THE HEALTH OF OUR SECTOR

AN AGGREGATE REPORT OF NASCO MEMBER CO-OP HEALTH ASSESSMENTS

MARCH 23, 2022



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GOALS FOR MEASURING CO-OP HEALTH

Our purposes in conducting health assessments and compiling this aggregate report are to 1) document and share best practices among different group equity housing cooperatives, 2) to offer member co-ops a long-term outside view of their own growth, and 3) to suggest goals to member co-ops that are not yet commonly adopted but which are emerging practices in member cooperatives.

For this first aggregate report NASCO does not take a single position on the overall state of member and potential member cooperatives, though the health assessment reports for each individual co-op did include a single line summary of the co-op's health, using a relative health rating on the following scale: Poor–Fair–Good–Excellent. For future reports, NASCO does intend to offer a simplified average of the health of all co-ops interviewed once it is possible to make this assessment both between co-ops and also compared against past years.

Considering the economic and social implications of conducting health assessments during the ongoing global COVID-19 pandemic, it is not surprising that many co-ops are facing major challenges that affect operations including increased operating costs, vacancies, unpaid or forgiven rent, lack of in-person gatherings and/or low member engagement, and more. During this assessment cycle, no single co-op received an Excellent rating, demonstrating that even the most well-functioning co-ops have had recent setbacks. Although instability and uncertainty were prevalent themes of 2021, we believe that the results of our 2022 health assessments will show significant improvement based on subsequent interactions with member co-ops.

METHODOLOGY

NASCO conducted interviews with co-op members, officers, staff, and directors using a standardized set of questions. Interview responses were summarized with a scoring matrix to assess whether each system existed, was clearly documented, and was functioning as expected. Each participating member co-op received a health assessment report which included highlights, strengths and weaknesses, recommended resources, interview notes, and follow-up steps with NASCO.

A total of 28 cooperative organizations were interviewed during this process. One of these organizations (Riverton Community Housing) is structurally different from a single member-controlled cooperative and is instead an association of individual co-ops or cooperative management organizations, and so is omitted from this aggregate report in cases where the data cannot be readily compared with responses from a single housing co-op. The individual Riverton member co-ops are included in this report.

Scoring matrices for each co-op organization were consolidated to offer a larger picture of trends across our sector, which is detailed in this report. Differences in the total number of responses compared here are related to data coming from organizations that were not a single member-controlled housing co-op.



The following co-ops participated in Member Health Assessments:

- Acorn Housing Cooperative
- Bloomington Cooperative Living
- Boulder Housing Coalition
- Lommunity Housing Expansion of Austin
- Columbus Collective Housing
- Grand Rapids Alliance of Cooperative Communities
- Inter-Cooperative Council of Ann Arbor
- 🌲 Kalamazoo Collective Housing
- Adison Community Cooperative
- 🌲 MOSAIC Co-op
- Autual Aid Twin Cities Housing Cooperative
- 🌲 Nickel City Housing Cooperative
- 🌲 Picklebric
- 🌲 Qumbya Housing Cooperative
- Red Clover Collective
- 🌲 ReJenerate Housing Cooperative
- River City Housing Collective
- 🌲 Santa Barbara Student Housing Cooperative
- Students' Cooperative Association
- Liniversity Cooperative Housing Association
- 🌲 Wood St. Cooperative
- Riverton Community Housing (RCH)
- 🌲 RCH 4thSt
- 🌲 RCH Brook Ave
- 🌲 RCH Franklin
- 🌲 RCH Chateau
- 🌲 RCH Cole Townhomes
- 🌲 RCH Marcy Park



HIGHLIGHTED RESULTS

Overall Health Ratings

Health Rating	Rating Definition	2021 # of Co-ops
Poor	Existential issues	7 Co-ops
Fair	No Serious warning lights	8 Co-ops
Good	Strong health in all areas of assessment	13 Co-ops
Excellent	Thriving in all aspects of assessment	0 Co-ops

Areas where member co-ops are performing well

Governance	Co-ops interviewed expressed confidence that members, staff and officers were aware of the co-op's mission, and that the mission was reflected in both the decisions made by members and in how the co-op operates.
	75% of Boards are populated, regularly meeting, and are meeting their co-ops' governance needs.
	Most co-ops have up-to-date bylaws and policies that are treated as a priority by co-op members.
	While our assessment interviews did not specifically ask about policy changes in response to COVID, several interviews included anecdotes suggesting that COVID was a major factor in revising policies. Future assessments may include specific questions to measure the impact of the pandemic on co-op policies.
Finance	A significant majority (over 75%) of co-ops surveyed have regularly reconciled bookkeeping records and publish financial reports to members.
	All co-ops that responded showed that they had a system for ensuring that bills or loans were paid and current. It is rare (~9%) that co-ops are behind on this.



Food and Housing Conditions	We do note some potential for selection bias (the people there now are the ones who feel that the systems for food and living conditions are working well), but also that food and quality of life issues are also very visible to members and usually engage members very early after they join their co-op. Food quality, common area conditions, and social or educational events all show up as strengths.
Maintenance	Most co-ops maintenance systems are well-established, participatory, and functional. Most co-ops budget adequately to ensure that they will continue to be able to provide safe, adequate housing. We note that in other surveys of co-op members, maintenance needs are often cited as a concern for members. This difference may reflect the visibility of maintenance issues to co-op members, a different perspective in the respondents, or the emphasis of the questions used in co-op health assessments vs. those used in member surveys. In future health assessment surveys, we will ask about success or difficulty in maintenance implementation in addition to maintenance policies.

Areas where there is room for growth

Personnel Management and Human Resources	Of the 12 co-ops with staff, 50% reported that they do not have regular and reported staff evaluations. Those co-ops by and large had policies for managing and evaluating staff, however, these internal processes are frequently either not followed or are deprioritized by volunteer member committees.
Fair Housing Education	45% of the co-ops interviewed reported that members were not regularly trained on Fair Housing law. Since nearly all surveyed co-ops have members playing key roles in reviewing membership applications, this lack of training puts co-ops at risk of unintentionally violating local or national fair housing laws.
Anti-oppression Training for Leadership	Nearly 75% of assessed members reported that neither staff nor member leaders attend regularly scheduled anti-oppression training.



Sexual Assault Prevention	Over 50% of assessed member co-ops lack functioning tools for dealing with, responding to, or preventing sexual assault/harassment.
Outside Financial Review	Over 50% of assessed member co-ops are not getting regular outside financial reviews.
Tracking Demographics	Over 50% of assessed member co-ops do not track demographic data for those asked to leave.
Officer and Committee Training	Over 50% of assessed member co-ops do not have schedules for officer and committee training.
Volunteer Policies	Over 50% of assessed member co-ops do not have any sort of volunteer policy or contract.
Performance Review Systems for Member leaders	Over 60% of assessed member co-ops do not have any kind of performance review system for members in leadership roles.
Resources for Members with Disabilities	Over 75% of assessed member co-ops lack any connection with a local disability advocacy organization.

RECOMMENDATIONS FOR MEMBER CO-OPS

The following recommendations stem from trends identified from responses collected during health assessment interviews. We recommend member co-ops prioritize these over the next year if possible.

