

CITY OF DAVIS
2004-2005 COMMUNITY DEVELOPMENT BLOCK GRANT APPLICATION

Organization Name: Davis Area Cooperative Housing Association, Inc.

Street Address: 516 Rutgers Drive, Davis CA 95616
Mailing Address: Same
E-mail Address: dthompcoop@aol.com
Phone Number: 530-757-2233
Fax Number: 530-757-1944

Contact: David J. Thompson of Neighborhood Partners, LLC.
Address: 516 Rutgers Drive, Davis Phone: 757-2233
(Be sure to list the best contact to get information to the organization as quickly as possible.)

Total Proposal Request: \$ 25,000

(Check one) On-going Support New Project

CDBG Eligible Category: Housing/home ownership for low/mod households
(See List A)

National Objective Compliance/Low and Mod Benefit: Housing for low/mod households
(See List B)

City Council Identified Critical Needs: (See List C)

- 1) Housing
- 2) Neighborhood Revitalization
- 3) _____

PUBLIC SERVICE

NON-PUBLIC SERVICE

Beneficiary Information:

450 Total number of beneficiaries in program
450 Total number of beneficiaries in program served with CDBG funds
52% Percentage of the CDBG beneficiaries with low/moderate income
\$55.96 Cost per CDBG beneficiary (CDBG Request/CDBG Beneficiaries)

PROJECT NARRATIVE

a. Need

Home ownership opportunities in Davis for low/mod income families are non-existent. The lowest overall cost method available to assist low/mod households achieve home ownership is to adopt a mechanism for creating permanently affordable low/mod units. The single family home opportunities that have been created in Davis have all returned to market price and none have been retained as permanently affordable to the same income families. Few of the single family homes have been focused on providing home ownership to families at 80% of median income.

DACHA is the first program supported by the city to create permanently affordable home ownership. DACHA also is developed with a first preference for families who work in Davis. In our work with over 500 applicants we have become aware of how many applicants do not have the needed down payment or share investment required for single family home program. Under existing economic conditions almost all households at 80% and below will never be able to have home ownership in Davis.

When we first proposed taking over the homes on Tufts we proposed looking at a limited equity housing cooperative (LEHC) or a community land trust (CLT). In a LEHC the co-op owns the land and the homes, in the CLT the home owner owns the home and leases the land from the CLT. In the short period we had we could not do a CLT so we did a LEHC. NP's study for the DACHA board and for the Center for Cooperatives shows that a CLT provides more effective tools and flexibility at a lower cost for single family homes than a LEHC. The need is therefore to transform DACHA into a CLT to meet the needs of low/mod income households in Davis.

b. Benefit

DACHA/CLT would create a program for low/mod households with permanently affordable home ownership

DACHA/CLT would identify and access funding programs that bring equity subsidy to low/mod units

DACHA/CLT would access funding programs that bring external subsidy to low/mod households

DACHA/CLT would serve a wider range of first time home buyers

DACHA/CLT would substantially reduce its organizational operating costs per home

DACHA/CLT would work with the School District and the University on employee housing

DACHA would be able to repay 1.14 million to the City of Davis (loan for the Franklin Cooperative)

DACHA/CLT would receive \$1.6 in forgiven home equity subsidy gained from non City resources

c. Other Resources and Collaboration

Technical Assistance through the Institute of Community Economics in Springfield, Massachusetts

Twin Pines Cooperative Foundation, long time supporter of cooperatives and land trusts is available to co-sponsor foundation applications. TPCF is an institutional investor in the ICE Loan Fund

First Northern Bank would sponsor the AHP program for home ownership for households at 80% and under.

Member banks can apply for up to \$250,000 in the IDA program for savings towards an investment in home ownership. The AHP program of the Federal Home Loan Bank provides up to \$15,000 per unit for home ownership households at 80% and under of median income.

Program with VIDA (Valley Initiative for Developing Assets), Sacramento Mutual Housing Assoc.

Yolo Federal Credit Union has agreed to provide us with their South Davis Branch Office for Community meetings and their staff to help people with home ownership counseling in both English and Spanish

To provide home ownership opportunities for DACHA members NP initiated the City application to the CalHome program. DACHA/CT can access these funds to help develop low/mod home ownership.

d. Organizational Capacity

During the 2004-05 period the DACHA/CLT will be operating about 25 units of single family homes. During 2005-2010 the DACHA/CLT could add another 125 units. The DACHA/CLT board has housing, administration and organizational skills. DACHA/CLT's consulting firm, NP, LLC initiated employee preference housing, cooperative home ownership and community land trust models in Davis. NP has played the leadership role in advocating permanently affordable models in Davis. NP has been associated with co-ops and CLT's for over 20

years. DACHA/CLT will receive support from national and statewide providers of support for CLT's.

