

**PROJECT DOCUMENTATION**

**(samples)**

**Appendix to Project Report**

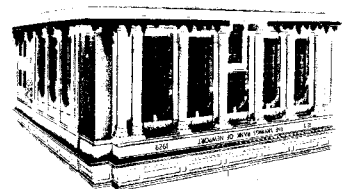
**"AT-RISK" TENANTS ORGANIZING/EDUCATING PROJECT**



**THE SAVINGS BANK OF NEWPORT**

INCORPORATED 1819  
P.O. BOX 450 • NEWPORT, RHODE ISLAND 02840

(401) 846-3400





# State of Rhode Island and Providence Plantations

## OFFICE OF THE SECRETARY OF STATE CERTIFICATE OF INCORPORATION OF

WAHID CO-OPERATIVE ENTERPRISES, INC.

The undersigned, as Secretary of State of the State of Rhode Island, hereby certifies that duplicate originals of Articles of Incorporation for the incorporation of WAHID CO-OPERATIVE ENTERPRISES, INC.

duly signed pursuant to the provisions of Chapter 7-6 of the General Laws, 1956, as amended, have been received in this office and are found to conform to law.

ACCORDINGLY the undersigned, as such Secretary of State, and by virtue of the authority vested in her by law, hereby issues this Certificate of Incorporation of WAHID CO-OPERATIVE ENTERPRISES, INC.

and attaches hereto a duplicate original of the Articles of Incorporation.

DEPARTMENT OF STATE  
OFFICE OF  
SECRETARY OF STATE  
PROVIDENCE, R. I.

IN TESTIMONY WHEREOF, I have hereunto set  
my hand and affixed the seal of the State of Rhode  
Island this 6th. day of  
February A.D., 19 86

*Susan L. Turner*

Secretary of State

By *John C. Soudyrase*  
Acting Deputy, Deputy Secretary of State





# Church - Community Housing Corporation

*Working for decent housing for families of  
low and moderate income on Aquidneck Island*

## PUBLIC RELATIONS

TO : Board of Directors

SUBJECT: Self-help Housing Cooperative

At the request of a founding member of the WAHID TECHNICAL SERVICE ORGANIZATION, I attended a meeting held at 21 Evans Street, Newport, R. I. on 22 February 1989. This was a gathering of potential members of a self-help housing cooperative, interested community representatives and an ongoing core group of individuals being schooled in the elements necessary to sustain a viable cooperative. The stress of education to familiarize those not conversant with specialized terms in mortgage, finance and housing circles was paramount in this development stage. Also, a concerted effort was being made to recruit people to become members once a policy was formulated.

The gap between those renters paying a high percentage of their incomes for housing in which they have no equity and the programs of such agencies as R. I. Housing which eliminates their qualification because of a disproportionate down-payment schedule creates the justification for such an approach as these self-help groups. This kind of grass-roots movement is popular in Third World countries because of fast population growth and development. In this country, its impetus is fostered by governmental policies that handicap renters, is a concept new to low and moderate income families and has cumbersome bureaucratic procedures.

The WAHID TSO is taking steps to gain non-profit status, has initiated dialogue with the National Association of Housing Cooperatives and applied for scholarship funds to send selected members to a regional workshop. In our CCHC outreach program, we should consider serious cooperation with this group.

*Ernest H. Gibbons*  
Chairman

**Visions for Newport County, Inc.**  
19 Broadway  
Newport, Rhode Island 02840  
(401) 847-7821

NewVisions

May 19, 1989

**Executive Director**  
Jean E. Hicks

**Board of Directors**  
Arleen Kauli  
President  
Florence Gray  
Vice President  
Monica Magliocco  
Secretary  
Termino Lisbon  
Treasurer

Jane Anthony  
Jathaya Carter  
Christopher Corkery  
Evelyn Echvarria  
Lorraine Gramolini  
Marilyn Hackett  
Jade Hall  
Quinton Ivy  
Thomas Levesque  
Nancy Passwater  
Olga Pena  
Nancy Pontes  
Aileen Rodrigues  
Keith Stokes  
Kenneth Taylor  
Jean West  
Mary Jane Westley

Mr. Vincent Marzullo  
State Program Director (RI)  
ACTION  
232 John O. Pastore Federal Building  
Exchange Terrace  
Providence, Rhode Island 02903

Dear Mr. Marzullo:

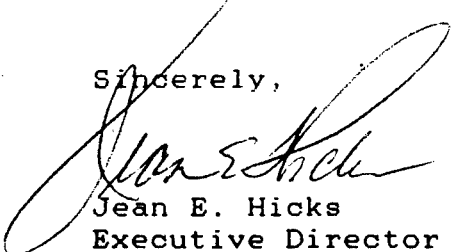
I am writing to offer my support for WAHID Cooperative Enterprises request for two VISTA volunteers to work with its programs.

I am particularly proud of the work WAHID Cooperative Enterprises is doing presently in the area of housing and developing long-term housing resources. I am extremely interested in their work to inform and educate the low-income community around the issue of the possible loss of large sections of low-income housing resources due to the expiration of Section 8 subsidies.

I am sure the VISTA volunteers will be extremely useful to help promote the goal and objectives of the corporation. It goes without saying that the issue of access to affordable low-income housing and low-income home ownership must be addressed. I am happy that an organization like WAHID Cooperative Enterprises has chosen to address the critical problem.

I support the efforts of WAHID and encourage your support for their application for the services of two VISTA volunteers. I thank you for your consideration on their behalf.

Sincerely,

  
Jean E. Hicks  
Executive Director

JEH/klm

**Brightening lives through human services**

*We've got what it takes to help.*



May 25, 1989

Woodward Hall, Kingston, R.I. 02881-0804

Vincent Marzullo  
State Program Director  
ACTION  
232 John O. Pastore Federal Building  
Providence, RI 02908

Dear Mr. Marzullo,

I understand that you are considering a proposal to place VISTA volunteers in service for the Wahid group in Newport which is represented by Yolanda Madyun, Frances Brisco, June Eavans and others. I am in full support of this proposal. In fact, this is the sort of project in which I try to place URI students in my effort to involve students in community activities. The Wahid group is one of my client organizations as well as an important link for me to local community needs.

As you may know, Wahid is a grass-roots association of people who have organized to find solutions to their needs for decent and affordable housing. They meet regularly to discuss strategies for establishing tenant-owned, affordable housing for members of their group, all of whom are low or moderate income individuals or families. They actively seek new members who share their goals for community without regard to race, age, ethnicity, etc. They provide orientation for new members and ongoing training for all members. In short, Wahid is a commendable example of a self-help group with goals to help others too; long range plans are to preserve the affordability of any homes they acquire for future owners of similar circumstance.

The organizers of the Wahid group do extend personal resources for mailing materials and postage, to provide meeting space, to make phone calls, to train members, to seek assistance and to identify potential projects. Although most, if not all members are employed and many have children, considerable time and effort is devoted to meetings and to between-meeting activities. The placement of one or more VISTA volunteers in service for the Wahid group would be a worthwhile use of your resources and a valuable contribution to the Newport community.

Sincerely,

*Marjorie E. Jensen*

Marjorie E. Jensen  
Cooperative Extension Specialist  
Housing, Home Environment and  
Equipment

cc: / Yolanda Madyun

Rhode Island Housing and  
Mortgage Finance Corporation

60 Eddy Street  
Providence, Rhode Island 02903  
(401) 751-5566

January 5, 1990

Frances H. Briscoe  
WAHID Cooperative Enterprises, Inc.  
7 Ledyard Street  
Newport, RI 02840

Dear Frances:

We recently presented our first annual Partners In Housing Awards. The recipients were:

City of Newport  
Omni Development Corporation  
Richard R. Ferland

Your organization was nominated for this award. Although you were not a recipient this year, you should be proud of your nomination. Your work for affordable housing is appreciated.

Our best wishes for the new year.

Sincerely,



Nicolas P. Retsinas  
Executive Director

NPR/bgw



PLEASE RETURN

Yes, I am interested in obtaining more information.  
Yes, I am interested in learning how to own my own home.  
Yes, I am interested in learning about Cooperative Housing.  
Yes, I am interested in developing my own business.

Yes, I support community-based economic development and affordable housing in Newport County and would like to contribute \$ \_\_\_\_\_ towards: Service / In-Kind \_\_\_\_\_ (please specify)

Name \_\_\_\_\_ Phone: (H) \_\_\_\_\_ (B) \_\_\_\_\_

Address: \_\_\_\_\_  
Street City/Town State Zip  
Contributions to WAHID Cooperative Enterprises, Inc. are tax-deductible.

**FOUNDING INCORPORATORS**  
Yolanda Z. Madyun  
Malikah Muhammad  
Cheryle Rhodes

**BOARD OF DIRECTORS**  
June K. Evans, President  
Yolanda Z. Madyun, Secretary  
Patricia Kalble, Treasurer  
Joyce Islam, Assistant Secretary  
Dorothy Brown, Co-op Representative

**STAFF**  
Frances H. Briscoe  
Educational Facilitator  
and Grant Developer

**FINANCIAL SUPPORT CONTRIBUTED BY:**  
Prince Charitable Trusts  
Rhode Island Foundation



**PROGRAM:**  
Workshops are conducted to introduce participants to :  
Business Development Processes  
Resource Identification  
Accessing Financial Packaging  
Housing  
Cooperative Development  
Tenant Ownership and Management

**TECHNICAL ASSISTANCE:**  
WAHID provides technical assistance on short, intermediate and long-term basis in the following areas:  
Business Development  
Small Business Management  
Economic Development

**PROPERTY MANAGEMENT**  
Do-It-Yourself Training  
Maintenance and Building Operations  
Screening  
Budgeting  
Collections  
Planning  
O.J.T. Training Program  
Capital Improvements

**ECONOMIC DEVELOPMENT:**  
Identify start-up needs and costs  
Identify management  
Financial services and costs  
Accounts maintenance  
Maintaining inventory cash flow  
Community based business  
Job development

**FOUNDING PHILOSOPHY**

WAHID Cooperative Enterprises, Inc. was founded in 1986 as a private non-profit Mutual Housing Association (MHA) with a Community Economic Development (CED) base.

WAHID, which means "unique", has been designed to incorporate the principles of building a successful business utilizing collective work and responsibility and cooperative economics inherent within the low to moderate income community.

WAHID's philosophy promotes the concept that economic security will be accomplished when individuals pool their skills and resources for the benefit of themselves, their families and their community. The process of education, training and guidance creates a community capable of obtaining and maintaining an economically stable environment for its members to thrive within.

WAHID is committed to the maintenance and development of affordable, safe and decent housing for low income families and individuals.

From:

|||

To: WAHID Cooperative Enterprises, Inc.  
Multi-purpose Center  
York, Avenue  
Newport, Rhode Island  
02840

## PROFESSIONAL MEMBERSHIPS

Institute for Community Economics

National Congress for Community  
Economic Development

Rhode Island Community Re-  
investment Association

National Association of Housing  
Cooperatives

## NETWORK AFFILIATIONS

New Visions for Newport County Inc.

Church Community Housing Corp.

Project B.A.S.I.C.

