

ETHOS PRINCIPLES OF SENIOR COOPERATIVE HOUSING

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Bloomington, Minnesota May 11, 2006*

The attached list of Ethos Principles has been developed in consultation with many individuals working with and living in senior housing cooperatives, some of them dating back to the 1970s. They include members, developers, architects, managers, lenders, educators, government officials and cooperative leaders from throughout the United States.

From the beginning it has been apparent that senior housing cooperatives, no matter who develops them, are more than "building projects". From the beginning cooperatives have embodied a set of humanistic standards and principles that are as important in their success-and the satisfaction of their members-owners-as their physical structures. It is these principles that have stimulated growth of cooperatives, in the upper Midwest, at a rate far greater than other forms of senior "independent living".

As the numbers of new co-op sponsors and developers increase, we wish to highlight these principles, not just as the right thing to do, but because they are what will ultimately make their cooperatives successful, for all concerned. And for cooperative members and staff, we wish to share with them as a framework for conduct in governance and management.

We commend this set of principles to you for your consideration and adoption in the work ahead. It is a dynamic list, ever changing as we learn, and we hope you will contribute your ideas.

As one cooperative board president recently remarked, "This isn't really independent living...it's really *family*. We look out for each other." This kind of interdependence doesn't just happen by chance, or because we are automatically good people. It happens through remaining attentive to these principles, in all our affairs.

Dennis Johnson, Chairman
Terry McKinley, President

NOTE: Our thanks to Corinne Wilson, an important member of the cooperative community, who, on behalf of the Foundation, conducted many interviews and drafted these Principles.

Senior Cooperative Housing Ethos

The following are a set of principles of senior cooperative housing collected and synthesized from discussions with cooperative educators and developers.

Senior Cooperative Housing is:

1. Community

A cooperative is a community that is greater than the sum of its individual parts and works to protect its members in all possible respects: financial, physical and social. It is the dedication of the individual to the cooperative that creates a community vibrant enough to fulfill these needs.

2. Ownership

The members collectively own all aspects of the cooperative and run it in their own best interests, both as a community and as individuals. Those involved in cooperative development and management need to recognize this as distinct from other housing types and respond accordingly. This differs from other housing types in that members have made a choice to come together to act collectively rather than as disparate individuals.

3. Caring

The underlying basis for senior housing cooperatives should be an ethic of caring which puts the well-being of the members above other considerations. It must be woven into the very fabric of the cooperative from the beginning, starting with development and finance and continuing through the day-to-day life of the cooperative.

4. Education

Everyone involved in the development and marketing of the cooperative should know cooperatives and be committed to what they do and how they do it. Education about essential functions, such as roles and responsibilities, and about essential skills, such as facilitation and mediation, should happen early and often.

5. Communication

Successful cooperatives have strong communication. Communication is both a structure and process that is consistently cultivated in order to create and support community as well as to contribute to the actual business of running a cooperative.

6. Shared Responsibility, Especially Financial

The financial structure of a cooperative enhances community and stability by all members having the same relative interest in the well-being of the cooperative and working together to ensure it, through shared ideals and instruments such as a shared mortgage and reserves, operations and maintenance budgets. The shared financial structure of the cooperative is the basic framework that energizes the creation and intensification of community. It should always work to reinforce community rather than be a source of confusion or conflict.

7. Fair

Cooperatives must be fair and transparent. The structure encourages this and it is up to the members and managers to maintain this ethic and develop it further. All members have an equal interest in the success of the cooperative. They enjoy an equal voice within the cooperative, are equally able to contribute to the well-being of the cooperative and enjoy the same chance to contribute.

8. Participation and Involvement

Senior housing cooperatives are successful because the structure encourages involvement, by most if not all the members. Strong boards of directors and managers facilitate effective and abundant interactions within the cooperative, thereby supporting a vibrant community.

9. Good Design

Cooperatives are designed to facilitate community through their barrier-free design and the quality and abundance of common spaces. Good design and quality construction keeps costs low and satisfaction high. As owners, members create the spaces that support the way they want to live.

10. People First

Cooperatives are about meeting the varied needs of the members, as defined by the members themselves, which allows for true responsiveness to the individual versus a homogeneous or institutional response.

11. Dedication

As with any worthwhile endeavor, cooperation needs to be cultivated and nurtured. This takes energy, patience, and understanding, but the returns are invaluable.

12. Empowerment

Cooperative members have diverse and extensive expertise in a multitude of areas. The cooperative structure encourages continued growth and application of this expertise for the improvement of the community.

