

Co-op Housing Project

Action Plan & Resource Guide

**University of Maryland
College Park**

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Co-op Housing in College Park: What, Why and How?

WHAT's the deal with 'co-op housing'?

→ Community Oriented

- Co-op housing is for people who want to live in an especially fun, empowering and pro-active community. A collective spirit resides in co-ops and revolves around **shared meals, shared decision-making, shared-ownership, and shared living space**. The community component that arises from co-op housing is one of its most appealing qualities.

→ Student-Ownership

- Owning the house gives dwellers the **power to actualize their values**. For instance, let's say there's a group of people who are dedicated to living sustainably. Because they own their house, they have the right to dig up the back yard and plant a garden, or install some solar panels on their roof. More, simple things such as having pets or painting the walls—these are all things you have the autonomy to do when you own the place you live.
- Legally and financially speaking, the house property is owned by the **cooperative corporation**. And like any corporation, the cooperative corporation is owned by its share holders—the people living in the house—the **member-owners**.
- After purchasing the initial share into the co-op, member-owners pay **monthly "carrying charges"** (co-op jargon for *rent*) that includes the mortgage, utilities, food (*3 meals a day!*) and house maintenance. When a member-owner moves out of the co-op, the share is sold back to the corporation and someone new purchase it.

→ Democratic Decision-Making

- In co-op housing **every person has equal say in the decisions of the house**. House meetings are held weekly to discuss matters such as food purchasing, chores and duties, parties and programs, new members, and problems or ideas.
- Each house decides on the specific way it will run these meetings based on the size and needs of the group, but in every circumstance one person has one and only one vote. Groups usually aim to practice **consensus-building models** and win-win situations.

WHY do cooperatives matter?

→ Affordability

Co-ops are renowned for their bang-for-the-buck! There are 3 main reasons why co-op housing is so affordable:

- 1) Instead of renting from a for-profit corporation, co-ops are owned by the members who prioritize affordability and financial fairness through a **non-profit financial structure**.
- 2) Each member-owner contributes 5 hours a week to the house in **sweat equity** (chores and house maintenance) so that no funds need to be spent on those things.
- 3) Co-ops take the '**divide & conquer**' **approach to food and utilities**—also utilizing economies of scale so that everyone pays less for items purchased in bulk.

→ Reversed Ownership Opportunities

- Arguably, some of the most **systemic societal ills can be traced back to inequitable ownership opportunities**.
 - **Discrimination against minorities** in the U.S., especially African Americans, has surfaced both legally and socially, past and present—from laws preventing ownership, to biases denying it.
 - **Discrimination against students** in the U.S. is also a wide-spread issue. Students on the one hand are equated to second-class citizens not worthy of respect or opportunities, and on the other hand regarded as merely *temporary* low-income citizens, therefore not worthy of qualifying for low-income aide.
 - **The richest 1% of households in the U.S. owned 33.4% of the nation's wealth and the next 19% owned 51% of the nation's wealth** in 2006 (Domhoff 1). That's over 80% of the nation's wealth held by only 20% of the population.

- The racial distribution of wealth is even more unequally distributed, with **the average black household owning merely 9% of the wealth of the average white household** in 2006 (Domhoff 3).
- Cooperative housing is *one step* in the direction of reversing inequitable and discriminatory ownership opportunities. It is not merely an initiative for community—but it holds deep political justice values aligned with **equality, fairness, opportunity and participation**.

→ Sustainability

- Preserving the planet is impossible to do alone. Yet a community has the power to choose a sustainable life-style and hold each other accountable.
- Efforts that might feel silly for one person to do alone are quite efficient for a community to do together (composting, gardening, dumpster-diving, etc.).
- Initiatives that would be too expensive for one family to pursue are more affordable in a cooperative of 20+ people (solar-panel installation, transforming your house to be more energy efficient, etc.).

→ Community Reborn

- Living with a group of people that become an extended family is a community-experience hard to match—shared meals, shared living space, and shared responsibility for the success of the house is an incredible bonding experience that often results in life-long relationships.
- Always having someone there to talk to about your day, classes, the meaning of life, and the weather is another perk to the rebirth of community through cooperative housing.
- Community is also a way of spreading roots and discovering the pros and cons of conditions of life in a certain area. With long-lasting care for such conditions, community has the power to influence its surroundings for the better. Imagine a College Park with flava!

→ Personal Growth & Responsibility

The cooperative experience often leaves member-owners expressing how much they grew personally (re: Universities to Model After from Section 1 of the thesis). The following are a number of ways in which co-ops have expressed their evolution through living in the co-ops. I've learned to...

- Be responsible and accountable to a group
- Compromise
- Step up to the plate through initiative-based participatory democracy
- Manage the ins and outs of a house
- Expand my comfort zone to include living in a large group of diverse people
- Become more confident by taking on new challenges with a supportive and encouraging network
- Develop stronger and better supported moral beliefs

HOW can we get it off the ground?

A co-op house can take anywhere from 1 to 2 years to establish. **We're aiming to have the first co-op house in College Park by Fall 2010.** We are confident that this goal is possible, especially if the following steps are executed with passion and collaboration!

7 STEPS TO CO-OP HOUSING:

- 1 → **Build a Coalition**
- 2 → **Form a Financial Strategy**
- 3 → **Get Legal**
- 4 → **Write a Constitution**
- 5 → **Work toward a Diverse Community**
- 6 → **Find the Perfect House**
- 7 → **Spread the Movement**

STEP 1: Build a Coalition

So you want to start a movement, ey? *Where are all your movers and shakers?*

First, gather the CORE group – a small group of 6 to 10 dedicated people who will become the first member-owners of the co-op. This group will be pivotal in making everything come together. Since this group will be the original member-owners, make sure it is a group of people who share similar values and would enjoy living together.

Then, engage and educate the larger COMMUNITY – including student leaders, student groups, student government, administrators, faculty & staff, city and county officials, members of the food co-op, Off-Campus Housing services, local Washington DC area co-op houses, other university co-ops, and so forth. These are people to reach out to when you're looking for the remaining member-owners, as well as legal, financial and community support.

Who should we include in the CORE group and prospective member-owners?