SCOPE OF SERVICES

a. Project Description (Activity Summary: Describe the activities of the proposed budget)

A. Obtain legal assistance for the re-structuring of DACHA and the transfer of existing units. Ensuring DACHA meets state law requirements on transfer of units from a LEHC to a CLT.

Widen the role of DACHA by transforming the existing single family homes from a limited equity housing cooperative into a community land trust. Have the CLT lease land to both single family and multi-family home ownership products. The CLT would replicate a model like the Burlington Community Land Trust which sponsors both single family home ownership and multi-family limited equity housing cooperative home ownership. The CLT would therefore incorporate the single family homes like DACHA and also a multifamily product such as Dos Pinos Housing Cooperative. Ensure protection of existing DACHA members and provide them with first rights to buy the homes they occupy. Develop a land lease that meets city requirements and lender acceptance.

B. Receive Technical Assistance for creating capacity for the DACHA/CLT.

Obtain ongoing technical assistance from the Institute for Community Economics as we develop the CLT model. Obtain support for obtaining subsidies for low/mod income qualifying units through the Cal-Home program, the Affordable Housing Program of the Federal Home Loan Bank, and other state and federal programs.

C. Assist households under 80% of median income move into home ownership opportunity through contracting for an Independent Development Asset program to work with DACHA as it transforms into a CLT.

We have met twice with VIDA (Valley Initiative for Developing Assets) and they have offered to make their program available in Davis to participating low/mod households. The VIDA program is supported by Sacramento Mutual Housing Association. The VIDA program is endorsed by the Federal Home Loan Bank (FHLB) as a technical assistance provider. VIDA works with groups of participating households on developing a savings program over a ten month period. They hold classes with the participants and monitor their savings progress. For the participants who graduate their savings of up to \$5,000 is matched three times by the FHLB. Those funds are used as the equity contribution by the participant. The funds are forgiven at a rate of 20% per year of occupancy in the program. A good saver can therefore end up with contributed equity of a maximum of \$15,000.

D. Market DACHA/CLT to the low/mod income market working in Davis and on the UCD Campus. Advertising, mailings, web site development.

DACHA converting to a CLT would allow the organization to be more flexible in offering a wider range of incomes and provide both single family and multi family methods for home ownership.

. Target Group

- A. Households with an income at 80% and under who with training and support could qualify for home ownership under programs that provide equity and other support for home ownership for this target group. This group will be more than half of the households targeted.
- B. Households with an income between 80-120% and under who with training and support could qualify for home ownership under programs that provide equity and other support for home ownership for this target group. This group will be less than half of the households targeted.
- C. Owner occupancy single family home ownership rates on average in the USA are in the 60% range. In California those rates drop to a statewide average of 50%. By the time we get to Davis the owner occupied single family home ownership rate is in the 40% range. (US Census 2000) This program would enable low/mod households in particular to enter the home ownership category. The median home for sale in Davis is not affordable to the median income household.

Over 60% of the McKeown Condos and 50% of the Covell Park Condos are now rentals
Over 200 condo units in Davis are now rentals. Condos used to be the lowest cost entry level into home ownership so these units are all off limits to low/mod households buying their first home

According to the 2000 US Census 26% of all single family homes in Davis are now rentals
Given the housing environment DACHA/CLT is one way to put low/mod families into home ownership

c. Outreach

To achieve penetration of potential low/mod home owners we will send a questionnaire to our existing list of over 500 applicants. We will gain additional names from continued marketing. As they become available we will also publicize the different first time home buyer programs for households at 80% and below. We will do press releases on the homes as they become available. We would expect to have the names of 500 low/mod income households at the end of the grant period.

We have been very successful gaining press and TV coverage of the DACHA since inception. DACHA has been covered on the front page of the Enterprise and the Cal Aggie as well as being on four Sacramento regional TV stations. Subsequent press releases and news stories have been printed in the local media. We have received a lot of coverage and gained a lot of response each time we do a story.

