op share entitles the member to a set of rights and responsibilities in the co-op.

**Share Capital.** Money that a cooperative obtains from sale of shares.

**Shared Appreciation.** See "Equity Sharing."

**Share Loan.** A loan obtained to purchase a share in a housing co-op. See description of NCB Savings Association in Chapter 20.

**Shared Housing.** Covers any type of housing where unrelated people or housemates live under one roof and share common living room and kitchen facilities. The ownership can rest with one, some, or all of the housemates, or the housemates can be renting from an absent landlord or a nonprofit organization that owns or leases the property. This type of housing, often referred to as co-op living and once popular primarily with college students, is gaining popularity among the general population, especially among intergenerational and environmentally oriented groups seeking an extended family-like environment along with more sharing of resources. Shared housing is usually the least expensive housing option available in any community.

**Shared Housing Cluster.** Refers to a community in which the physical residences are specifically designed for shared housing. In the Bay Area, both Innovative Housing and the Shared Living Resource Center (SLRC) have designed to-share residential clusters. SLRC has created a catalog of designs for shared living communities.

**Shared Live-Work Space.** In this housing arrangement, there are shared spaces for both living and working, which can accommodate self-employed individuals or those living and working together as a group. This arrangement can also be used by public and corporate employees who do much of their work through telecommuting. Those sharing live/work spaces—individuals or groups—can choose to share work space and/or equipment related to their activities. Members can also choose to have individually owned equipment inside their private living quarters. Live-work sharing can be for renters and/or owners. A number of properties for this purpose have been devoted to artists and crafts persons, self-employed consultants, or those engaged in small cottage industries. Affordable costs and companionship are important advantages of shared live-work space. The neighborhood at large also benefits, as live-work spaces reduce traffic and parking impacts on a neighborhood. Zoning and building codes are rapidly changing to accommodate these types of arrangements. Advocacy groups such as California Lawyers for the Arts are accelerating this process where it is not yet happening.

**Short Term Debt.** Borrowed money that must be paid back within a specified period, usually one to three years.

**Signature Loan.** A loan for which collateral is not required. A person's signature on the loan is considered adequate evidence that the borrower will repay the loan.

**Single Parent Shared Housing.** Single parents can find one another through nonprofit community service organizations, churches, newspapers, etc. They are creating mutually supportive living arrangements for themselves, such as shared housing, moving into the same apartment building or condominium complex, co-op apartments, cohousing, etc. These housing accommodations might be rented or owned.

**Single Room Occupancy Buildings.** Dormitories, boarding houses, and residential hotels are examples in which private rooms, shared and/or private baths (or wash basins in the private rooms), and often some type of common eating
arrangements are provided. The meal service may be provided by a landlord for a fee, or arranged among the residents themselves. In most cases, the room is modestly furnished with just the basics. By definition, this type of housing is a rental; the landlord maintains an independent financial arrangement with each resident. The act of sharing meals often facilitates a cooperative community feeling in such buildings. In many cases these rentals accommodate a specific sub-population (e.g., students, seniors, disabled, very low income, homeless); they may or may not provide support services. Some buildings are very transient. Others develop loyal long-term residents. A group could acquire an SRO property to live in and own on a cooperative basis or have a non-profit housing developer own it while the resident group could function as a leasing co-op and self-manage the building.

Social Audit. One of the terms applied to the practice of an increasing number of co-ops that report publicly on their policies and actions that have an effect on society, apart from their prime business. Some areas of particular significance to co-ops include environmental sustainability, consumer education, poverty, and racism; community needs such as housing, day care, and recreational or cultural facilities; and the problems of the disabled and the elderly.

Social Values. Co-ops are both social and business organizations. Some co-ops are created primarily as business arrangements, while others are established to meet social needs primarily. Some will define a cooperative as first and foremost a business for the purpose of earning or saving money for the participants, yet concede that indirectly they also bring about benefits that are social in nature. Others begin with the statement that cooperatives are primarily social arrangements, or societies, which undertake business activity in order to provide benefits, directly and indirectly, that will have social value for themselves and all members of the community.

Standard of Living. The relationship that persons have to their level of material comfort, as distinct from quality of life, which refers to the relationship that persons have to others and to the environment.