Legal

Most member co-ops allow their members to have a say in approving new residents. Fair Housing education is essential for anyone deciding on providing housing in order to limit illegal discrimination. Significantly under half of our member co-ops have formal systems to ensure that this training happens. NASCO strongly recommends that our member co-ops adopt formal systems for training members on Fair Housing. NASCO provides a Fair Housing training online each fall which is free for members and can schedule training at a specific co-op as a member service on request.

Finance

It is healthy for co-ops to have internal systems for doing their own finances. However, these should have outside review to ensure that they are done correctly and in accordance with Generally Accepted Accounting Principles. Because the finances of the co-op are essential to providing housing to members, it is critical that these be done correctly. Well over half of our



members surveyed do not have formal systems for ensuring an outside review of their finances occurs regularly. NASCO strongly recommends that all member co-ops budget for and secure systems for regular outside financial review¹.

Accessibility of Co-op Housing

Many member co-ops have cited lack of accessibility as an ongoing concern in their organizations, and very few of these co-ops have a formal understanding of how their buildings are accessible. Despite this, most member co-ops do not have formal relationships with disability advocacy organizations. NASCO recommends that co-ops actively seek out partnerships with local disability advocacy organizations to determine how the co-ops can better engage with the local disability community to be more accessible to applicants of different abilities.

Education

Officers and committee members in a majority of responding co-ops do not have clear training schedules. Establishing even a basic education calendar can have major benefits and should be a priority. See "<u>Examples to learn from</u>" for Boulder Housing Coalition's annual member education plan.

Membership & Recruitment

A majority of member co-ops have neither systems for ensuring that member demographics are representative of their target community nor systems for tracking demographic data for members who leave under duress. As each co-op has different circumstances NASCO does not have a single recommendation on how to address this for every co-op. Instead, we recommend that member co-ops start to build good foundations by having exit interviews or surveys for departing members and allowing members to share voluntary demographic information.

Leadership & Staffing

Most responding co-ops do not have formal systems for reviewing the performance of those in both formal leadership and staff positions. Accountability measures should exist not only to ensure that co-op leaders and staff fulfill the roles to which they have been assigned, but to see whether those expectations are reasonable.

Reviews should use clear measures that evaluate the performance of co-op leaders and staff and that allow for those people to provide meaningful feedback on their experience in their position. Without this, these positions can contribute to burnout and place members in

More detailed information on Compilations, Reviews, and Audits can be found at: <u>https://www.wegnercpas.com/services/audit-assurance/comparing-compilations-reviews-audits/</u>



¹ Compilations, Reviews, and Audits have different definitions to accountants. Each provides more assurance than the previous, with Compilations providing the lowest assurance of accuracy, and Audits providing the highest. Each also requires more time and expense than the previous. To know what level of assurance is appropriate for your co-op, speak to an accountant.

positions where, unable to evaluate someone on their performance or standards the co-op has agreed upon, the members are left to evaluate them on popularity or subjective impressions. NASCO recommends that co-ops without clear review systems take steps to establish them. NASCO can be a resource on developing these systems.

Additionally, a majority of member co-ops do not have any regularly planned training for staff or leadership specifically targeted to dismantle systems of identity-based oppression within the co-op. Without resources dedicated to this, staff and leadership may lack the tools needed to avoid recreating systems of oppression within the co-op. NASCO recommends that co-ops actively seek out training tied to this.

HOW NASCO WILL RESPOND

While many of the needs seen through the health assessment process are ongoing needs addressed in NASCO's existing programming, there are also issues visible in this data that are not adequately addressed by NASCO's existing programs and training materials. NASCO is revising co-op education and member services to adapt to the needs of member co-ops in the following ways.

Personnel Management and Human Resources

NASCO is revising existing training materials related to HR and creating a set of HR-related trainings. The 2022 Staff and Member Leadership Convening will focus on Human Resources to help our members with staff be better prepared to act as employers and better understand the needs and perspectives of co-op staff.

Anti-oppression Training for Leadership

This year, NASCO plans to host co-working spaces for co-ops to research local trainers and build connections with local anti-oppression training organizations with support of NASCO Staff. In addition, NASCO will partner with another organization to provide anti-oppression training annually at NASCO Institute or in webinar format.

Sexual Assault Prevention

NASCO will prepare a workshop on consent for co-ops which will include consent basics as well as space for participants to draft community agreements and review policy best practices. This workshop will be offered to NASCO member co-ops.

Tracking Demographics

NASCO recognizes that a significant proportion of co-op resident-members of color have recounted either discrimination in applying to, disparate treatment while residing in, or some pressure to leave their co-ops.



In this health assessment round, NASCO asked if co-ops track the demographics of those who were asked to leave or who left under duress. Nearly all co-ops do not track this. Because discrimination in housing is difficult to track and report on without creating sytems that also themselves may have discriminatory outcomes,²NASCO will partner with co-op membership, staff, and allied housing attorneys to research best practices on how to track demographic data for those asked to leave.

Helping Co-ops Create Local Resource Guides

NASCO will host co-working sessions, at Institute or online, for co-ops to research and create local resource guides for their members, staff, and community. NASCO will encourage resource guides to include disability advocacy organizations, tenant unions, anti-oppression trainers and facilitators, transformative justice organizers, and support in sexual assault and sexual harassment prevention.

EXAMPLES TO LEARN FROM

Educational Events at the Boulder Housing Coalition

The Boulder Housing Coalition (BHC) offers five 2.5-hour training sessions for members per year as a part of their Social Justice Training Series. In addition, Mediation training sessions are offered to members through a partnership with a local organization, the Longmont Community Justice Partnership.

BHC house leases start in August and training sessions are in September and October. BHC encourages members to attend NASCO Institute in November for continued education and training. Later, in March, BHC hosts a Justice and the Membership training which is mandatory for all residents and covers Fair Housing.

² For example, asking about protected characteristics like race or gender in the membership application creates the potential for discriminatory application screenings.



BHC's training budget is \$2000 annually, plus a \$500 inclusion budget, not including the Mediation training budget which is coordinated separately with the Longmont Community Justice Partnership. Training sessions are free at the door for residents or they are hosted on Zoom. BHC also provides pizza for attendees and the house that is hosting provides a vegan and gluten-free dish for attendees. Attendance has been lower than usual during COVID.

Each year, educational events are evaluated by attendees and reviewed by both staff and the Inclusion Committee to determine the next year's offerings. Topics range from Facilitation to Ecosystems of Oppression to Consent to Mental Health Wellness. BHC hangs posters in all houses and promotes the events through Facebook and Eventbrite.

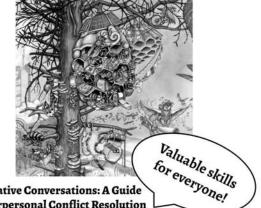
For context, BHC has 60 members and 3 part-time staff.

You can see examples of training posters and programming <u>here</u>.

To learn more about BHC's education program for members, contact staff@bhccoops.org.

MEDIATION TRAINING SERIES

Brought to you by Boulder Housing Coalition ALL TRAININGS WILL BEGIN AT 6 PM AND END AT 8:30 PM Get Zoom Link by registering @ tinyurl.com/BHC-Workshops



Restorative Conversations: A Guide to Interpersonal Conflict Resolution Thursday, October 8th, 2020

Introduction to restorative conversations and basics of mediation. Highly recommend for all coop-ers.

