

**Whose Home? Our Home!**  
**Whose Community Our Community**  
**Action Guide Workshop**

*“Cooperative ownership of land opens the door to many opportunities for group development of economic enterprises which develop the total community rather than create monopolies that monopolize the resources of a community.” - Fannie Lou Hamer*

TITLE: Community Strength and Self-Determination Through Cooperative Economics  
Housing and Community for People, Not for Profit: Build Wealth, Communities Win

Facilitators:

Supplies:

- Flipchart, markers, tape - for note taking
- Color post-its in variety of colors if available - for answering questions on front side of guide for group discussion
- Copies of action guide
- Rise of the Renter Nation, A Report by The Homes For All Campaign of Right to the City Alliance pages 11 and 12 for further discussion to back side of action guide regarding public policy.

GOALS:

- What are the advantages of collective vs. individual homeownership?
- Learn about new opportunities to bring stability and economic justice to our neighborhoods and our lives, through organizing for cooperatively-owned housing.
- Learn about successful examples of worker-owned co-ops in our neighborhoods and around the country and the world.
- How does a cooperative business model keep economic resources in the hands of workers and local communities? How does it also support international worker solidarity and fair trade?
- Gain understanding on home outside of capitalism and privatization and steps towards community control.

MATERIALS:

- [Cooperative definition, values, and principles](#)
- Co-op comparison document adapted from [http://www.ontario.coop/coop\\_resources](http://www.ontario.coop/coop_resources)
- [NAHC Cooperative Comparison Housing Chart](#) and History of Housing Co-ops article
- Kwanzaa Principles

- [“Low-wage workers become their own bosses”](#)
- [“Mondragon worker cooperatives decide how to ride out a downturn”](#)
- [“Cooperative success confounds liberals, analysts alike”](#)
- [“South America: Mercosur’s Cooperatives in an Age of Integration”](#)
- [Evergreen Cooperatives of Cleveland](#)
- [Dot Comm Co-op “Food Co-op FAQ,”](#)
- [Equal Exchange Fair Trade FAQ](#)
- [MST Sector of Production, Cooperation, & Environment](#)

## OUTLINE:

### Housing Justice

1. In all its campaigns, CL/VU has an overarching vision of economic and social justice. This includes the view of **housing as a human right**, rather than a commodity for speculation. At the same time, we see access to meeting basic needs as a human right that should be collectively/publicly provided for (health care, education, retirement, etc). Extreme and growing economic inequality is incompatible with a just society. The vision of housing justice that we work towards as part of this larger goal is **resident control over housing**.
  - a. What does it mean to have control over your housing?
  - b. What are ways you have had control, or not, over housing situations you've been in, in your life? (*ownership, security, involvement in management, neighborhood conditions*)

### Personal histories

1. Many cultures have traditions of some forms of communal land ownership.
  - a. Are there any examples you know of? (*Mexican ejido, Bolivian ayllu land.*)
2. There are also many cultural and faith perspectives on communal values.
  - a. Are there moral, spiritual, or cultural principles on our responsibility to the collective that you believe in? (*CL/VU believes that the 7 principles of Kwanzaa hold wisdom that all oppressed peoples can reflect on.*)

### Community Land Trusts:

1. Land trusts are another community/collective ownership model that supports creation of permanently affordable housing, sometimes in combination with co-ops.

*DSNI created a land trust to put land into the service of the community – one project it was used for was the construction of co-op housing targeted to low-income families, developed by Dorchester Bay EDC.*

*What’s on Dudley Neighbor’s Inc Land trust?*

- 225 units of affordable housing including: 95 units of permanently affordable homeownership, 77 cooperative housing units and 53 rental units
- single family moderate income home currently being built by Youth Build Boston
- a playground
- a mini orchard and community garden
- West Cottage Farm and Community Greenhouse, operated by The Food Project
- community non-profit office space

*Future Projects:* 1) commercial space (a new 2-3 story building is in the works)  
 2) Urban Farm as part of partnership with Trust for Public Land and Urban Farming Institute

2. There are efforts underway to set up partnerships and financing for creation of collectively-owned housing, as a response to the foreclosure and gentrification crisis.
  - a. What if the foreclosed homes that families can't buy back individually, instead of going to investors and feeding the cycle of speculation and predation, could be converted to co-ops or similar structures to create more long-term affordability?
  - b. What if Community Development Corporations (CDCs) took a greater role in non-profit acquisitions? CDCs are generally known to build affordable housing. In an era of aggressive gentrification can CDCs play a larger role in purchasing renter owned properties facing gentrification and managing these properties so renters are not displaced?
  - c. How could this transforming a crisis into resilience, with increased strength and lasting, become protection for the future?