Sterling-Davis Act. California Civil Code Sections 1350 - 1370, which contains many of the legal requirements for cooperatives, community apartments and condominiums, and other types of common interest subdivisions.

Stock Certificate. Documentation of ownership of a company's shares, indicating the number of shares registered in the name of the owner, issuing corporation, and whether the stock is par value or not.

Stock Cooperative. See "Market Rate Cooperative."

Strategic Planning. Mutually supportive set of long-term activities designed to move a group towards a set goal, based on systematic assessment of resources and constraints and methods of using resources to overcome restraints.

Student Cooperative. Located near colleges and universities across the country, these co-ops provide a variety of group living arrangements to meet student needs for low-cost highly social living arrangements. Many such co-ops are federated through the North American Students of Cooperation in Ann Arbor, Michigan, along with student owned bookstores and other student owned cooperative businesses. See Chapter 9.

Student Loan Market Association (Sallie Mae). See "Sallie Mae."

Study Action Group. Generic name given to small groups of people, often meeting in a
home, for self-education and study of a co-op subject. After the formal part of the meeting, some form of recreation and refreshments adds to the social nature of the occasion. Such groups may meet regularly, moving from topic to topic or following a curriculum as presented in a correspondence course. Other names given are co-op salons, study circles, and kitchen meetings. Concept as applied to co-ops has its origin in the folk schools of Denmark beginning in the late 19th century, and still popular today, where adults meet in homes during the winter to study and discuss issues of the day. The benefit of these informal gatherings was taken up in Sweden, and the Study Circle Movement resulted, widely used by co-ops, temperance groups, and the labor movement as a basic educational instrument, form of recreation, and social activity. The currently growing salon movement in the U.S. is comparable.

**Subchapter T.** Sections 1381 to 1388 of the U.S. Internal Revenue Code, covering cooperatives which serve some public benefit, such as low-income housing co-ops.

**Subscription Agreement.** This document demonstrates that a member has purchased a share in a cooperative housing corporation and the value of that share. It also outlines other terms such as the monthly assessment and conditions for default.

**Sustainable Development.** A whole systems or multi-disciplinary approach to planning and development in which provision is made for meeting current human needs in healthy ways without jeopardizing the ability of future generations to meet their needs in healthy ways. This involves planning and development that enables people to meet their social, economic, and spiritual as well as physical needs in healthy ways.

**Sweat Equity.** The act of providing personal labor in building or rehabilitating a property by a resident-owner in order to reduce the price and/or as part of a purchase agreement, especially as used in subsidized or self-help housing.

**Take-Out-Financing.** See "Debt Financing."

**Tenancy-in-common.** The commonest form of ownership in which members of a "share purchase group" can own their property. Tenants-in-common can pass on their ownership rights to heirs. Usually there is agreement giving each owner an exclusive right to use of a particular unit. Sometimes participants in a share purchase arrangement will use a short tenancy-in-common agreement in the interim between the time they purchase and the time they convert to a co-op, condominium, or other form of common ownership. See Table 1.1, Chapter 1.

**Toad Lane.** A side street in Rochdale, England, a suburb of Manchester, on which the first co-op store by the Rochdale Society of Equitable Pioneers was opened on December 21, 1844.

**Transfer Taxes.** Money charged when property is transferred to a new owner.

**Twin Pines Emblem.** Symbol of the cooperative movement in the USA, originally registered by the Cooperative League of the USA (CLUSA, now the National Cooperative Business Association). Originated in 1922 by Dr. James Peter Warbasse, then President of CLUSA, the pine tree is a symbol of endurance and of life, representing the enduring nature of cooperation. Two pine trees suggest cooperation. The pine tree roots form the circle, which symbolizes that which has no end, and also the planet and the universe, which depend on cooperation for their existence. The trees and the circle are dark green, which is the color of chlorophyll, the life principle in nature, and the color of the background within the circle is
golden or orange, "typifying the sun, the giver of light and life."

Underwrite. To assume financial responsibility for, to insure.

Undivided form of ownership. Refers to the four common types of concurrent co-ownership of real property—namely, tenancy in common, joint tenancy, community property, and tenancy in partnership. See Table 1.1, Concurrent Co-ownership Interests, for details.