Restorative Mediation Pt 1* Thursday, October 15th, 2020

Restorative Mediation Pt 2*

Thursday, October 22nd, 2020

Facilitated by Jessica Goldberg & Kathleen Mcgoey

Restorative Mediation Practice* Tuesday, October 27th, 2020

*Required if you want to be a BHC mediator. If you take all of these courses, we ask that you participate as a BHC mediator for at least one year.



Staff Evaluations and Kalamazoo Collective Housing

Kalamazoo Collective Housing (KCH) has created a custom staff evaluations process that combines varied common models, methods, and practices and is tailored to their co-op's specific needs. Although they are currently working on improving their process by simplifying certain pieces and adding more collaborative elements, this outline has worked well for them for the past several years.

For context, KCH has 38 members with one full-time staff member and 2 part-time staff members.

You can see KCH's Personal and Performance Evaluation Plan policy, full process outline, and template evaluation <u>here</u>.



To learn more about KCH's staff evaluation process, contact their Executive Director Chris Moore at <u>director@kalamazoo.coop</u>.

Member Recruitment and Onboarding at Santa Barbara Student Housing Cooperative

Santa Barbara Student Housing Cooperative (SBSHC)'s robust member recruitment and onboarding process includes website applications, varied outreach events, info sessions, mandatory new member orientation sessions, and membership packets.

SBSHC's Membership and Outreach Committee is composed of members from every SBSHC house. The committee supports staff with outreach strategies and organizing info sessions for prospective members.

Membershipping events include house tours, bonfire nights, potluck dinners, and info sessions that explain what it means to be a member of SBSHC.

Because SBSHC is a student co-op, new member orientation is regularly scheduled at the beginning of the fall semester. As part of their contract, new members are required to attend orientation. Orientation includes co-op history, co-op movement education, finance training, service training, and customized house training sessions to go over house norms, codes of conduct, etc. Members are also provided a digital membership packet which outlines relevant information and house policies.

For context, SBSHC has ~90 members and 2 staff.

You can see SBSHC's membershipping policies, a version of their member owner manual, and a copy of their new member application <u>here</u>.

To learn more about SBSHC's processes, contact them at info@sbcoop.org.

Member Labor System

One co-op that preferred to remain anonymous shared that their systems for organizing member labor and creating a culture of accountability were functioning very well. They have provided a written description of their system below and additional documentation linked below.

Labor system:

We have 3 levels of labor which happen simultaneously, and everyone has specific duties assigned. They are: leadership, house chores, and food chores.

Leadership: Each person has a primary and secondary leadership role. Leadership roles include: Accountant, Maintenance, Bulk Buyer, Membership Coordinator, Landlord Liaison, Plant Whisperer, Clutter Buster, Garden Team, and Harmony Stewards. The idea of having 2 people



in a role, with someone designated as Primary and Secondary, is to make sure each person has support but ensure one person takes primary responsibility. The roles are mostly fixed, with the

exception of Harmony Stewards, which change out after each major conflict. We manage our leadership roles as the roles demand, and will communicate reminders for others during a meeting when a task still needs to be completed within a certain role.

House chores: We have house chores done weekly. These types of chores include: kitchen upstairs floor, kitchen details, floor, pantry/stairs/house wash, downstairs floor. kitchen details, trash/recycling. These chores rotate monthly. For house chore accountability, at each weekly house meeting we go around and verbally communicate whether or not we did our chore "Yes" or "No" and the Notetaker for the meeting records responses in our meeting notes. We also have some chores that rotate based on the task, such as weeding, mowing the lawn, and snow shoveling. This means that once a person has completed the biweekly lawn mowing, that task magnet gets moved to the next person whose turn it is to mow the lawn when it is next



needed. The new person is informed by the previous person that it is their turn. All of these chores are recorded on a magnetic chalkboard featured prominently in the living room.

Food chores:

We each sign up to cook 1 house dinner every 2 weeks. The house dinners are 3 days per week. If people are away, there are fewer house dinners. We also have optional food chores of picking up our vegetable CSA and making grocery store runs, which people tend to do when they are already out and about in town.

You can see a copy of the co-op's Roles and Chores Overview here.

Methodology and Limitations of Examples

We note that the examples shared here are from small or mid-sized co-ops at roughly 100 total members or less. While several larger cooperatives were solicited for examples and templates that could be shared based on strengths noted in their Health Assessment interviews, the responses that came back were from smaller and mid-sized co-ops.

We recognize that some systems in a smaller co-op may not scale up to function in a larger co-op organization, and will emphasize outreach to larger cooperatives in future years to bring a wider range of examples or templates.



MEMBER MISSIONS

The image below shows the frequency of words used in the mission statements of all surveyed co-ops. The larger the word, the more times it appeared across mission statements. We note that aside from language used to define housing cooperatives, the most common descriptors used in mission statements include "affordable," "social," "educational," and "environment." For further details, we have listed the mission statement of each participating co-op in the following pages.





Со-ор	State or Province	Mission
Acorn Housing Co-op	Minnesota	To provide affordable, democratic housing for activists and organizers in Northfield, Minnesota.
Bloomington Cooperative Living (BCL)	Indiana	As a registered 501(c)(3) nonprofit organization owned and run by its members, our mission is to provide affordable housing while building the foundations of an equitable, sustainable society through the practice of cooperative living.
Boulder Housing Coalition (BHC)	Colorado	Boulder Housing Coalition (BHC) is dedicated to creating permanently affordable, community enhancing, cooperative housing for the people of Boulder County.
Community Housing Expansion of Austin (CHEA)	Texas	Community Housing Expansion of Austin creates and sustains affordable cooperative housing communities in Central Texas.
Columbus Collective Housing (CoCoHo)	Ohio	We are a group that provides shared housing.
Grand Rapids Alliance of Cooperative Communities (GRACC)	Michigan	We envision a thriving, interconnected system of cooperatively owned housing in Grand Rapids Michigan that prioritizes low-income households, fosters community, and empowers individuals. We are committed to improving and expanding opportunities for cooperative housing in the Greater Grand Rapids area.
Inter-cooperative Council at Ann Arbor (ICC)	Michigan	We, the member-owners of the Inter-Cooperative Council, provide a home for students that equally embodies quality living, community and social equality, all within the cooperative movement. We continuously strive to maintain and improve our organization and our houses through shared work. We are committed to furthering our education by building life skills, a strong community, and personal relationships. We create and maintain a safe and affordable environment where our members feel comfortable and at home.
Kalamazoo	Michigan	We provide nonprofit, sustainable housing; empower