For example, a recent story in the Davis Co-op News obtained over 25 phone call responses. The Davis Co-op News is now running a free ad monthly for DACHA.

We would utilize the support of the City in sending information out through City channels to the public.

We would place some ads in local media to market the availability of the units.

We would host a web site.

We would hold six community outreach meetings in Davis at Yolo Federal Credit Union offices in South Davis and other locations.

TIMELINE

Work Plan (Identify activities and completion dates)

<u>List Activity</u>	<u>Completion Date</u>
Legal Assistance (\$10,000)	
Legal Advice on CLT Ongoing	Through June, 05
Legal Adoption of ground lease language	September, 04
Legal Guidance on transfer of LEHC homes	December, 04
Consulting (\$5,000)	
Advise DACHA Board Ongoing	Through June, 05
Contact sources for first time home buyers funding	September 04
Contact sources for foundation funding	Feb-Jan 05
Individual Development Accounts (\$5,000)	
Mail out information for participation	August 2004
Select participant households	September 2004
Hold classes	Oct/Nov 2004
Marketing (\$5,000)	
Newspaper Ads	Aug 04- July 05
Web Site	November 2004

**CITY OF DAVIS
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**

BUDGET SUMMARY FOR PROPOSED PROJECT*

Budget Category	Proposed Project	Other Sources	Total
A. Salaries and Wages			
B. Fringe Benefits			
D. Consultant/Contract Services	\$20,000	\$15,000 (in kind)	\$35,000
TOTAL PERSONNEL BUDGET			
D. Office Rent			
E. Utilities			
F. Telephone			
G. Office Supplies			
H. Equipment			
I. Printing/Duplication			
J. Travel/Conferences			
K. Other (Specify)	\$5,000	\$3,000 (In Kind)	\$8,000
TOTAL NON-PERSONNEL BUDGET			
TOTAL PROJECT BUDGET	\$25,000	\$18,000	\$43,000

*** Please revise this form and annotate budget items as needed**

NEW REQUIREMENTS: All applicants are requested to submit a copy of their organizations 2002-2003 Year-End Operating Budget, a copy of their 2003-2004 (Current) Operating Budget and a copy of their proposed 2004-2005 Operating Budget.

**CITY OF DAVIS
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**

CAPITAL PROJECT BUDGET SUMMARY*

Budget Category	Proposed Project	Other Sources	Total
Project Development Wages and Salaries Fringe Benefits Materials Other Costs			
Land Acquisition			
Design Consulting Fees Materials Other Costs			
Final Development Wages and Salaries Fringe Benefits Materials Soft Costs Carrying Costs Fees Permits Other Costs			
Renovation or Construction Electrical Plumbing Heating Interior Rehabilitation Exterior Rehabilitation Grounds Improvements Framing Rough Finish			
Maintenance Grounds Other Maintenance			
TOTAL PROJECT BUDGET			

- Please revise this form and annotate budget items as needed

Davis Area Cooperative Housing Association Board

Dallas Kassing, President (UCD Employee & former President, Davis Food Co-op)
P. O. Box 73384, Davis, CA 95617
Tel: 792-7715 (pager) 752-7380 (work) 752-7380 (home) email: gdkassing@ucdavis.edu

Angela Reid, Vice President (former Executive Director, Davis Chamber of Commerce)
Reid-McMahon
229 C Street
Davis, CA 95616
Tel: 758-0837 (Work) 759-7880 (work) email: angela@reidmcmahon.com

Ty Smalley, Treasurer (Housing Architect and Rotary Club member)
3208 Grosbeak Court
Davis, CA 95616
Tel: 758-1600 (Work) Cell: 304-162? Fax: 753-4802 email: tsmalley@omsoft.com

Karen Newton, Secretary (DJUSD teacher)
609 Oeste, Davis, CA 95616
Tel: 758-8510 (home) email: knewton@djUSD.k12.ca.us

Juan Arredondo (UC Employee and Co-op Resident Representative)
5515 Tufts Street
Davis CA 95616
Tel. 758-7914 Email: jarredondo@ucdavis.edu

John Stewart Company (Management Company)
906 G Street, Suite 730
Sacramento, CA 95814
Area Manager, Deborah Osborn, Regional VP Steve McElroy

David J. Thompson, Neighborhood Partners, LLC. (Development Consultants)
516 Rutgers Drive
Davis CA 95616
Tel: 757-2233 (Work) Fax: 757-1944 Cell: 400-9765 email: dthompcoop@aol.com

