



Inter-Cooperative Council at Ann Arbor (ICC)



NASCO North American Students of Cooperation

Direct Federal Loans to Student Co-ops

*And why we should lobby for
more!*

Envisioning Development
Creating Consensus
Mobilizing Action



Presented By:

Jared Katzman, *Ella Baker Co-op, ICC*
Brian Donovan, *General Manager, ICC and
Secretary, Campus
Cooperative Development
Corporation (CCDC)*

November 17, 2024

Overview

Ask questions
throughout!

1 Introduction + Ice
Breaker

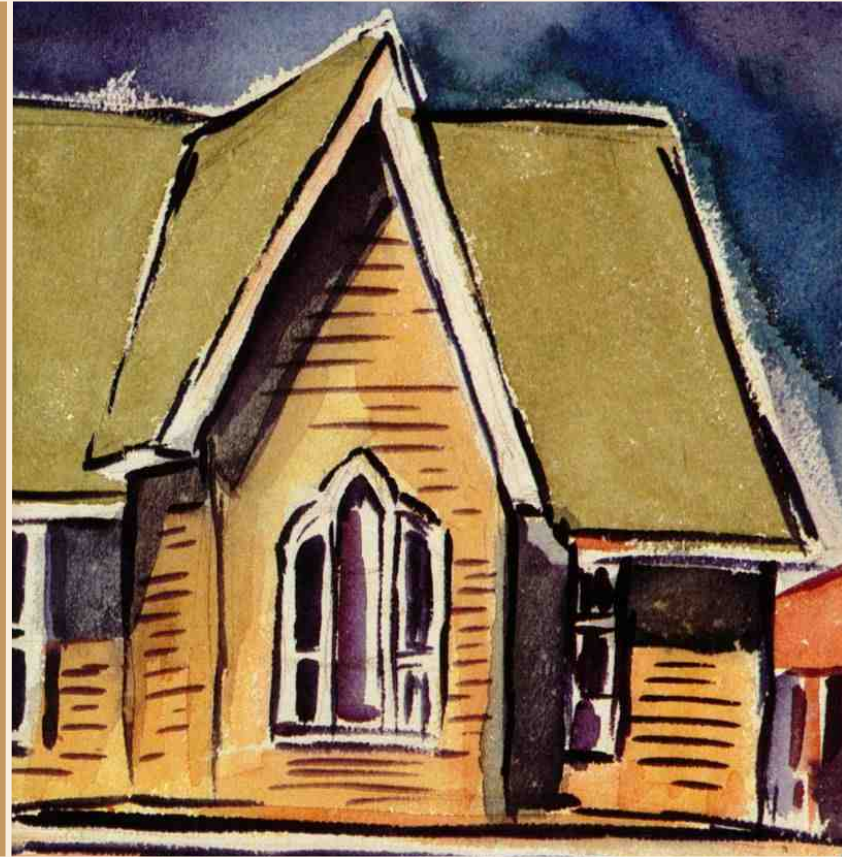
2 Benefits of the College
House Loan Program

3 Breakout: *What to
do with loan \$?*

4 Group Discussion &
Mobilization Plan

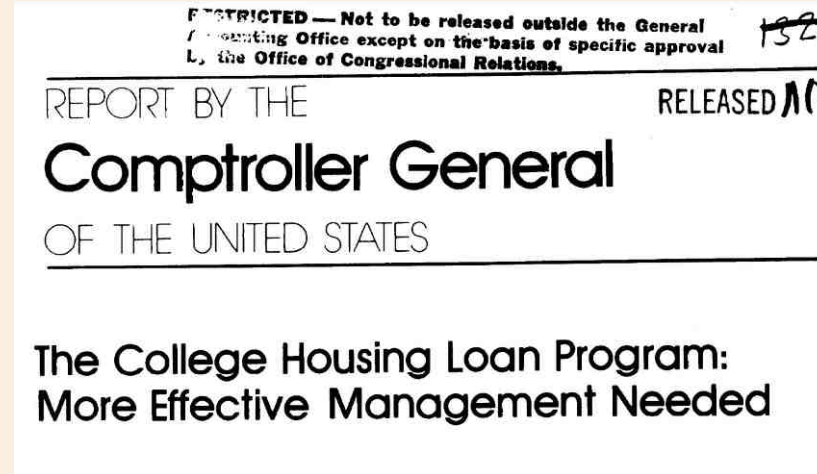
Share (~30sec):