While the first co-op house is not necessarily limited to students, students are well-networked in this area and an easy starting point for gaining attraction and momentum. Here are some of the key places to look for the CORE group and prospective member-owners:

→ **Student Groups:** Groups that focus on social justice, community, democracy, and sustainability are good places to start. Additionally, keep in mind one of the greatest strengths of co-op housing is its potential to reverse ownership structures. Let's invite groups of all backgrounds and interests! Here's a list of potential organizations that have expressed interest in engaging in co-op housing:

- Community Roots
- Students for a Democratic Society
- Feminism Without Borders
- Pride Alliance
- UMD for Clean Energy
- Student Power Party
- NAACP
- Pan-Hellenic Greek Organizations
- Maryland Food Collective
- Latino Student Union
- TerpVets
- Asian American Student Union
- Many, many more!

→ **Student Leaders:** While many student leaders might be too busy to be part of the CORE group, they can certainly help identify others who have more room in their schedules. Also, co-op housing could be a great way to bring together leaders from different groups all under the same roof.

→ **Diverse Students:** While it is key to form a group of people with similar values and who will have good house chemistry, it is also central to the mission of this project to include people of dissimilar backgrounds. Start at varying student groups and go from there.

→ **Transfer Students:** This is a great group of people to include in the co-op housing since they are often looking for both housing and community. Outreach here might be a bit challenging, but posting fliers targeting transfer students, as well as reaching out to Admissions to see if there is a list-serve would be a good start.

→ **Graduate Students:** Grad students at UMD are in great need of affordable, community-based housing, and as a result a majority of grad students move to surrounding neighborhoods and cities. Engaging grad students and encouraging their involvement is a strategic step for them and for forwarding the movement. Start by speaking with professors and department heads to identify key grad students to involve.

→ **Living & Learning Programs:** UMD is renowned for their successful Living & Learning programs and the experiences students report after going through the programs. These students might be especially receptive to continuing their immersive experiences. Contact the following Program Leaders to give a short presentation about co-op housing & invite people to join:

- CIVICUS: Sue Briggs (R1)
- Global Communities: (R2)
- University Honors (R3)
- College Park Scholars (R4)
- Writer's House (R5)
- Language House (R6)

→ **Friends:** Don't forget to include the obvious—your friends! Talk, talk, talk the co-ops up and invite people to come to a meeting or dinner.

How do we get people engaged?

→ **Present to Target Groups:** This will most likely be the best way to get new people engaged, and if nothing else, get the co-op housing initiative known and understood. Knowledge = momentum with cooperative housing, so spreading as much knowledge as possible is essential. Start with the student groups and Living & Learning programs mentioned above. Then reference the example presentation we created. (R7)

→ **Creative Interest Meetings:** Generating an engaging and inclusive atmosphere at the meetings is an essential way of showing prospective member-owners what living and managing a co-op might be like. Work with your CORE team to develop educational and engaging interest meetings. These might include guiding questions related to what the groups' vision of community consists of or why co-op housing seems desirable. Then reference some interest meetings that other university co-ops have created. (R8, 9)

→ **Publicize:** Word-of-mouth, sharp fliers, Diamondback articles (R10), Facebook group (R11), tabling in front of STAMP and announcements in class are a great way to include new people in the co-op movement. Educating the public is also an essential step to gaining momentum and support.

How do we keep people engaged?

→ **Build Relationships:** Remember, part of what sets co-op housing apart from the rest is the community-centered approach. Going beyond talking only about the co-op housing project and really beginning to understand each others values, personalities, strengths and weaknesses makes people feel connected to the people, not just the process.

→ **Build Community:** Similar to building relationships, building a sense of a collective whole is essential for keeping people engaged. Hosting pot-luck dinners, parties, picnics, bike rides, movie nights and various other community-centered activities will bring the group closer together and build momentum for living together. In order to maintain the base, fostering relations with new people to make them feel welcomed—**don't be exclusive and clicky!** To dig deeper into community potential, try some of the activities suggested by Harry Boyte in his book [The Citizen's Solution](#). (R12)

→ **Be Organized:** Meetings should be planned in advanced with set weekly time and location. In order to keep track of all the interest you're getting, keep a spreadsheet of contacts and note their affiliation. (For example, Jen Ward: prospective member-owner, Jim Jones: development assistance). Additionally, invite all interested parties to join the Facebook group and maintain communication about updates and progress.

→ **Maintain the Blog:** www.coophousingproject.blogspot.com is the blog we've started to keep people informed about our progress and meetings. Updating this blog can be a shared responsibility between CORE members for the sake of anyone who misses a meeting, or simply to catch someone new up to speed.

→ **Set Goals:** Reasonable, clear and achievable goals have the power to build momentum and confidence. A developed timeline of goals leading up to Fall 2010 (R13) and house implementation is the best way to keep the group on track. Be open and clear about group goals, and celebrate accomplishments—even small ones.

→ **Delegate Responsibility:** Make sure it's clear who is doing what tasks and develop a system that holds each other accountable. One person should not be carrying the weight of the group, since after all, this is a collective effort. In order to ensure this does not happen, each person in the CORE group should be responsible for a roughly equal amount of the tasks at hand. Through dialoguing, encouraging initiative, and consensus-building, the group should decide on an organizational structure that has little hierarchy. More information on this is below in Develop a Constitution and Develop By-Laws.

→ **Get Official:** Create a Student Group with the sole mission of starting cooperative housing in the UMD community. 25 students will need to sign up as members in order to be recognized by the SGA. The sooner this happens, the sooner the group can apply for funding.

Where should we go for support?

→ **NASCO:** North American Students of Cooperation is an excellent resource and spring board for students just beginning their housing co-ops. **Jim Jones (R14)** is our current point of contact and here to support us in any way possible, especially in terms of sending resources about financial plans and by-laws. Also, NASCO has produced a **Co-op Development Organizer's Handbook (R15)** that is essential reading for each CORE member of the group.

→ **SGA:** Once the group becomes official, the SGA will have the power to write and pass legislation including financial support for student housing co-ops. **Josef Parker (R16)** is the Neighborhood Legislator and very supportive of co-op housing.

→ **Off-Campus Housing:** Once the co-op is established, leaving fliers and information at the Off-Campus Housing office will be a great way of spreading the word. Also, **Adrienne Hamcke-Wicker (R17)** is the Assistant Director of Off-Campus Housing Services and a strong supporter of our initiative.

→ **Faculty and Staff:** In order for the cooperative to have continuity throughout the years, finding a faculty or staff member with expertise and experience to advise the group is essential. This person can provide long-term guidance needed to keep the co-op alive and healthy, especially in the areas of long-term maintenance and finance. Sometimes co-op organizations hire a management person to help with these technical areas, but still own and control the house themselves. Read more about this below in **Form a Financial Strategy** and **Keep the Movement Alive**.