Collective Housing (KCH)		people to create democratic cooperatives; and strengthen our community through shared resources and education. We are a 501(c)3 social benefit organization.
Madison Community Cooperatives (MCC)	Wisconsin	MCC strives to improve the Madison community by providing low-cost, not-for-profit cooperative housing for very low- to moderate income people and to be inclusive of underrepresented and marginalized groups.
MOSAIC	Illinois	Through cooperative action, MOSAIC seeks to develop a diverse, inclusive community that inspires and empowers creative, conscious, sustainable living.
Mutual Aid Twin Cities Housing Cooperative (MATCH)	Minnesota	MATCH Co-op provides sustainable and accessible housing for low-income people, particularly individuals from marginalized communities; empowers people to run autonomous residences; expands accessible cooperative housing in the Twin Cities; and creates a basis for thriving communities.
Nickel City Housing	New York	 Nickel City Housing is a corporation that does not contemplate pecuniary gain or profit to the members thereof. Its purposes are: To promote the social and general welfare of the community by providing low-rent housing, regardless of race, creed, color, or national origin. The objective of the above purpose is to improve the living situation of community members by providing cooperatively owned housing. This addresses the problems of absentee landlords, high rent, and discriminatory rental practices. To engage in a continuous educational program designed to eliminate prejudice and discrimination in housing and further the principles of tolerance and cooperation through mutual, self-help living at minimal cost. This program will consist of educational workshops led by the corporation and community members, which will be free and open to the public.
Piclebric	Colorado	Picklebric is an exploration of collective possibility. We



		seek to discover, test, and nurture the potential of communal living by cultivating a home that is nourishing, cooperative, and affordable. By focusing on consensus-based decision-making, skill and resource sharing, communication, and friendship, we aim to live more thoughtfully and joyfully, maximizing our potential and minimizing our carbon footprint. We live by our values, we support each other, and we remain open to change and growth.
Qumbya	Illinois	Qumbya Housing Cooperative exists as a not-for-profit housing organization whose primary purposes include: providing affordable, cooperatively run community housing to residents of the Hyde Park and Bronzeville neighborhoods in Chicago, Illinois; educating the community about cooperative living, environmentally sound living practices and other related subjects; and encouraging the development of other cooperative houses, as well as develop relationships with other cooperatives existing in Chicago.
Red Clover	Maryland	The Red Clover Collective is an intentional community committed to cooperative living and collective ownership in the Better Waverly neighborhood of Baltimore City. In our home, we share household labor, nourishing meals, and open and caring relationships. We are working towards a world where sustainable living, social justice, and artistic creation are central values.
ReJenerate	Wisconsin	The purpose of the Cooperative is to provide affordable housing that is democratically controlled by the residents, promote cooperation as a tool for economic justice, and use housing as a vehicle for environmental sustainability and social justice.
River City Housing Collective (RCHC)	lowa	There are three things we as RCHC value and hope to continuously develop: our physical environment, our social environment, and our relationship with the outside community. We hope to develop our physical space by maintaining our facilities and by instilling a sense of ownership among our residents. We would like RCHC to be "home-like" with a social environment that encourages involvement, where members interact with mutual respect, goodwill, acceptance, trust, and support.



		•
		We hope to be an asset to the community through concern for the environment, education, and the support of community endeavors.
Santa Barbara Student Housing Cooperative (SBSHC)	California	The purpose of the Santa Barbara Student Housing Co-op (SBSHC) is to provide low rent co-op housing for student, staff, and faculty of the University of California at Santa Barbara, regardless of gender, race, social, political, or religious affiliation, and thereby influencing the community to eliminate prejudice and discrimination in the community. We strive to engage in continuous educational programs that further the principles of cooperation through mutual, self-help living at a minimal cost.
Students' Cooperative Association (SCA)	Oregon	The SCA provides low-cost, education-focused housing for the Eugene area. We work together through consensus to nurture an intentional, sustainable, and inclusive community that challenges traditional and oppressive systems.
University Cooperative Housing Association (UCHA)	California	Our purpose is to provide affordable, quality housing to the UCLA academic community, emphasizing the social welfare of members before profit.
Wood St. Co-op	Rhode Island	Wood St Cooperative is a housing cooperative in the West End of Providence RI.
Riverton Community Housing:	Minnesota	To develop and maintain quality student-oriented housing communities operating on a nonprofit, democratic basis.
Brooke Ave. Chateau Cole Townhomes Fourth St. Franklin Marcy Park Marshall		



DATA ANALYSIS

TRENDS ACROSS TYPES OF CO-OPS

The following charts show the trends of Co-ops' Health scores based on population, student-only status, whether or not they have staff, and the age of the co-op since its founding.

The charts display health score on the vertical axis, increasing from bottom to top, and the basis on the horizontal, increasing from left to right.

Each line shares a color with a health score category on the right.

The Overall Score is the lower, thick blue line on the chart. Overall score is measured on a 1-4 basis (Poor, Fair, Good, Excellent) and is a separate metric, not an average of the 1-6 basis of the individual categories, so it appears lower.

When reading these aggregate charts, the slope of a trendline, up or down, is the takeaway, not the absolute height. The slope shows how related the scores are to the basis.

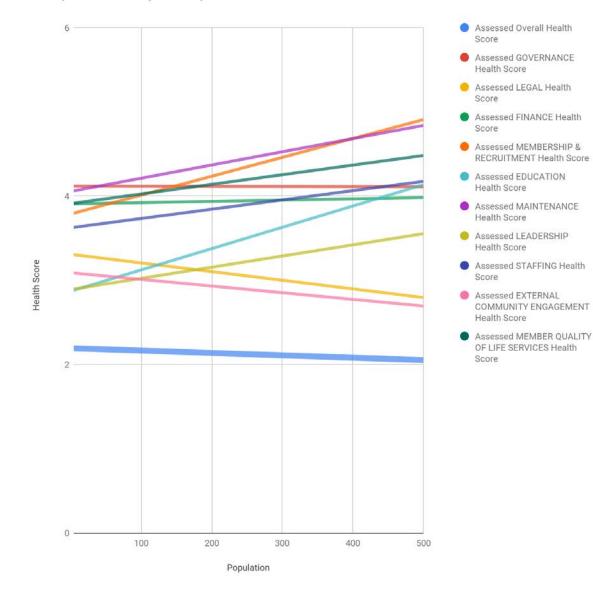
For more information about our analysis and determination of whether or not any trend was considered statistically significant, please contact staff@nasco.coop.



Health by Population

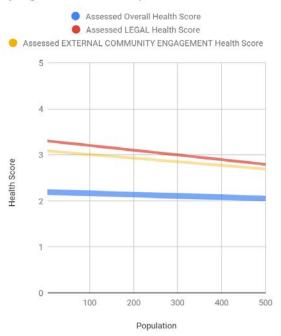
Large co-ops scored higher than small co-ops in Education and Member Recruitment. Small co-ops scored marginally higher than large co-ops in External Community Engagement. Co-op size did not correlate with strength of Member Quality of Life Services, Governance, or Legal metrics.