1. Introduce self
2. Which co-op are you in?
3. What are you excited for in this session?



Background

- + **The College House Loan Program (1950 - 1981):** provides long-term low interest loans (3%) to housing developers to address:
 - Shortage in student housing
 - Due to rise in college enrollment post-WWII & Vietnam
- + **1957-1967:** Hayes Beall from Cooperative League of the USA (CLUSA) lobbied program to provide funding to student cooperatives
 - ICC + Berkeley led organizing from student co-op side



Loan Benefits

- + HUD provided ~\$1 million loans in loans (~\$9 million, adjusted for inflation)
- + HUD provided loans to 9 student cooperatives (see right)
 - + to buy/construct first property (Minneapolis, Portland, Austin and Gainesville)
 - + for additional/current properties (Berkeley, Ann Arbor, East Lansing, Los Angeles, and Lincoln)

Location	Organization	Max Capacity
Minneapolis	Riverton Community Housing (RCH)	1300
Berkeley	Berkeley Student Cooperatives (BSC)	1243
Portland	College Housing Northwest (CHNW)	775
Ann Arbor	Inter-Cooperative Council (ICC)	550
Austin	College Houses	532
Los Angeles	University Cooperative Housing Assoc. (UCHA)	410
East Lansing	MSU Student Housing Cooperative (SHC)	250
Austin	UT Inter-Cooperative Council (UT ICC)*	205
Gainesville	Cooperative Living Organization (CLO)	80
Lincoln	Cornhusker Coop –Donated to Univ.	

Co-op Benefits

- + **Out of the student groups who received loans**
 - + 7 of the organizations are still going strong
 - + 6 / 7 have expanded their capacity since receiving funding through the program
- + **Coops continue to provide more benefits than most other loan recipients**
 - + Offer special programs for low-income, BIPOC, and homeless students
 - + Provide training on Democratic + Cooperative Leadership
 - + Improved Environmental Sustainability

Location	Pricing Compared to Dorms	Growth since receiving Funding
Minneapolis	64%	333%
Berkeley	44%	
Portland		129%
Ann Arbor	47%	
Austin	48%	432%
Los Angeles	32%	300%
East Lansing	80%	
Austin	46%	NA
Gainesville		
Lincoln		

Breakdown of Previous Loans

- + Provide breakdown of loans:
 - + How much was given to each house in inflation-adjusted Today \$?
 - + All a million \$ -> \$9 million adjusted for inflation
 - + What did they use it for?
 - + 4 acquired funds buy/construct first property (Minneapolis, Portland, Austin and Gainesville)
 - + 5 used money for additional/current properties (Berkeley, Ann Arbor, East Lansing, Los Angeles, and Lincoln)
 - + 1 never applied, but added for comparison (UT Austin)
 - +

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Our Asks

- + **Department of Education (DOE) should re-active** College Housing Loan Program to provide long-term (40 year) low interest (3%) loans to develop student cooperatives
- + **Program should shift requirements** to focus on addressing low-income housing
- + **Specifics Asks:** \$50-80 million in allocations
 - + Go specifically to 8-10 student-led cooperatives/nonprofits
 - + Use for construction & maintenance costs

