have four common characteristics:

- Extensive common facilities
- An intentional neighborhood design
- Participatory development process
- Complete self-management.

Cohousing provides an alternative living situation at a time when family patterns are rapidly diversifying. Cohousing combines privacy with a sense of community. It provides a safe environment for children, opportunities for increased intergenerational contact, and environmentally thoughtful design. In addition, cohousing members can pool resources, select the level of social interaction and cooperation they desire, and obtain other selected amenities at more affordable costs. Cohousing can be developed in a variety of physical forms and have many different legal structures, depending on the needs and desires of the members (see Chapters 1, 2, 4, and 5). Some units can be set aside for shared housing rentals, and some families may want to provide rooms for rent within their homes.

The formation, development, and management of a cohousing community is based upon a consensus decision process. A core group of future residents is very much involved in the planning and design stages from inception. It is very

important that cohousing planning groups provide themselves with good communications process training, including listening skills, decision techniques, conflict resolution, meeting process, consensus training, and collaborative strategic planning skills. Gaining these skills at the beginning of the process ensures that the cohousers will operate more effectively when the development process reaches the point where time is money. With a combination of strong skills and good luck, the cohousers will then be prepared for the multitude of decisions required for working with all the builders, attorneys, accountants, and other expensive tradespeople and consultants. Learning good process skills will provide the basis for fewer meetings later on, freeing members to pursue other interests in their community.

Residential management is also an important aspect of a cohousing community. Responsibilities are generally divided among work groups, which might include general maintenance, social events, gardening and composting, children's activities, a newsletter, etc.

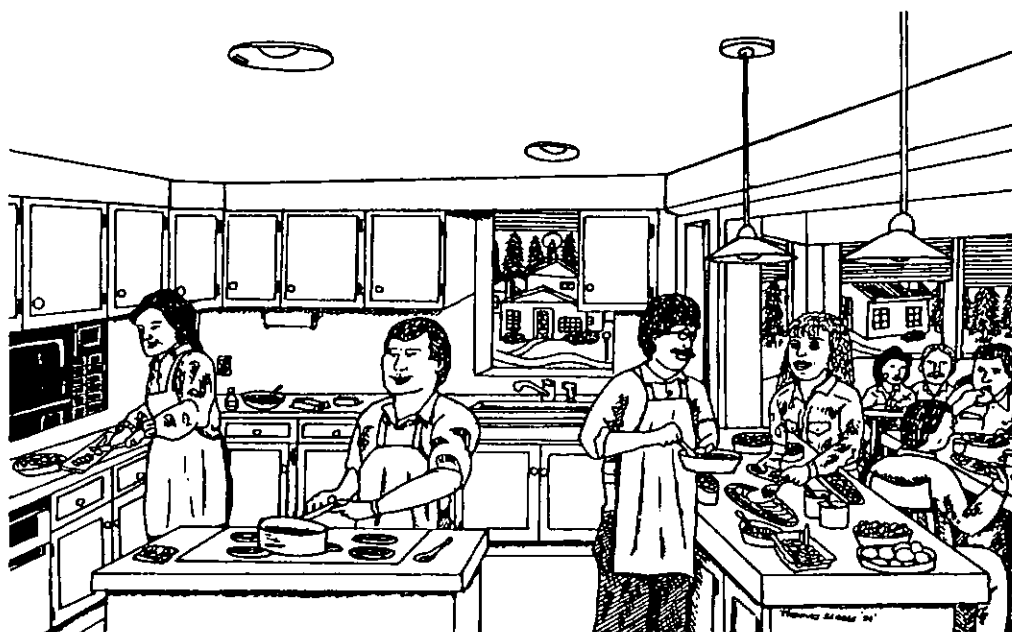
The central feature of a cohousing community is the common house. This space includes a kitchen and a dining area large enough to accommodate all community members. In addition, the common house often includes laundry facilities, space for children's play and child care, a teenage room, special-activity rooms (e.g. dark rooms, tool shops), guest rooms, and a cooperative store. Community dinners are provided from two to seven nights a week and serve as an important

basis for social interaction. Often each household needs to prepare dinner only once a month.

Since good social relationships and a healthy sense of community are primary in cohousing communities, the "social" design of the buildings is very important. The transitional spaces between private and common space are built to foster interaction. Each individual unit is designed to allow visual contact with common areas. This allows parents and neighbors to watch children and gives residents the opportunity to see if there are activities going on in which they may want to participate. Also, space for a "soft edge," a semiprivate area between the small private dwelling and the common areas,

mend that the most effective size for a cohousing cluster is about 30 units, though some Danish groups have as few as 8 and as many as 80. In the United States, many in the emerging ecovillage movement plan several contiguous cohousing clusters of up to 30 households each. The following paragraphs describe some of the first cohousing projects in the U.S.

Although several hundred cohousing communities are functioning in the Scandinavian countries, especially Denmark, the movement is just beginning to take off in the U.S. Muir Commons, a 26-unit community in Davis, California, is the first cohousing development to be developed in the U.S. It opened in Fall, 1991. Sixteen of the



such as a front yard, provides an atmosphere for casual and spontaneous socializing. Finally, parking is located on the periphery in order to allow for safe interior spaces for children's play and pedestrian access.

