

NASCO COVID-19 Updates

Supporting Our Members

- **Compiling and sharing resources**

NASCO is monitoring and compiling resources relevant to cooperatives during this time such as collective living best practices, co-op action plans, funding sources, mutual aid resources, and helpful information for students navigating campus closures. Those resources are shared to our [NASCO COVID-19 Programming Updates and Resources Page](#) and periodically shared through social media and network messages:

- [COVID-19 Updates & Resources](#), March 13, 2020
- [Mutual Aid, Solidarity, and Organization](#), March 18, 2020
- [Co-ops in Solidarity](#), March 30, 2020

- **Facilitating communication between co-ops**

We have created a designated space for cooperatives to discuss COVID-19 related issues in a slack channel [#covid-19-response](#). We are also hosting regular Co-op Solidarity Social calls as a space for cooperators to come together in solidarity and in practice of community care. The first two calls were held on April 2, 2020 and April 15, 2020 and centered around [Lifting Spirits](#) and [Mapping Our Social Change Roles](#).

- **Loan application assistance**

NASCO staff continue to monitor relief options and stay informed about available loan qualifications and application requirements. Your co-op can contact NASCO through [this form to request loan application assistance](#).

NASCO has provided co-working space for housing cooperatives to work on SBA loan applications together. Co-working sessions were held on April 7, 9, 14, and 16 with representatives of roughly 40 co-ops and affiliated communities in attendance.

Adapting Existing Programming

- **Staff and Managers Conference Online**

NASCO's Spring Staff and Managers Conference will be held Online May 27th- 31st. The conference will offer programming to both Student leaders and Co-op Staff as well as joint workshop offerings.

- **Remote Member Visits**

We have suspended NASCO member visits that require travel until further notice and are increasing our offering of remote trainings and consultations to member co-ops.



Remote member visits include one or two workshops of your choice. If your co-op would like to schedule a member visit, please contact bronwyn@nasco.coop.

- **Updates to NASCO Trainings**

Staff have reviewed all trainings planned for each member interaction to include updates on changes in best practices for health and safety, maintenance and finance planning, and changes in facilitation to fit the necessary change in the medium used.

- **Institute**

We are aware that there is a possibility of NASCO Institute being affected by COVID-19. We are planning for contingency options for remote or hybrid remote conferences in the fall, are in touch with the University of Michigan Union on their local logistical issues, and will be collecting feedback on best practices for remote events and trainings through Spring.

- **Co-op Internship Network**

We have been able to maintain some internship hosts this summer through providing remote internship positions. Though many hosts were unable to provide remote placements we appreciated the flexibility and participation of all hosts and applicants.

Surveying the Landscape

NASCO has created a short survey where members can share their current economic impact from COVID-19. The survey aims to help us get a birds-eye view of how this is and will be affecting our members economically, including individual unemployment, campus shutdowns, and move-outs.

So far we have received survey responses from 31 cooperatives. Of those responses, 20 come from NASCO members. We are continuing outreach to NASCO members who have not yet filled out the survey or given us supplementary info via email or phone discussion.

- On average, 45% of co-op members have been laid off or are out of work because of COVID-19.
- On average, 19% of co-op members have moved out because of COVID-19. 45% of those move-outs are temporary (part term), 16% are permanent (full term), and the remaining 39% are a mixture of both.
- Of the co-ops that responded, 64.5% have a mortgage to pay and 35.5% do not.
- Of the co-ops that responded, over 50% have 3 months or less of operating reserves readily available. 9.7% have over one year, and 19.4% have over 6 months.
- Of the co-ops that responded, 58% have halted evictions for non-payment, waived rents, or taken similar measures.



- Of the co-ops that responded, 16% have stopped allowing new members to move in or apply, and 29% are considering it.

[If your co-op has not filled out this survey, please take a few minutes to do so. This will help NASCO support members and know where we need to focus our efforts.](#)

How the NASCO Family is being affected

- **Member Dues in FYE 2020 and FYE 2021**

While we hope that offering payment plans will lessen the burden on members, because we cannot expect all of our members to pay all of their dues at invoice time, we will have to manage our cashflow more carefully and may have to triage certain expenses, deferring or asking forbearance. We do not expect any significant increase in dues-paying members at this time due to COVID.

- **New Co-op Development in FYE 2020 and FYE 2021**

We have adjusted our development goals for the time being to focus on supporting existing co-ops and help them weather this economic and health crisis. Our development staff have been looking into both loan programs and emergency cash flow management support for members. This will slow down our ability to process new co-op development projects, but we intend to continue offering support.

- **Staff Accommodations During Covid-19**

NASCO staff were already working remotely from their own homes prior to the current crisis and only occasionally needed to work outside their homes to perform administrative tasks. We have made arrangements to deal with administration and member services while complying with local stay-at-home requirements. Additionally, NASCO has continued to allow staff to work flexible hours while adjusting to school closures, changes in childcare, and other challenges.

Next Steps

- **Continue Supporting Co-ops in Applying for Assistance**

On our website we have a [request for assistance form](#) for cooperatives applying to emergency loans. We will also be holding calls in the coming weeks to co-work with cooperatives filling out loan applications. This will also be a topic covered in our upcoming Staff and Managers Online Conference.

- **NASCO applications for financial assistance**

NASCO has applied for an [SBA Paycheck Protection Plan](#) loan as well as an [SBA Economic Injury Disaster Loan \(EIDL\)](#). These loans are provided by the USA Small Business Administration, if approved they will cover our payroll and overhead costs for



up to 2.5 months and allow us to continue providing services and programming despite an expected decrease in income over the next several months.

- **Implementing Payment Plans for NASCO Membership Dues**

NASCO will be implementing payment plans for members who are no longer able to pay annual dues upfront. We will work directly with cooperatives to find a payment plan structure that works for them and we will continue to provide services to members who are not able to pay dues, in part or in full, due to the current crisis.

- **Fundraising in FY21**

We are developing fundraising strategies to address potential losses in membership dues as member co-ops adapt to changes in the economy and campus life.