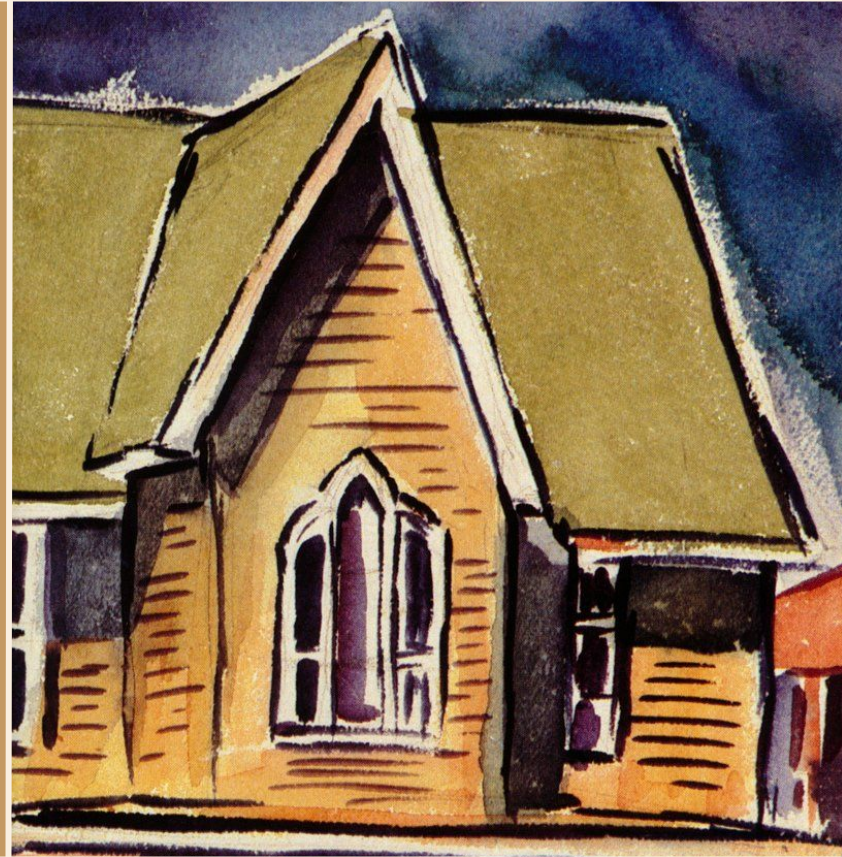
Example Projects

Riverton Community Housing (RCH)	\$15,000,000	New 60 Unit Property, Preservation of older housing stock
Inter-Cooperative Council (ICC)	\$5,000,000	Acquisition, Rehab, Technology Upgrades
College Houses	\$25,000,000	Accelerate preservation of the buildings we plan to keep and redevelop properties we do not.
University Cooperative Housing Assoc. (UCHA)	\$15,000,000	Redevelop an existing property or possibly acquire a property
MSU Student Housing Cooperative (SHC)	\$9,500,000	\$9M for renovating existing houses. \$500k for renovation and acquisition
UT Inter-Cooperative Council (UT ICC)	\$10,000,000	\$5M to redevelop a property, \$5M for fire safety and ADA accessibility.

Breakout:

What would your
co-op do with \$9
million?

What is your development wishlist?
How could your coop use this loan \$?





Questions?

Before we move to the breakout activity,
what questions do you have, if any?

- + How far can \$9 million go?
- + Any stipulations on the loan?
 - + Tailor the ask
- + Student coop vs. non-student coop?
 - + “Campus area housing”
 - + Focus on “the need” / “the problem”

We will provide responses after breakout groups



Breakout Activity

Gather insights on how DOE loan \$ would be beneficial to our community

- + **5 minutes** - Individual Reflection
- + **10 minutes** - Co-op Discussion
- + **15 minutes** - Break Out
- + **20 minutes** - Share-outs
- + **5 minutes** - Discuss Next Steps

1. Individual Reflection

- Fill out worksheet individually:
 - What opportunities would you like to pursue?

2. Discuss with your Co-op

- Join together with others in your co-op
 - Prioritize list of proposals
 - Who would be the contact?

3. Breakout Group: Compare Proposals

- Aggregate proposals with other co-ops
- How could you all make a collective case to your legislators?