Charles Durrett and Kathryn McCamant, whose research on cohousing in Denmark is summarized in their classic book *CoHousing: A Contemporary Approach to Housing Ourselves* (1989), recom-

26 households qualified for the city's affordable housing program. Prices ranged from \$96,000 for two-bedroom, one-bath units to \$150,000 for three-bedroom, two-bath models. Although legally structured as a cooperative, and initially designed as the affordable housing component of a larger development, since there are no resale controls, the project is unlikely to remain affordable to future generations of lower and moderate income households.

The Doyle Street Cohousing project in Emeryville, a converted warehouse housing 12 families, was completed in 1992. Legally structured as condominiums, the 700 to 1,500 square foot units range from \$149,000 to \$274,000. A 2,000 square foot unit serves as the common space.

The Winslow Cohousing project near Seattle, Washington, houses 30 families in units ranging from studios at about \$60,000 to four-bedroom units at about \$177,000. Its 5,000 square foot common house provides for diverse activities. Winslow opened in 1992, after an intensive three-year planning process in which future residents met weekly. The project is legally structured as a cooperative.

Dozens of other groups across America are in various stages of cohousing planning and development. To keep up to date on the latest developments in cohousing, subscribe to *CoHousing: Innovative Housing's Newsletter on Cooperative Community* (\$20 for three issues to Innovative Housing, 2169 E. Francisco Boulevard, Suite E, San Rafael, California 94901, (415) 457-4593). To find out how to connect with cohousing groups in your region, contact the Cohousing Company in Berkeley at (510) 549-9980.

To provide *Cooperative Housing Compendium* readers with a feel for the processes and diversity of cohousing developments, the following two articles are included. The first, "Cohousing Comes of Age," by Jim Johnson, is from the *Sacramento Bee*, November 1, 1992, and describes Muir Commons upon the occasion of its first anniversary. The second, "Cohousing: Building Affordability into Community," by Joyce Cheney of St. Louis, is from the January 1993 issue of *The Neighborhood Works* magazine and describes some exciting cohousing efforts for affordable housing projects in the inner cities of St. Louis, Sacramento, and Chicago.

COHOUSING COMES OF AGE: HISTORIC PROJECT HAPPILY MARKS FIRST ANNIVERSARY

Muir Commons in Davis, the first cohousing project in the nation, recently observed the first anniversary of its completion—with most residents as enthused about it as ever.

"It has exceeded all of my expectations," said Cathy DuVair, a part-time junior high school teacher who calls herself "one of the community's official greeters."

Since Muir Commons was finished last fall, DuVair and other residents have escorted more than 100 tour groups through the development, which sits on a 2.8 acre site in Aspen, a subdivision off Covell Boulevard in West Davis. DuVair said the project has attracted people interested in the cohousing concept from around the world, along with representatives of most of the nations' major news media organizations.

Muir Commons consists of 26 attached dwellings clustered around a commons building. The site plan encourages physical togetherness, but the sense of community felt by its residents is propagated more by the lifestyle.

Decisions about how the project is run are made collectively. A wall in the commons building is covered with committee agendas, ranging from food to finance. Committees meet weekly; general meetings are held twice monthly.

"Group decision-making takes a long time," said Andrea Ransdell, a nutritionist. "Patience is important."

"The kind of people who live here are those who want to be involved in decision-making," she added. "It's not for everyone."

What residents seem to like most about living in Muir Commons, they indicated, are the shared

meals in the commons building, the safe environment for children, and the sense of community that comes from knowing everyone's name, and of sharing work and fun.

As for negatives, a single man mentioned a lack of privacy. "Life here is a little more public than I thought it would be," he said.

Other residents lamented the lack of storage space. There are no garages. A few families have erected sheds in their backyards for tools, bicycles, etc., and others say they plan to do so.

Another complaint voiced by a few was the amount of time that must be devoted to meetings and sharing tasks.

"The cohousing process isn't quite as efficient as I thought it would be," said Daniel Mountjoy, a graduate student at the University of California, Davis.

One way residents cope with crowded agendas is to occasionally hire someone to help them tackle their appointed chores, he said.