→ **City and County Council:** Here is where you can direct your questions about finding the perfect house, organizations with potential funds, and community history. **Eric Olson (R18)** is a Prince George's County Councilperson, past College Park City Council Person and a strong supporter of co-op housing. Also **Stephan Brayman (R19)** and **Stephanie Stulich (R20)** are current City Council members who have agreed to meet and would be very interested in helping our initiative. They are involved in the **College Park City-University Partnership (R21)** that has a number of foreclosed upon homes they could be willing to sell to our initiative at a lower rate. The Mayor of College Park, Stephen Brayman is someone to meet with as well and gain support from down the road.

→ **UMD Administration:** VP of Administrative Affairs **Anne Wiley (R22)** and VP of Student Affairs **Linda Clement (R23)** are two people with interest in co-op house and power in the UMD administration. While our initiative intends to be fully student owned and managed, the university might be willing to filter funds into the initiative if they see it as a valuable and effective housing option for College Park—an area with high quality housing demands.

→ **Local Co-op Houses:** In nearby Takoma Park there are a number of cooperative houses. One house in particular, the Manor Circle House, was recently started by **Ryan McAllister (R24)** who has offered to assist the group with constitution building and non-violent communication workshops.

→ **Maryland Food Co-op (R25):** Professionals in collectivism, this is a great group of people to reach out to for help with the By-Laws and procedural questions. Also, the Food Co-op could potentially contribute a small amount of funding for various efforts. Once the housing co-op is established, an alliance with the food co-op would be a tremendous asset to both groups for food purchasing purchases and enhancing collective culture at UMD.

→ **Other University Housing Co-ops:** University of Michigan, University of California Berkeley, and University of Texas are three large state schools with renowned co-op housing programs. Contacts from **University of Michigan's Inter-Cooperative Council (R26)** have offered to help our initiative, especially regarding procedural technicalities of membership and student turnover.

How do we build longevity?

→ **Advisory Committee:** As organizers begin to build support from the various groups listed, formalizing this support through an Advisory Committee is an official way to foster success. While we are interested in co-op housing for purposes of member-control and empowerment, this does not mean we should not seek outside help. As the NASCO Handbook puts it, "As long as the Advisory Committee maintains an advisory capacity—not a decision making capacity—it will not affect the 'cooperative' nature of the organization" (25). An Advisory Committee can serve as a tremendous resource for the group, supporting the mission, purpose, and methods of the co-op, as well as provide advice and technical assistance.

→ **Committee Members:** Advisory Committee members should be people from the community that understand the benefits of cooperatives and have the time and skills to contribute. The NASCO Handbook lists the following positions as effective resources:

- **Fundraiser** to gather financial support from the community
- **Community leader** to help build a base of support
- **Lawyer** to serve as a legal advisor
- **Architect** to do some drawings for changes to potential houses
- **Loan officer** to provide assistance getting loans
- **University staff** to serve as a link and offer services
- **Co-op staff person** to server as a point of reference for committee members and provide advice and encouragement to the organizers

→ **Staff Person:** Co-op corporations often hire a Staff Person to ensure the longevity of the co-op. Read more about this below in **Form a Financial Strategy** and **Keep the Movement Alive**.

STEP 2: Form a Financial Strategy

\$ Cha-Ching! \$

Creating a sufficient financial strategy for finding a house, acquiring loans, and managing the expenses will be the most challenging part of the process, and also one of the most important. But have no fear! Many have gone before us and leave for us their strategies and suggestions. (Hooray!) Below is a step-by-step process of how to create a financial plan, apply for funds, purchase the house, and manage the finances from start to finish, mostly credited to the NASCO Handbook. Take a deep breath. It's all spelled out in plain English.

Consider House Acquisition Options

Note: This section deals with the *financial acquisition* of property, not the *type* of property to seek out. Please reference Step 6: Find the Perfect House for details about choosing the right property.

→ **Leasing Property** may seem like a counter-intuitive way to start a co-op since it goes against the value of ownership. However, for groups that are just beginning, there are many benefits to starting as a Leasing Co-op. Plus, the members still technically own the *co-op* even without owning the *property*, and can still make decisions about how the co-op runs (although, admittedly, they may be limited by landlord regulations).

→ **Process:** In the case of a Leasing Co-op, the group leases one or more properties from a property owner (much like the normal leasing of an apartment or house) and runs them cooperatively. See the NASCO Handbook for more detailed Lease Logistics (Pages 34-35).

→ **Benefits:**

- Leasing property **assuages the problems of limited funds and lack of feasible house options for sale.**
- Renting allows **time to create a process for functioning as a group** (solidify the constitution and organizational culture)
- Renting allows **time to learn how to operate as a business.**
- Renting allows **time to fundraise and save money** for the down payment of a house purchase.
- The group may be able to negotiate a **cheaper rental price** because the co-op is assuming responsibility for renting and managing the building (including recruitment, minor maintenance, marketing, etc). This is called **master-leasing** and is sort of like a bulk-discount on housing.

→ **Development Fund:**

- Money saved over time and possibly through master-leasing can go towards the down payment of the property the co-op eventually purchases (20% of the purchase price of the property)
- Creating a **development fund** to raise even 10% will do a number of positive things:
- **Creates accountability** and makes the co-op more likely to find help from other co-ops, sellers sympathetic to co-op goals, or lenders.
- **Subsidizes the mortgage** and brings down the amount of money borrowed, thus each mortgage payment, thus each person's rent.

→ **Development Model:**

- A Development Model is a strategy for managing a number of leased properties and running them cooperatively over a 5 to 10 year period as a **Cooperative Management Organization (CMO)**.
- During this time, the CMO undergoes rapid "lease expansion" and charges co-op members a few percentage points above the actual cost of the lease to **generate revenue**.
- **Member shares** are another way of generating revenue. They are essentially a modest buy-in to the co-op (\$100-\$300) and last throughout their term in the co-op. They act as a member investment in the success of the co-op's financial start-up. Later, when the co-op becomes more lucrative, these shares can be returned to member-owners when they leave, but in the beginning they are more of a long-term investment.
- Revenue is used to **hire several staff members** to ensure co-op stability, organization and recruitment; and **build a sizeable development fund** that can be used for future house down payments.
- "Money and member retention are at the roots of many problems of the co-op organization" (NASCO 34). Enacting a development model while leasing is a secure way to avoid such chronic problems.

→ **UMD Viability:** Due to the mentioned benefits, Leasing Property is a sound route for the UMD cooperative effort to take in the beginning if the right property can be found. Working with a landlord who is sympathetic to the cooperative ideals would be strongly advised. Also, if at all possible, finding a property that is open to a **lease-to-own (R27)** agreement would be a good indicator of a feasible property since there would be potential for ownership down the road without changing locations.