4. Summarize & Share

- Each group will share a summary with larger group
- Facilitators will respond to group questions

5. Broader Group Discussion

- What do we think about these proposals?
- What support and resources would we need?

6. Calls to Action

- Discuss next steps: trip to DC in Feb 2025
- Continued research and next steps

Activity Instructions

- + Individual Reflection (~5 min)
- + Group Share (~10 min)



Individually Reflect

1. Brainstorm projects you could use DOE loan \$ for:

- + New Constructions
- + Maintenance Projects
- + Sustainability/Energy Projects
- + ... ?

Discuss with Others from Co-op

1. Share your wishlist with broader group

2. Rank projects according to priority (high, med, low)

3. Who in the co-op would manage these projects?

- + How would you get approval for this in your co-op? How long does that take?
- + Who needs to be involved?

Review Question

+ ...

Questions Asked:

+ ...

Breakout Discussion

+ Breakout Discussion (~15 min)

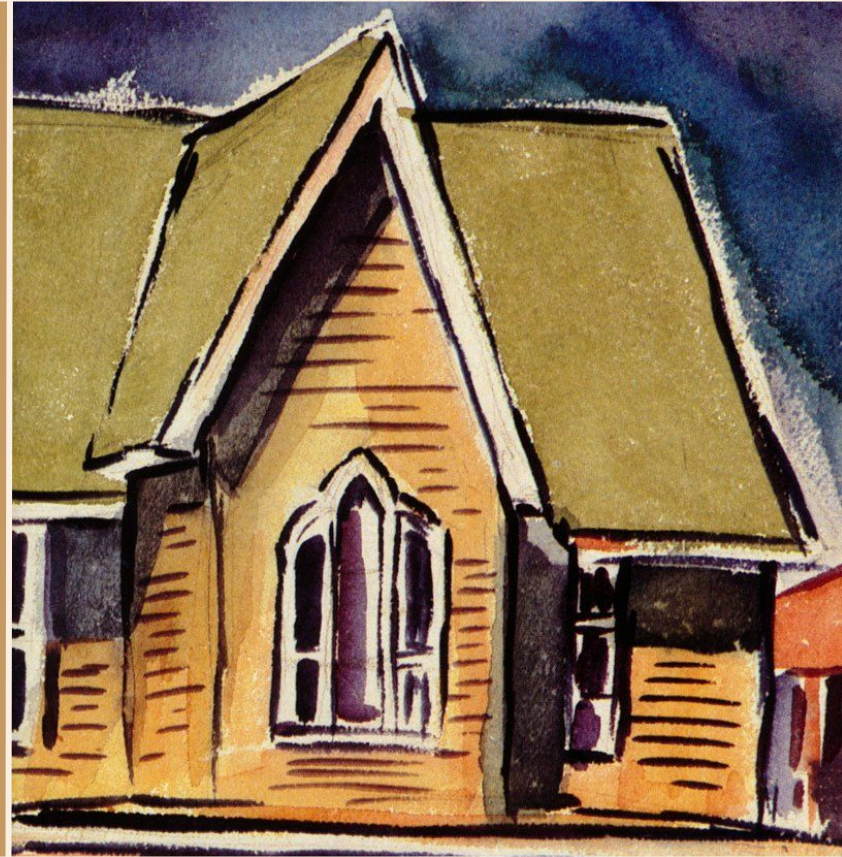


What collective case would you make to your representatives and senators?

1. Share your ranked wish-list with broader group
2. Why are your projects valuable? For each project, discuss:
 - + What challenge does this project solve?
 - + What would be its benefits? e.g.,
 - + Accessible and Affordable Housing
 - + Democratic Education
 - + Leadership training
 - + Conflict Resolution Training
 - + Environmental Sustainability
 - + ... other benefits?

Share Out: What should we ask for?

What argument should we make to our
representatives?



Group Discussions



Temperature Check

- + Is this something you want to do?
- + Is this something you think your co-op would want to do?