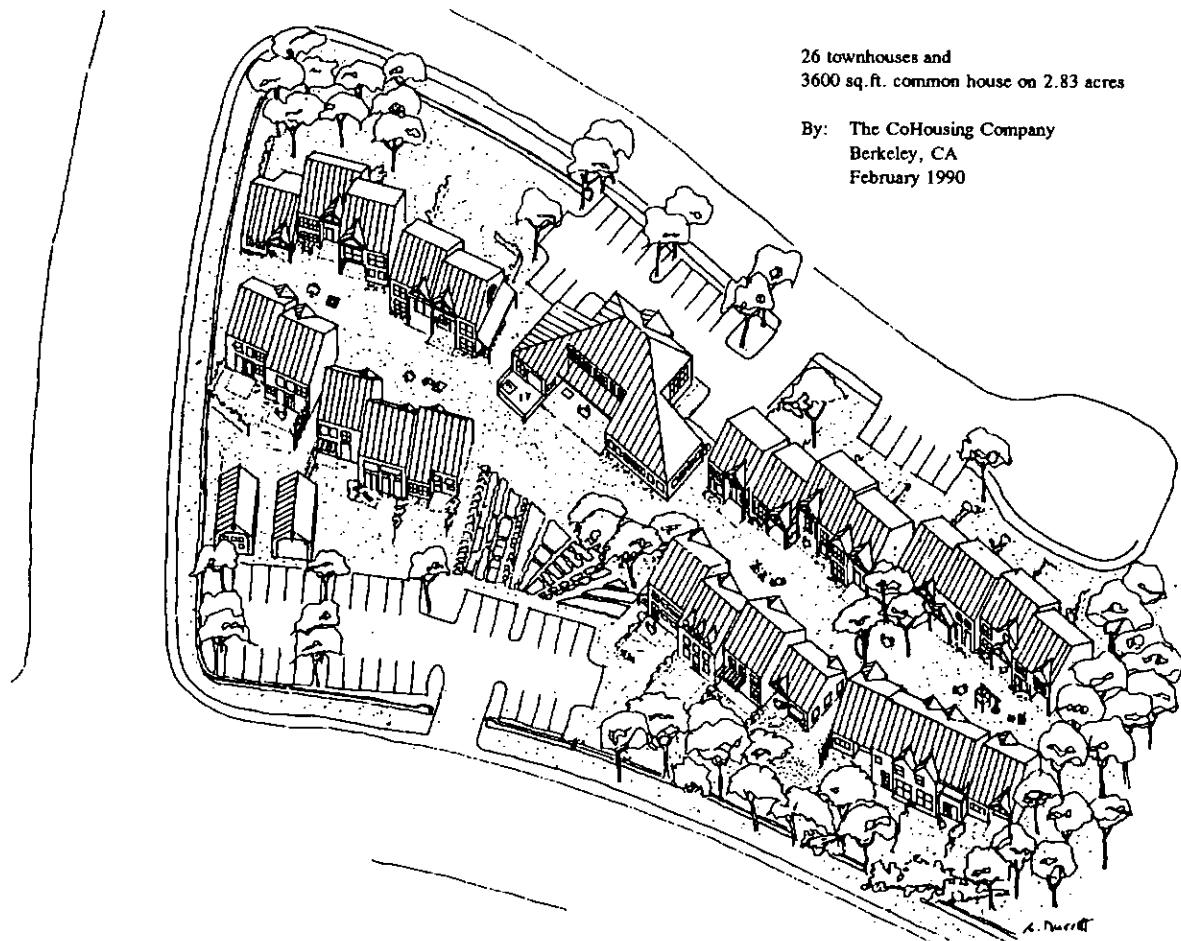


Figure 12.1 Preliminary sketch, Muir Commons CoHousing Community, Davis, CA. Architect Charles Durrett.

Cooking typically isn't one of them. Residents volunteer to cook dinner about once a month for their neighbors and any visitors they may want to bring. Usually, around 40 people sign up, but a recent menu of chicken and broccoli (or broccoli-mushrooms for vegetarians) prepared by DuVair drew more than 60 people.

DuVair estimated the cost of the dinners at less than \$2 per person because food is bought in bulk and many of the vegetables are grown in a community garden.

Taking care of the garden is a team effort. So, too, are other tasks, like maintaining the landscape and cleaning up the commons building, which also includes a restaurant-sized kitchen and a children's play room.

The play room apparently sees little use in good weather because most parents feel comfortable about letting their offspring romp about the fence-enclosed project on their own.

"The entire site is child-friendly," said DuVair, who has two children in the primary grades.

Mountjoy, who also is a parent of two young children, agreed. Neighbors keep a close eye on children, he said, and because the units are so close and there are no streets within the project, "children are able to interact easily. It's a very safe environment, even after dark."

Most of the residents are young couples or singles with children. But there also are more than a handful of couples and singles without children. Regardless of their family status, however, the residents of Muir Commons are enthusiastic about the social aspects of the cohousing lifestyle.

"This place has a real, homey feeling," said Paul Seif, who is single. "It's friendly and inviting, like no other you could find."

DuVair said she has made many new friends at Muir Commons. It's easy to stay at home and have fun," she said. "And if you want to go out," she added, "it's usually easy to find someone to go with."

COHOUSING: BUILDING AFFORDABILITY INTO COMMUNITY

Can community designs pioneered as a lifestyle choice for middle-income communities work in the inner city? People in a St. Louis neighborhood are about to give it a try. The idea, called cohousing, is an attempt to combine two sought-after goals: community and privacy. Individual units are clustered around a common area which includes space for such activities as cooking and eating, childcare, laundry, guest rooms, and gathering spaces. The communities are resident-developed and managed. The result is a neighborhood where architecture, green space, and the residents share resources and support community, while leaving room for individuality.

Affordability is Key

Cohousing was pioneered in Scandinavia and is becoming increasingly popular around the United States. While most arrangements are priced for the middle class, some developers and nonprofit groups are adapting the strategy for low-income residents. Trinity Square Commons, a St. Louis development now on the drawing boards, is one of them.

Trinity Square is an affordable cohousing community planned for the Hyde Park neighborhood on the edge of downtown St. Louis. Tom Bradford, of Sustainable Urban Neighborhood Development, is working with the Hyde Park Alliance, a nonprofit neighborhood group, to put together the project.