Cooperative Housing Comparison Chart

	Cooperative	Rental	Single Family	Condominium
Ownership	The residents are shareholders in a corporation that owns the property. Owning a share entitles you to occupy a unit.	Tenants own nothing. On expiration of lease, tenants may be forced to vacate.	Owners acquire individual title to their dwellings and yard.	Unit "airspace" owned by individual, plus an undivided share of common elements.
Monthly Cost	Members pay the Co-op for their share of the actual operating cost; building mortgage, and real estate taxes, based on the non-profit operation of entire community.	Tenants pay rent specified in lease.	Owner must make his or her purchases of whatever is needed, often at higher retail costs. Owner makes mortgage and tax payments to lender.	Same as cooperative, except mortgage payments and taxes are paid directly to the lender.
Move-in Cost	New members buy their share in the cooperative and also pay the first monthly charge in advance.	Usually one month's rent is paid as a security deposit, plus the first month's rent.	Purchaser must buy the property, usually with a mortgage with a down payment of at least 5% and dosing costs of 3% or more.	Same as single family, plus first month's condo fee and often a "contribution to capital" of 1-2 months' fee.
Community Control	Co-opresident members elect their board of directors, which decides all policy matters. The Board usually sets up several committees to help run the community.	Renters usually have no voice at all in establishing and maintaining community standards.	Individual owners have no jurisdiction over their neighbors.	Condo owners, like cooperatives, elect a board of directors.
Community Service	Co-ops provide a natural base for service and activity desired by its members.	Provided at discretion of landlords.	On your own.	Condos similar to co-ops, unless limited by state law.
Federal Tax Benefits to Individuals	Your share of mortgage interest and real estate taxes are deductible on personal income tax return.	No benefit.	Mortgage interest and real estate taxes are deductible on personal income tax return.	Mortgage Interest and real estate taxes are deductible on personal income tax return.

National Association of Housing Cooperatives:

www.coophousing.org

(202) 737-0797

COOPERATIVE PARTNER BIOGRAPHIES

Chris Devlin - Mr. Devlin is a Family Nurse Practitioner with a private Consulting practice. His long time interest in Balneotherapy led him to invest in Alameda's. He plans on living at Alameda's retreat for several months out of the year and put his unit in the rental pool for the other months. He lives in Anchorage with his wife Joan, a semi-retired Nurse Midwife.

Paul Stelter- Mr. Stelter was born and raised on vegetable/grain farm in Illinois. He has spent 30+ years in construction and 40+ years teaching and coaching swimming. Interspersed, he has taught college classes, practiced massage therapy, taught fitness and been politically active.

Awards and accomplishments:

Finalist for National High School Athletic Coach of the year NISCA 2008

Recipient of the Dave Robertson award (only 220 coaches have received this award in the history of high school swimming)

1st person to swim the length of Flathead Lake in Montana (26 miles)

Co-created Americas Youth Classic, an in school running program with up to 22,000 participants culminating in 1987 with the National Youth Road Racing Championships

Cofounded Algae Aqua-Culture Technologies (AACT) (algaequa.com) An integrated algae biomass energy and fertilizer system.

He is currently managing Alamedas Hot Springs Retreat and writing a book on being a successful coach using an integrated holistic training system.

Giovanni Dellino- Mr. Dellino was born and raised in Seattle, Washington, has been a partner in Alameda's Hot springs retreat since 2004, dedicated to serving the business and its vision. The rich community of Hot Springs and its diverse offerings of activities keep Giovanni coming back for more. He is versed in the healing arts, practicing a broad array of healing modalities and is licensed in Massage Therapy and Acupuncture. He enjoys getting into the mix of life's daily needs, and has many years experience in cooking and catering; gardening and landscaping; painting, roofing, carpentry/woodwork, and stonework; property management; and permaculture design. Giovanni is committed to working with others in a collaborative process, and has a history of community involvement including public festivals, private enterprises, community garden projects and gathering. He also enjoys most outdoor activities, stilt walking, drumming, meditation, spirituality, gathering with friends and family, and generally being productive. Giovanni envisions a future of great experiences at Alameda's, serving and being part of the greater community with a commitment to meaningful and sustainable lifestyle in Hot Springs, Montana.