Mobilization

- + **Collectivize:** preparing for meetings in DC in February 2025
- + Let's make a list of who to get in touch with by Thanksgiving

Organizing Next Steps

- + **Next Steps (Brian + Jared):**
 - + Reach out to co-op contacts from worksheets
 - + Pitch the idea of lobbying for federal loan funding
 - + Kick off process for meeting in Washington DC
- + **Campus Cooperative Development Corporation (CCDC)**
 - + Looking for more co-ops to join CCDC
 - + Possible funding for travel to Washington D.C.
 - + Provide training on how to engage with govt representatives!

Example Projects

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What can you do next?

+

Next Steps for You!

1. **Go tell the contact you provided on the worksheet to expect to hear from us**

2. **Request member time at your next board meeting to:**
 - a. Discuss the possibility of long-term low-interest loans from the federal government
 - b. Ask what the board/members would want to use it for?

Are you a Board President? Want to do more?

- c. Reach out to us and let's chat!

Thank you!

We will be in touch!

- Jared Katzman / apricity@umich.edu
- Brian Donovan / gm@icc.coop

Important Dates:

- + **Nov 2024:** Initial Reach Out
- + **Dec 2024:** Finalize Who's Going
- + **Feb 2025:** Trip to DC!



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NASCO

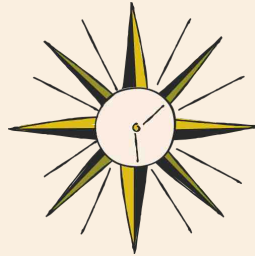
North American Students of
Cooperation

Research Objectives



Research Objective #1

Elaborate on the first objective here.



Research Objective #2

Elaborate on the second objective here.



Research Objective #3

Elaborate on the third objective here.

Research Design



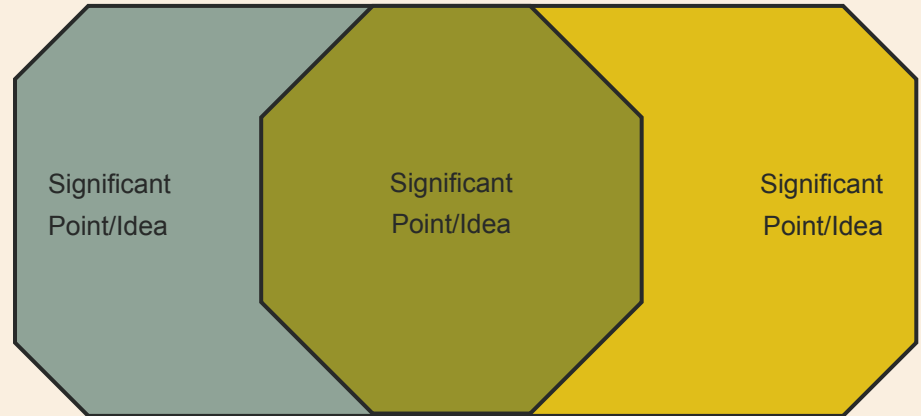
Introduce the research design that you will use here.

Choose between a qualitative, quantitative or mixed methods research design.

Research Paradigm

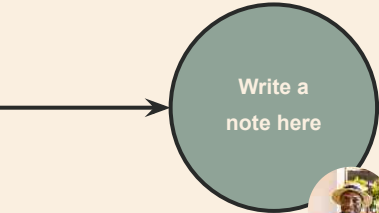
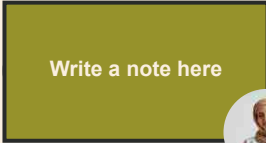
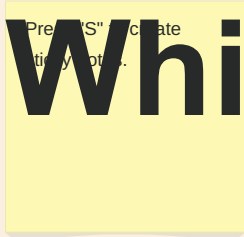
Illustrate the research paradigm here.

Briefly explain the ideas and beliefs that helped build the paradigm.