University of Rhode Island-  
Community Planning Department

New Hampshire College- Community  
Economic Development Department

National Association of Housing  
Cooperatives

Low Income Housing  
Information Services

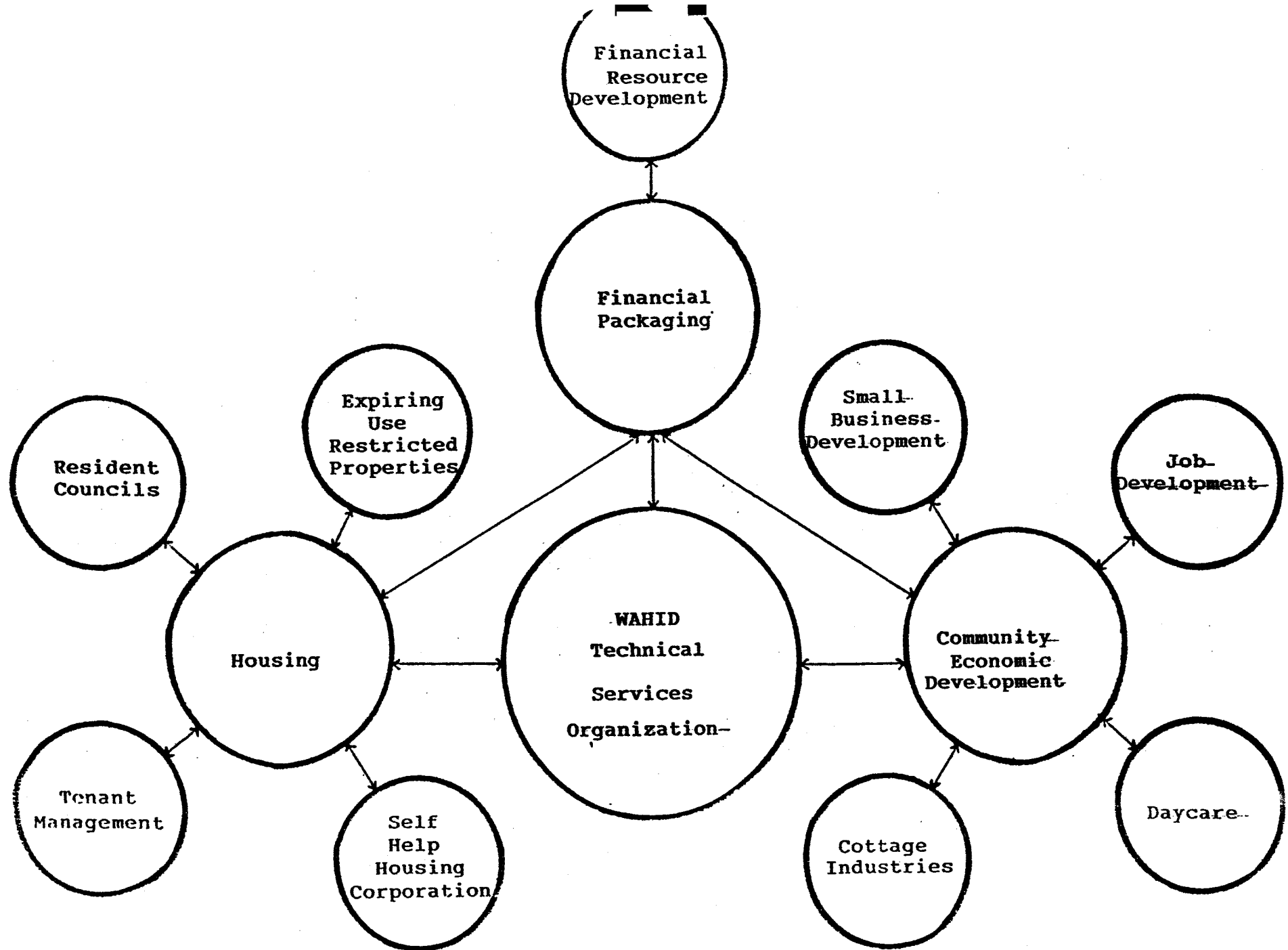
Rhode Island Housing  
Development Corporation

WAHID  
Cooperative Enterprises,  
Incorporated

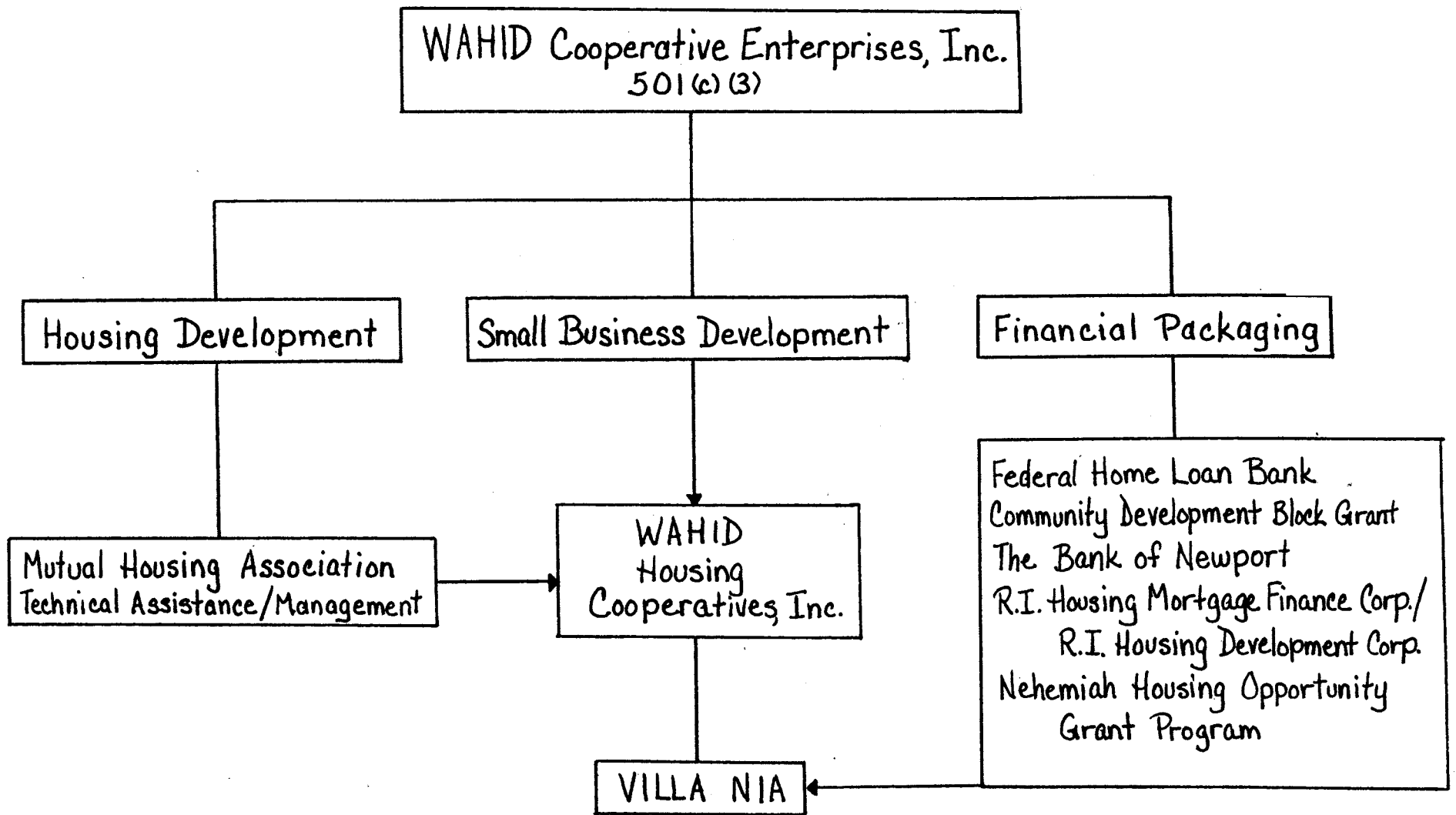


(401) 849-9630

Multi-Purpose Center  
York Avenue  
Newport, Rhode Island  
02840



COMMUNITY SERVICE DISTRIBUTION



HOUSING COOPERATIVE SPONSORSHIP  
MODEL

**Internal Revenue Service****Department of the Treasury**

Washington, DC 20224

WAHID Co-operative  
Enterprises, Inc.  
7 Ledyard Street  
Newport, RI 02840

Person to Contact: **Mr. Jankowitz**  
(202) 566-4029

Telephone Number:

Refer Reply to: **E:EO:R:2-6**

**SEP 18 1989**

Date:

Employer Identification Number: 22-2950643  
Key District: Brooklyn  
Accounting Period Ending: September 30  
Foundation Status Classification: 509(a)(1) and 170(b)(1)(A)(vi)  
Effective Date of Ruling: November 23, 1988  
Advance Ruling Period Begins: November 23, 1988  
Advance Ruling Period Ends: September 30, 1993  
Form 990 Required: Yes

Dear Applicant:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from federal income tax under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3) effective on the date shown above.

Section 508(a)(2) of the Internal Revenue Code states that an organization organized after October 9, 1969, shall not be treated as an organization described in section 501(c)(3) for any period before giving notice that it is applying for recognition of exempt status, if such notice is given after the time prescribed in the regulations.

Section 1.508-1(a)(2)(i) of the Income Tax Regulations states that an organization seeking exemption under section 501(c)(3) of the Code must file the notice described in section 508(a) within 15 months from the end of the month in which the organization was organized. Such notice is filed by submitting a properly completed and executed Form 1023, exemption application, with the key District Director.

Our records indicate that your notice was filed with the Internal Revenue Service on November 23, 1988, which is more than 15 months from the end of the month in which you were organized and that you are willing to accept prospective exemption. The provisions of section 508(a)(2) of the Code are applicable to you. Thus, your exempt status under section 501(c)(3) of the Code is effective beginning on the date shown above, which is the date your Form 1023 was filed with the Internal Revenue Service.

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption,



WAHID Housing Cooperatives, Inc.!



Incorporating Members & Technical Service Staff

Dorothy Brown    Charlene Lambert    Yolanda Madyun    Fran Briscoe  
Maracie Graves    Sharon Banks    Judy Monteiro



**State of Rhode Island and Providence Plantations**

**OFFICE OF THE SECRETARY OF STATE  
CERTIFICATE OF INCORPORATION  
OF**

.....**WAHID HOUSING COOPERATIVES, INC.**.....

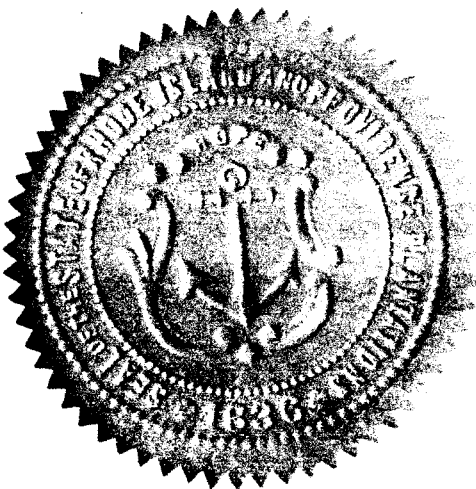
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.....  
duly signed pursuant to the provisions of Chapter 7-6 of the General Laws, 1956, as amended, have been received in this office and are found to conform to law.

ACCORDINGLY the undersigned, as such Secretary of State, and by virtue of the authority vested in her by law, hereby issues this Certificate of Incorporation of.....**WAHID HOUSING COOPERATIVES, INC.**.....

.....  
and attaches hereto a duplicate original of the Articles of Incorporation.

