

# The Cooperator



The Newsletter of CSI Support & Development

Fall 2021

*A mission-driven nonprofit providing affordable rental communities for seniors*

## Award Winning LaBelle Towers Co-op



LaBelle Towers Co-op recently received the prestigious Vanguard Award from the National Affordable Housing Managers Association (NAHMA). Annually, NAHMA recognizes newly developed or significantly rehabbed affordable housing projects that showcase high-quality design, resourceful financing, neighborhood transformation, and innovative approaches to resident services and engagement. LaBelle Towers received their Vanguard Award in the category of Major Rehabilitation of an Existing Rental Housing Community.

In financing the LaBelle renovation, we received very generous support from both HUD and the Michigan State Housing Development Authority (MSHDA). HUD allowed for a mark up to market of the existing HAP contract and extended the contract for an additional 20 years. In addition to their first mortgage, MSHDA also provided over \$3 million in grants from their HOME and State Preservation programs. This tremendous support allowed our construction team to complete over \$7.2 million in renovations to the existing co-op.

The project's design enhanced member safety and security as well as improved access to social services, ensuring members can safely age in place. First, two service coordinator offices were constructed in convenient first-floor locations to house LaBelle's service coordinators. Second, an e-call system connecting to central 3rd party monitoring was added. Lastly, transportation was improved by purchasing a new van for the building and replanning the front entrance to allow for safer member drop off.

We used this redevelopment opportunity to redesign all the interior and exterior common spaces. On the first floor, the



## The Cooperator



co-op offices, community room, sundry shop, game room and community kitchen were renovated. Additionally, new common area spaces on the first floor were added to include a library and computer room. A new beauty/barber shop was created on an upper floor. On floors 2 through 10, common area balconies were enclosed to provide larger community floor lounges. Additionally, a

fenced outdoor patio was constructed just outside the newly renovated community room that allows residents to move safely between these two areas. These added spaces are used by the building's volunteer leadership to promote and enhance LaBelle's cooperative management system.

In the units, new kitchen and bath cabinets were added as well as kitchen and bath flooring and new appliances. One very important feature in the units is that every unit now has individual controls for their heat and air conditioning. The building's central HVAC system was completely redesigned to allow for individual controls, thus eliminating the need of a seasonal change over. In the first year of operations, this new system was instrumental in reducing energy costs by 16%.

Member involvement and leadership were instrumental in successfully completing this project. During construction, members made choices on color schemes, flooring material, cabinet design, and common area décor & furnishings. Renovation committees were formed by volunteer members to act as liaisons between membership and the construction team, ensuring that all members were notified about upcoming construction activities and kept comfortable while their unit was being renovated.

The LaBelle renovation project was truly a joint effort among all departments at CSI and the members of LaBelle. Congratulations to the members of LaBelle, CSI's Certification Department, Leasing, Accounting, Operations, Facilities, and the Finance & Development Department! LaBelle received this award because of everyone's focus on CSI's core value of Excellence!



## Development & Finance

While the Covid pandemic remains a challenge, CSI is continuing to push ahead on the development front. We are setting the stage to make major improvements to a number of co-ops in the coming year, and we are always on the lookout for opportunities to provide more housing, rental support and services to our current and future members.

### Rehab of Royal Oak Manor Co-op is Nearing Completion

The \$7.2 million renovation of CSI's largest co-op, Royal Oak Manor, is nearing completion! Most units have been rehabbed and many of the common areas and offices are complete. The parking lot has been resurfaced and expanded and the exterior of the building is being painted with a beautiful new color scheme:

Rehabbing a building through the Covid pandemic has been a challenge, and CSI has made the safety of its members its top priority. We created a strict protocol for contractors, including required masking, cleaning, and limited use of elevators among other precautions. While their units are being rehabbed, members are given the option to spend the day in a safe, comfortable hospitality suite where food and entertainment are provided. At the beginning of construction, CSI held a vaccination clinic, so all members of the co-op had the opportunity to be vaccinated.

Throughout construction, reported covid cases at Royal Oak Manor remained low. While we think CSI's protocols and support helped make this the case, the real credit for this accomplishment goes to the members themselves. Having your home rehabbed is stressful in the best of times. The patience, responsibility, and mutual support of the members of Royal Oak Manor are making this rehab a great success.



### Highlandtown Plaza Working Toward an Early 2022 Start of Construction

The development team is pulling together a number of competitive sources from a wide variety of partners to begin construction on Highlandtown in early 2022. This work will receive financial support from the US Department of HUD, the State of Maryland, the City of Baltimore, Freddie Mac, M&T Bank and CSI's own investment.