The Commons development will work with existing buildings, rehabilitating multi-family brick apartments in phases to eventually form a 40 unit neighborhood. Common spaces will be created in an existing church and school in the middle of the site. These old stone buildings are under utilized now, and administrators and parishioners say they are thrilled their buildings will be used to help the community.

Trinity Square Commons units will be heavily subsidized; apartments whose rehabilitation cost \$90,000 will sell for \$30,000. The partners have arranged for HUD Community Development Agency funding, and also are negotiating with local banks.

Bradford extols the partnership of a neighborhood group and a like-minded developer. "Many neighborhood groups don't have a paid staff. They have neither the time nor the expertise to pursue funding through the maze of government bureaucracy. A developer, working on a contingency basis, can do that. Also, groups make banks uncomfortable. A developer can be the negotiating mouthpiece for the group."

Selling the Idea

Recruiting residents for cohousing in a low-income neighborhood requires a different approach, according to Kate McCamant, one of the architects who introduced the concept in the United States.

"For suburban residents, cohousing is a quality of life move. In a neighborhood like Hyde Park, people will need to see that it improves their lives in very practical ways. For example, safety is an issue. People don't feel like they have control of their streets. The design of cohousing, with shared indoor and outdoor community spaces, will give them more control."

Bradford has structured incentives to attract people to this new form of housing: the first

households to commit receive additionally graduated subsidies.

The group is preparing to apply for funds under HOPE, a federal affordable home ownership program initiated in 1992. HOPE provides maintenance reserve funds beyond the initial subsidy, to help out with unforeseen expenses like broken plumbing or leaky roofs, and offers such features as training in maintenance, budgeting, and group process, designed to ensure that residents become successful owners.

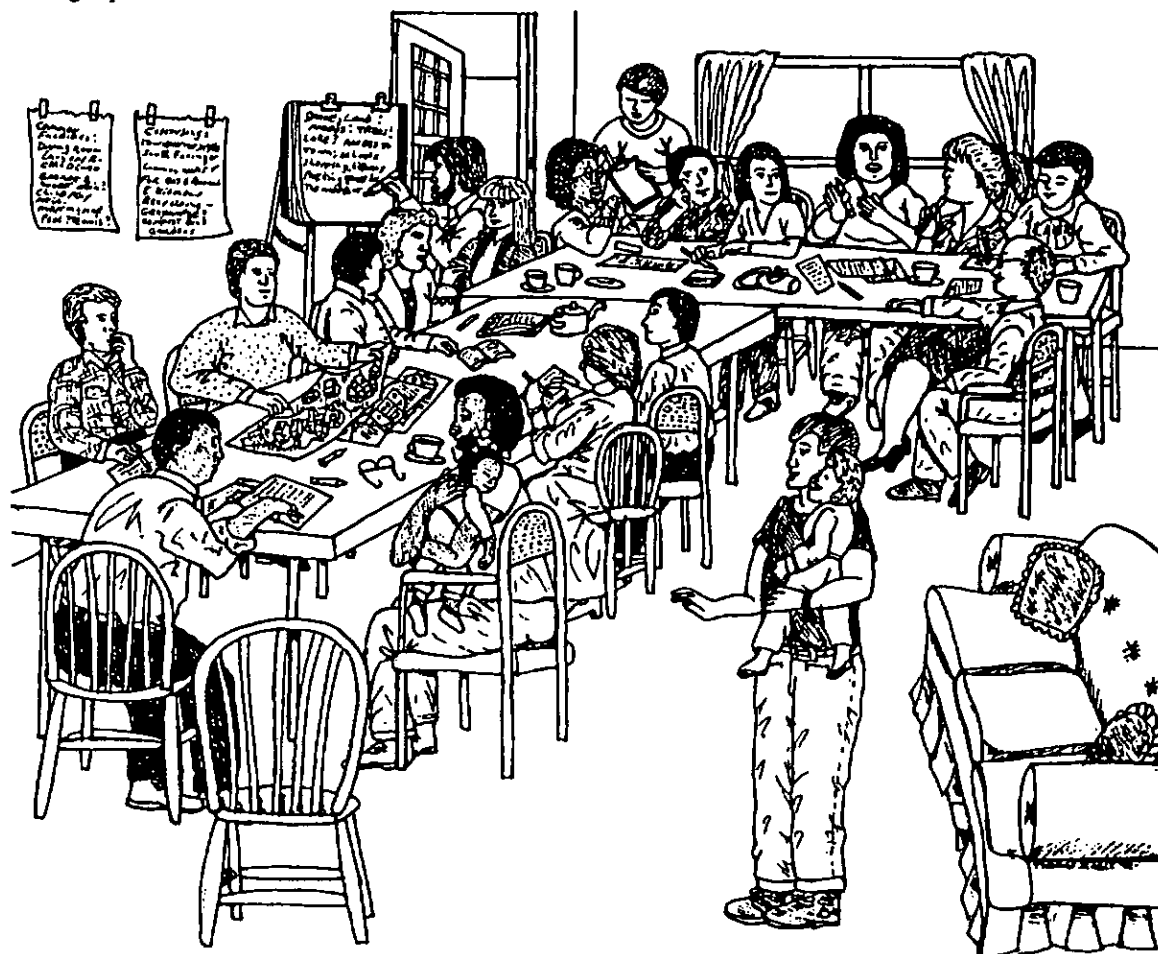
"Right now, it's a matter of going back and forth and working with all of the groups involved," Bradford says. "The banks want to know what the city is saying, and the city wants to know what the bank is saying. They both want to see resident commitment, and the potential residents want to be sure it's going to happen first."