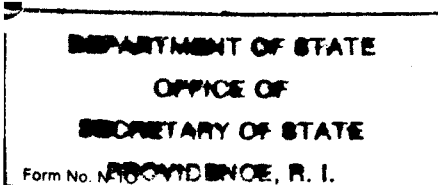
IN TESTIMONY WHEREOF, I have hereunto set  
my hand and affixed the seal of the State of Rhode  
Island this       twentieth       day of  
October       A.D., 19 89



*Kathleen A. Connell*

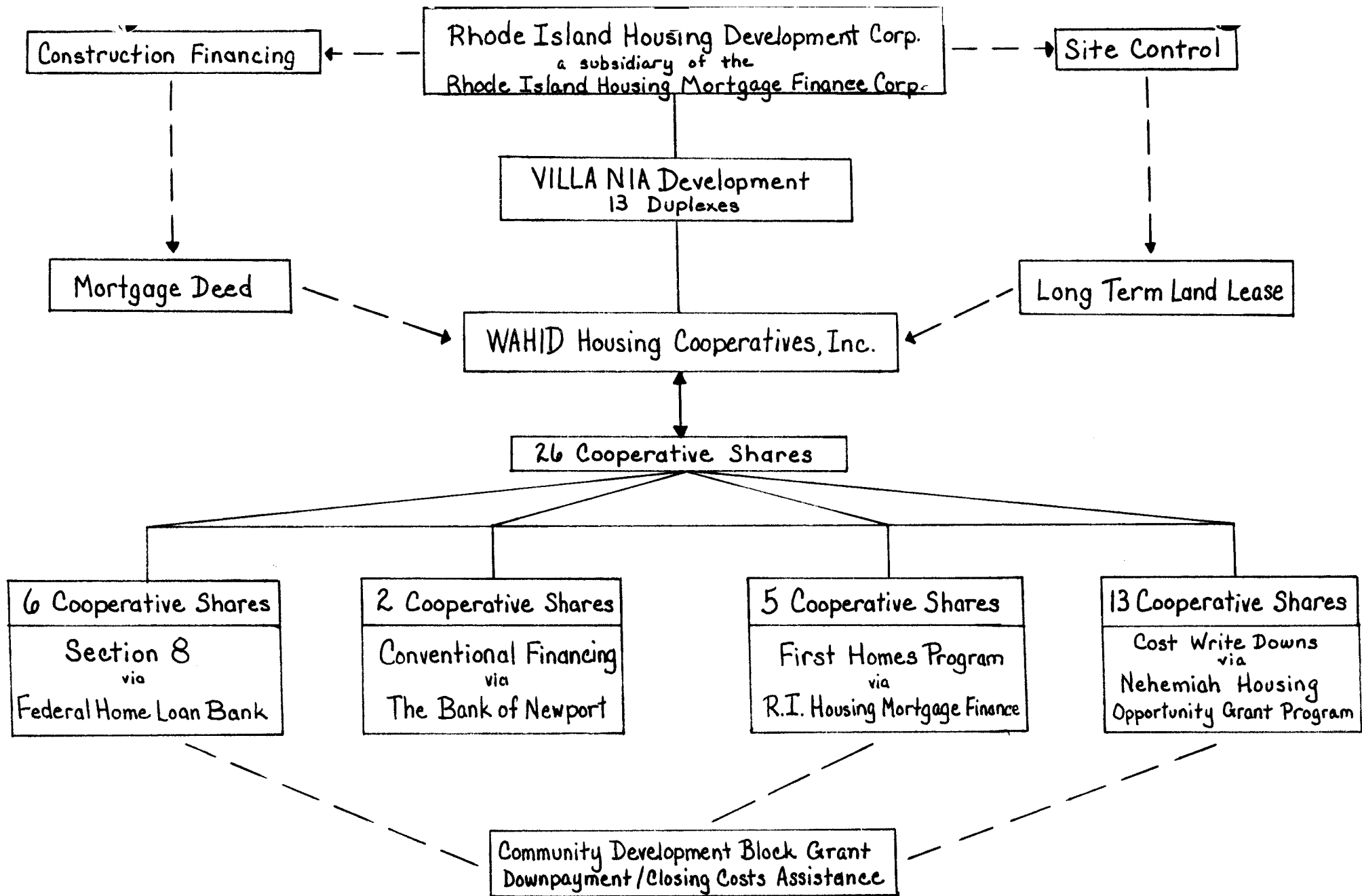
Secretary of State

By.....*Markus L. Luss*.....  
Acting       Deputy Secretary of State

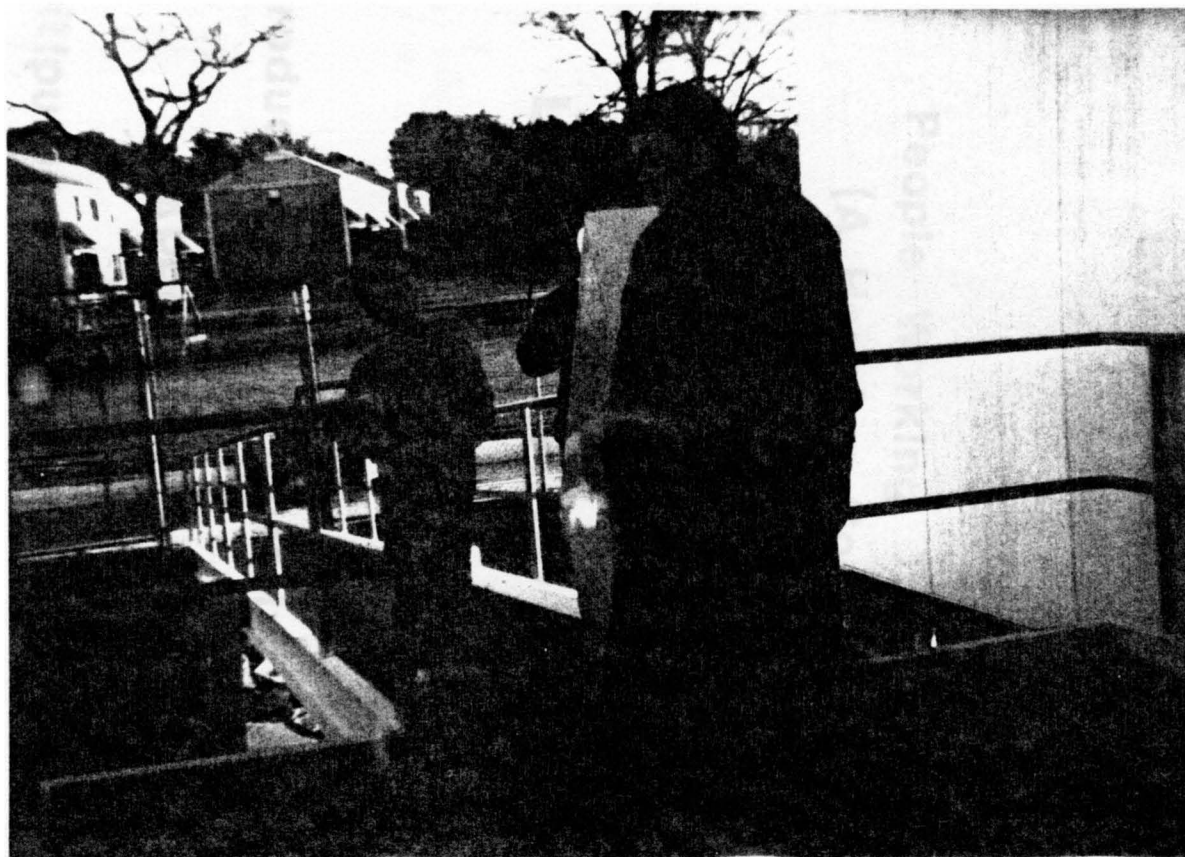


Rec'd & Filed   OCT 20 1989





Proposed Ownership Financing Model for the  
Limited Equity/Mixed Income Housing Cooperative





WAHID COOPERATIVE ENTERPRISES INC.

*originally  
was  
Sept. 89*

# **YOU CAN OWN YOUR OWN HOME**

**when you know  
HOW**

**People Working Together  
(A Housing Cooperative)  
Can Show You How**

**Like to know more?**

**Introduction To Cooperative Housing On**

**APRIL 14th - 11 a.m. - 1 p.m.**

**Multipurpose Center, York Ave., Newport**

**CALL 849-9630 for more info**



## VILLA NIA COOPERATIVES



Affordable Community Living in Middletown, RI

### WHAT IS VILLA NIA?

Villa Nia is a new cooperative housing development of twenty-six duplex units located on rolling land in an established residential neighborhood off West Main Road in Middletown. The convenient location gives residents easy access to shopping, schools and public transportation. Currently under construction, the units have many features:

- Choice of two or three bedroom units
- Individual driveways
- Underground utilities
- Wall-to-wall carpeting
- Full basements with bulkhead access to backyards
- Large yards
- Gas baseboard heat
- Washer/Dryer hookups

VILLA NIA is sponsored by Rhode Island Housing Development Corporation, a subsidiary of Rhode Island Housing and Mortgage Finance Corporation.

### WHAT IS A COOPERATIVE?

Villa Nia is a mutual share housing cooperative. Members purchase shares which entitle them to occupy units in the development. The price of a share varies depending on the unit size. Share loans can be financed through banks and other lenders, with a pledge of the share providing the security for the loan.

A cooperative fosters a sense of community and shared responsibility in addition to providing the stability and benefits of homeownership. Because Villa Nia is committed to long-term affordability for current and future members, members agree to limit the equity they take out when the time comes to sell and move to another place. A fair formula enables the member to build some equity through payments on share loans and improvements to the unit, but keeps the price affordable for future members.

### HOW MUCH WILL IT COST? WHAT ABOUT FINANCING?

Share loans for first-time homebuyers can be financed through Rhode Island Housing's First Homes Program. Low downpayments and flexible underwriting terms can make cooperative homeownership possible for households with incomes from the low \$20,000s to \$42,200. Share prices are:

Three-bedroom unit    \$86,800    Two-bedroom unit    \$75,000

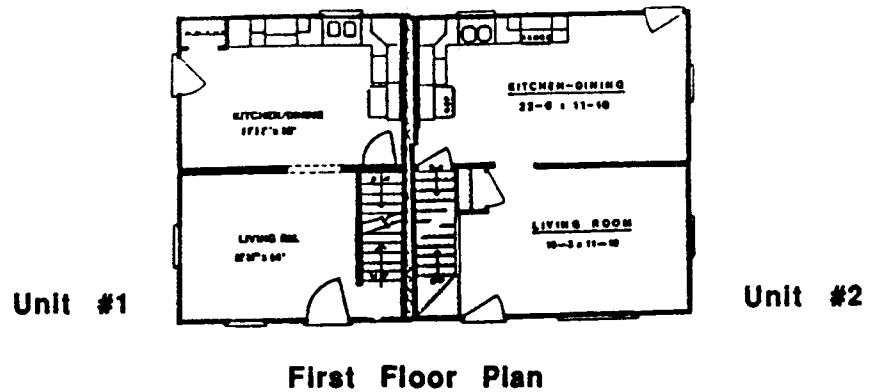
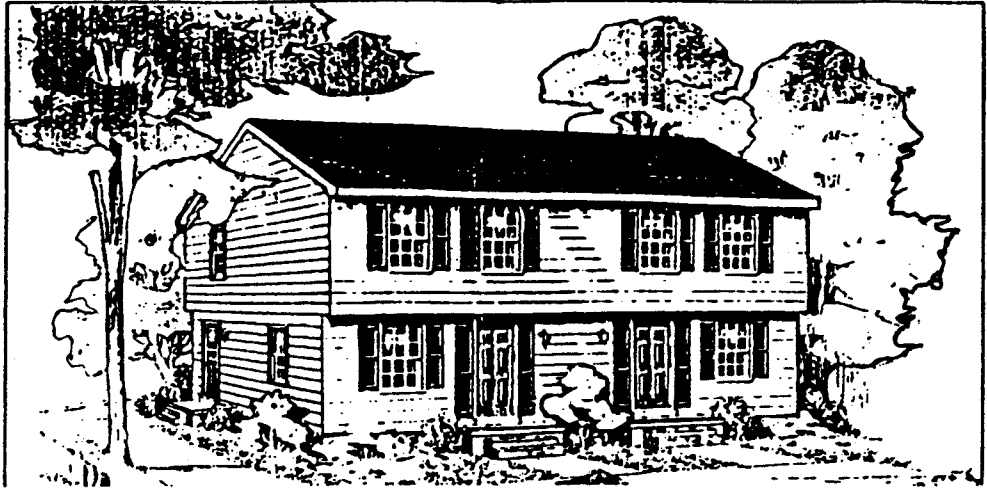
Prospective buyers who agree to join the cooperative before July 15th and qualify to purchase a share will receive a \$1000 discount from these prices.