Urban Cooperative Block. Cooperative communities created by assembling a portion of or all of a block of existing properties including single family houses and/or multiple unit buildings and possible retail uses. The yards and buildings are redesigned to provide common amenities and private living places including shared houses and individual houses or units, like "Cohousing," "Eco-Village," and Village Cluster." See Chapter 13.

Utopia. This imaginary island was described in Sir Thomas More's 1516 classic novel as a seat of perfection in moral, social, and political life. Today the term is used to describe any idealistic goal or concept for social and political reform.

Variable Rate Mortgage. Mortgage with an interest rate that fluctuates during the life of the mortgage. Also called adjustable rate mortgages, or ARMs, these loans have interest rates that vary with the lender's cost of funds or a money market index. The terms of adjustable rate mortgages must be disclosed to prospective borrowers.

Voting Rights. The ability to vote in a cooperative organization, usually as evidenced by membership or a voting share.

Vertical Integration. A group of cooperatives, often local, combining to form co-ops for processing, marketing, and manufacturing. In co-ops this means owning from the bottom up, in order to provide for the needs of the ultimate user/consumer in the most efficient manner. Also refers to the linking together of two or more successive stages by ownership or contract so as to achieve greater control or closer coordination.

Village Cluster. A cooperative community of new or existing buildings designed as a modern day village, with private living places clustered around a common house and other amenities in a courtyard or pedestrian street layout, like "Cohousing," "Eco-Village," and "Urban Cooperative Block." See Chapter 13.

Voluntary Simplicity. Ethos of personal restraint in the ownership and consumption of goods and services. Often practiced as an act of social and environmental responsibility and to manifest sustainable practices.

Worker Cooperatives. Businesses owned and operated by the workers within the business itself. This model of ownership has its roots in the late 1770's, when various groups of artisans joined to produce and market their own wares. Worker co-ops flowered in the 1800's in England and France, and were common in the early 20th century in the U.S. They flourished again in the 1960's and 1970's in the U.S., Canada, and England. Success of the worker-owned enterprises in Mondragon in the Basque region of Spain has stirred new interest in this form of business, and it is advanced by many as a practical way of meeting problems of layoffs, plant closings, and shrinking economic opportunities. More than six states now have worker co-op laws based on the Mondragon model.
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SCANPH Membership Directory, 1993, Southern California Association of Non-Profit Housing, 4032 Wilshire Boulevard, Suite 301, Los Angeles, CA 90010, (213) 480-1249, $15. The Directory includes SCANPH’s membership and a resource guide for those persons interested in developing and/or preserving affordable housing in Southern California.


Shared Houses, Shared Lives: The New Extended Families and How They Work, Eric Raimy, J.P. Tarcher, Inc., 1979, 216 pp. Although this book is out of print, it is worth tracking down in the public libraries or at CRSF in Los Angeles for those interested in shared housing communities. Includes sections on types of shared households, community and privacy, resolving conflict, community decision making, cooperative housekeeping, getting started in shared living, going through changes, and extensive appendices, including sample ownership agreements.

Shared Living Communities: An Ecological Future For Housing, Ken Norwood, Shared Living Resource Center, 1994 (expected). This book will explore the personal and planetary benefits of shared living communities, provide
practical steps to creating a community, and describe examples of successful existing communities. Will include sketches, architectural drawings, and photographs.


_Systems and Structures Package_, Federation of Egalitarian Communities, c/o Sandhill Farm, Route 1, Box 155, Rutledge, MO 63563, (816) 883-5543. A collection of materials from a variety of intentional communities on their systems and structures. Send $1 for a list of items that can be ordered individually at low cost.

_Toward an Eco-City_, David Engwicht, Envirobook, Sidney N.W., Australia, 1992, 190 pp., $20 + $5 postage. The spirit and the mandate for cooperation is a theme throughout this highly readable analysis of how to make our cities more liveable.

_U.S.A. Cooperatives For Senior Citizens_, Ray Johnson and Martha Sachs, Cooperative Services, Inc., $3 (CRC). Describes housing for elderly persons, who are both independent and dependent. Includes two studies of two models.