### Cooperatives

1. Modern cooperatives, as a legal business structure, were created as a response to the exploitation of industrial capitalism in Europe – groups of people banding together to counterbalance the power of large business owners.
2. Co-ops were started up for ordinary working people to be able to purchase goods affordably, profit from their own labor, and own and control their own homes.
  - a. How are these still challenges for ordinary working people today?
3. Cooperatives have been a way for communities facing economic and social oppression to stand together to build strength, economically and politically. When the market doesn't provide for people as a group, they can use alternative strategies based on solidarity to provide for themselves.
  - a. African Americans from the 1700s on, and later Asian, Latino, Caribbean, and African immigrants have built on cooperative economic customs like savings clubs, and gone on to found credit unions, consumer co-ops for

buying goods and services, and workers co-ops to sell their crafts and their labor.

- b. Does your family or community have stories of collective ways of doing business and building wealth?
4. Introduce Cooperative definition, values, and 7 principles.
  - a. How do these principles compare to the operation of for-profit businesses? (*purpose, voting/decisionmaking, where the profits go, effect on local economy*)
  - b. Is/was anyone here a member of a co-op?
  - c. How is/was it different from other places you've lived, worked, shopped?

*Housing co-ops or worker co-ops, consumer co-ops, credit unions, etc.*

5. Worker-owned cooperative businesses take different forms across the country and the world, from a housecleaning service in New York with 40 members, to Latin American coffee-farmer co-ops of 1,000 families, to a Basque industrial co-op made up of many companies, employing 100,000 people.
  - a. How would it impact our lives if co-ops grew to become a bigger part of the economy?

*More economic equality, less unemployment, more opportunities for a democratic workplace, better access to services.*

6. What are some local examples of co-ops?
  - a. Boston Workers Alliance
    - i. fights for social and economic justice by creating and demanding decent jobs for all people who want to work. We view the ability to live productively and raise our families in peace as a right. As we walk towards our freedom, we build strength and hope through cooperation, political awareness and collective action. We recognize that unless we demand a societal change to have fair work for all, members of our community will be forced to compete, like crabs in a barrel, for fewer and lower-paying jobs.
      1. Our economic development initiative, Roxbury Green Power, is a worker-owned cooperative dedicated to building green jobs in Boston's economically disenfranchised neighborhoods. We collect waste vegetable oil from local restaurants, and recycle it as a green fuel source for biodiesel production. We are inspired by the model of Evergreen Cooperatives in Cleveland.
7. Consumer-owned co-ops
  - a. allow people to join together and pool their resources, and in some cases labor, to obtain goods or services more affordably. Any profits are also shared among the members, or re-invested in the co-op.
8. Food co-ops are a common example, while credit unions are a similar enterprise.

- a. They allow marginalized people more security in meeting their basic needs, and accessing the resources they need to develop their local economy.

*The Dorchester Community Cooperative is an organization currently being founded by residents of Dorchester, MA and surrounding communities. We are in the process of creating a food co-op. Our goals are social, economic and environmental sustainability; building community among the different ethnic groups, age range, and mixed income groups that make up our neighborhood; the stability of an economy controlled by its local residents; creation of local jobs; building our future through engaging youth; and affordable access to fresh healthy food.*

9. Supporting international worker solidarity and fair trade
  - a. In today's global economy, capitalist companies compete in a "race to the bottom," moving jobs from place to place in search of the lowest standards for pay, taxes, and worker and environmental protections.
  - b. Workers in both the "developed" and "developing" countries lose in many ways under this system – whether it's abuse and exploitation, high unemployment, or pressure to migrate from their homes in search of a livelihood.
    - i. How can working people support each other's economic development across borders?
    - ii. What might the connection be between consumer- and worker-owned co-ops?
    - iii. How does international worker solidarity and fair trade connect to cooperative values?
    - iv. What lessons can cooperative movements in other countries teach us in the U.S.?