He has high hopes, not only for Hyde Park but for other neighborhoods as well. "Cohousing is an incremental strategy. Turning a whole neighborhood around is overwhelming, but cohousing can turn a neighborhood around block by block.

What Works Elsewhere

While the cohousing concept has been established in Europe for more than 20 years, it was introduced in the U.S. only four years ago. Already, four communities are complete and over 120 are in the works.

Several European cohousing communities are government subsidized and allow for affordable ownership and rental. But the dearth of public housing funds means that most U.S. cohousing is comparable in cost to conventional housing. Development and construction/rehabilitation costs may be slightly less than for conventional housing because residents do some of the work themselves. Later, living costs may be substantially lower; many cohousing groups do all their own maintenance and landscaping, and buy supplies and food in bulk.



Many groups want economic diversity, but in order to have below-market rental rates or mixed-income ownership without public funding, the group members themselves must cover the cost of those units, and most groups just can't afford to.

In Sacramento, California, Southside Park Cohousing broke ground in September, 1992, after over three-and-a-half years of planning. Their site is a 1.2 acre lot in a transitional residential neighborhood of small frame houses. Many of their neighbors are immigrants and seniors, long-time home-owning residents. Cohousers believe the neighborhood, five blocks from downtown, will come around to support their project; others aren't convinced.

Susan Weiss, one of the original members, says, "We've always wanted to be a part of a community bigger than just our group. We chose our site partly because the neighborhood had a feeling of community already. It was a very depressed neighborhood, though. We're the first growth or clean-up efforts in 10 years, except for a few commercial ventures."

Weiss continues, "We're an activist group, and we're committed to the neighborhood. We expect most of our 25 children will go to the public schools, so we'll be active there. The neighborhood association has a lot of senior citizens and could use a boost, so we'll help out there, and with the library and whatever else. And we'll help just by being there. We'll be

homes instead of a vacant lot. We'll bring more activity to deserted streets."

Southside Park Cohousers are successfully recruiting for diversity in age, race, sexual orientation, physical ability, and income. Two-thirds of the units are well below market rate and will stay that way for 10 to 30 years, says Weiss. She adds: "If you get your group quickly, you end up with similar people. It takes longer to get a diverse group. You have to be patient."

Financing for Affordability

The group bought their lot from the Sacramento Housing and Redevelopment Agency (SHRA) and has arranged loan subsidies from the same agency. Everyone pays the same purchase price, but loans are granted with a three-tiered subsidy for low- and moderate-income purchasers and those who can afford market rate. SHRA provides "gap financing" to qualifying low- or moderate-income purchasers, financing the difference between a unit's purchase price and the maximum amount the purchaser can qualify to borrow under a conventional loan.

Fledgling Efforts

Other cohousing efforts are in the planning stages. In Chicago, a group of families has been meeting under the auspices of the Lawndale Christian Development Corporation to explore creating a cohousing project in that largely low-income neighborhood. According to LCDC's David Doig, making the project affordable "is the big issue."

In other cities, including Portland, Oregon, and St. Louis, groups are applying their shared visions to existing housing stock to create shared spaces. Families are buying and rehabilitating adjacent houses and ending up with affordable housing. One St. Louis group has turned a house into common space. Another St. Louis group rotates common space, with dinner for everyone

at a different home each night. The architecture isn't ideal for cohousing, but these groups are making do.

According to McCamant and fellow cohousing advocate Charles Durrett, cohousing projects are "based on democratic principles that espouse no ideology other than the desire for a more practical and social home environment." If projects like these succeed, they may become an affordable housing option as well.

This chapter was written by Lottie Cohen and Lois Arkin.

RESOURCES

The CoHousing Company (national clearinghouse for information on cohousing), 1250 Addison Street, No. 113, Berkeley, CA 94702, (510) 549-9980.

Innovative Housing, 2169 E. Francisco Boulevard, Suite E, San Rafael, CA 94901, (415) 457-4593, for quarterly publication on Cohousing (\$20/yr).

Los Angeles CoHousing Coalition, 903 Chautauqua, Pacific Plaisades, CA. Contact Bob Kerns (310) 454-4714 or Maryanne Levine (818) 769-5711.

Lawndale Christian Development Corporation, 3848 W. Ogden, Chicago, IL 60623, (312) 762-6389.

Muir Commons, 2223 Muir Woods Place, Davis, CA 95616, (916) 753-4638.

Southside Park Cohousing, 2473 Portola Way, Sacramento, CA 95818, (916) 456-7678.

SUN Development, 6738 Garner Street, St. Louis, MO 63139, (314) 781-6663.

Chapter 13

Shared Housing, Urban Cooperative Blocks, and Village Clusters

For many years Ken Norwood has been a shared housing advocate as a writer, as a planner and architect, and as founder and Executive Director of the nonprofit Shared Living Resource Center (SLRC) in Berkeley, California. Since shared housing arrangements are both the most common and most variable form of cooperative-style living, the editors turn to this long-time cooperator to present his ideas on voluntary family, the urban cooperative block, and village cluster concepts.