### HOW DO WE GET MORE INFORMATION?

WAHID Cooperative Enterprises is marketing Villa Nia and providing cooperative housing and financing education sessions. For more information on becoming a member and living in Villa Nia, call WAHID's office at 849-9630 and ask for Fran Briscoe or Yolanda Madyun.

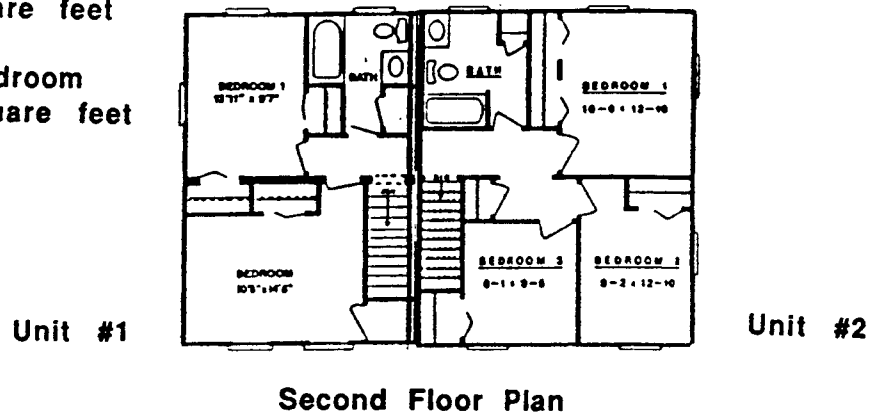


# VILLA NIA HOUSING COOPERATIVES DUPLEX UNITS



**Unit #1: Two bedroom  
900 square feet**

**Unit #2: Three bedroom  
1100 square feet**



COOPERATIVE ENTERPRISES, INC.



**HIDDEN TALENTS?**

**L  
E  
A  
R  
N**

**SPECIAL SKILLS?**

**how to utilize your own NATURAL resources.**

**WAHID**

**cooperative enterprises inc.,**

**an economic development organization,**

**would like to introduce you to our outreach project.**

**YES, THAT'S RIGHT!**

**A SURVEY.....**

**to identify the needs and abilities,  
of the community, as they relate to  
Small Business Development.**

**LOOK FOR US,  
WE WILL BE KNOCKING ON "YOUR DOOR"!**

**ANY QUESTIONS REGARDING THE SURVEY, PLEASE CALL WAHID AT 849-9630  
ASK FOR LATIF ISLAM OR DESIREE JEFFREYS.**

# TRAINING SCHEDULES

SESSION	DATE	TIMELINE
Intro - 1	Monday - March 27 . 7-9pm	Complete
	Sat. - April 14 . 11am-1pm	"
Training for above (eight weeks) Pre-qualifying for above	Start - Mondays Start - Saturdays VILLA NIA/Bank of Newport	4/2 - 7/16 4/21 - 7/27 7/10/90
*****		
Intro - 2	Sat. - June 23 . 11am-1pm Mon. June 25 . 7-9pm	Complete "
Eight Week training for above Pre-qualifying for above	Start - Mondays . 7-9pm Start - Saturdays . 11am-1pm VILLA NIA/Bank of Newport	7/23 - 11/5 7/21 - 11/8 August
+++++		
Intro - 3	Sat. July 14 Mon. July 16	
Eight week training for above Pre-qualifying for above	Start - Mondays . 7-9pm Start - Saturdays . 11am-1pm VILLA NIA/Bank of Newport	7/23 - 11/5 7/21 - 11/8 August

Attached are copies of outlines for training sessions, several of the outlines are undergoing revisions and the VILLA NIA Development Process is one-and-one-half sessions long.

At the first session each Trainee receives a packet folder with a name label, pencil, lined pad and the current sessions detailed outline, and any other pertinent hand-outs.

Lesson One - Level One  
HOUSING COOPERATIVES: THE BASICS

Table of Topics

What Is A Housing Cooperative?

- Introduction
- Cooperative Principles
- Who Lives In Housing Cooperatives?
- Becoming A Member/Co-Owner
- Advantages and Disadvantages of Cooperative Living

Structure and Organization of A Housing Cooperative

- Standard Cooperative Practices
- Limited Equity Cooperative Structure
- Introduction To Cooperative Documents



Lesson Two - Level One

HOUSING COOPERATIVES: THE BASICS

Table of Topics

Review

Part 1 - The Real Estate Game

- 
- 
- 
- 
- 
- 
- 

Part II - The Development Process

- Getting Started
- Steps In The Development Process

## Lesson Three - Level One

### HOUSING COOPERATIVES: THE BASICS

#### Table of Topics

##### Review

##### Part 1 - The Development Process continued

- Financial Package Identification
- Selection of Consultants and Other Professionals
- Design
- Application Process
- Project Monitoring
- Selection of A General Contractor
- Selection of Management
- Financial Closing and Construction
- Occupancy

##### Part 2 - Mortgage Lending Basics

- Pre-Qualification

- The Process

28%/36% Rule  
Cautions  
Be Realistic  
The Downpayment

- The Application

- Documentation

Employment Salary  
Underwriter's Concerns  
Self-Employment

## Lesson Four - Level One

### HOUSING COOPERATIVES: THE BASICS

#### Table of Topics

#### Managing the Business - Board Training

##### Part 1 - Introduction & History

##### Part 2 - Vocabulary of Board Business

- . By-laws
- . Quorum
- . Call-to-Order
- . Agenda
- . Minutes
- . Treasurer's Report
- . Reports
- . Committees
- . Motion
- . Second

##### Part 3 - Meeting

- . Making it work: "Role Playing"

Rhode Island Housing and  
Mortgage Finance Corporation

60 Eddy Street  
Providence, Rhode Island 02903  
(401) 751-5566

February 21, 1990

Ms. June Evans, President  
WAHID Cooperative Enterprises  
Multi-Purpose Center  
York St.  
Newport, RI 02840

Dear Ms. Evans:

I am pleased to inform you that Rhode Island Housing Development Corporation recently received approval from our Board of Directors to go forward with the development of a new housing cooperative in Middletown. This will be an exciting opportunity to provide an alternative form of affordable housing in an area of the State where affordable units are badly needed. We also received approval to enter into an Agreement with WAHID Cooperative Enterprises to provide marketing services, cooperative training and management training and support for the cooperative for a fee of \$26,000. Recognizing that this fee level is a minimum for the amount of work involved, RIHDC and WAHID will continue to look for additional sources of funding that will increase those fees up to an additional \$13,000. Your experience in developing cooperatives and conducting training workshops for prospective cooperative members will be particularly important to this venture. We are pleased to be working with the Board and Staff of WAHID and look forward to a completing a successful development effort with you.

Sincerely,

A handwritten signature in black ink, appearing to read "Nicolas P. Retsinas", with a large, stylized circular flourish at the end.

Nicolas P. Retsinas  
Executive Director

# State/Local

Obituaries, C-2  
Business, C-10  
New England, C-9

Se

## Affordable housing in city? Possibly

Tom Mackinnon  
News Staff Writer

NEWPORT — The phrase "Newport affordable housing" is almost an oxymoron, to say the least, between the lines of a city report released last week.

A 16-page report by the Newport Commission on Affordable Housing has recommended the city examine zoning laws, funding, and local and state legislation to address a loss in low- and moderate-income housing.

A 3-member commission said it prefers voluntary incentives to landlords to keep rents low rather than mandating rent controls. The report will be presented to the city council tonight.

This was a Newport-generated report, the 14-month-old commission said. It has to be addressed county-wide. Throughout the tenure of this commission, it became evident that any effective

solutions to the housing crisis must necessarily include Middletown and Portsmouth," the report said. Middletown and Portsmouth residents were invited to join the commission, but only one Middletown man participated, the commission reported.

"The commission was disappointed by the lack of commitment from our neighbors," the report said. "Standing alone, Newport cannot provide an effective solution to affordable housing."

Despite the city's image as a playground for the rich, the median Newport family income was \$28,351 in 1987. "This ranks 33rd out of the 39 cities and towns in Rhode Island — hardly justifying the image conjured by the word Newport," the report said.

While the median income is low, the average single-family home price in 1987 was \$139,000 in Newport, the report said. "An \$80,000 home is something as extinct in Newport as the dinosaur ..."

"Newport has the dual problem of home af-

### NEWPORT

fordability versus perceived income levels," the report said. "As a result of our notoriety as a playground for the rich, residents and potential residents are feeling the 'housing crunch.'"

Among the report's recommendations are:

- Work with federal and state officials to keep large-scale housing projects as affordable housing in Newport and Middletown.

Many privately-owned housing projects that now receive federal mortgages are now approaching the end of 20-year-old rent and income restrictions, the commission report said. Once the restrictions expire, the owners will be free to sell or develop the apartments into condominiums, with the higher prices and rents driving current tenants out.

The 825 units affected are Oxbow Apart-

ments, Rolling Green Village, Festival Field, Bayside Village and Lawrence Apartments.

The commission is recommending that current tenants be given the right of first refusal to buy if the rental apartments are sold to new owners, or converted into condominiums.

- The city should continue using federal Small Cities Community Development Block Grants to loan to non-profit organizations for purchasing affordable housing units.

- Work with the Newport Housing Authority to help moderate-income renters. The help could include recommending the purchase of privately-held developments, or helping create small-scale moderate-income sites.

- Changing the zoning ordinance to make it easier to convert two-family homes into three-family in the city's various zoning districts. The city also has to address density requirements and zoning incentives to

developers to create affordable housing. Incentives could generate funds that could be used to buy land marked for housing development.

- A real estate transfer tax.

An anti-speculation tax to discourage turnover of housing. Rapid turnover creates prices and rents, the commission said. "The idea is to discourage speculators who buy residential property and are offering it (for) rent thereafter," the report said.

- Tax incentives to residential owners to keep rents low.

- Amend the city master plan to include the creation of affordable housing.

City Councilman John J. Crowley said the commission in February 1987 the city's affordable housing problem after a year of study, come up with recommendations to the City Council. Then on April 13 extended the commission for another year.

## Div. eyes business with China

INDIANAPOLIS (UPI) — Rhode Island officials hope they have set the stage for an economic harvest with the Far East, including in tourism, more foreign in-

### FLOWER POWER



## City appoints school leader

By James J. Gillis  
Daily News Staff Writer

NEWPORT — Three months ago,

"The very first interview of the School Committee was positive," he said this morning. "They were very cordial."

marv for Michael S. Dukakis who is

## **TOWN OF MIDDLETOWN NOTICE OF PUBLIC HEARING**

The Town of Middletown intends to apply for a Small Cities Community Development Block Grant of \$236,140 to undertake the following activities:

- a) To provide downpayment and closing costs grants for low income persons to purchase homes in a limited equity cooperative being developed by WAHID Cooperative Enterprises Inc. in a public-private partnership with Rhode Island Housing Development Corporation (RIHDC) and to provide the technical assistance and training the new cooperative members will need for financing and managing a cooperative development.
- b) Contribution to the Church Community Corporation Housing Office to continue the home repair program for low and moderate income families/ individuals and for the establishment of a low interest Home Repair Revolving Loan Fund to provide low interest loans to low income homeowners.
- c) To incorporate modifications at the Middletown Senior Citizens Center and Project Headstart as follows:
  - 1. Installation of storm windows at the Senior Citizens Center.
  - 2. Expansion of the parking area to accommodate staff and patrons utilizing the Senior Citizens Center and Project Headstart.
- d) Provide operating support to the Housing Hotline for housing counseling and fair housing assistance to low and moderate income residents.