Comparative Analysis: Population Basis

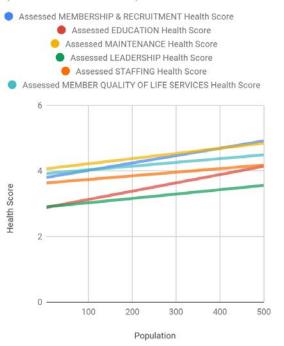




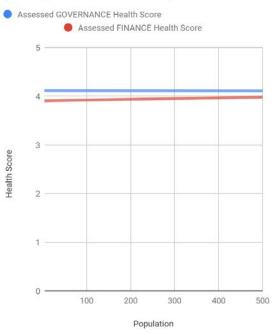
Comparative Analysis: Population Basis (Negative Correlation)



Comparative Analysis: Population Basis (Positive Correlation)



Comparative Analysis: Population Basis (No Significant Correlation)

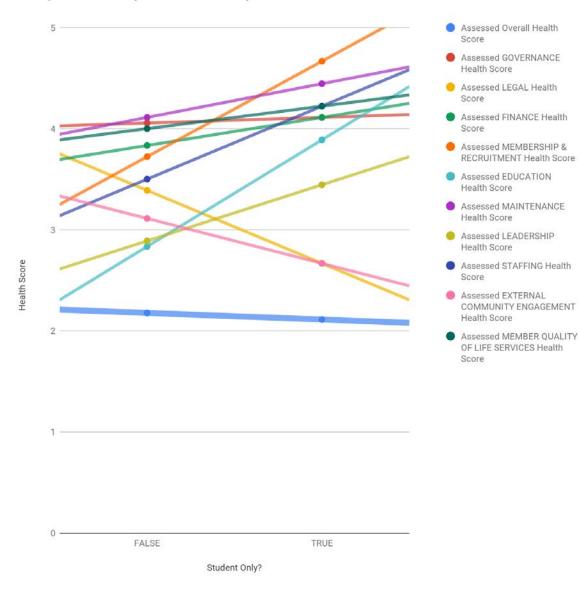




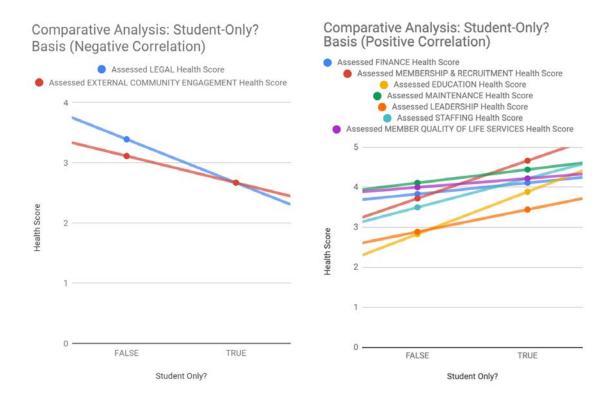
Health by Student-Only Status

Co-ops open to non-student members had stronger scores for Legal and External Community Engagement, while student-only co-ops scored higher on all other individual health metrics. Despite this, overall health of student-only co-ops and co-ops open to non-students are nearly identical.

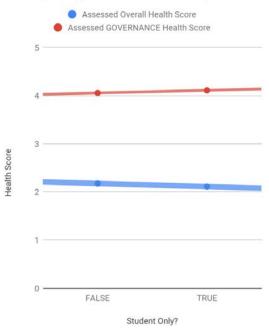
Comparative Analysis: Student-Only? Basis







Comparative Analysis: Student-Only? Basis (No Significant Correlation)

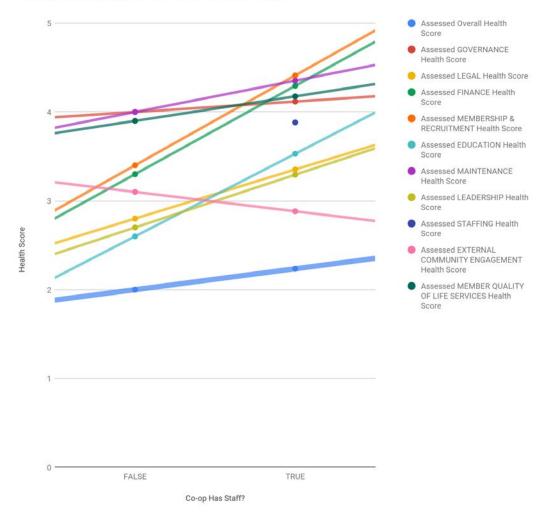




Health of Co-ops With and Without Staff

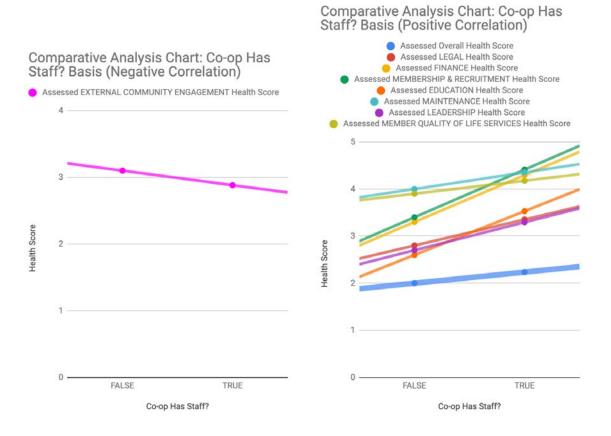
Co-ops with staff scored higher in every health category except for External Community Engagement. While there is no control group in this survey to test why this is, we believe that the presence of paid staff act as a stabilizing force to even out the impacts of member turnover, while bringing technical skills to co-ops that may not be present among members. It is also worth noting that the average size of a surveyed co-op without staff is 16.5 members, while the average size of a co-op with staff is 172 members.

There are other possible factors, including that co-ops that hire staff are likely to have the funding needed to afford to pay staff, and also tend to be more established. We plan to explore this question in future reports, but it is also possible that co-op staff are part of a virtuous cycle - co-ops that are stable and well-funded enough to hire staff remain stable through the work done by that staff.

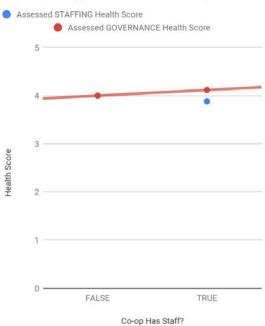


Comparative Analysis: Co-op Has Staff? Basis





Comparative Analysis: Co-op Has Staff? Basis (No Significant Correlation)



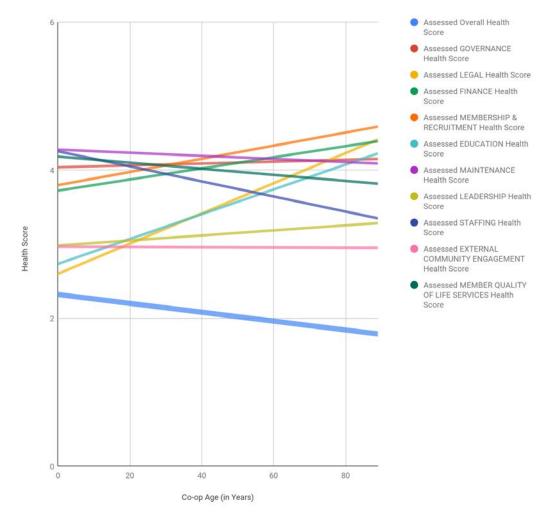


Health By Co-op Age

The following Chart shows the trends of Co-ops' Health scores based on co-op age (the number of years since founding).

Education and Legal health scores were significantly higher among older co-ops, while Staffing scores were notably lower.

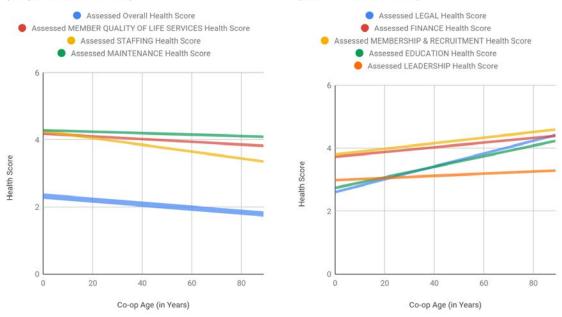
Higher scores among older co-ops in Education and Legal Health could be due to the fact that having these systems in place are what allowed the co-ops to reach this age. It could also simply be due to the co-ops having had more time to develop these systems. NASCO does not have a current hypothesis as to why longer-established co-ops have lower Staffing Scores, but as stated in our report, NASCO intends to put significant effort into providing improved staffing and HR resources.