INNOVATIVE HOUSING OPTIONS FOR THE 1990's AND INTO THE 21st CENTURY

There is no use pretending that the urban housing/jobs/traffic crunch will just go away. These are problems we have inherited from the industrial revolution, and as we try to adapt to a "service and information age," the problems seem to be getting worse. We have no choice but to explore emerging innovative social-environmental-affordable housing solutions that will have an ecologically positive impact on urban society. "Shared Living Community" is one of those solutions in which people cooperatively use land and buildings for affordable, ecological, and socially supportive community housing and lifestyles.

The following community design solutions are very appropriate for residential infill integrated into the urban pattern over and around business district/transit corridors and rail stations. These areas would be designated as "Density Infill Incentive Districts" (DIID), where density increase would be permitted in exchange for innovative housing design, preserved and usable open space, reduced parking and traffic, pedestrian circulation, cooperative ownership, resident management and neighborhood organization, and other social-environmental amenities. A variety of community housing design concepts can be developed and integrated into a DIID model. Following are a few examples. All lend themselves to the variety of social and economic cooperation described throughout this volume.

VOLUNTARY FAMILY SHARED HOUSING

Voluntary family shared housing arrangements may be created through the use of new or remodeled large houses and flats. Shared housing is increasingly popular with singles, seniors, students, single parents, and young families, and can be achieved through co-ownership or rental arrangements. This is an easy and relatively low-cost way of obtaining the most housing for the

money, while simultaneously creating much needed social and ecological benefits. The group or "voluntary family" lifestyle has been duly recognized by the state and federal supreme courts as a valid use of single-family houses. Shared housing has proliferated throughout the country and is represented by numerous nonprofit and public shared housing and community design organizations. SLRC and Innovative Housing in the San Francisco Bay Area and Housing Alternatives for the Elderly in the Los Angeles area are a few of the many organizations in California that provide education, counseling, design, and development of alternatives to the urban-sprawl form of development.



VILLAGE CLUSTER COMMUNITY

The village cluster community is composed of newly constructed or remodeled private units of various sizes grouped around extensive common facilities in a central or common house. Examples are found in some American intentional communities and "cohousing" communities. These are advanced, state-of-the-art intentional and cooperative communities, which may have up to 30 or more units. In some instances, the housing can be clustered around village-like streets. Organic gardens, a central kitchen, dining and social halls, work studios, and other shared amenities might be included. These communities can also be organized, designed, financed, and built by a group acting as its own developer, or sponsored by for-profit or nonprofit housing developers.

The octagonal village cluster (see Figures 13.1a and 13.1b) designed by Ken Norwood combines private living and common amenities under one roof, including common social, kitchen, dining, laundry, and multi-purpose areas; social decks for gatherings, leisure time, and children's play areas; and common gardens for community use and a cash crop.

Norwood notes that even small sites can become attractive and spacious shared living environments. Lots of 125 by 135 feet, or approximately one-third of an acre, can provide eight or more one- to two-story private living suites for eight to twenty persons. The compact cluster, with 300 to 500 square foot private living suites, a semi-private solar greenhouse court, and spacious common areas, creates a "voluntary family" dream house.