The proposed application for these activities may be reviewed in the Town Planner's Office between 9 A.M. and 4 P.M. during the week of March 26, 1990 to April 2, 1990.

A public hearing will be held at the Middletown Senior Citizens Center on April 2, 1990 at 7:30 P.M., to obtain the views of the citizens on the proposed Community Development Block Grant application.

*Michael E. Embury*  
Town Administrator

## Local briefs

### Grant to fund education program

NEWPORT — The Rhode Island Foundation has awarded \$30,000 to WAHID Cooperative Enterprises in Newport for an education program to help poor people find affordable housing.

The grant was part of \$454,000 in awards. The group was one of more than 20 grant recipients in Rhode Island. Grants are made six times a year.

### Auxiliary to present music revue

NEWPORT — Show tunes from the 1940s, '50s and '60s and the Newport Rockettes will entertain guests at the Newport Hospital Auxiliary musical revue, Friday and Saturday at 7:30 p.m., at Rogers High School.

Tickets are \$8 for adults and \$4 for those under than 16. The proceeds will benefit the hospital's services for the elderly.

Tickets are available in advance at Leys Century Store in Newport, Chaves Gardens in Middletown and Nadeau's Portsmouth Pharmacy in Portsmouth. Tickets will also be sold at the door.

## Local briefs

### Cooperative housing forum slated

NEWPORT — WAHID Cooperative Enterprises Inc. will present an introduction to cooperative housing at the Multi-Purpose Center on York Avenue, Saturday from 11 a.m. to 1 p.m. and Monday from 7 to 9 p.m.

The introductory sessions are designed to provide participants with basic information on the benefits and opportunities of cooperative housing acquisition, ownership and management. There is no fee. Call 849-9630.

# Middletown housing project boosted by RIHMFC aid

MIDDLETOWN — Twenty-six units of cooperative housing are a step closer to reality after the Rhode Island Housing and Mortgage Finance Corporation Board of Commissioners recently agreed to provide up to \$875,000 in construction and mortgage funds, the governor's office announced yesterday.

The units, contained in 13 townhouse-style duplexes, will be built off Rogers Lane and will be sold as shares in a cooperative corporation to low- and moderate-income, first-time home buyers. Each duplex will contain a two-bedroom and three-bedroom unit, and the cost of shares, which will entitle a family to live in a unit, will not exceed \$75,000 and \$86,600, respectively.

The RIHMFC funds are being provided through its subsidiary, the Rhode Island Housing Development

Corporation, which was created in 1988 to produce more affordable housing in the state. The cooperative project will target families with incomes between \$20,000 and \$42,200, with the emphasis on the lower range.

RIHDC has already invested \$650,000 to acquire and improve the 6.7-acre site. Construction by Brushneck Cove builders is expected to begin in early summer, with the first phase of four units to be completed by September. After funding the construction, RIHDC will provide mortgages to shareholders at an interest rate of 3 percent.

To ensure that housing units will continue to remain affordable in the event of resale, a limited equity concept that will control the resale price will be built into the co-op's

structure.

The co-op is being organized by WAHID Cooperative Enterprises Inc., a nonprofit group that will not only help establish the structure of the co-op, but will train co-op members in the business and maintenance aspects of running the cooperative.

Yolanda Z. Madyun, a WAHID administrator, said that co-op members will receive training in handling the co-op's taxes, establishing a board of directors, orienting new members, keeping a membership committee, as well as in the methods of maintaining the development.

She said that WAHID (which she said is an Arabic word for unique) has been training prospective co-op members since March, though none have joined yet.

## Agency OKs financing for housing units

MIDDLETOWN — The Rhode Island Housing and Mortgage Finance Corp. has approved financing for a 26-unit, low-to-moderate income housing project on Marshall Lane in Middletown.

The Rhode Island Housing Development Corp. will build 13 townhouse-style duplexes on a 6.5-acre parcel on Marshall Lane. The units will be sold on a shareholder basis to first-time home buyers who make between \$20,000 and \$42,200, said Fran Briscoe, educational facilitator for the Newport-based nonprofit WAHID Cooperative Enterprises, which will market the units.

Under terms of the contract signed by shareholders, the residents will buy a share of the cooperative — \$75,000 for two-bedroom units and \$86,800 for three-bedroom units.

Construction is expected to begin this summer. The project will be explained in more detail tonight during a free Homeownership Opportunities Fair, in the Newport City Council chambers, Newport City Hall, at 7 p.m.

For more information call WAHID at 849-9630.

PROVIDENCE JOURNAL  
6/1/90

Newport Daily News  
5/31/90



# They flock to see if that dream home is within reach

by Monique Maher

Ralph Patin, a cook at Middletown's Comfort Inn, and his fiancée, Doris Olivera, dream of owning a house in Newport, but they know that buying a house is complicated and expensive. Where do they begin the process? What is involved? Can they afford to buy a house with their salaries?

Looking for answers to these sorts of questions, this couple and many others like them attended the Homeowner's Fair at the Newport City Hall on May 31.

Dominique Gregoire from the Governor's Office of Energy, Housing and Intergovernmental relations, greeted the prospective home buyers on Thursday night with figures that indicated that 25 percent of low to moderate income families could afford to buy a home in Newport today as compared to 70 percent in 1970. Not a very encouraging opening. However, Gregoire continued by saying that 1,500 families have been able to purchase a home in the Newport area in the past year through his office. Jean Hicks, executive director of New Visions for Newport County and the moderator for the evening, explained that the program aims to start prospective home owners in the right direction. Representatives from Rhode Island Bar Association, WAHID Cooperative Enterprises and the Church Community Housing Corporation gave an overview of various aspects of buying a home, stressing the importance of asking questions, researching prospects thoroughly, and "being an educated buyer."

Representatives from the non-profit organizations—Omni Development, WAHID, and Church Community Housing presented attendants with properties currently available in the affordable housing market. They also displayed plans being drawn for future affordable housing complexes.

WAHID announced the construction of a new cooperative housing development, Villa Nia, in Middletown—mutual share housing cooperative, the first of its kind to be built in Newport County. Share housing is an alternative to buying a home in which a person buys a share of the cooperative entitling them to occupy a unit of the development. The size of the unit governs the price of the share.

In general, cooperative housing is directed toward low to moderate income home buyers and can be used

as a stepping stone to owning a home, explained Frances Briscoe, an educational facilitator and grants developer. Briscoe stated that many people prefer cooperative housing and choose to stay with it once they have bought into it.

For the remainder of the fair, about a half an hour, people were

Continued on page 31

## Home Fair

From page 7

given the chance to speak one-on-one with the professionals from local banks, real estate firms, law offices and the non-profit organizations. Mark and Carol Cinotti took advantage of this opportunity to gather some information and assess their personal situation.

The Cinottis have two children and currently rent their home in Newport. Because she loves the area and most of her family lives here, Carol wants to buy her first home in Newport. Like Patin and Olivera, one of the Cinottis major concerns is how to finance their first home.

**They found the fair to be valuable**



CHRISTINE JACOB shares information with Malcolm Clifford-Wooley, left, and Paul Jordan at the Home Ownership Fair last Thursday. Photo by Edie Rose/Newport This Week



and they left carrying an armful of forms and pamphlets to help them being their home-buying venture.

As for Doris Olivera, who came to the fair confused and uncertain about the home buying process, she found hope. "It (the fair) has helped me to see the light at the end of the tunnel," she said. Both she and Patin described the information they obtained as helpful and encouraging. "I think I will own a home," she announced, smiling.

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Social Security # \_\_\_\_\_

Date of Birth \_\_\_\_\_

Daytime Phone # \_\_\_\_\_

Mail to: Bank of Newport,  
P.O. Box 450, Newport, R.I. 02840  
Attn: Marketing Department

\*\$10 minimum required to open account

### SATURDAY 23

THE ANNUAL JUNE FESTIVAL at the Central Baptist Church in Jamestown, at the corner of Narragansett Ave. and Main Road will begin at 10 a.m. and end at 4 p.m. Event will include a parade, luncheon, horse races, and other activities. Information 426-1234.

TRADITION  
strategic  
St.

22 NEWPORT THIS WEEK June 21, 1990  
**CALENDAR**

THE ANNUAL JUNE FESTIVAL at the Central Baptist Church in Jamestown, at the corner of Narragansett Ave. and Main Road will begin at 10 a.m. and end at 4 p.m. Event will include a parade, luncheon, horse races, and other activities. Information 426-1234.

WOMEN'S CRAFT AND COLLECTIBLE MARKET will be held from 9 a.m. to 3 p.m. at South Kingstown High School, Columbia St., Wakefield to benefit a new drop-in facility for The Women Resource Center of South County. Information 789-9950.

WAHID COOPERATIVE ENTERPRISES will present an "Introduction to Cooperative Housing" at the Multi-Purpose Center, York Ave., Newport from 11 a.m. to 1 p.m. No fee. Information 849-9630.

### SUNDAY 24

BIRD WALK, 8 a.m. at the Norman Bird Sanctuary, 583 Third Beach Road, Middletown. No fee.

### MONDAY 25

WAHID COOPERATIVE ENTERPRISES will present an "Introduction to Cooperative Housing" at the Multi-Purpose Center, York Ave., Newport from 7 to 9 p.m. No fee. Information 849-9630.

## Local

# Block grants earmarked for city, towns

Local communities will receive nearly \$920,000 from the state's Small Cities Community Development Block Grant Program. Most of the money is for affordable housing.

In all, 29 cities and towns will receive \$4.2 million. Newport will get the most money, \$357,000. The state makes the awards using money from the federal Department of Housing and Urban Development.

Local communities receiving awards include:

- Newport — The city received \$357,000 of the \$375,000 it requested. The bulk of the money, \$200,000, will go to the Church Community Housing Corp. to buy city-owned land on Beacon Street and build 32 housing units.

The grant also includes \$17,000 for a housing hotline operated by the Community Housing Resource Board and \$50,000 for renovations to the Park Holm/Tonomy Hill Multipurpose Center. It also includes \$90,000 for the operation of housing

programs and for administration costs.

— The town received \$183,900 to help rehabilitate homes and administer a housing hotline.

The town will get \$50,000 in housing rehabilitation loans available to low income families. The Church Community Housing Corp. will administer the program for \$25,000. Loans run between \$7,000 and \$8,000 each. Eligibility may be determined by calling the corporation at 846-5114.

Another \$25,000 is available to help buyers with down payments on

and another \$5,000 will help pay for Middletown's share of the Community Housing Resources Board housing hotline. A grant of \$12,000 will pay for administration of the hotline.

Also, Middletown will get \$5,700 to install storm windows in the Middletown Senior Citizens Center on

Green End Avenue and \$19,600 to remove architectural barriers in three of the public schools. The school department is planning to renovate and expand the schools and will ask voters to approve a \$6.5 million bond issue in November.

- Jamestown — The town received \$156,000 of a requested \$218,000. The town will add \$76,000 of this year's grant with \$125,000 from last year's grant and give it to Church Community Housing Corp. to purchase 20 affordable housing units at the Bayside Terrace, 169-171 Conanicus Ave.

The town will use \$50,000 to establish a revolving, low-interest housing rehabilitation loan program; \$25,000 as an administrative fee to Church Community Housing to operate that program; and \$5,000 for its own administrative costs.

The town did not receive \$62,000 that it requested for preliminary survey and site work at the proposed site for a senior citizens cen-

ter, Town Planner Lisa Pointek said.

- Portsmouth — The town received \$155,000 of the \$225,000 it requested. It will use \$80,000 for renovations to the Portsmouth Multipurpose Senior Center. The town had requested \$145,000 for roof repairs, energy conservation efforts, handicapped access for restrooms and miscellaneous repairs.