Luke Watkins, Neighborhood Partners, LLC. (Development Consultants)
2745 Portage Bay East
Davis, CA 95616
Tel: 756-1899 Fax: 758-4165 lukewatkins@sbcglobal.net

Rick Jacobus Community Economic Development Consultant
534 Chetwood St, Oakland, CA 94610 * 510-653-2995 * Rick@rjacobus.com

Rick Jacobus is an independent consultant based in Oakland, CA. His work focuses on revitalization of low and moderate income communities especially the creation of permanently affordable homeownership

opportunities and neighborhood retail development.. His clients include the Local Initiatives Support Corporation, the Institute for Community Economics, the US Dept. of Housing and Urban Development and several community based housing development organizations.

Rick is the author of a chapter on Community Land Trusts in the *Affordable Housing Deskbook*, forthcoming from Solano Press. His animation “Understanding Subsidy Retention” (available at www.rjacobus.com) has been screened at over a dozen conferences and has helped thousands of community residents, leaders and policymakers to understand the somewhat complex economics behind permanently affordable homeownership programs.

Mr. Jacobus has over 14 years of professional experience in neighborhood development. As a Senior Program Officer for the Local Initiatives Support Corporation, the nation’s largest community development financial support organization, he provided training, technical assistance and financing to community based organizations leading economic revitalization efforts in distressed urban neighborhoods throughout the San Francisco Bay Area. Rick developed a training program in commercial and mixed-use and development and underwrote loans to community organizations undertaking complex non-residential real estate development projects. He developed and managed a program to support neighborhood commercial revitalization initiatives in low- and moderate-income neighborhoods.

Prior to joining LISC Rick served as Director of Neighborhood Economic Development for the East Bay Asian Local Development Corporation. At EBALDC, he led a complex community based planning process for Oakland’s multi-ethnic Lower San Antonio Neighborhood which involved over 1000 community residents and led to selection of the neighborhood for the Annie E. Casey Foundation’s Making Connections initiative. Rick oversaw the development of a commercial revitalization program for Oakland’s EastLake district and one of the nation’s first Individual Development Account projects. He also managed a welfare to work planning process which led to the creation of a 12 agency collaborative designed to provide a comprehensive set of services and training to limited-English speaking welfare recipients. He raised over \$2.5 million in grant funds from 9 sources to fund this pilot project.

Rick has also worked as a child care worker, a tenant organizer, a developer of Limited Equity Housing Cooperatives and as the manager of a successful campaign for US Congress. He has served on the board of directors of several community development organizations.

He has a Bachelors degree from Oberlin College where he majored in Religion with a minor in Studio Art, and a Masters of City Planning degree from the University of California at Berkeley.

The study of community land trusts

David Thompson obtained a Masters in Architecture and Urban Planning at the University of California, Los Angeles in 1975. During that time he focused on studying the Garden City Movement. The main model of the Garden City Movement is the town of Letchworth in England founded in 1907. Cooperatives were seen as a

core philosophy of the Garden City movement which has now spread all around the world.

At Letchworth there were worker, agricultural, housing and consumer cooperatives. Co-partnership and cooperative housing was developed to meet the needs of the workforce and most of the affordable homes were funded through cooperatives and mutual housing associations. In the case of Letchworth the entire population of about 30,000 lives in both single and multi families housing all on leased land. The entire 5,300 acres of land within the Letchworth limits is owned as a community land trust by the Letchworth Garden City Heritage Foundation and leased to users (agricultural, commercial and residential). All surpluses generated by the Heritage Foundation are ploughed back into the Garden City community through reinvestment in the Estate and charitable expenditure in accordance with the Heritage Foundation's six charitable objects.

I began looking at the land trust model in the early 1980's when we started the Co-op Bank. At that time I was Director of Strategic Planning for NCB and had the honor of meeting Bob Swann who is regarded as the father of the American Community Land Trust movement. At the time the Co-op Bank was not allowed under the federal legislation to lend to single family homes so the model; was ineligible.

As part of my continued interest in the land trust model I visited Burlington, Vermont in 1989. A friend, John Colburn was one of the first staff members of the Burlington Community Land Trust organization. BCLT is regarded as one of the best models of a CLT in the USA. Since the beginning BCLT has taken interesting steps in developing a CLT that can accommodate many different types of housing. At this time it leases land to limited equity cooperative housing, single family homes, condos, student cooperative housing. I spent two days in Burlington learning about their model.