While this Co-op has existed since the mid-1990's, the building that houses the Co-op is more than a century old and used to be a trolley barn. This rehab will be the first substantial rehab since this building was repurposed as housing. All existing units and common areas will be substantially renovated and modernized. In addition, the project will build seven new units of affordable housing that will have project-based rental support.

### **Dunn Family Co-op**

We are happy to report that this October, CSI was awarded a highly competitive 202 Capital Advance from the US Department of HUD. This award, combined with the competitive 9% tax credits awarded earlier in the year, will provide sufficient funding to pursue our most ambitious vision for this co-op:

- A substantial rehab and improvement of all existing units and building systems
- Improvements to all the common areas and the creation of an enclosed courtyard for members to enjoy
- A new wing containing 49 new units
- The hiring of a full-time service-coordinator
- The expansion of the building project-based rental support, which will lower rents for many members

We are working with our partners to close on financing and begin construction as soon as possible. If all goes to plan, construction will begin in early to mid 2022 and be completed by mid 2023.

### **Three Massachusetts Co-ops Slated for Refinance & Renovation**

CSI has assembled an architecture, construction, and finance team to renovate three Massachusetts co-ops: Admiral's Tower Co-op in Chelsea, Constitution Co-op in Charlestown and Friendly Gardens in Revere. Each project will upgrade the kitchen and baths in all units, reconfigure common spaces to better meet the members' needs, modernize all the mechanical and electrical systems, and greatly improve accessibility. In addition, CSI will look for opportunities to expand services to our resident members at each co-op.

Admirals Tower is the furthest along in the process, with an anticipated closing in early 2022. CSI is in the process of submitting loan applications for Constitution, with a construction start in mid to late 2022. Friendly Garden will follow in late 2022 to early 2023.

### The CSI Development Pipeline

The Finance and Development Department has continued to monitor the financial health of the co-ops in order to identify needs and opportunities to invest in our portfolio and continue to provide superior affordable housing to our members. As a result of this work, we are preparing development plans for City View in the Square in Kalamazoo, Michigan and Essex Co-op in Essex, Maryland.

In addition, we continue to scan the horizon for acquisition and new development opportunities in all four regions. Stay tuned for some exciting announcements in our next development update!

## CSI Staff Ran the Detroit Free Press Marathon by Matt Put, Parent Company Accountant

On October 17, 2021, a group of our staff in the Michigan region, along with their family and friends, ran the Detroit Free Press Marathon in Downtown Detroit. There were five CSI teams and each team had five members running between 3.0 to 7.2 miles. In total, the marathon was 26.2 miles. Preparing for this day required much training and dedication. Some

prepared together and ran three to four times a week, running six miles a day; and others trained by themselves, doing a lot of walking and running. This was all done over a six-month training period. Now that's a lot of running! It was all about having fun, supporting each other and trying to be healthier. What a great job they all did!



## National Senior Liaison & Coordinator Group

by Alex Kakavas & Lickel Wood, Lead Senior Liaisons

As we enter the second year of our National Senior Liaison group, we would like to share with everyone a little bit about what we do and what we've accomplished over the last year.

First, what is a senior liaison? After a liaison has been with the company for five years, has not had any writeups, and goes over and above their usual duties, they become eligible to be a senior liaison. The senior liaison is a mentor for the assistant liaisons but may also assist with larger projects and help give feedback on issues that affect their region. As lead senior liaisons, we host monthly National Senior Liaison meetings that bring the senior liaisons from all four of our regions (MI, CA, MD & MA) together to troubleshoot, build camaraderie amongst the members of our team, and tackle projects that are given to us by the management team.

One of the things that we have developed as a team over the past year was the 75<sup>th</sup> Anniversary Calendar and contest. This was a great way to celebrate CSI and the multi-faceted artistic talents of our members. Another important project that the CSI management team asked us to develop was the apartment self-checkup form. In the pre-pandemic days, our co-ops would conduct regular apartment inspections with teams of members who would go from one unit to another conducting detailed inspections. Afterwards, they would get together and write-up work orders that would later be completed by maintenance. Since this was no longer permissible, our team, in conjunction with feedback from the management team, developed a form that the members could use to inspect their own units at their own convenience, so we could still address any critical maintenance related issues. The check-up form also included pictures that were included to educate the members

### Senior Liaisons & Coordinators

Alex Kakavas

Dottie Doucette

Helen Huh

Jack Tamm

Kassandra Hojnacki

Lickel Wood

Mark Smith

Saint Lot DuJour

Sandy Caldwell

Scott Travers

Sheila Friedrich

Silvia Del Toro

Sylvia Gonzalez

Teilisa Stanley

and were translated into the many languages that our members speak. At this point, we conducted a national liaison training (a meeting with all the regions' liaisons, not just the seniors) in order to educate them on how to roll out the form to their co-ops.