Comparative Analysis: Co-op Age Basis



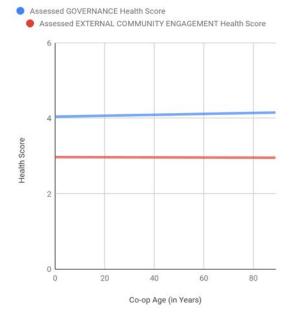
Comparative Analysis: Co-op Age Basis (Negative Correlation)



Comparative Analysis: Co-op Age Basis

(Positive Correlation)

Comparative Analysis: Co-op Age Basis (No Significant Correlation)





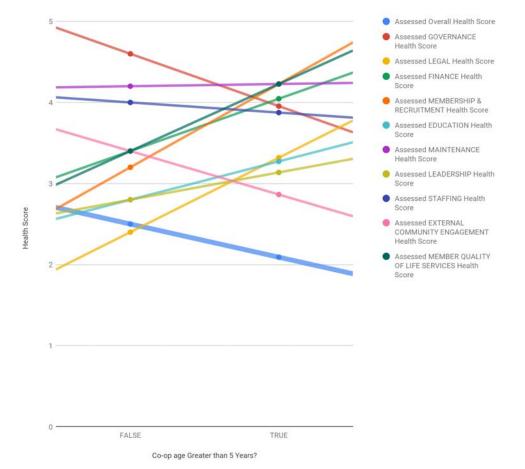
Health By Co-op Age - the first 5 years

NASCO looked at a breakdown of co-op health by whether or not respondents' co-ops were older than 5 years, to see if there were any specific differences between newly formed entities and those that have been around for a long time.

This comparison showed the strongest correlation with overall health assessment - Co-ops under 5 years old had notably higher Overall Health scores than those of more established organizations, as well as much higher Governance and External Community Engagement.

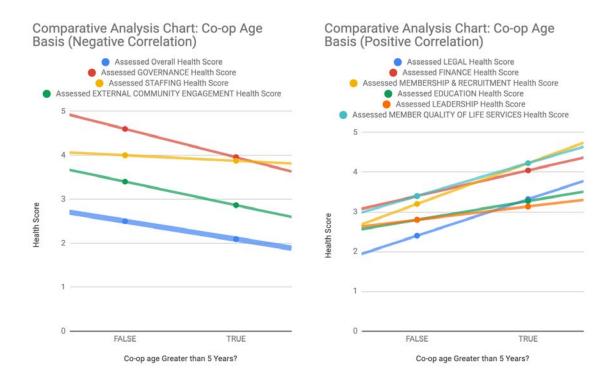
Where new co-ops struggled most is in Legal, Membership/Recruitment and Member Quality of Life Services, with Finance and Education also showing notably lower health scores.

Some of these positive results could be attributed to the fact that founding members are likely still in residence at these newer co-ops, and the fact that creation of a new co-op usually necessitates some engagement with the community. Some of the negatives could be due to those co-ops not having had as much time or perceived reason to establish systems.

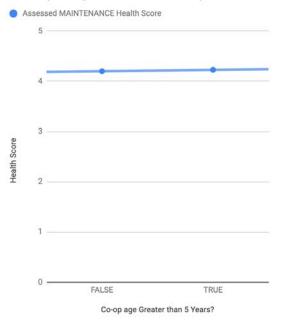


Comparative Analysis Chart: Co-op Age Basis





Comparative Analysis Chart: Co-op Age Basis (No Significant Correlation)



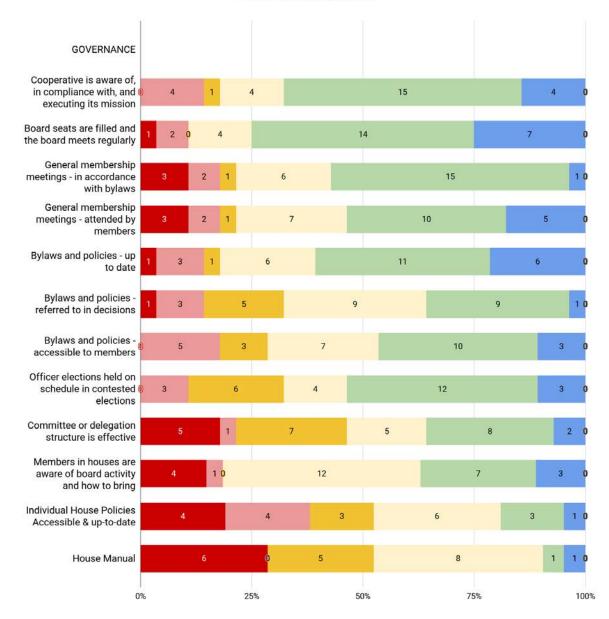


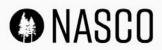
CO-OP HEALTH INDICATOR AGGREGATE SCORES

Governance

Line-By-Line Sector Comparison

Doesn't exist = Exists but not functioning = Functioning but without formal system = Mostly exists, mostly functioning
 Exists and functions satisfactorily = Strong system exists, strong functioning = Unable to access / didn't get to see it
 NASCO did not ask about this

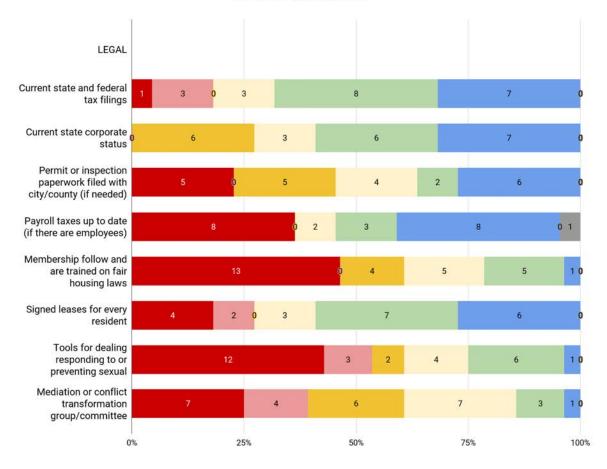




Legal

Line-By-Line Sector Comparison

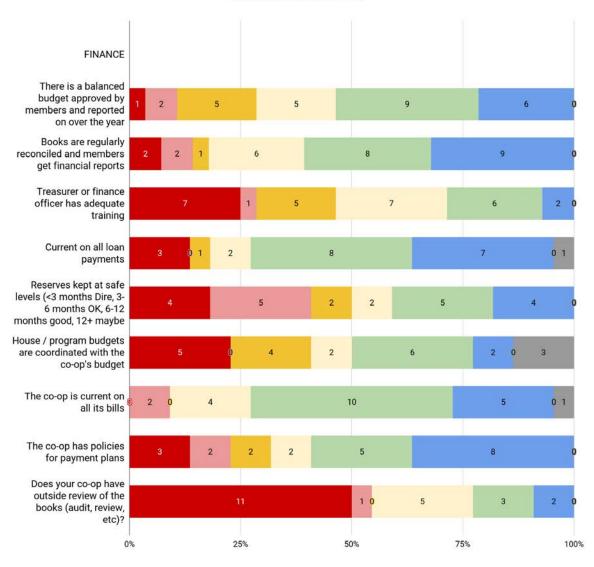
Doesn't exist = Exists but not functioning = Functioning but without formal system = Mostly exists, mostly functioning
 Exists and functions satisfactorily = Strong system exists, strong functioning = Unable to access / didn't get to see it
 NASCO did not ask about this