→ **Purchasing Property** is the eventual long-term goal for cooperative houses. However, it is no small feat for a group of often overcommitted organizers to go through the time consuming steps necessary to make the purchase, and then successfully maintaining the cooperative in the long-run. Many university cooperatives start as Leasing Cooperatives, then after building their funds and organization they begin the process of purchasing property.

→ **Process:** The process for purchasing property involves many steps that are all explained below. First, the group should **seek out feasible houses** (see Step 6 for how to choose the right house). Next, the group should **compose budgets** for development and operating expenses. Then, once the perfect house is found *and* budgeted for, the group can move to **finance a mortgage**. They will most likely need a number of grants and/or loans in order to finance the mortgage, and steps for **acquiring funding sources** are also noted below. More can be found about financing a mortgage in the NASCO Handbook on page 41.

→ **Benefits:** Purchasing property to own, while more challenging, offers the co-op the following opportunities:

- **True autonomy** and enact their values more fully
- **Avoids financial exploitation** and the whims of the market
- **Ongoing location** provides longevity and helps ground the co-op to create a sense of history and pride
- **Financing of future co-ops** can eventually come out of the funds generated through ownership

→ **Price Negotiation** can be done after **Inspections and Appraisals** are conducted (see How to Choose the Perfect House), and also in the event of a special housing market like right now. Consult a Realtor or market specialist for ways of buying foreclosed upon houses and capitalizing on the turbulent housing market.

→ **UMD Viability:** The process and costs of purchasing property upfront will prove challenging to the UMD co-op movement, yet not impossible. As mentioned below, there are many ways to help finance the Development Fund, especially the **Maryland Food Collective** as a sister cooperative or possible co-signer. Additionally, considering the challenge for owners to sell, brokering a good deal on a house, and thus a lower down payment is highly possible in today's market. Working closely with a trusted Realtor could provide the co-op some ideal housing options. Still, the co-op would need to work vigorously to come up with the down payment for the house. If these things can be accomplished, as well as a fostering a unified CORE group and working Constitution and Governing practices, proceeding straight to purchasing the house would be ideal.

Compose Budgets

Composing Budgets and choosing a Property Acquisition Option go hand-in-hand. After considering a development budget, the group will be able to know whether or not purchasing property is feasible for them, or if they'd be better off leasing property in the beginning.

→ **Development Budget:** The first thing to figure out is if you can finance the funds to purchase and turn a property into a functioning co-op house. The NASCO handbook lays out a simple and quick way of doing this by comparing your Uses of Funds to your Sources of Funds (Page 40). Taking a piece of paper, evaluate:

1. **Uses of Funds:** On one side of the paper list **all of the costs of the co-op** including: estimated purchasing price, rehabilitation work, furniture and appliances, and anything else that seems relevant. Then, add 10% for miscellaneous items. Total these items to get your **use of funds**.
2. **Sources of Funds:** On the other side of the paper list **all of the sources of financing** and their terms. First, let's factor the bank mortgage at roughly 80% of the cost of the project, which will be paid over approximately 20 years. Subtract that from the other side and the remainder is what you'll have to drag up from somewhere. Ask yourself if the group can gather any of the following sources of funds:
 - a. Cash in the bank from the co-ops' development fund (see above)
 - b. City programs to help affordable housing
 - c. University funding

- d. SGA grants
- e. Loans from existing cooperatives
- f. Loans from the bank
- g. Prospective member-owners who are “trust-fund kids”
- h. Member-shares

The grand total here is your sources of funds.

3. **Do they match?** Subtracting the uses of funds from the sources of funds, does the number go into the negative? If so, readjustments will need to be made such as possibly looking for more funding, lessening rehabilitation work, or renegotiating the purchasing price of the property.
4. Check out the **Cooperative Development Fund Resource website (R28)** referenced in the **Know Your Resources** section.

→ **Operating Budget:** The next thing to figure out is if the building can generate enough money to cover the costs of running it. Take another piece of paper and evaluate the Revenue versus Expenses expected in one year. (NASCO, Page 40).

1. **Revenue** (on one side): The money the co-op takes in will almost entirely be based on rent or “carrying charges” that include utilities, food, etc. for an entire year, and member shares. Evaluate each space in the house and determine what you could reasonably charge for it. Total the rent for each month and come up with a gross figure for the whole year.
2. **Expenses** (on the other side): There are two types of expenses the house will face. **Debt** and **operating expenses**. Debt includes borrowed money from the mortgage and loans (calculate for annual payments). Operating expenses includes property taxes, heating, electricity, water, maintenance, and food.
3. **Do they match?** If the subtracting the expenses from the revenue puts you in the negative, consider the following ways of adjusting: increasing the number of people in the building paying rent, eliminating unnecessary expenses, or lowering the debt expenses by readjusting payment plans.

Finding a house where the revenue and expenses match is a challenging process. Don’t get discouraged if you have to go through several options before you find the perfect fit.

Check out the **Know Your Resources** section for example **operating budgets from the COUCH co-ops. (R29).**

Apply for Loans (reference page 43 of the NASCO handbook for more information)

Composing development and operational budgets is a great way to show lenders that you’re serious about your cooperative house and will be a trusted group to loan to.

→ **Co-op Movement Resources:** Cooperatives are generally in favor of supporting each other to build the movement whenever possible. Some examples of this include:

1. Local co-ops providing loans and playing the role of **sister organization**.
2. Established co-ops **co-signing on a loan** from a bank or lender. The loan would then be based on the credit rating of the established co-op, but money would still come from the bank, not the existing co-ops’ funds.
3. A **revolving loan fund** is a pool of money which lends initial capital to projects and re-uses the re-paid money by lending again. The pool grows by charging interest, soliciting depositors, and fundraising. Reference the **Kagawa Fund for Cooperative Development (R30)** that could possibly provide part of the subsidiary financing of the house purchase.

→ **Traditional Loans:**

1. **Requirements** for loans are not fixed, however, lenders will generally look for the soundness of the project and how much the organization budgets in reserved finances.
2. **Applications** usually call for a summary of the co-ops’ development data, including: mission, purpose and goals; organizational structure; need for the loan; type of loan; property information; and a payback plan.
3. **Evaluations** are conducted by loan committees based on the aforementioned criteria, and the committee makes a decision.