We've also been working on how to increase volunteerism, which is the lifeblood of our co-operatives. Each of the four regions met to discuss the results of the 2018 National Survey of Volunteering and see if we could develop an action plan that took the needs of the different regions into account, while trying to develop a national plan.

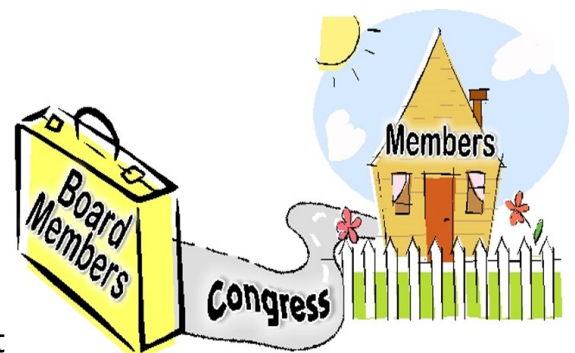
These are just some of the ways the National Senior Liaison group works together, bringing their many years of collective CSI experience, to be the link in communication and cooperation with the members of our co-ops. We look forward to another year of progress, camaraderie, and cooperation.

## Why the Co-op Congress Matters to Your Co-op

### By Marguerite D'Angelo, MA Regional Manager

For those cooperators who moved in during the pandemic and as a reminder to seasoned members, let's examine the Co-op Congress and why it matters. We are a mission driven nonprofit cooperative organization. About 50 years ago, as we started to grow, members recognized a need to keep the Board of Directors connected to the growing membership. Seriously, how can 13 board members know what is in the hearts and minds of CSI's 7,000+ members? It was decided that a representative body, the Co-op Congress, would bring information to the Board from members and bring the members the information on board business. What does Congress do? While there are many functions of congress, there are two that stand out as critical to the future of our organization.

The Co-op Congress seeks out qualified candidates to run for the Board of Directors of CSI Support & Development Services. The Co-op Congress approves the candidates that go on the ballot that is sent out to members for voting. Their approval isn't a rubber stamp of everyone who wishes to be on the ballot. Delegates meet and discuss the suitability of candidates. They ask themselves tough questions about each person to make sure that the people who would be making decisions about your home are acting in the best



interest of all co-op members. Congress is keenly aware that the Board of Directors hires the Chief Executive Officer (CEO) of CSI Support & Development. Again, that is a decision that impacts your home. Congress looks for board candidates who care deeply about CSI's members, present and future.

Congress's other critical function has been to be the link between co-op members and the Board of Directors. Congress also carries the ideas of members to the Board of Directors. Did you know that 25 years ago, if you resigned from a co-op officer position for any reason, you were never, ever allowed to hold an officer position again? Through the intervention of the Co-op Congress, the Board of Directors reconsidered and outlined circumstances that allowed members the opportunity to serve again! Congress also lets your co-op know what business the Board is working on. In 2018, Congress delegates let members know the Board decided that to avoid any appearance of impropriety, no staff member or contractor is allowed to accept gifts, tips or donations.

The delegates to the Co-op Congress are elected for a 2 year term. Elections happened this past September. The number of delegates that a co-op is allowed on Congress depends on how many members are in the co-op. Your co-op's operating bylaws tell you the ratio. Not all co-ops filled their entire slate of delegates. This means your membership is missing out

on representation. But don't worry. If after reading this article you find you are interested, your council can open nominations to fill vacant positions!



*CSI Support & Development is a resident/member controlled organization which utilizes a cooperative management system and engages its resident membership in decision-making at every level of its operations. For 75 years as a mission-driven non-profit, we exist solely to provide the highest quality, affordable housing communities possible for seniors.*

**California:**

201 E. Huntington Dr.  
Suite 100  
Monrovia, CA 91016  
1-800-500-7725

**Maryland:**

405 Williams Court  
Suite 100  
Baltimore, MD 21220  
1-800-362-0548

**Massachusetts:**

110 Florence St.  
Suite 204  
Malden, MA 02148  
1-800-225-3151

**Michigan:**

8425 East 12 Mile Road  
Warren, MI 48093  
1-800-593-3052

**TDD: 1-800-348-7011**

**[www.csi.coop](http://www.csi.coop)**

**Equal Housing Opportunity**