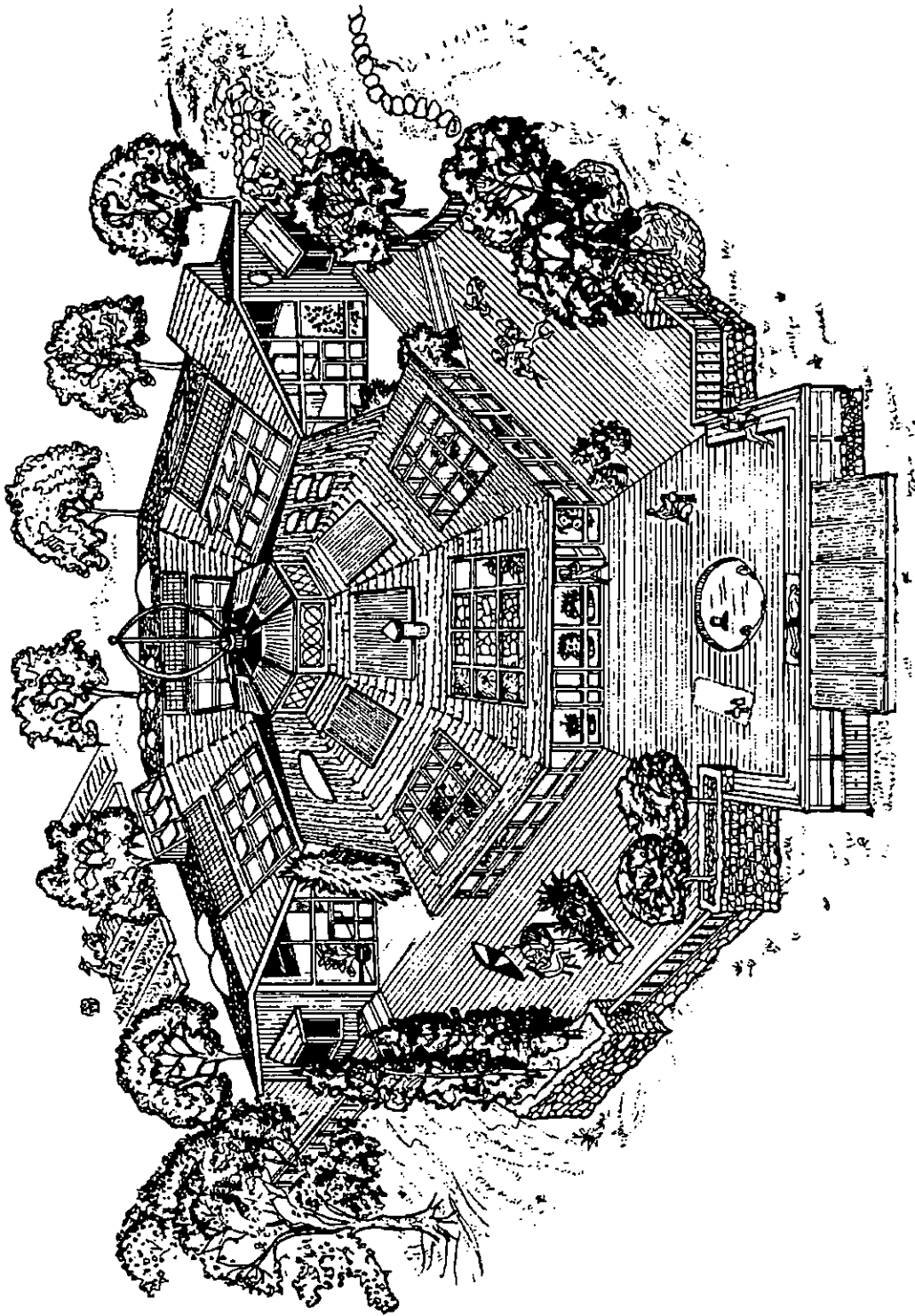
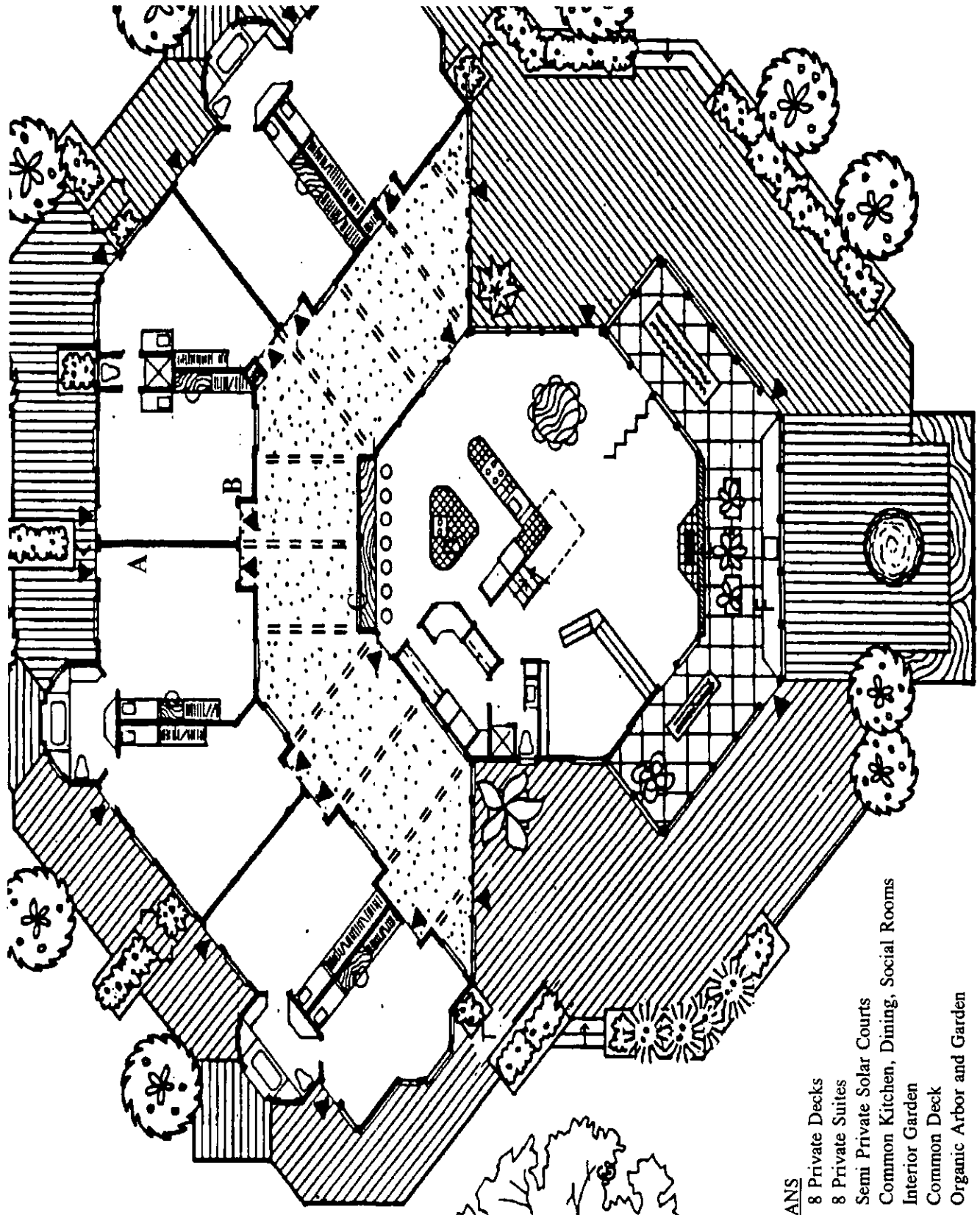