STEP 3: Get Legal

After the CORE group has been established, action should be taken to incorporate as a non-profit corporation. The following Values of Incorporating, Articles of Incorporation and Bylaws sections are summarizing and making applicable the “Getting Legal” section of the NASCO Handbook. Please credit the handbook for most of this information and reference the handbook for more details.

Why incorporate?

- Having shared legal status helps give the **group validity** when applying for loans and grants.
- Becoming a corporation **relieves individual member-owners of legal responsibility**. This means that if “individual member-owners act in a way that is dishonest or negligent, they can be found responsible, but they will be shielded from liability for honest mistakes” (NASCO Handbook, 25). In turn, member-owners usually decide to elect a **Board of Directors** that takes legal responsibility for the actions of the organization.

Why non-profit? (NASCO Handbook, 27).

- Organizing groups have several options in the incorporation process: incorporation as a for-profit, non-profit or cooperative. While it may make intuitive sense to incorporate as a cooperative, **most housing cooperatives incorporate as non-profit corporations**.
- Non-profit status **fits the mission and goals** of a cooperative.
- Non-profit status is the only corporate category that **qualifies for tax exemption**, which can add to affordability.
- Because the Board of Directors for non-profits are volunteers and cannot be paid for their services, most states limit the extent to which Directors are legally liable for the corporation—these protective laws are called **Limited Liability Laws**.
- Non-profits may receive **charitable donations, low-interest government loans**, access to special postal rates, etc.

How do we write Articles of Incorporation and Bylaws?

→ **Articles of Incorporation** are the legal documents that declare the nature of the organization to the state or province. Basic requirements, by and large, include:

- Declare a name, which has not already been taken
- State the purposes of the organization
- State a primary location of business
- Obtain the signatures and names of the incorporators
- Name the initial Board of Directors
- State how the assets of the co-op get divided if the co-op is ever dissolved

The **Maryland Department of Assessments and Taxation (R31)** handles incorporations. An easy form is upload-able from their website under the name of “Articles of Incorporation for a Non-stock Corporation”. http://www.dat.state.md.us/sdatweb/non_stock.pdf

→ **Bylaws** are the governance structure for the corporation. Since democracy is such an important component of cooperatives, organizers should design a governance structure that empowers members and encourages participation in the co-op. Bylaws are much more extensive than the Articles of Incorporation, and usually cover in great detail the following 3 categories plus additional sub-categories:

- 1) **Membership**
 - a. Definition
 - b. Qualification
 - c. Role
 - d. Control

2) Governance and Operations

- a. Structure—decentralized power dispersion
- b. Meal plan
- c. Maintenance schedule
- d. Chore schedule
- e. Member expulsion
- f. House meeting structure
- g. Officer elections
- h. Board of Directors elections

3) Board of Director Powers

- a. Borrowing money
- b. Accepting gifts
- c. Purchasing property
- d. Controlling corporate funds
- e. Establishing committees
- f. Interpreting Bylaws and Articles
- g. Hiring employees
- h. **“Elastic Clause”** stating that any powers not listed reside with the Board of Directors, unless otherwise decided by the membership

See Appendix 2 for example ByLaws. Also reference (R32) and (R33) for links to example ByLaws from UT Austin and COUCH co-ops in **Know Your Resources**.

[How do we manage these logistics?](#) (NASCO Handbook, 28).

→ **Corporate Governance Meetings** usually take place after incorporation with the Board of Directors. These meetings should be regularly held and cover the following things:

- **Legal Documents:** Each Board member should be provided with a copy of the Articles, Bylaws, budgets, Board policies, and any contracts or agreements the cooperative has entered into.
- **Minutes:** Corporate minutes are a **requirement** to maintain tax-exempt status for 501(c)(3) (non-profit) organizations. Ensure that somebody (usually a Secretary) is recording the proceedings and decisions. Minutes show the process of decision-making as well as the decisions that were made. They can protect the organization from legal proceedings against them by showing the intent of the Board. At the onset of each meeting, Board members review the minutes from the previous meeting and vote to amend and approve the minutes for the official record.
- **Policy Notebook:** The Policy Notebook records all of the policies and amendments made by the Board of Directors. While at first when everyone can mentally recall the policies decided upon, this will prove important down the line for training and orienting new Board members.

STEP 4: Develop a Constitution

*“A Constitution should be short and **obscure**.”* – Napoleon Bonaparte

A house constitution is an essential measure for expressing house values, creating an autonomous community, maintaining order, and ensuring member-owners' rights and needs are being protected and provided for. It is good to set down the foundation of the constitution as early as possible (even before moving into the house) to ensure smooth dynamics and shared assumptions about the co-op within the group. As time goes on, the constitution can be expanded to a manual for living at said co-op. **Gwendolyn Brooks Co-op (R34)** (part of COUCH—Community of Urbana-Champaign Co-op Housing) has an excellent handbook for its members that can be referenced in the **Know Your Resources** section.

Start with Guiding Questions

The CORE group usually takes the first stab at writing the initial constitution. Leading up to drafting the constitution, the group should consider the following guiding questions concerning the group's vision and operations (NASCO Handbook, 29).

- What is going on in the community that makes a cooperative seem desirable?
- What are some of the relevant issues alive in your community or campus?
- Are residents dissatisfied with housing options such that they are open to considering alternatives?
- What will the mission for your co-op be and what is the target group that this mission will serve?
- How will this group benefit from a cooperative?
- Where will the co-op be located?
- In what ways will the cooperative address the problems of other low-income people in the community?
- How do the members envision the cooperative operations?
- How will the food sharing be organized?
- To what degree will the members be involved in the governance and operations?
- How will the governance and management of the organization work?
- Who will clean the toilets?!

Then get down to Work!

The following components are usually included in a co-op house constitution. You can reference many examples of thorough and inspiring constitutions by following the links listed in the **Know Your Resources** step.

→ **Preamble** contains the groups' version of cooperative principles, as well as a general statement of goals.

→ **Mission Statement** summarizes the preamble and captures the essence of the cooperatives' goals.

→ **House Governance** includes Meeting process guidelines, New Member acceptance, New Member rejection, Miscellaneous “laws of the land”, Officer Positions and structure, Member Responsibilities, Payment Schedule, Net Income Rebate Procedure and Member Expulsion (all the juicy stuff!).