Finance³

Line-By-Line Sector Comparison

Doesn't exist = Exists but not functioning
 Functioning but without formal system
 Mostly exists, mostly functioning
 Exists and functions satisfactorily
 Strong system exists, strong functioning
 Unable to access / didn't get to see it
 NASCO did not ask about this



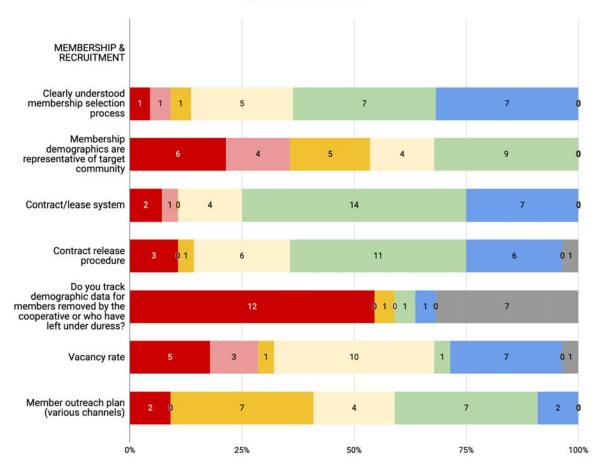
³ Three co-ops stated that they did not have systems for paying back their loan obligations. This is because those co-ops do not have any current loans.



Membership & Recruitment

Line-By-Line Sector Comparison

Doesn't exist
 Exists but not functioning
 Functioning but without formal system
 Mostly exists, mostly functioning
 Exists and functions satisfactorily
 Strong system exists, strong functioning
 Unable to access / didn't get to see it
 NASCO did not ask about this

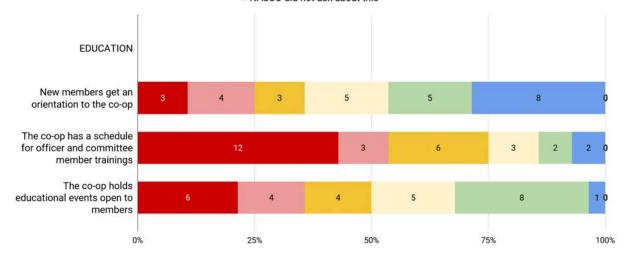




Education

Line-By-Line Sector Comparison

Doesn't exist
 Exists but not functioning
 Functioning but without formal system
 Mostly exists, mostly functioning
 Exists and functions satisfactorily
 Strong system exists, strong functioning
 Unable to access / didn't get to see it
 NASCO did not ask about this

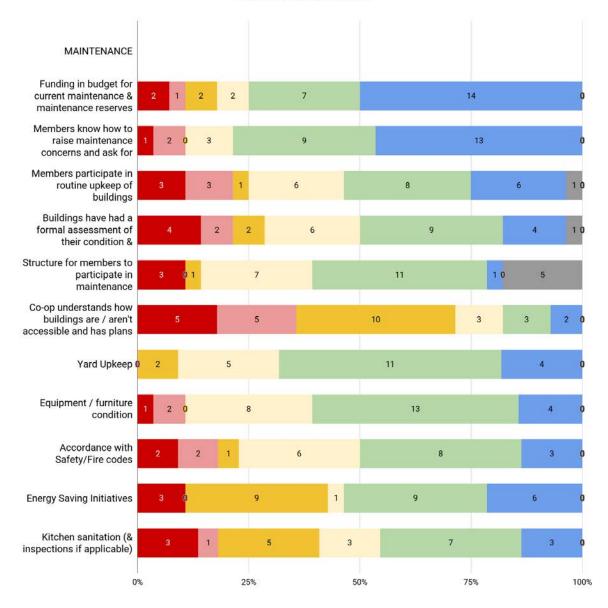




Maintenance

Line-By-Line Sector Comparison

Doesn't exist = Exists but not functioning = Functioning but without formal system Mostly exists, mostly functioning
 Exists and functions satisfactorily = Strong system exists, strong functioning = Unable to access / didn't get to see it
 NASCO did not ask about this

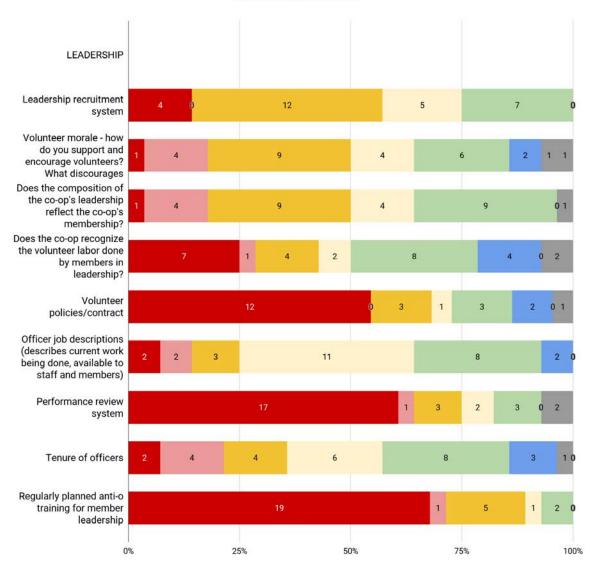




Leadership

Line-By-Line Sector Comparison

Doesn't exist = Exists but not functioning
 Functioning but without formal system
 Mostly exists, mostly functioning
 Exists and functions satisfactorily
 Strong system exists, strong functioning
 Unable to access / didn't get to see it
 NASCO did not ask about this

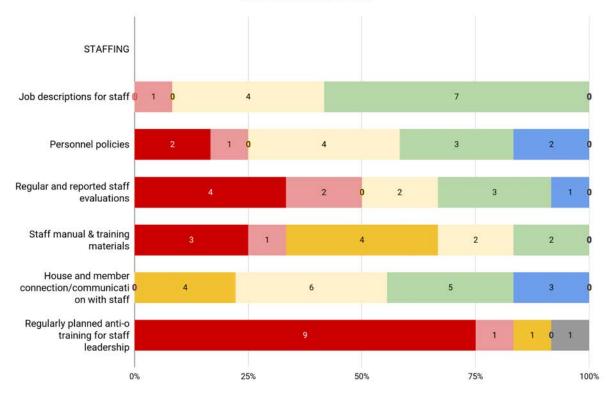


ONASCO

Staffing⁴

Line-By-Line Sector Comparison

Doesn't exist
 Exists but not functioning
 Functioning but without formal system
 Mostly exists, mostly functioning
 Exists and functions satisfactorily
 Strong system exists, strong functioning
 Unable to access / didn't get to see it
 NASCO did not ask about this



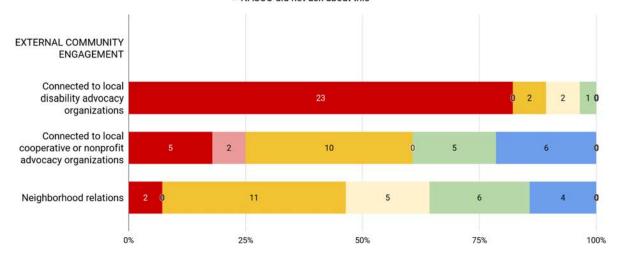
⁴ This graph only includes data pulled from co-ops with staff.



