



COOPERATIVE HOUSING BULLETIN

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Homeless Families Find a Green Future in Mutual Housing

SACRAMENTO Yolo Mutual Housing Association's first green-certified multifamily development, Mutual Housing at the Highlands, has been completed after an eight year effort. Located on a 3.5 acre parcel in the McClellan Redevelopment Area in the north part of Sacramento, the Highlands has 90 units—66 efficiency units: 12 studios and 12 three-bedrooms.

Of the 90 units, 66 are for the homeless, also a first for Mutual Housing. Onsite social services are being provided by the nonprofits Turning Point, Lutheran Social Services of Northern California and The Effort. Funding for Turning Point services comes from the Sacramento County Department of Health and Human Services. Though Mutual Housing's focus is on leadership, the nonprofit also provides training and mentoring, as well as educational programs, community-building activities and services for residents and neighbors.

Mutual Housing, which serves 2,600 residents, half of whom are children, has been known for its green focus since 2003 when the nonprofit became the first multifamily developer to install solar electricity in the Sacramento Municipal Utility District. "Mutual Housing has a long-standing commitment to sustainable development in all our affordable housing properties," said Holly Wunder-Stiles, Sacramento/Yolo Mutual Housing Association's Director of Housing Development. Starting with the solar orientation of the buildings to save energy, the housing includes ductless heating



in the smaller units and evaporative coolers in the larger ones as well as tankless water heaters in each. Higher-than-standard insulation and radiant barriers in the roof also add to energy-efficiency. Utility rebates allowed Mutual Housing to install solar panels for both electricity and hot-water.

Drought-resistant landscaping, smart irrigation, low-flow toilets, high-efficiency faucets and shower heads, and Energy Star appliances added to the water-saving aspects of the community. Cabinets, interior trim and flooring were made from durable, long-lasting materials, so they won't need to be replaced as often as conventional choices would have been. Low-mercury lighting was an important consideration for ease of disposal.

Because of health issues of homeless individuals, indoor air quality was a major consideration for the development. A two-week air flush-out of the housing units, between completion and occupancy, will give residents higher indoor air quality than usual. Low volatile

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NAHC President Participates in Co-op Year Kickoff in New York

NAHC President Vernon Oakes was invited to represent US housing co-ops at the opening ceremonies at the United Nations Headquarters in New York City. The October 31st program launches the 2012 International Year of the Cooperative. Far from just a ribbon cutting, the events include a high level policy roundtable discussion on the role of cooperatives in economic and social well-being, a media conference, and a report to the UN General Assembly. Oakes also received an invitation to represent the US housing co-op sector at a reception sponsored by the International Co-operative Alliance.



organic compound finishes and glues, low-formaldehyde insulation and cabinets, and high-efficiency kitchen and bathroom fans also will help keep the air quality high once residents move in.

Engineered and pre-cut lumber reduced construction waste, as did recycling during that phase. Installation of 40-year roof shingles and the use of fly ash in the concrete added to resource conservation. A community-wide trash masher also was put in.

Development costs were \$5 million, and construction costs were \$14 million. Wells Fargo Bank was the construction lender. The American Recovery and Reinvestment Act partially funded the development, so the project will carry no long-term debt. Operating support comes from the US Department of Housing and Urban Development, Sacramento Housing and Redevelopment Agency and the California Mental Health Services Act (Proposition 63) Housing Program. [CHB](#)

Editor's note: Mutual housing at its best is based on cooperative principles. Some forms are similar to a co-op that leases its housing asset, and other forms are closer to resident management of rental housing. Here is how Sacramento/Yolo Mutual Housing Association describes resident relationships and roles in shaping community life.

Our Mutual Housing Association has a multilingual team of community organizers whose job is to facilitate community building activities, to identify potential leaders and mentor those leaders. The organizers go door to door in new properties, and contact new residents as they move into our communities, holding one-on-one conversations to get to know the residents. The organizer in these conversations is seeking to understand the gifts and talents of each resident and how they might contribute back to their community, as well as each resident's goals, challenges and dreams for themselves and their families.

The organizer uses this information to create initial activities and programs where residents may use their gifts, as well as to bring residents who have a common goal or challenge together into small groups. Through working with residents on these issues and in activities, organizers identify potential leaders. These potential leaders are encouraged to take on more responsibilities, perhaps help the organizer with outreach, serve as an issue-specific committee chair, etc. Those residents who exhibit responsible leadership and transparency are encouraged to serve on property-specific resident councils. Some resident councils are created by residents who volunteer; others are democratically elected by residents at their properties. The process of forming the councils is considered less important than the actual functioning of the councils and how councils hold themselves accountable to the larger resident base.

The councils typically meet monthly to hear reports from issue-specific committees and oversee outreach activities, supported by the community organizer. Over the long term, it is the council, not the organizer, who identifies common needs and goals and evaluates potential site-based programs (e.g., after-school programs, art projects, educational classes, social activities, involvement in neighborhood or city-level actions and programs).

The resident councils also participate in evaluations of site-based programs, assist in identifying other potential resident leaders, and work closely with property management staff to help ensure the smooth functioning of the property.

We also finance a resident fund through rental revenue. It is a modest amount depending on the size and performance of the property, usually no more than a couple of thousand dollars a year. The resident councils determine the use of the money, which is to benefit residents. Some of the uses in the past include field trips for youth and seniors, amenities for the on-site community centers, equipment for after-school programs, matching funds for parents to send their children to summer camp, and holiday parties.

Resident participation extends beyond the single project. The governance structure of Sacramento/Yolo Mutual Housing Association specifies that a majority of seats on the Association Board of Directors is reserved for residents and program participants.

By Rachel Iskow, CEO, Sacramento/Yolo Mutual Housing Association