Michael Holecek- Mr. Holecek has been an innovator in the field of bio-physics and ecological design. His early work consisted of community and economic development for the City and County of Denver, City of Arvada, and Huerfano/Las Animas Counties in Colorado. Mr. Holecek hold awards from Denver Mayor Fredrico Pena and Gov. Roy Romer for providing program administration on integrated design, high energy-efficiency systems, and sustainable economic development models. Projects include:- "Xeriscape"- water conservation strategies for urban landscapes; at the Denver Water Department. -"Terra Homes, Inc."-Super-Insulated Building Systems-The El Portal Housing Cooperative; a demonstration project for the Colorado Housing and Finance Authority (CHFA). He was an intern with renowned solar architect R. L. Crowther FAIA and co-published materials on ecological building technologies for American Institute of Architects. Mr. Holecek has been a certified vocational trainer and has instructed classes in energy auditing, solar and bio-physical design at Arapahoe Community College, Englewood, CO and Reds Rocks College, Golden, CO. As a compliment to Michael's background in ecological design and project management, he has training in the fields of phyto-chemistry, plant/soil pathology and biogenic health. Mr.Holecek has studied western herbalism at the Southwest School of Botanical Medicine, ortho-molecular nutrition with Dr. Michael Manion and permaculture design with the High Altitude Permaculture Institute in Basalt, CO. His related projects include the development and manufacture of plant based nutrition products for the agriculture-horticulture markets utilizing algal and plant concentrates from Dr. Mitchell May of Synergy Company and Dessert Lake Algae Technologies in Klamath Lake, Oregon. Recently a co-founder of AACT/Algae Aqua-culture Technologies, Whitefish, Montana.

Alameda's Hot Springs Retreat

■ - Sustainable Master Plan

Updated: March 5, 2013

The intention of this planning document is to define sustainable and ecological ways of controlling energy cost, operational cost and maintenance cost throughout the life of the facility. An outline of strategies are listed identifying objectives that could be achieved for the 'Retreat' buildings and grounds. A long-term management plan for owners and operational staff will be established to track the progress of operations and services implemented. A short-term plan will be established to identify and manage construction/ renovations cost, improvements/fixtures cost, and site development expenses.

I. Conserve Energy & Resources "Wisest and Best Use Policy"

- A. Weatherproofing
 - 1. Doors, windows, vent openings
 - 2. Building Insulation
- B. Conversion to Low Voltage Lights, Pumps and Motors
 - 1. LED/Solar Fluorescent Lights
 - 2. E-Series/Energy Star Rated Appliances
- C. Re-Use/Re-Cycle of Building Materials
 - 1. Remodeling Needs
- D. Water Conservation
 - 1. Water Re-Cycling
 - 2. Low-Flow showers /Faucets
 - 3. Drip Irrigation
- E. Re-use /Re-Claim Geothermal Well Water
 - 1. Reinjection/re-welling
 - a. Removal of thermal energy for preheat with water returned to aquifer
 - 2. Aquaculture
 - a. Recycle of soaking water for fish culture, algae culture, hydroponics, etc..
 - 3. Greenhouse Warming
 - a. Reclaim geothermal heat for greenhouse warming
 - b. Preheat for solar domestic hot water

II. Create Energy

- A. Geothermal Well Water Uses
 - 1. Pools and Spas for Health & Fitness

2. Preheat for Space Heating/Domestic Hot Water
3. Heating for Bio-Gas and Advanced Composting, Irrigation -
- B. Solar
 1. Solar Electric for Low Voltage Pumps/Fans, Lighting
 2. P.V. for Utility Interconnect Thermal
Solar for Preheat and DHW
 4. Passive Solar
 - a. Sunroom
 - b. Greenhouse
- C. Wind
 1. Electrical for AC/DC power
- D. Bio-Mass
 1. Cooking
 2. Hot Water Boiler
 3. Space Heating
 4. Lighting

III. Self Sufficient Facility Plan

- A. Permaculture Guidelines and Ethics

IV. Beautification & Use of Grounds

- A. Patios/Gathering & Soaking Area

- B. Private Single Use Outdoor Soaking Tubs

V. Health -Programs

- A. "Garden to Table" Holistic & Organic Foods
 1. Permaculture Gardens and Greenhouse(s)
 2. Complete Loop Agricultural Model-Food and Soil Nutrition
 - a. Chicken/Duck Coop Integrated to garden/greenhouse
 - b. Fish/Algae Culture
- B. "Yoga and Physical Workout" Areas
 1. Dome
 2. Ongoing Health Services
 - a. Outsource Counseling
 - b. Bodywork

VI. Education & Demonstration Model

- A. Products and Workshops on Regenerative Health
 - 1. Organic Foods
 - a. Menu plan
 - b. Food quality
 - 2. Garden Design
 - a. Biodiversity systems
 - 3. Food Security
 - a. Food processing
 - 4. Green Food-Craft
- B. Working Demonstrations Of Appropriate Technology
 - 1. Solar, Wind, Biomass, Geothermal
 - 2. Examples of Regenerative Agriculture

VII. Community Model

- A. Business Concept

Alameda's Permaculture

Overview:

The agricultural bio-diversity in the Hot Springs valley is supported by the mild climate and geothermal resources. This makes for ideal growing environments on the Alameda's grounds. Our permaculture plan will incorporate edible landscape and living screens for privacy.