Figure 13.1a Octagonal Village Cluster designed by Ken Norwood, AICP, Shared Living Resource Center



PLANS

- A. 8 Private Decks
- B. 8 Private Suites
- C. Semi Private Solar Courts
- D. Common Kitchen, Dining, Social Rooms
- E. Interior Garden
- F. Common Deck
- G. Organic Arbor and Garden

Figure 13.1b Octagonal Village Cluster Floor Plan designed by Ken Norwood, AICP, Shared Living Resource Center

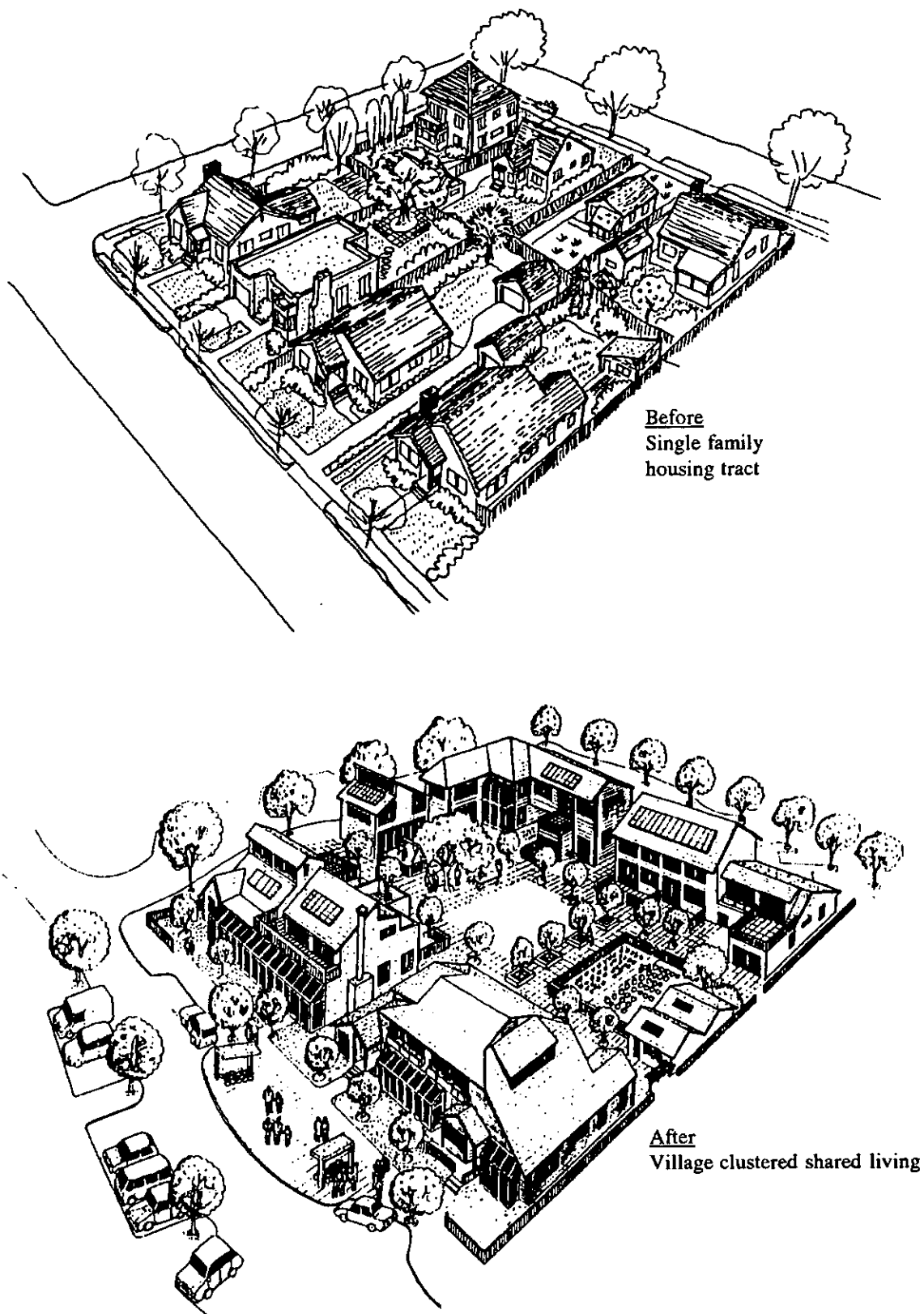


Figure 13.2 Urban Cooperative Block Before and After Retrofit. This infill and retrofit was designed by Ken Norwood, AICP, of the Shared Living Resources Center, Berkeley, CA.