External Community Engagement

Line-By-Line Sector Comparison

Doesn't exist = Exists but not functioning
 Functioning but without formal system
 Mostly exists, mostly functioning
 Exists and functions satisfactorily
 Strong system exists, strong functioning
 Unable to access / didn't get to see it
 NASCO did not ask about this

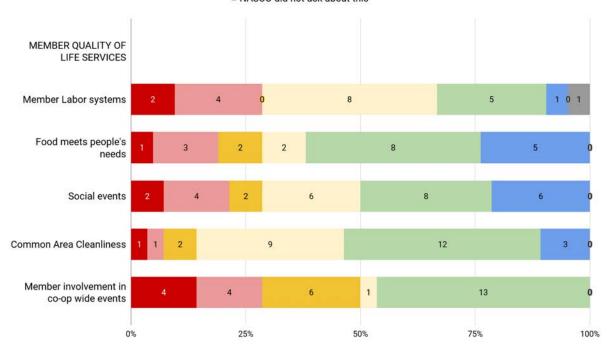




Member Quality of Life Services

Line-By-Line Sector Comparison

Doesn't exist = Exists but not functioning
 Functioning but without formal system
 Mostly exists, mostly functioning
 Exists and functions satisfactorily
 Strong system exists, strong functioning
 Unable to access / didn't get to see it
 NASCO did not ask about this





All Health Indicators

Doesn't exist: Exists but not functioning Functioning but without formal system Mostly exists, mostly functioning Exists and functions satisfactorily
 Strong system exists, strong functioning
 Unable to access / didn't get to see it NASCO did not ask about this

GOVERNANCE				
Cooperative is aware of, in compliance with, and	4 1 4		15	4
Board seats are filled and the board meets	1 2 0 4		14	
General membership meetings - in accordance	3 2 1	6	15	
General membership meetings - attended by	3 2 1	1	10	5
Bylaws and policies - up to date		6	- 11	6
Bylaws and policies - referred to in decisions	1 3 5	9	1	9 1
Bylaws and policies - accessible to members	5 3	7	10	3
Officer elections held on schedule in contested	3 6	4	12	3
Committee or delegation structure is effective	5 1	7	5	8 2
Members in houses are aware of board activity and	4 1 0	12	0.000	7 3
Individual House Policies Accessible & up-to-date	4	4 3	6	3 1
House Manual	6	0 5	8	1 1
LEGAL				
Current state and federal tax filings	3 0 3		8	7
Current state corporate status 0	6	3	6	7
Permit or inspection paperwork filed with	5 0	5	4 2	6
Payroll taxes up to date (if there are employees)	8	0 2	3	8 0 1
Membership follow and are trained on fair housing	13		4 5	5 1
Signed leases for every resident	4 2	0 3	7	6
Tools for dealing responding to or preventing	12		2 4	6
Mediation or conflict transformation	7		2 4	
Mediation or conflict transformation FINANCE		4	,	3
		_		
There is a balanced budget approved by members	2 5	0	9	6
Books are regularly reconciled and members get	2 2 1	6	8	9
Treasurer or finance officer has adequate training	7	1 5	7	6 2
Current on all loan payments	3 0 1 2	8		7 0 1
Reserves kept at safe levels (<3 months Dire, 3-6	4	5 2	2 5	4
House / program budgets are coordinated with the	5 0	4 2	6	2 0 3
The co-op is current on all its bills 🧕	2 0 4		10	5 0 1
The co-op has policies for payment plans	3 2	2 2	5	8
Does your co-op have outside review of the books			1 0 5	3 2
MEMBERSHIP & RECRUITMENT				
Clearly understood membership selection process	1 1 1 5		7	7
Membership demographics are representative of	6	4 5	4	9
Contract/lease system	2 1 0 4		14	7
Contract release procedure	3 0 1 6		11	6 0 1
Do you track demographic data for members		12		7
Vacancy rate	5	1	10 1	7 0 1
	2 0 7		4	7
Member outreach plan (various channels)	2 0 7		4	7 2
EDUCATION	2 0 7		4	7 2
EDUCATION New members get an orientation to the co-op	2 0 7 3 4	3 5	4	7 2
EDUCATION New members get an orientation to the co-op The co-op has a schedule for officer and	2 0 7 3 4 12	3 5	5	7 2 8 3 2 2
EDUCATION New members get an orientation to the co-op The co-op has a schedule for officer and The co-op holds educational events open to	2 0 7 3 4 12 6	3 5 3 4 4	4 5 6 5	7 2 8 3 2 2 8 1
EDUCATION New members get an orientation to the co-op The co-op has a schedule for officer and The co-op holds educational events open to MAINTENANCE	2 () 7 3 4 12 6	35 3 4 4	5 5	7 2 8 3 2 2 8 1
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EDUCATION New members get an orientation to the co-op The co-op has a schedule for officer and The co-op holds educational events open to MAINTENANCE Funding in budget for current maintenance & Members know how to raise maintenance Members participate in routine upkeep of buildings	2 0 7 3 4 12 6 2 1 2 2 1 2 3 3 3 1	3 5 3 4 4 7 9 6	6 5 5 8	7 2 8 3 2 2 8 1 14 13 6 1
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EDUCATION New members get an orientation to the co-op The co-op has a schedule for officer and The co-op hids educational events open to MAINTENANCE Funding in budget for current maintenance & Members know how to raise maintenance Members participate in routine upkeep of buildings Buildings have had a formal assessment of their Structure for members to participate in Co-op understands how buildings are / arent	5	3 5 3 4 4 7 9 6 6	4 5 5 8 9 11 10	8 1 14 13 6 1 4 1 1 0 5
EDUCATION New members get an orientation to the coop The co-op has a schedule for officer and the co-op holds educational events open to MAINTENANCE Funding in budget for current maintenance & Members participate in routine upkeep of buildings Buildings have had a formal assessment of their Structure for members to participate in Co-op understands how buildings are / aren't Vard Upkeep	5	3 5 3 4 4 7 9 6 6	4 5 5 8 9 11 10	8 1 14 13 6 1 4 1 1 0 5
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EDUCATION New members get an orientation to the co-op The co-op has a schedule for officer and The co-op holds educational events open to MAINTENANCE Funding in budget for current maintenance & Members participate in routine upkeep of buildings Buildings have had a formal assessment of their Structure for members to participate in Co-op understands how buildings are / arent Vard Upkeep Equipment / furniture condition Accordance with Safety/Fire codes Energy Saving Initiative	5	3 5 3 4 4 9 6 7 5	4 5 5 8 9 11 10	8 1 14 13 6 1 4 1 1 0 5
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