→ **Meeting process guidelines** lays out how the meetings will be structured, including the process for deliberation (free-for-all, taking turns in a circle, raising hands and listing an order, etc.) as well as the process for decision-making (consensus, majority vote, a combination of the two, etc.). While defining a structure for the way meetings are held may seem unimportant, it is rather essential for ensuring house meetings are fair, cooperative, and efficient. The meeting process will surely evolve into a more ‘perfect’ fashion with time and experience. Referencing how other co-op houses structure their meetings is a good place to start. (R35)

→ **New Member Acceptance** sets guidelines for accepting new members into the co-op, usually inclusive of the prospective member-owner having dinner at the co-op, reading the constitution, answering a set of mandatory questions, and self-selecting if s/he feels comfortable in the co-op. Current members usually decide by a majority vote. Members should set these guidelines clearly at the outset of the co-op to ensure fairness and avoid future complications. (R34)

- **New Member Rejection** sets guidelines for rejecting new members into the co-op. Like the Acceptance guidelines, these should be established at the outset of the co-op and taken very seriously. While it may seem challenging to lay down strict reasons for rejecting someone from the co-op, keep in mind that this person will be living, cooking and sharing space with all the members. Reasons for rejection could include poor social interactions, house rule violations, hygiene concerns, or financial considerations. The co-op should be committed to equal-opportunity acceptance and not discriminate based on race, sex, sexual orientation, gender, religion, political views, class, etc. When at all possible, the co-op should aim to assist financial, physical, or other special needs. It is also important to note that a policy must be created for deciding between multiple candidates when limited space is available. This can usually be accomplished by a simple majority vote taking into consideration the before mentioned guidelines. (R34)
- **Miscellaneous “laws of the land”** addresses policies about smoking, drinking, nudity, left-overs, pets, security, etc. (R34)
- **Officer Positions** posts descriptions of various positions including: President, Food Czar, Labor Secretary, Meeting Moderator, Treasurer, Maintenance Coordinator, Membership/Education Coordinator, and so forth, as well as how they will be elected and impeached if need be. (R36)
- **Member Responsibilities** describes regulations for members including finances, house labor, meeting attendance, etc., as well as expectations about attitudes and camaraderie.
- **Payment Schedule** for paying house charges is an essential procedure to clearly regulate and manage.
- **Net Income Rebate Procedure** for when a member-owner leaves the co-op should be decided upon, referencing the help of an accountant, lawyer and Realtor.
- **Member Expulsion** is uncommon, but good to be prepared for. Stating the potential grounds upon which a member may be expelled, a process for putting a member on probation, and a process of finalizing a decision. The member should have the opportunity to defend him/herself and appeal expulsion, and some sort of final voting process should take place. Grounds for expulsion might include: continual failure to pay monthly charges, continual failure to accomplish house duties, continual failure to attend house meetings, endangering fellow house members or the community at large, continual refusal to cooperate, etc. (R37)
- **Conflict Resolution Strategies** are a wise thing to include in your constitution. Inevitably, living with a large group of people can be much like living with extended family—fun and supportive, but also conflict bound. Conflict is healthy and can in fact be very productive if there are ample strategies for resolution. Reference the Brooks Co-op Manual for a good example of a conflict resolution strategy. (R34) page 22-23.
- **Non-Discrimination Laws** while briefly implied in the New Member Acceptance or Rejection sections should be expanded upon and emphasized. Creating a constitution that is open to individuals of all backgrounds and fosters a diverse community is essential. (R38)
- **Affordability Laws** are also briefly implied in the New Member Acceptance or Rejection sections, yet should be expanded upon to include the procedures the co-op is able to take to aide and assist persons with financial needs. (R38)

STEP 5: Work toward a Diverse Community

The Value of Diversity

Working toward a diverse community is especially important within the UMD community. UMD students are often known for self-segregating as opposed to taking advantage of the culturally, ethnically, and financially diverse population that the university prides itself on. Furthermore, intentional off-campus diversity immersion is practically non-existent. As mentioned above, one of the major benefits of cooperative housing is its tendency to encourage community and reverse ownership structures. In this sense, work to include groups that are traditionally disadvantaged—students of color including African Americans, Latinos and American Indians, and low-income students—is especially purposeful. Co-op housing is a unique opportunity for UMD students to come together, taking steps in the direction of immersion and democratization to re-level ownership opportunities and embrace an empowered financial housing situation.

Inclusive Co-op Development

Many cooperatives that started as a response to the Great Depression are currently struggling to keep their original purpose of providing low-cost housing to students in need who otherwise would not be able to continue their education. In many cases co-op houses have evolved into a sort of neo-hippie housing situation prevalent in white, leftist counter-cultures. However, today's financial situation has the potential to shift cooperative housing back to its initial intention—affordable, collective housing for people interested in democratic ideals. Now is the perfect time to create the needed housing infrastructure.

However, those in need are not labeled or stamped. They do not come from the same places, have the same ideologies, or belong to the same race. Students who are in financial need and also willing to be cooperative members-owners could cover a wide and inclusive group of people—so long as a wide and inclusive group is *informed* about such an opportunity.

That is why inclusive co-op development is an essential step to working towards a diverse and fair cooperative community. Some suggestions for ensuring inclusiveness include:

- Educate **widely** about the 'what', 'why', and 'how' of cooperative housing
- Invite diverse groups to the planning table, asking for suggestions and support
- **Do not objectify or tip-toe**—be relational and converse with honesty about concerns, fears and things that excite you about a diverse group
- Do not think of inclusiveness as quota-filling—diversity does not have to look a certain way, it simply means opening the doors to all parties who might be interested

Important Allies and Resources

→ **Office of Financial Aid** is a good place to advertise cooperative housing, and a good partnership to ensure students with financial needs are funneled toward cooperative housing in an ongoing fashion. (R39)

→ **Directory of Equity, Diversity and Conflict Resolution Initiatives** was created as a part of the 2005 Strategic Plan to ensure a cohesive diverse community at UMD. This document outlines the various diversity-focused programs offered by the university, many of which could be useful to our housing co-op. (R40)

→ **Websites** are listed in the **Know Your Resources** section, which contain helpful dialogue guides, articles, and other important resources. (R41, R42).

STEP 6: Find the Perfect House

*“Toto, we're home. **Home!** And this is my room, and you're all here. And I'm not gonna leave here ever, ever again, because I love you all, and - oh, Auntie Em - there's no place like home!” – The Wizard of Oz*

It may seem impossible, at first, to find a house with everything you're looking for. Be prepared to be flexible. There is a difference between desires and needs. The co-op might desire a funky old house with a wrap-around porch, but unless it is zoned correctly, in the right price range, and in an accepting neighborhood—the dream house might be just that—a dream. This doesn't mean there aren't other interesting and fun options—it just means you might have to be a bit more creative and stretch your imagination to find the right building. Discussed below are the essential needs to keep in mind when looking for the perfect house.