The town will use \$40,000 for a Home Repair Revolving Loan Fund to provide low-interest loans to low and moderate-income people; \$20,000 for Church Community Housing Corp. to administer the loans; \$12,000 for its own administrative costs; and \$3,000 as its contribution toward a housing hotline for counseling and fair housing assistance.

- Tiverton — The town will receive \$68,000 for housing rehabilitation loans, operation of its housing programs and handicapped access to the Community Center.

FREE

Vol. 17 No. 25 June 21, 1990



# NEWPORT

THIS  
WEEK



*By the  
bootstraps*

*Newport's  
collected  
treasures*



Photo by Edie Rose/Newport This Week

# WAHID pushes economic development and cooperative housing for the poor

Three determined Newport women, spurred by their desire to improve their own circumstances, have developed a cooperative housing and economic development enterprise that is bearing quicker fruit than they had anticipated for them and others.

WAHID Cooperative Enterprises, begun slowly in 1986 by Yolanda Madyun, Frances Briscoe and June Evans, has sprung into high gear with home ownership and economic independence workshops, and is selling shares in a home ownership cooperative being put together through R.I. Housing's R.I. Housing Development Corporation (RIHDC). "The housing cooperative has happened much sooner than we thought it would," said Briscoe, a long time and well-known social activist in Newport. "We didn't expect to have any property for at least another two years, but we're moving ahead quickly."

The brainchild of Madyun, who has worked with the Church Community Housing Corporation here for several years, WAHID developed from the women's desires to bring genuine economic independence to poor and low income people. "We're not talking about just providing home ownership opportunities," Madyun said. "We're about total economic independence. Housing is just one aspect of it."

Briscoe, who handles most of WAHID's administration and grant-seeking, and Madyun, who shares administration and does the workshop training that has become their staple, have both sprung from low income backgrounds. "I don't mind telling people I raised four sensible, responsible children on welfare in Tonomy Hill," Briscoe said. "People often assume that because you're poor, you're dumb. We're proving that's simply not true."

"We've got the tools now to help others improve their situations," said Madyun, who earned a masters degree in community economic development from New Hampshire College in 1986. Developing WAHID, in fact, was the equivalent of her masters thesis, and her educational experience helped her convince Briscoe to travel to New Hampshire to earn a masters degree as well.

"Our skills connect up with and complement one another's," Madyun she said of herself, Briscoe and Evans.

In the workshops which Madyun runs, she and her colleagues teach everything from the tenets of co-

operative housing to home repairs, banking and finance, budgeting, business development, small business management and an array of other technical assistance. "We're looking far down the road at worker-owned cooperative businesses, consumer cooperatives and other such institutions that will work for the needs of the people who put in the effort," Madyun said. "We're looking at keeping economic viability in the neighborhoods."

"The thing that most amazes people who come to the technical training workshops is that there is no big secret to economic independence," she continued. "It's just that the information hasn't been shared with the poor. We share it."

Ann Leno, a secretary at Church Community Housing, who began attending WAHID workshops a few months ago, confirmed Madyun's sentiments. "I had no experience in housing or mortgages or any of the rules and procedures, but the workshops have given me that information and showed me I could get a house of my own," Leno said. "I know the vocabulary now, and I understand how things are done. With a lot of it, you wind up saying 'Why didn't I think of that?'"

"It has opened my eyes to alternatives that I can use to get a house and to improve my economic situation. Before WAHID, I felt nothing I did would ever make a difference, but now I feel like I can make a difference for myself and other people. A lot of the information is basic knowledge. Once you get that, all you need to do is know what you want and go after it assertively."

Leno was planning to buy her share in WAHID's housing venture this week, and she hopes to have a home of her own by the fall. "This is the first training I've been in that has really opened any doors for me," said the mother of four who now lives on East Bowery Street. "It has changed my attitude and my children's. Instead of saying someday, we're really pointing to a time when we'll have a home we can call our own."

Leno and others are looking forward to buying into Villa Nia, a planned cooperative housing development off West Main Road in Middletown for which WAHID has begun offering shares. The limited equity cooperative housing venture, being developed along with Brushneck Cove Developers of Warwick through



**WAHID COOPERATIVE ENTERPRISES:** Left to right, June Evans, Frances Briscoe and Yolanda Madyun. Photo by Edie Rose/Newport This Week

a pilot grant program at RIHDC, is offering duplex three-bedroom units at \$86,800 and two-bedroom units at \$75,000.

"We're very excited about the opportunity this presents for low income families to afford home

ownership," said Lucy Shelby, a development officer at RIHDC who has worked with WAHID. "Housing cooperatives have worked in a number of places throughout the country."

Continued on page 30

## WAHID

From page 4

The Bank of Newport is working with WAHID to provide mortgages, and RIHDC is also providing share loans. Shelby said she thinks more such cooperative housing developments will be going up in Rhode Island, especially if WAHID's works well. "People always resist a new idea, but there has been great interest in WAHID's project," Shelby said.

From the perspective of Madyun, Briscoe and Evans, the interest is generated partly by the great need for housing in Newport County and partly by the positive reaction to WAHID's progressive technical assistance. While cooperative housing developments vary from place to place, this one has formed a corporation and a board of directors which holds the property through a blanket mortgage, with each individual owning a share of the corporation, the size of which depends on the size of the unit purchased. The share entitles its owner to a proprietary lease, and it requires that the sale of a share either be approved by the corporation or be sold back to the corporation.

"We maintain control through the board of directors," Madyun explained. "Each family has one vote, and the corporation maintains all liability. Individuals in the corporation can screen prospective share-buyers. This arrangement maintains affordability of the property in perpetuity."

Madyun, Briscoe and Evans find themselves these days with more work to do than they can keep up with, but that doesn't trouble them. "It means we're creating more jobs," Madyun said, "and that's what we're all about."

"There is growing interest in the training aspect of our program. It is unique because it is about economic independence. In essence, we're doing what conservatives have always told the poor they should do but never

showed the poor how to do it. They always kept economic development a secret."

Briscoe, who lived a Michigan for several years before returning to Newport three years ago, said she became aware of the great need for both housing and economic development when she came back home. "In Michigan I was earning twice as much as I could earn here and paying half as much for housing," she said. "With our training program, we're covering a broad range of issues all tied to economic development."

Madyun said WAHID has had a steady group of 10 technical training participants with as many as 30 persons attending some of the sessions, which they began to offer in late 1988. "We've done it all by word of mouth so far," Briscoe said. "but now we're moving fast and we want to get word out in the community more."

Evans, who provides what her colleagues call the "nuts and bolts" end of the program, noted that they're trying to get the word out to moderate income families in Middletown where Villa Nia is located. "We're doing presentations for civic clubs, firefighters and police, school teachers and the like because they usually have children who are starting families or they're in that category themselves," Evans said.

"The greatest thing about the workshops is for the people to see that they're not as far behind as they thought they were," Madyun said. "We can talk to them about our own experiences in this regard. After all, we created our own jobs. I personally got very tired of seeing training programs for welfare recipients with no jobs at the end of them."

WAHID is operating out of offices at the Multi-Purpose Center on York Street adjacent to the Park Holm-Tonomy Hill housing projects. They are accepting inquiries about joining WAHID Cooperative Enterprises and about buying shares in the Villa Nia Housing Cooperative.

# Development wins grant to assist home buyers

By **STEPHEN HEFFNER**  
Journal-Bulletin Staff Writer

**MIDDLETOWN** — A groundbreaking ceremony for a 26-unit cooperative housing development off Rogers Lane yesterday was highlighted by the announcement of a \$66,600 community block grant to help prospective home owners meet down payment and closing costs.

Susan Smith, the state's program manager for the block grant program, said the money will be grant-

## MIDDLETOWN

ed to the town, which will funnel it to the low- and moderate-income, first-time home buyers who will live in the Villa Nia development.

The development will include 13 townhouse-style duplexes, which will be sold as shares in a cooperative corporation. Each townhouse will have a two-bedroom and a three-bedroom unit. The cost of a share, which will entitle a family to a unit, will not exceed \$75,000 for the two-bedroom and \$86,600 for the three-bedroom. The project is intended for families with incomes between \$20,000 and \$42,200, with the emphasis on the lower range.

The Rhode Island Housing and Mortgage Finance Corporation Board of Commissioners recently agreed to provide up to \$875,000 in construction and mortgage money. Additional money is being provided by the Bank of Newport.

The housing and mortgage corporation funds are being provided through its subsidiary, the Rhode Island Housing Development Corpo-

*Turn to HOUSING, Page B-2*

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**B** Section

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THE PROVIDENCE  
JOURNAL-BULLETIN

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THURSDAY  
JULY 19, 1990

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## Housing

*Continued from Page B-1*

ration, which was created in 1988 to produce affordable housing. Nicolas Retsinas, executive director of RIHMFC, praised the project yesterday, calling it "a good bet. . . . We bet on people and these are the right people."

Construction by Brushneck Cove builders is expected to begin immediately, with the first four units to be completed by September.

To ensure that housing units will remain affordable if they are resold, the resale price will be controlled by a limited equity concept in the co-op agreement.

The co-op is organized by WAHID Cooperative Enterprises Inc., of Middletown, a nonprofit group that will help establish the co-op's structure and teach members the business and maintenance aspects of running the cooperative.

Co-op members will receive training in handling the co-op's taxes, establishing a board of directors, orienting new members, keeping a membership committee, and methods of maintaining the development.



# Rhode Island Housing

N E W S L E T T E R

Summer 1990  
Vol. III No. 2

## Villa Nia, Housing Cooperative

Villa Nia, the first development of Rhode Island Housing's subsidiary, the Rhode Island Housing Development Corporation, is well underway in Middletown. Roadwork began in May, and the first foundations will be laid in mid-July. The development will be twenty-six units in thirteen duplex houses built on large lots in a new sub-division in an established residential neighborhood just north of the new Stop-and-Shop. Half of the units have two bedrooms; the rest have three bedrooms. The site is on a quiet street off West Main Road, conveniently located near shopping, schools and public transportation to Providence and Newport. The roads are being constructed by Brushneck Cove Developers, Inc. of Warwick. WAHID Cooperative Enterprises, a community development organization located in Newport, is in charge of marketing the development and providing training and support to new and prospective residents.

Villa Nia, which means "Village of Purpose," will be a limited equity housing cooperative. Members purchase shares which entitle them to occupy units in the development. The price of a share varies depending on the unit size. At Villa Nia, shares for two-bedroom units are \$75,000, while shares for three-bedroom units are \$86,000. Share loans can be financed through banks and other lenders, with a pledge of the share providing the security for the loan. This cooperative is structured so that members with incomes as low as

\$20,000 and extending up to \$43,125 who qualify can obtain share loan financing from Rhode Island Housing's First Homes Mortgage Program. Because Villa Nia is committed to long-term affordability for current and future members, members agree to limit the equity they will build in their home and would take with them if they should leave. A fair formula enables the member to build some equity through payments on share loans and improvements to the unit, but keeps the price affordable for future members.

Housing cooperatives foster a sense of community and shared responsibility in addition to providing the stability and benefits of homeownership. They are well-established in other parts of the country, but are quite new to Rhode Island. Fran Briscoe and Yolanda Madyun, WAHID's staff members, have developed an innovative person-to-person marketing approach, emphasizing community building, education and support of cooperative living. As WAHID identifies potential members for Villa Nia cooperative they conduct information sessions and training programs to help households learn more about cooperative living and financing, and provide assistance throughout the process of becoming a member and purchasing a share. Anyone who is interested in learning more about Villa Nia should contact Fran or Yolanda at WAHID's office, 849-9630.



Villa Nia  
Housing  
Cooperative  
Units.

Groundbreaking  
will take  
place on July  
18, 1990 at  
11:00 am.