Collaborate on a

Whiteboard

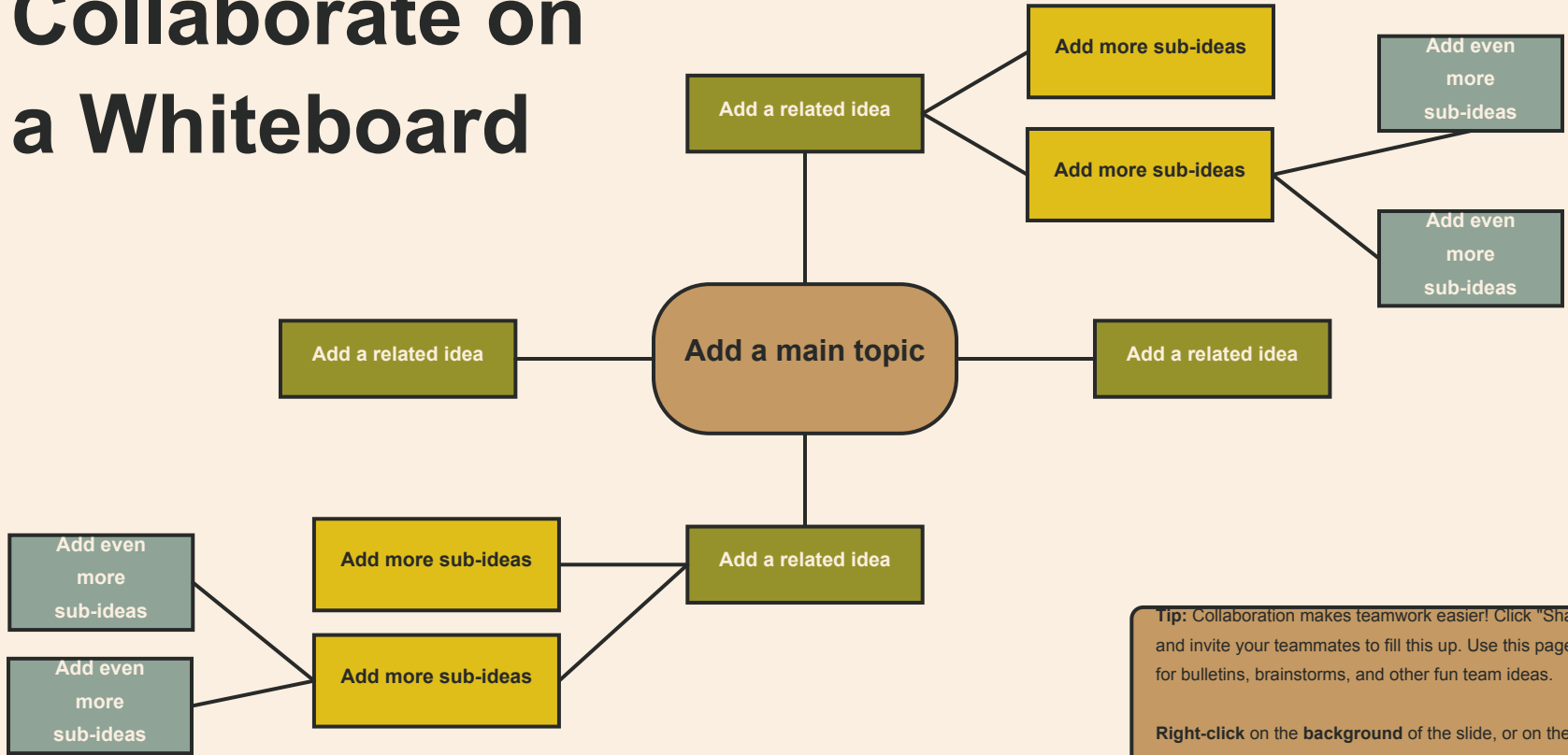


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Collaborate on a Whiteboard

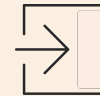
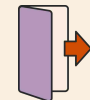
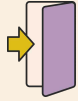


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Resource Page

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Resource Page

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