Northcountry Cooperative Foundation
Strategic Plan 2019 - 2024

Aspirational Statement
Making people’s lives better through cooperative enterprises that prioritize people over profits.

We embrace housing not just for shelter, but also as a means for investing in the human, physical and social fabric of a community.

Our Mission
The mission of the Northcountry Cooperative Foundation is:

“transforming lives and communities through cooperative housing.”

Our mission directs us to develop and support cooperatives – especially among low-income, low-wealth and underserved communities. We develop community-owned and democratically governed housing enterprises through training, development assistance, research, education and specially designed projects.

NCF is an innovator, an incubator, and catalyst for new ideas and approaches; our future is taking these practices to scale.

Our History
NCF is a 501(c)3 nonprofit organization that was established in 1999. Activities such as affordable housing development and cooperative trainings have evolved to become the major aspects of our work.

Our Values
The internationally-recognized cooperative values include democracy, equality, equity, self-help, self-responsibility and solidarity. Cooperative homeownership offers people an opportunity for self determination, stability, and security. Cooperatives build social capital and foster democracy and civic participation. Cooperatives allow members to actively participate in the stewardship of those institutions that most deeply impact their lives.

Our Work
NCF is an organization that is innovative and creative, effective and trustworthy, one that is known to be approachable, authentic, ethical and honest, both with others and ourselves. Ours is an organization that is a powerful catalyst for change, and one that is willing to take risks in pursuit of our beliefs.
NCF builds institutions that endure, perpetually affordable co-ops that serve generation after generation of members. To do this, we offer a sophisticated and integrated array of services that support, encourage and assist cooperative housing enterprises at whatever stage of their development. Our service area is centered in the Upper Midwest. Our core services include: housing development, housing finance, training, and research and development.

**Our Goals**

**Goal 1: Support the creation and development of housing cooperatives, particularly those serving low-income, low-wealth, and other underserved communities.**

- Implement an efficient and systematic approach to manufactured home park cooperative conversions with the ability to convert several communities per year
- Identify and act on other opportunities to create cooperative housing developments consistent with our organizational mission
- Create new manufactured home park cooperatives

**Goal 2: Enhance housing financing options available to housing cooperatives and their members:**

- Apply for and receive CDFI certification from the US Treasury and combine NCF resources with the resources of partners to increase financing options for housing cooperatives and their members.
- Create opportunities in each of the following areas:
  - Manufactured Home Community Financing - identify sources and help design loan products to support new co-op development;
  - Manufactured Home Financing – help create better availability and financing terms for manufactured home purchases including Down Payment Assistance and other supportive programming
- Create new programs and services
  - Homebuyer education, specifically for manufactured housing
  - Credit Counseling / Repair
- Ancillary Program Development – design, develop, capitalize and implement a variety of programs in support of affordable cooperative housing development.
- Leverage additional resource investment from our partners, supporters and cooperatives.

**Goal 3: Foster a network of healthy, well-functioning housing cooperatives, with well-trained, deliberative, focused, and fair leadership;**

- Deliver training and support services that are fun and inspiring for participants and based upon the concepts of peer learning and self-help, and upon the conviction that leadership potential exists in all groups and at all levels; develop national reputation for such.
- Assure that all training and programming builds racial equity and utilizes culturally
appropriate materials and presentations.
◆ Expand our repertoire of tools for co-op boards and members.

Goal 4: Be a leader in the practice of creative innovation and growth in the cooperative housing sector.

◆ Pursue opportunities to put the cooperative model to work in new, innovative and high impact ways that are both economically viable and promote positive systemic change;
◆ Encourage creative philanthropy in support of cooperative enterprise and development;
◆ Integrate environmentally sustainable practices in all the work that we do.
◆ Regularly reach out and engage others in a dialogue about housing cooperatives as a viable economic strategy and about how our community building approach has achieved success.

Goal 5: Build a strong, stable and enduring enterprise.

◆ Pursue a healthy mix of revenue sources with a 2023 goal of 80% of all NCF revenues being earned;
◆ Work with lawmakers to create funding opportunities, programs, and a regulatory environment that supports cooperative homeownership
◆ Create a reserve of at least six months of operating cash;
◆ Accountability – know what impact we want to have and systematically track our results;

Goal 6: Support an organizational culture that is welcoming of a diversity of background and experience, that encourages teamwork, that nourishes employees' creativity and enhances professional development while recognizing the importance of balance between home, work and community life.

◆ Support a benefits and compensation system that recognizes employees for the valuable and strategic assets that they are;
◆ Allocate both the time and the resources necessary to establish a climate that encourages a sense of camaraderie in the organization;
◆ Provide widespread access to professional development opportunities for staff through regular internal, external and self-directed training opportunities;
◆ Balance the demands of our vision with the need for healthy home and community lives; understanding that respect for the latter is vital to the success of the former.