## R.I. Housing to Produce Cooperative Housing in Middletown

R.I. Housing & Mortgage Finance has given the go-ahead signal for its R.I. Housing Development Corp. subsidiary to take part in a joint venture that will produce 26 units of rental or cooperative housing in Middletown.

Total costs for the development, adjacent to the large Oxbow Farms mixed income rental properties, are fixed at \$2,163,760. Partners in the joint venture are Brushneck Cove Developers, Inc. and WAHID Cooperative Enterprises, a non-profit organization based on Aquidneck Island.

Lots in the development are zoned for duplexes, use of modular duplex units being planned in order to keep construction costs down. Cost of the 13 two-bedroom units will be \$75,000 each while individual price of 13 three-bedroom units is \$91,500. The subsidiary will retain ownership of the land and extend a 99 year lease to the cooperative.

The subsidiary was formed last year to produce affordable rental and cooperative housing.



# Cooperative housing venture breaks ground in more ways than one

by John Pantalone

Francis Briscoe and Yolanda Madyun beamed last Wednesday morning (July 18) as they prepared for the groundbreaking ceremony at what will be Middletown's most innovative housing program and one of the state's only cooperative housing ventures. As state and local officials and residents looked on, the two Newport women and their colleague, June Evans, explained what WAHID Cooperative Enterprises is all about and they unveiled plans for Villa Nia, 26 units of affordable housing that will belong to members of their newly formed housing cooperative.

Before they broke ground for the 13 duplexes that will occupy two sites on Marshall Lane behind the Oxbow Apartments off West Main Road, they also received \$66,000 worth of good news. Officials from the governor's office told them they had been approved for a Community Development Block Grant in that amount, which would provide down-payment and closing costs for some Villa Nia homeowners. At that, Briscoe shouted a resounding "Yes."

Her enthusiasm reflected more than two years of work on her part to get WAHID and Villa Nia off the ground, and four years of work for Madyun. These two former residents of Newport's public housing projects, along with Evans and some faithful early members of WAHID, persisted in their dream to develop cooperative economic and housing ventures. Briscoe, in opening remarks, credited

Madyun with being the driving force behind the idea. "She persisted for two years on her own, insisting that this could be done when no one believed it could," said Briscoe. "If it weren't for Yolanda's persistence and faith, we wouldn't be here today."

Briscoe also credited officials of Rhode Island Housing and its subsidiary, R.I. Housing Development Corporation, various segments of Middletown town government, and the Bank of Newport, which will provide mortgage money, for having faith in WAHID. "We believed we'd get to this point some time, but we didn't think we'd get here this soon," Briscoe said. "The state, the town of Middletown and the Bank of Newport all responded so positively to our proposals that things just moved a lot quicker than we thought they would."

Charlene Lambert, president of the board of WAHID Cooperative Enterprises and a prospective homeowner at Villa Nia, told the audience of about 40 persons gathered for the groundbreaking that she never thought she'd "be able to own a home in the state of Rhode Island. But WAHID is making that possible for me and for other single parents and low income families. On behalf of all the people who have joined the cooperative structure, I want to thank Yolanda, Frances and June for sharing their knowledge with us."

Lambert was among the first to sign on with Madyun and WAHID

Continued on page 30



**FRANCES BRISCOE** announcing plans for Aquindeck Island's first cooperative housing venture.

Photo by Edie Rose/Newport This Week

# WAHID

From page 5

when she began educational courses in cooperative housing and economic development projects. Those courses have become the focal point of WAHID's activity since everyone who wants to own a home at Villa Nia must participate in the courses. "Our objective is to educate people about owning a home, about economic development, about practical finances and all the issues related to that," Madyun said.

The development at Villa Nia will be a limited equity cooperative requiring homeowners to sell their property back to the cooperative to maintain it as affordable housing. That, said R.I. Housing Executive Director Nicholas Retsinas, is the key to developing affordable housing. "WAHID's project is one of the few cooperatives in the state, but there will be more," he said. "What's so great about this one is that it guarantees that the housing will remain affordable in perpetuity."

"Over the years, R.I. Housing historically developed affordable housing by working with developers who often later converted the housing to market value, which closed out the people it was designed to help. We have to look for ways, like this one, to keep housing affordable. A few communities are pursuing the land trust idea, which is a good one."

"R.I. Housing, through our Housing Development Corporation (HDC), is trying to reach out to innovative ideas like WAHID's. Right now we're fighting for a housing bill

in Washington that we would like to see include guarantees of affordability in perpetuity. We want it mandated."

Retsinas, noting that HDC heard about WAHID and sought it out for potential funding, admitted that "some on our board of directors raised eyebrows at the idea of dealing with an agency that had no track record. Staff and most board members felt, however, that WAHID had deep roots in the community and that that is the way we want to go. You look for commitment. Of course this project is a big bite for them, but it is biteable."

Madyun and Evans said that more than 100 families have already expressed an interest in buying one of the Villa Nia units, which will range between \$75,000 for a two-bedroom and \$86,800 for a three-bedroom. Madyun explained that all prospective owners must attend WAHID's classes and that the agency will teach them mortgage and banking basics and determine their ability to cover the costs. "Before people even go to the bank, we stabilize their financial picture," she said.

The WAHID officials said they expect homeowners to be able to move into the first Villa Nia units before the end of the year. They also have plans for further projects on Aquidneck Island.

Asked what was the most difficult aspect of getting WAHID to the groundbreaking point, Madyun replied: "Just convincing people that this could be done. Today I'm more excited about the people this project will help than I am excited for myself."

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## Cooperative housing workshops offered

WAHID Cooperative Enterprises will present an "Introduction to Cooperative Housing" at the Multi-Purpose Center, York Avenue in Newport, on Saturday, June 23, from 11 a.m. to 1 p.m. and Monday, June 25, from 7 to 9 p.m.

The introductory sessions are designed to provide participants with basic information on the benefits and opportunities of cooperative housing acquisition, ownership and management.

While Cooperative Housing is new to Newport County, cooperative housing developments have been established in this country since the early 1900s. The current growth of limited equity housing cooperatives can be attributed to the need to provide affordable housing for low to moderate income families.

Interested persons may call 849-9630 to register for either of the two sessions or for additional information. There is no fee for this program.

# Co-op housing gets started in Middletown

By Ryan R. Johnson  
Daily News staff

MIDDLETOWN — If Yolanda Z. Madyun seemed a little misty-eyed Wednesday, she had a right to be. Amid two huge piles of dirt off Marshall Lane, her four-year dream of affordable housing was coming true.

Construction for Villa Nia Cooperatives — 13 duplexes for qualified first-time home buyers — has begun. Dedication ceremonies were Wednesday.

"It's an opportunity for people to pool their financial skills to develop things in their own community," she said.

Madyun, one of the founders and secretary for WAHID Cooperative Enterprises Inc., said a lot of people are unable to own homes just because they don't have the money. These homes will offer residents that chance, she said.

She graduated from New Hampshire College with a masters degree in community economic development in 1986. She said her education in community economic development at New Hampshire College taught her that lower-income people could successfully own homes by pooling their resources.

But the development was only an idea until the Rhode Island Housing and Mortgage Finance Corporation provided construction a line of credit of up to \$875,000, with an interest rate of 3 percent. Middletown has committed a \$66,600 community development block grant to the project.

Brushneck Cove Inc. of Warwick is building the homes. The company suggested the 8-acre site as a possible spot for the development.

Villa Nia is the first housing developed by the Rhode Island Housing Development Corporation, a subsidiary of Rhode Island Housing and Mortgage Finance Corporation. WAHID, a Newport non-profit agency associated with housing and economic development for low- and moderate-income

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**'It's an opportunity for people to pool their financial skills to develop things in their own community.'**

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people, is marketing the homes.

According to a Rhode Island Housing release, the salary of typical buyers in the development will be in the low to mid \$20,000 per year. Members buy shares in the cooperative which vary according to the unit size. The cost will be about \$75,000 for a two-bedroom unit and \$86,000 for a three-bedroom unit.

WAHID will work with buyers to educate them about cooperative home owning and organizing a cooperative corporation of buyers to own the buildings.

Shareholders receive many of the same financial benefits as property owners, such as tax deductions and building of equity.

Frances H. Briscoe, educational facilitator and grant developer for WAHID, said, "In this situation, cooperative housing is a business."

Each duplex will have a two-bedroom and a three-bedroom unit. Qualified buyers can finance the shares through Rhode Island Housing's First Homes mortgage program and the Bank of Newport.

June K. Evans, WAHID president, said about 100 individuals and families have expressed interest in the development.

Madyun said four of the buildings will be ready to occupy in September.

For Madyun, a former single mother on welfare, the homes are the first of many dreams she hopes will come true. She said she next wants to develop community-based cooperative businesses.

For more information, call WAHID at 649-9630.

# The Providence American

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## THE MINORITY FAMILY PERSPECTIVE

### Middletown Co-op

#### A Fulfilled Dream For Women Developers



**Breaking ground for VILLA NIA, manning the shovels are (l. to r.): Randolph Snow, Bank of Newport; Nicolas Retsinas, Rhode Island Housing; Yolanda Madyun, June Evans and Charlene Lambert, WAHID Cooperative Enterprises; and Phil Coen, Middletown Town Council president.**

**Middletown, RI**--Although scooping out a portion of earth with a shovel in a ground breaking ceremony symbolizes that there will soon be a building or two erected on the spot, the bigger picture lies in what it took to progress to that stage of development. Such is the case for WAHID Cgoperative Enterprises, Inc., the non-profit corporation of spirited women who never lost confidence

they could provide affordable housing for low-income people on Aquidneck Island.

Led by Frances Briscoe and Yolanda Madyun, WAHID Cooperative Enterprises advanced over a period of 10 years from an idea to last week's groundbreaking for VILLA NIA, 26 units of townhouse-style housing that will be sold as affordable limited equity cooperative homes to qualified lower-

income first-time homebuyers. The development will include 13 modular-construction duplex homes, each with one two-bedroom and one three-bedroom unit.

Madyun, a native of New York's Harlem, explains: "WAHID is Arabic, you see I'm Islamic and it means "unique." That's an accurate description of the project, the first housing to be developed by the Rhode Island

*Continued on page 3*

## Villa Nia-

*Continued from page 1*

Housing Development Corporation which is a non-profit subsidiary of Rhode Island Housing and Mortgage Finance Corporation (Rhode Island Housing). It's also the first of many which Madyun and Briscoe hope to build.

The two African-American women met ten years ago while at a Resident Council meeting of the Newport Housing Authority, which handled government funds for community activities. A welfare mother, Madyun was a high school drop out who received a bachelor's degree at Weber College in Ogden, Utah. She moved to Newport in the 70s. Briscoe was born and raised in Newport and attended the University of Rhode Island Boston College and Salve Regina.

In referring to that first meeting, Briscoe stated: "After the meeting, Yolanda and I got together and decided that the organization was not being run according to its by-laws. It should be, it's needed, so let's take the organization over and run it the way it's supposed to be done."

Briscoe admits she got Madyun involved in community housing and then "took off for Grand Rapids, Michigan" where she developed several programs including the

Baxter Neighborhood Association where she was director for several years before returning to Newport. "Yolanda was mad with me for taking off," said Briscoe. "But we kept in touch by phone and the friendship survived the test of the separation."

Meanwhile, Madyun went back to school to get her master's degree in economic development at New Hampshire College, commuting on weekends. And although she resisted returning to school, Briscoe is currently completing the same courses. But now, the business plan for the housing development which Madyun wrote while studying at New Hampshire had come to fruition. WAHID Cooperative Enterprises, Inc. was formed the year she graduated, 1986. It is a private non-profit Mutual Housing Association (MHA) with a Community Economic Development (CED) base.

WAHID's philosophy promotes the concept that economic security will be accomplished when individuals pool their skills and resources for the benefit of themselves, their families and their community. The process of education, training and guidance creates a community capable of obtaining and maintaining an economically stable environment for its members to thrive within.