_Welty's Book of Procedures for Meetings, Board, Committees and Officers_, Joel David Welty, Caroline Housing Publishers, Inc., 1982, 276 pp., $9.95 (CRC)

_Winning Through Participation: Meeting the Challenge of Corporate Change with the Technology of Participation (The Group Facilitation Methods of the Institute of Cultural Affairs)_), Laura Spencer, Kendall/Hunt Publishing Co., 2460 Kerper Boulevard, P.O. Box 539, Dubuque, IO 52004-0539, $20.
WHERE TO ORDER MANY BOOKS LISTED IN THIS BIBLIOGRAPHY
LIST OF MAIL ORDER DISTRIBUTORS

Abbreviations in parentheses noted in some bibliography items stand for the organizations listed below. Publications which contain these parenthetical notes can be ordered from these groups. Call these mail order centers for current prices, shipping and handling charges, and lists of additional publications on cooperative-style housing and other types of cooperatives.

(CB) Community Bookshelf, c/o East Wind Community, Box HCC-90, Tecumseh, MO 65760, (417) 679-4682, 10 pp., free. This catalog of books is on community, co-ops, and other aspects of joyous alternative lifestyles and politics. Many hard to find and out of print items.

(CHB) Co-op Housing Bookstore, 22 Mowat Avenue, Suite 100, Toronto, Ontario, Canada M6K 3E8. Specialty materials for housing co-ops.

(CFC) Center for Cooperatives, University of California at Davis, Davis, CA 95616, (916) 752-2408. CFC provides several research publications on housing cooperatives as well as a variety of other cooperative issues. Write or phone for full publications list.

(CRC) Co-op Resource Center, Catalogue, 1442-A Walnut Street, Suite 415, Berkeley, CA 94709, (510) 538-0454, 26 pp., $1. The most comprehensive publications list on co-ops of all kinds, including legal matters, business planning and finance, meetings, co-op development, history and philosophy, international, videos, gifts and goodies, etc. Reading through the annotated list is a good introduction to the broad subject of co-ops.

(CRSP) Cooperative Resources & Services Project, 3551 White House Place, Los Angeles, CA 90004, (213) 738-1254, 1 p., free. Carries a few difficult-to-find publications on co-ops and communities. Also maintains a lending library for books, publications, and videos for members (see Resource Directory).

(CSB) Community Service, Inc., Community Service Books, P.O. Box 243, Yellow Springs, OH 45387, (513) 767-2161, 7 pp., free. Emphasis on small community and simple living.

(DRE) Department of Real Estate, State of California, (916) 739-4517. The DRE has many publications essential to housing developers of all kinds. The DRE also has a variety of research projects and videotapes available for sale to the public.

(EHN) Eco-Home Network, 4344 Russell Avenue, Los Angeles, CA 90027, (213) 662-5207. Carries many publications on healthier homes and communities as well as sustainable development.

(ICE) Institute for Community Economics, 57 School Street, Springfield, MA 01105-1331. This nonprofit national technical assistance provider has all the information any group needs to plan, organize, and sustain a community land trust for the purpose of providing permanently affordable housing for lower income households.

(NAHC) National Association of Housing Cooperatives, 1614 King Street, Alexandria, WA 22314. Provides a one-page list of current selections, a regularly updated list of new and
important publications for housing co-ops. In addition, NAHC carries a 12-page detailed catalog of publications organized by topic, including general materials and information on cooperative housing, governance, physical management, operations, financial and tax issues, development, model cooperative housing documents, and other reference materials.

(NSCASO) The North American Students of Cooperation, P.O. Box 7715, Ann Arbor, MI 48107, (313) 663-0889, 17 pp., free. A publications catalogue that covers organizing co-ops and technical assistance, urban empowerment and co-ops, worker and food co-ops, group process, etc.


(NSP) New Society Publishers, New Society Educational Foundation, (800) 333-9093. This worker-controlled nonprofit publishing company carries a variety of publications on fundamental social change. Call for current catalog. Many publications are particularly aimed at empowerment at the grass roots level.
Contributors

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Thomas Slagle is an artist who focuses on visions of sustainable living. In addition to providing most of the illustrations in the compendium, he is working on a series of murals that depict the transformation of an inner-city Los Angeles community to a sustainable neighborhood. These murals are based on visionary planner Paul Glover’s book The Future History of Los Angeles.

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