Start by Identifying Group Preferences

Before the group begins the property search, they should establish the characteristics they are looking for in a building at a brainstorming meeting. **Consider the following questions** found in the NASCO Handbook (page 36) to help identify group preferences for the ideal building:

- How many people will live there?
- Should the building have a group kitchen or at least a big kitchen?
- How much (or how many) common area/s should there be?
- Is space for parking necessary, both in practical and legal terms?
- What is the ideal mix of singles and doubles?
- Is yard space necessary?

Then learn to let them go!

Not really, but almost. While these preferences are very important, they must be thought of as simply preferences. As mentioned above, finding a house that fits the co-ops **needs** is more important than finding a house that fits the co-ops **desires**. **Feasibility is top priority**. Still, knowing what the group prefers is important information for negotiating and deciding between locations.

Conduct Community Research

To determine what buildings would be feasible for the co-operative to lease or purchase, finding a house within the following parameters is necessary. Such feasibility is identifiable through conducting community research about the following:

→ **Zoning:** Zoning codes are essentially a means of dividing a community into numerous property zones including industrial, commercial, and residential typically (NASCO 31). Inquire with local government organizations for a zoning code handbook. (R43)

→ **Density:** Zones are also divided by density between high, medium and low. Residential areas are typically low density, but recent development of mixed-use properties, especially in downtown areas, has increased residential opportunities in high density areas. Co-ops should look for high density areas because in order to make the housing affordable, the building space needs to be populated as densely as possible (NASCO 31).

→ **“Unrelated Persons Restriction”** limits the number of unrelated adults that may live in a normal-use housing unit. In College Park this limit is 5 people. This is another reason why looking for high-density, mixed-use housing is advantageous. Many properties have already been exempted from this law, including Greek Life houses and others. Purchasing a house that has already been exempted would be ideal.

→ **Finding the right neighborhood:** The goal should be to locate a neighborhood that matches the group's vision. The group should consider the following things:

- Locating a neighborhood zoned for high density, multi-family, residential use
- Finding a neighborhood with property values in the co-op's range
- Accessibility to campus through proximity or public transportation
- Student to family residence ratio (Realistically speaking, if a cooperative hopes to remain in a neighborhood for years to come, the co-op's neighbors should be people receptive to their presence. Family-majority neighborhoods might not be happy with a co-op as neighbors if it means late night parties twice a month).

→ **Work with a Realtor:** An effective tool in the property search is a Real Estate agent, who can help by guiding group members through the local housing market and available properties. The perk? Realtor's are paid in the form of commission based on a percentage of the selling price. (That means no up-front costs!) The caution? Commission-based payments could result in the Realtor encouraging you to buy a house that doesn't fit all of your needs. Working with a trusted Realtor that friends, family or staff have had positive experiences with is a step in the right direction. Our group has already formed a relationship with Long & Foster Realtor **Tim Uber (R44)** who proved to be very patient, helpful, informative, and sympathetic to the cooperative initiative. Additionally, involving the Advisory Committee in analyzing housing options could prove useful.

→ **Stay informed about College Park housing:** Being in-the-know about development, foreclosures, and government initiatives can result in leads to houses or programs perfect for the cooperative movement. Check out the web-blog <http://rethinkcollegepark.net> for updates about College Park development and housing conditions. (R45)

Assess House Specifics

→ **Size:** While the founding co-op group usually has an idea about what the ideally sized house would be (based on the number of people they desire in the house), flexibility here is important. Finding a house that can meet the before mentioned restrictions will be challenging. If the group finds one that is a bit smaller or a bit larger than hoped for, they should not look at this as a loss, but as a success for finding a house at all.

→ **House Features** such as a large kitchen and dining space, a great number of bedrooms, and a one-to-four or one-to-five ratio of bathroom to bedroom are ideal. With that said, oftentimes buildings undergo some sort of refurbishment and redesigning to make the house better fit the needs of cooperative housing.

→ **Maintenance:** Assessing the level of start-up maintenance a property would need before moving in is an essential component to choosing the right house. The condition of house foundations and amenities such as roofing, paint, heater and air conditioning, water pressure, weather-proof, rodents, bugs, etc. are important things to consider in terms of added cost, sweat equity and feasibility.

→ **Inspection and Appraisal:** When the group agrees on a feasible house, an Inspection and Appraisal should be conducted by an independent housing inspector, to assess the value and condition of the property. This is an important way for the group to gauge level of start-up maintenance a property would need before moving in, as well as adjust for the true cost of the property. The condition of house foundations and amenities such as roofing, paint, electricity, plumbing, heater and air conditioning, water pressure, weather-proof, rodents, bugs, etc. are important things to consider in terms of added cost, sweat equity and feasibility.

STEP 7: Spread the Movement

Imagine the possibilities!

Once the previous 6 steps are mostly established, the cooperative has the potential to become a moving force. Using the groups' sphere of influence, the cooperative should begin reaching out to wider audiences and the public at large through educational development and extended partnerships. The co-op can do this through accomplishing the following things:

→ **Develop an Educational Outreach Team** that's sole mission is to hold teach-ins, events and presentations about the 'what', 'why' and 'how' of co-op housing and cooperatives in general. Educating the public to create a supportive community-base for co-ops is an important way to helping their longevity and presence in the community. The Vail Co-op in Ann Arbor has some helpful documents about how to do this. (R46)

→ **Develop a Recruitment Team** that is dedicated to ensuring house vacancies are filled. They work hand-in-hand with the Educational Outreach Team, and some of their work overlaps (making sure people know *what* co-op housing is). The Recruitment Team places most of its energy publicizing house vacancies in various places such as message boards, online data bases, newspapers, Facebook, word of mouth, etc. Check out Vail Co-op's recruitment guide (R46)

→ **Extend relationships with local cooperatives** to ensure financial support and to further the cooperative movement as a whole. The Maryland Food Collective is a great place to start in terms of true relationship building. Once the house is established, they could be the main source from which the house purchases its food—and could do so at reduced, bulk rates. More, the Food Collective and co-op house could work together on the educational front to provide teach-ins also about healthy eating and cooperative movements in an effort to educate the public about alternative ways to achieve deeper equality, participation and democracy.

→ **Maintain relationships with co-op supporters** such as the UMD Administration, City of College Park, and government housing programs. This could come in handy in a number of ways. If the co-op is struggling with finances, zoning laws, occupancy laws or neighborhood discontents, having strong and rooted relationships with these groups is a good way to find support and solutions for problems. Invite them over for a huge community dinner once a month. After all, there's usually left overs!