*The Movimento Sem Terra in Brazil is a powerful social movement that has trained landless workers to occupy farmland to gain collective land through direct action, and also established hundreds of cooperatives of different types from agricultural to credit unions. Equal Exchange is a worker co-op based in the U.S. that imports and sells coffee and other products from Latin American, African, and Asian cooperatives through fair trade practices.)*

Questions, ideas:

1. What did you get out of this workshop that will help you organize for housing justice?
2. What would you want to learn more about?
3. Who else would you want to hear from on this topic?
4. Would you consider a community control process for your neighborhood? Why or why not?

Supporting Materials:

Stories.coop interactive site

<http://www.stories.coop/stories/written/berthas-story-founding-members-describes-power-cooperative-development>

Dr. Jessica Gordon Nembhard - African American Women's Participation in Co-ops

<http://www.geo.coop/bios>

<http://www.dollarsandsense.org/archives/2006/0706toc.html>

<http://socialeconomyaz.org/research/video/jessica-gordon-nembhard-ph-d/>

<http://american.coop/content/jessica-gordon-nembhard-speaks-black-co-op-pioneers-struggle-economic-justice>

Caribbean Savings Club tradition

<http://www.thegrio.com/money/sou-sou-black-immigrants-bring-savings-club-stateside.php>

Building a Latino Cooperative Movement in Washington State

<http://forwashington.org/node/207>

Latino Farmers Coop in Louisiana

<http://latinofarmerscoop.org/history.html>

Water Utility Provider Coops in Bolivia

<http://www.iadb.org/idbamerica/index.cfm?thisid=3497>

Latino Community Credit Union, North Carolina

<http://www.latinoccu.org/en/resources/other-resources>

Limited Equity Housing Coop Toolkit

<http://policylink.info/EDTK/LEHC/Why.html>

Historical Analysis of Cooperative Housing

<http://www.ica.coop/al-housing/categories/Developing-Housing-Co%252doperatives/General-Information/>

History of Villa Victoria

[http://iris.lib.neu.edu/cgi/viewcontent.cgi?article=1007&context=libraries\\_grants](http://iris.lib.neu.edu/cgi/viewcontent.cgi?article=1007&context=libraries_grants)

UN Co-op Year Official Video

<http://www.youtube.com/watch?v=ecSMtMurwsl>

International Cooperative Association

<http://www.ica.coop/al-ica/>

National Association of Housing Cooperatives

<http://www.coophousing.org/DisplayPage.aspx?id=90&bMenu=76&bItem=90>

DSNI Declaration of Community Rights

<http://www.dsni.org/declaration-community-rights>

UHAB NYC

<http://www.youtube.com/watch?v=aU-vc0ND1gM>

<http://www.youtube.com/watch?v=QDgUF9SrbjQ>

Local Resources:

Housing Co-ops

JPNDC – Juan Gonzalez

Forest Glen (now independent from JPNDC) Residents – Khalida Smalls, Maggie Merced, Mauro Reyes

JPNDC Scattered Site Co-op Residents – Martha Rodriguez (also a JPNDC board member)

Consumer/Worker Coops – Fair Trade – International Worker Solidarity

Saulo Araujo – on ACE board, also Grassroots International

Sara Mersha – Grassroots International ED, former DARE organizer

Equal Exchange

Co-op Power

Alliance to Develop Power

Worker Co-ops

Josefina Luna, CERO Co-op

Ben Mauer, Quilted Co-op

Red Sun Press

Boston Workers Alliance

Consumer Co-ops

Boston Building Materials Co-op

Dot Comm Co-op

Financing/Technical Education

NE Cooperative Fund

National Cooperative Bank

International Cooperative Association

Land Trusts

DSNI

For more information:

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Member Organization of the *Metro Boston Community Land Trust network*

*\*Workshop content adapted from Maria Christina Blanco's, City Life/Vida Urbana, workshop for the Radical Organizing Conference Spring 2012*