

Why a Housing Cooperative?

1. The occupant of a coop can buy their housing share with a bank mortgage in their own name, or with their own money to become an owner. They invest in their own housing, build equity, and bring something to the business plan.
2. People with MCS do not have identical sensitivities or levels of sensitivity. Some have electrical sensitivities and some don't. The people in each site need to solve the problems of that site, for the people who live in that site. Not every site has to address every sensitivity.
3. Disabled people frequently don't have enough money to buy stand-alone housing. Some people end up with a small settlement and need to use it with long term effect. We are hoping opportunities for a section 8 Home Purchase Voucher will open up. After ten years of Section 8 applied to a Mortgage the individual is taken off the rent subsidy roles and this plan is the most cost effective use of Section 8 money for both MCS people and the community at large.
4. Isolation is a big issue and living with compatible people is a good alternative.
5. MCS people often can't take public transportation and shared transportation opens up possibilities for better medical care and a social life.
6. People disabled with MCS have often lost absolutely everything, including family and friends. Having a way to start investing in life and rebuilding community connections and new possibilities is important. The folks who live in the co-op administer it.
7. Mutual support within a group expands the world tremendously. Otherwise MCS issues can be monumental battles that leave people exhausted and discouraged.
8. A member of our board is investing some of the money and does not want to be a landlord.
9. No matter how good the landlord is it is not realistic to trust your life to a landlord. People with MCS need control of their own living space. The

reason we have no accessible housing is that we need dedicated and segregated housing. Nothing else works.

10. As a community, MCS people need to figure out how to get past the wounding, restrictions, and the rejections, and start to create openings for ourselves. Taking action on our own behalf is a constructive path to healthier possibilities. This model is of interest across the country as a possible solution to a national housing problem.

11. As a community we need to help each other solve the technical and financial problems we face. We will need a track record of successful projects before we can apply for the public funds that are available to other disabilities. We live with the problems and we know how to work around them. A “senior partner” won’t work well because of the control we need, and the kinds of decisions we need to make. We have to accommodate the medical needs of the disability and not the administrative needs of the state housing programs.