→ **Accrue ample revenue funds.** As mentioned above in Form a Financial Strategy, revenue funds are the key to longevity and growth.

→ **Hire additional staff positions** with the accrued revenue. This will ensure some of the must-do tasks to ensure the co-op doesn't plummet—like outreach and long-term finances—are taken care of and won't fall victim to the transitional gaps of the changing co-op population.

→ **Purchase additional houses** under the umbrella of the cooperative corporation. This is where things start to speed up and get fun. Multiple houses means even stronger collaborations, more vibrant community, and deeper financial security for a larger number of UMD students.

Know Your Resources

'Now listen here kiddo—don't go tryin'a *reinvent* the wheel!'

Pssst—The Action Plan & Resource Guide will be made available at www.coophousingproject.blogspot.com both to view as an online document as well as a PDF file.

Coalition Builders

1. CIVICUS
 - Director Dr. Sue Briggs: sbriggs@bsos.umd.edu, 301-405-8759
 - <http://www.CIVICUS.umd.edu>
2. Global Communities
 - Director Kevin McClure: kmclure3@umd.edu
 - <http://www.international.umd.edu/gc>
3. University Honors
 - Director Dr. Bill Dorland: bdorland@umd.edu, 301-405-6771
 - <http://www.honors.umd.edu/>
4. College Park Scholars
 - Director Dr. Greig Stewart: gstewart@umd.edu
 - <http://www.scholars.umd.edu/>
5. Writer's House
 - Director Johnna Schmidt: jschmidt@umd.edu
 - <http://www.writershouse.umd.edu/>
6. Language House
 - Director Dr. Phoenix Liu: 301-405-6996, PhoenixL@umd.edu
 - <http://www.languages.umd.edu/lh/>

Outreach

7. UMD Co-op Presentation
 - <http://coophousingproject.blogspot.com/>
8. Interest Meeting Agenda
 - <http://coophousingproject.blogspot.com/>
9. COUCH Interest Form
 - <http://couch.coop/interest.html>
10. Diamondback Article
 - <http://media.www.diamondbackonline.com/media/storage/paper873/news/2009/02/25/News/Under.One.Roof-3647228.shtml>
11. Facebook Group
 - Search: Co-op Housing College Park

Community Building

12. The Citizen's Solution by Harry T. Boyte (Sept 2004).
 - <http://books.google.com/books?id=rgmOBz2nUscC&printsec=frontcover>
13. Timeline of Goals leading up to Fall 2010
 - <http://coophousingproject.blogspot.com>

Supportive Figures

14. NASCO Senior Director of Development and Property Services
 - Jim Jones: jim@nasco.coop, 734 657.8471
15. Co-op Development Organizer's Handbook
 - <http://nasco.coop/development/node/138>
16. SGA Neighborhood Legislator
 - Josef Parker: Josef.parker11@gmail.com
17. Assistant Director Off-Campus Housing Services

- o Adrienne Hamcke-Wicker: 301-314-7249 ahamcke@umd.edu

City and County Council:

18. Prince George's County Councilperson
 - o Eric Olson: EOlson@co.pg.md.us
19. Mayor of College Park
 - o Stephan Brayman: cprules@mindspring.com, 301 345 2547
20. College Park City Council member
 - o Stephanie Stulich: stulich@earthlink.net, 301 864 6709
21. College Park City-University Partnership
 - o Contact Stephan Brayman or Stephanie Stulich

UMD Administration:

22. VP of Administrative Affairs
 - o Anne Wiley: awiley@umd.edu
23. VP of Student Affairs
 - o Linda Clement: lclement@umd.edu

Co-op Allies:

24. Takoma Park Manor Circle House
 - o Founder Ryan McAllister: ryan@notjustskin.org
25. Maryland Food Collective
 - o Manager John Gun, 301-314-8089
 - o Basement of the STAMP Student Union
26. University of Michigan's Inter-Cooperative Council
 - o <http://icc.coop/>

Finances

27. Lease-to-own agreement
 - o http://www.mtgprofessor.com/A%20-%20Purchasing%20a%20House/lease-to-own_purchases.htm
28. Cooperative Development Fund Resources
<http://www.ncba.coop/resources.cfm?rcatid=12&atitle=Cooperative+Development+Funds> COUCH Co-op
29. Operating and Planning Budgets
 - o <http://couch.coop/docs/finance.html>
30. Kagawa Fund for Cooperative Development
 - o <http://www.nasco.coop/development/node/135>

Legalities

31. Incorporation Forms
 - o Maryland Department of Assessments and Taxation
 - o http://www.dat.state.md.us/sdatweb/non_stock.pdf
32. UT AUSTIN By-Laws
 - o <http://iccaustin.coop/rules/index.html>
33. COUCH By-Laws, Board Operating Procedures, Standing Rules and Job Descriptions
 - o <http://couch.coop/docs/procedure.html>

Constitution

34. Gwendolyn Brooks Co-op Handbook
 - o <http://www.couch.coop/Brooks/handbook.pdf> Room Picks meeting
35. Inter Cooperative Council
 - o http://wiki.icc.coop/index.php/Room_picks_FAQ
36. House Officer Training Files
 - o Inter Cooperative Council
 - o http://wiki.icc.coop/index.php/House_officer_training_files
37. Committee Pages
 - o Inter Cooperative Council

- <http://wiki.icc.coop/index.php/Committees>
- 38. Mich House Co-op's First Meeting Guidelines
 - http://wiki.icc.coop/index.php/Mich_House_President_Training_Sheet

Diversity

- 39. Office of Financial Aid
 - <http://www.financialaid.umd.edu/>
- 40. Directory of Equity, Diversity and Conflict Resolution
 - <http://www.ohrp.umd.edu/campus/directory/EquityDirectory.pdf>
- 41. <http://www.everyday-democracy.org>
 - Containing a number of how-to guides, discussion guides, and dialogue guides related to diversity, racism, neighborhood building, poverty and violence.
- 42. <http://www.diversityweb.org>

Housing

- 43. College Park Zoning Information
 - http://www.collegeparkmd.gov/code_enforce.htm
- 44. Long & Foster Realtor
 - Tim Uber: 301-802-2452, uber@longandfoster.com
- 45. Rethinkcollegepark.net

Movement-Building

- 46. Outreach and Recruitment Team
 - Inter Cooperative Council
 - http://wiki.icc.coop/index.php/Recruitment_Guide