I continued to follow the model over the next decade.

During the 1990's I was in regular contact with the Institute for Community Economics (ICE) in Springfield, Massachusetts. ICE founded by Bob Swann continues to be the main national support organization for community land trusts.

In 1999, I was able to recruit one of the main financiers of community lands trusts to serve on the Davis Mutual Housing Association board.

At the Annual Conference of Rural Communities Assistance Corporation in September, 2000 I was chosen to give their first Workshop ever on community land trusts and limited equity housing cooperatives.

Representing Twin Pines Cooperative Foundation I was the only Davis resident who attended the first ever West Coast Workshop on community land trusts sponsored by HUD and given by the Institute for Community Economics in Emeryville on April 5, and 6 2001. While there had two pre arranged meetings with Jeff Yegian with the Western Office of ICE.

I was asked to be a presenter on at the first Workshop ever given at the annual Housing California Conference on Permanently Affordable Housing in 2002. The panel covered limited equity housing cooperative and community land trusts.

In April of 2003, Luke Watkins and I were the only Davis attendees at the workshop on community land trusts given as part of the Housing California conference.

Since early this year NP has been providing information about DACHA to ICE to gain eligibility to use their

programs. In fall of 2003, the Davis Area Cooperative Housing Association was certified as the first organization in Davis to be made eligible for the ICE Loan Fund.

In fall of 2003, the board of Twin Pines Cooperative Foundation (TPCF) (of which DT is a board member) invested \$100,000 of its endowment in the Institute for Community Economics Community Land Trust Loan Fund. TPCF is the largest co-op investor in the ICE Loan Fund. The earnings by TPCF go towards the annual donations made by the Davis Cooperative Community Fund and ten other funds around the USA.

In January this year (2004) I gave six community workshops in Kauai about community land trusts and limited equity cooperatives. My visit was sponsored by the Mayor and County Council, the Kauai Board of Realtors and a number of local developers. In preparing for my workshops and reviewing our situation in Davis I began to see how clearly the CLT would be a better fit for the islands' housing problems which are similar to Davis.

I predict that with the response I received that a community land trust that serves both single family homes and multi-family limited equity housing cooperatives will emerge this year on Kauai.

LUKE WATKINS

CO-PRINCIPAL, Neighborhood Partners, LLC. 1994 to present.

Serving as a project development and financial consultant to nonprofit organizations that sponsor mutual and cooperative housing. Completed a 36 unit mutual community in 1998-99 and an 84 person student-housing co-op in 2000. Have a 45-unit mutual housing community occupied spring of 2003. Won permission and financing for two mutual communities (36 and 59 units) DMHA for occupancy 2004. In 2002, awarded a site for 44 units of co-op/mutual housing and 60 units of senior cooperative housing for Davis Senior Housing Cooperative. In 2002 started the first seven units of cooperative ownership housing for employees in Davis and at UCD campus. Through the Davis Area Cooperative Housing Association NP has 30 more units of employee cooperative home ownership in process.

EXECUTIVE DIRECTOR, Sacramento Habitat for Humanity, 1992-96

Administered nonprofit organization that builds homes for very low-income families, utilizing sweat equity, volunteer labor and donated materials. Increased capacity from two units per year to 10 units per year.

HOUSING & COMMUNITY DEVELOPMENT REPRESENTATIVE II, 1989-93

California Department of Housing and Community Development. Staff to start up of HCD's Rental Housing Construction Program (RHCP) and Family Housing Demonstration Program (FHDP) - preparing regulations, reviewing applications and closing loans for loan funding.

DEVELOPMENT MANAGER, Davis Community Housing, Inc. 1985-89

Managed a 27-unit self-help-housing program. Completed a 24-unit multifamily project and negotiated 5.3 acres in land donations for additional multifamily sites. Served as acting Executive Director for ten months.

EDUCATION

Bachelor of Arts Degree in Economics, University of California at Davis, 1984

RELATED COMMUNITY EXPERIENCE

PLANNING COMMISSIONER, City of Davis 1986-88, 1989-93

Participated during the city's 1987 General Plan revision, planning for an increase in population of 50%. Provided leadership in the area of affordable housing policy.