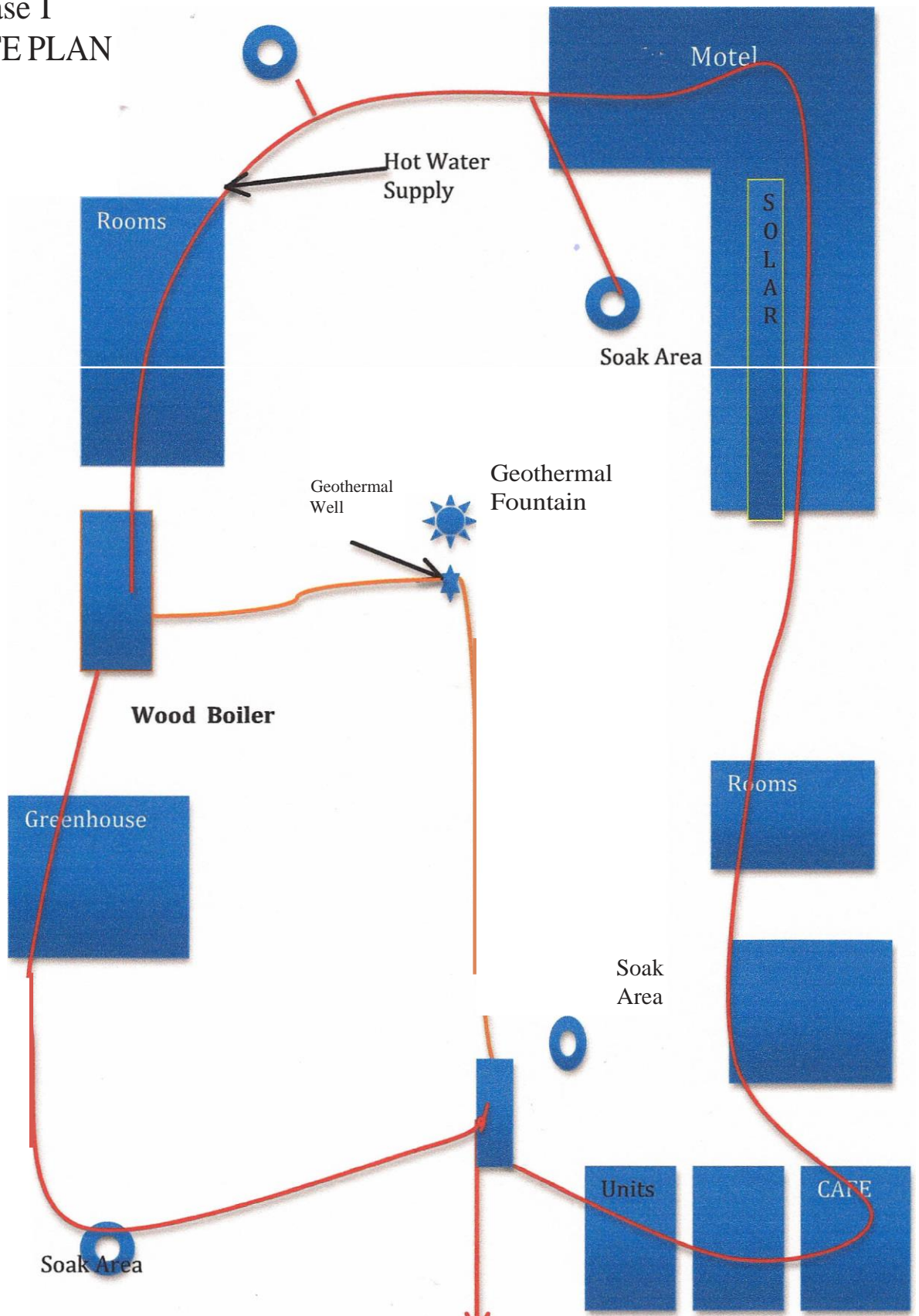
Geothermal energy and recycling will be used for the heating of greenhouses and provide soil warming for outdoor production areas of orchards, gardens, growing frames, compost digesters, snow melt, etc..

The food production and processing goals will be focused to accommodate the members and their groups.

Guiding Principles:

1. Organic Foods
2. Garden Design
3. Food Security
4. Green Food-Craft
5. Permaculture Gardens and Greenhouse(s)
6. Complete Loop Agricultural Model-Food and Soil Nutrition

Phase I
SITE PLAN



Alameda's Energy Sustainability

"Wisest and Best Use" policies will be established for all resource streams that impact energy use.

Overview:

97F Geothermal water will be heated by solar vacuum tubes supplying the required hot water for heating, domestic hot water, soaking solar energy generation systems will provide additional and power options to provide maximum use of the energy resources. Low operating cost and high energy efficiency will be achieved by integrating systems that share heat, power and raw materials.

Alamedas Heating systems plan