Served on City of Davis General Plan Revision's Affordable Housing Committee 1996-7.

BOARD OF DIRECTORS AND TRUSTEES, 1983-97. Davis Campus Cooperatives. Active in nonprofit organization that operates student cooperative housing in Davis. Served as President of the Board of Trustees.

2745 Portage Bay East, Davis, CA 95616
Tel. (530) 756-1899 Fax. 530-443-4448 lukewat@aol.com

DAVID J. THOMPSON

David J. Thompson of **Thompson Consulting** and co-principal of **Neighborhood Partners, LLC.**, (NP) has worked for the national cooperative organizations of Japan, the United Kingdom and the United States, the United Nations and advised co-ops in over 30 nations. He specializes in cooperative communities, cooperative regional development and community capitalization.

From 1985 to 1991 David was VP for Western States and Director, International Relations for the **National Cooperative Business Association**. From 1979 to 1985 he was Director of Planning for the **National Cooperative Bank (NCB)** in Washington, DC and later, Regional Director of **NCB's Western Office** in Oakland overseeing three branch offices serving 13 western states.

David's work with the **NCB** (1981-85) created over \$70 million of cooperative housing. In 1982, HUD awarded NCB's Western Office a 'Certificate of National Merit', for developing Santa Rosa Creek Commons. David co-authored the City of Davis' Affordable Housing Ordinance; California's strongest, which has created over \$100 million in non-profit and cooperative housing. There are now over 30 cooperative communities in Davis. David is President of the **Twin Pines Cooperative Foundation** and co-founder of **Davis Campus Cooperatives (DCC)** and the **Yolo Mutual Housing Association (YMHA)**. NP is developing four mutual communities (176 units) for YMHA. In 1994-96, David was co-consultant on the transfer to cooperative ownership of **Leisureville Mobile Home Park**, a 150 unit senior park in Woodland. NP has developed housing for 112 students for **DCC** in a joint project with **Co-op Total Living (Kyoto University Co-ops)**. NP is developing a 60 unit senior housing co-op. NP is also developing over 25 coop ownership homes as workforce housing in Davis.

David co-chaired California's effort to establish the **National Cooperative Bank** (1978) and later the **Center for Cooperatives** (1987) (Chair 1999-01) at the **University of California**. To develop student-housing cooperatives in the US he created the **Kagawa Fund** with funds from Japanese and US Cooperatives. David won passage of cooperative laws in Russia, South Africa, California and Hawaii. He helped form the first black owned cooperative in South Africa. In 1992, he designed, "**A Share in LA**," the housing program for mayoral candidate Assemblyman Richard Katz. In 1993, David initiated a national Co-op Summit with HUD Secretary Jack Kemp and NCBA to ensure housing cooperatives were included in the HOPE program. David's policy work is now focused on developing permanently affordable workforce cooperative housing for local employee home ownership.

David authored **Weavers of Dreams: Founders of the Modern Cooperative Movement (1994)**, and co-authored **Cooperation Works! (1996)** & **A Day in the Life of Cooperative America (1994)**. He wrote **Credit at the Grassroots (1995)** for the Africa Recovery Program of the United Nations. David edited **Where Credit Was Due**, the history of the National Cooperative Bank, and **Cooperative Business in the USA**. He wrote two chapters in Ralph Nader's **Making Change? (1985)**. His over 200 articles in six languages have appeared in the **Cooperative Business Journal; Cooperative Housing Bulletin, Christian Science Monitor, Co-op Grocer, In Context; Journal of the International Cooperative Alliance; Citizen Participation, Sacramento Bee, the Davis Enterprise** and many other publications. He has appeared on the **BBC, Phil Donohue Show, Financial News Network** and other TV and radio shows. David is a featured speaker at cooperative conferences throughout the world.

David has the world's largest private library and slide collection on cooperatives. He was born in England, near Rochdale the birthplace of the cooperative movement. He has an **MA in Urban Planning** from the **University of California at Los Angeles** where he won the **Dean's Award for Community Service**. David was inducted into the **Student Cooperative Hall of Fame** in 1994 and was the 1995 recipient of the **Cooperative Service Award** from the Consumer Cooperative Management Association.

THOMPSON CONSULTING • 516 RUTGERS DRIVE, DAVIS, CA 95616

OFFICE ♦ 530-757-2233 ♦ FAX 530-757-1944 ♦ dthompcoop@aol.com