The Founding Incorporators are: Madyun,

Malikah Muhammad and Cheryle Rhodes. The Board of Directors are: June Evans, president; Patricia Kalble, treasurer; Joyce Islam, assistant secretary; and Dorothy Brown, co-op representative. Madyun is also secretary and Briscoe is staff educational facilitator and grant developer.

Prior to the groundbreaking ceremony, WAHID conducted two seminars to stimulate the interest of first-time homebuyers, many of whom did not know what a housing cooperative was. They explain: Members purchase shares which entitle them to occupy units in the development. The price of a share varies, depending on the unit size. Share loans can be financed through banks and other lenders, with a pledge of the share providing the security for the loan. In the case of VILLA NIA, share costs are \$86,800 for three-bedroom units and \$75,000 for two-bedroom units.

Rhode Island Housing has provided construction funding for VILLA NIA in the form of a line of credit of up to \$875,000, at an interest rate of 3 percent. Brushneck Cove, Inc., of Warwick, will handle the construction process. The town of Middletown has applied for down payment and closing cost assistance grants for buyers as part of its 1990 application for Community Development Block Grant funds.

Qualified buyers will be able to finance the purchase of the shares through Rhode Island Housing's FIRST HOMES mortgage program. FIRST HOMES mortgages offer an interest rate of 8.5 percent, with a starting rate of as low as 5.5 percent, and are available to households of three or more persons earning up to \$43,125, and one and two-person households earning up to \$37,500. It is anticipated that the buyers will typically have household incomes in the low-to-mid \$20,000 range. The Bank of Newport has agreed to work with potential buyers applying for the financing.

Briscoe, with a perpetual smile on her face, was pleased to state that applications are now being accepted for VILLA NIA. The first of the units are expected to be ready for occupancy this fall. Persons requiring information can contact WAHID in Newport at 849-9630.

"Yolanda turned me on to the idea of community economic development and got me into school and I am turning other people on to it," said Briscoe. The two have 4 children apiece. Briscoe has 3 grandchildren while Madyun has 1 grandchild. The two are in no way tired, their goal is to keep building co-ops and making a way out of no way.

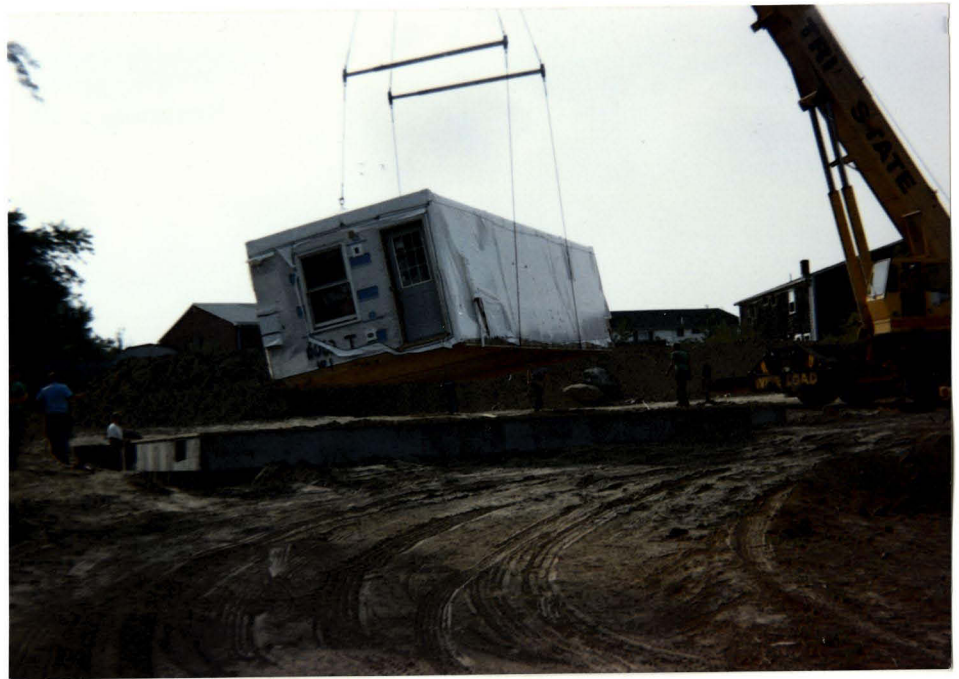
"I'm Impressed!", Sameerah Islam.



A lot of hard work and the physical evidence make a dream a reality.



I S I T A H O U S E Y E T ? ?



Christening the First VILLA NIA house with real Champaign!  
3 B W & June's Mother, Mrs. Barbara Evans-Stafford

# Her unusual route

*VISTA volunteer lived as  
a homeless person to understand*

by John Pantalone

She spent her childhood in the bosom of the Me Decade and grew up in the 80s when we perfected self-centered living. Now she resides in a "gimme" world that seems to be bankrupting government and threatening general morality. So what's 27-yearold Desiree Jeffreys doing volunteering in VISTA, a 60s-style public service program that seems the glimmer of a fading response to the clarion set forth by a President who died as she was being born?

Enmeshed as a VISTA volunteer in a unique economic development project for WAHID Cooperative Enterprises of Newport, Jeffreys arrived at her current learning station on a most unusual journey. A Providence native who attended Catholic high schools, she had prepared herself for a career in the upscale, high pressure world of fashion design but saw her life take a completely different turn. For a time she lived on the street so she could understand what it was like to be homeless. She learned, perhaps, more than she had bargained for.

At 18 Jeffreys left home for the Fashion Institute of Technology in New York City, and she pursued a normal school life and went on to a job as an assistant to a designer. But something drove her toward a change in her life which she hasn't stopped pursuing; her VISTA experience in Newport seems just another step on the path to discovery of herself and the world.

"When I was in New York I lived at a place called the Baptist Residence for Women, and I met several homeless people who became my friends," Jeffreys recalled recently. "I was still on a quest to become a fashion designer, but I became involved with religious beliefs that were tied into my lifestyle. These people were different from other people I knew, but I felt close to them. We had lunch and dinner together every day, and we talked about everything."

In the atmosphere of the Baptist Residence, Jeffreys was encouraged to turn toward social service. She began to question whether she had chosen the right course for herself. "I asked myself if I was being selfish?" she said. "I wondered what direction I should go in."

In the middle 80s things took a difficult turn for her financially. She had to decide if she would stay in New York and work two jobs or return to Rhode Island. "Something was telling me that I should come back here and do God's work, but I

wasn't sure how I would do that," she said. Four years ago she left the fashion industry and returned to Providence, confused about many things but certain that she wanted to help people somehow.

It was about that time that she decided she had to know what life was like for the homeless if she was going to be in a position to genuinely help them. She moved into an emergency shelter at the state institutions and began a journey that was both enlightening and troublesome.

"People—my family and friends especially—thought I was crazy, literally," she said. "They couldn't understand what I was doing or why, so they just figured I was crazy. Some people did some very bad things to me."

Jeffreys prefers not to talk about those bad things, focusing instead on her commitment to discover herself and to understand the poorest of the poor. "It didn't seem unusual to me to live that way," she said. "My closest friends in New York were living that way, and it was just another way to live."

"I wanted to gain experience so I could empathize and use the empathy and experience in a positive way. I made the decision in my heart, but people simply couldn't understand or accept that."

Her experience, painful though it often was, opened her eyes to the way the social service system functions in Rhode Island—emergency shelters, institutions, the police and law enforcement. She saw every facet of it from the inside, not as an observer but as a client, if you will.

All during this time she faced continual pressure from her family and friends to "straighten out," and to "make some sense of her life." She recalls them urging her to find a job in social service if that was what she wanted. "They just wanted to see me out of that world and back in this one," she recalled.

Someone mentioned VISTA to her, and it sounded to her like it made sense. She had some familiarity with Newport and asked to be placed here. Working with the women who founded and who nurture WAHID in its effort to spur economic development in the low income community has formed a transition for her.

"WAHID sounded like something I would enjoy, and it has been a great opportunity for me to learn," she said after having spent several months on the job. "It has been another stage for me."

Newport This Week/Photo by Edie Rose



DESIREE JEFFREYS at the WAHID offices in Newport's Multi-Purpose Center.

Frances Briscoe, one of the co-directors of WAHID, praises Jeffreys as an articulate young woman who has seen the effects of poverty firsthand. "She is interested in the issues and wants to be involved," Briscoe said. "She has good self-esteem and she has applied herself very well. She walked in here and took the ball without hesitating."

Jeffreys is spending most of her time now revamping a survey WAHID will conduct to devise an economic development profile of the community. She's writing to economic development programs throughout New England and compiling information to be used for outreach among people living in public housing and in subsidized housing complexes that will eventually lose the subsidy, thus creating both economic and housing problems for many, if not most of the residents.

"She's going to help us identify where people are in their perspective as it relates to developing their own businesses and becoming economically self-sufficient within this community," Briscoe explained. "Because we take the team approach here, Desiree has been able to work with each of us and learn from each of us. Her work is going to help us identify obstacles to economic development activities for the low income so we can concentrate our development training to meet those needs."

Looking at it from that perspective, Jeffreys sees herself at a personal development stage that proceeds

directly from her years living as a homeless person. "No matter what I was doing, I always believed that whatever you want to do, you can do," she said. "Working on this project gives me a sense that I'm helping other people to feel that way too."

"When I wanted to be in fashion design, I set out on a quest for that. When I wanted to understand about the homeless, I set out on a quest for that. I have a philosophy that there is prejudice in everything, but whatever you manifest to people is what they'll receive from you. If you manifest a positive attitude, they'll know you as a positive person."

Jeffreys praises Briscoe and WAHID co-director Yolanda Madyun as dedicated, understanding people who have provided her with a positive experience which has gone beyond technical knowledge about housing and economic development, resources and how to find and apply them. "I'm learning useful skills, but I'm learning other things as well," she said.

"I think I've come to realize that God doesn't feel it's wrong for someone to be wealthy; that wealth in and of itself is not selfish. There can be righteous wealth. The key is to be content with what God gives you; content with your station until God changes it. You shouldn't be absorbed with changing it yourself."

"WAHID ties everything together for me. I'm able to benefit people through my work here, and I'm learning how I can benefit people

Continued on page 26

## Jeffreys

From page 6

even more. I'm also learning for myself what is involved in being in business, and I might be able to take advantage of that someday if I decide to return to fashion. But that knowledge can help you in anything you do."

Is she "content with her station?" Jeffreys says she's happy with her VISTA experience, which could last another six months or be extended for another year or two. She says she's happy with her experience at WAHID. "I'm content with that," she said. "Not every single thing is fine or great, but I am content with what I'm doing."





COOPERATIVE ENTERPRISES, INC.

ECHO-NOMICS For Everyday People

Fall 1990

"HOMES FOR PEOPLE - NOT PROFIT"

Page 1

From The Editor  
By Latif Islam

Dollars and Sense  
By Desiree Jeffreys

WAHID Cooperative Enterprises, Inc. is a progressive community economic development group concentrating in the areas of affordable housing and small business development.

Founded in 1986 as a private, non-profit organization, WAHID (which means "Unique") has been designed to incorporate the fundamentals of collective work and responsibility and cooperative economics to achieve our goals of bringing economic awareness and stability to the community. WAHID's programs range in diversity from workshops on resource identification to business development to do-it-yourself training to property management and more. **We're in the business of helping people to get into business... for themselves... and for the community.**

Now, now that you're a little more familiar with us and what we're all about, we want you to know that we look forward to serving the community in any way we can. We also look forward to providing you with the most clear, up to the minute information possible by way of this and upcoming issues of our newsletter and various workshops being planned for the future.

We encourage our readers to lend criticism when required, because we need to hear from you to help us be more in tuned to what's happening in the community. **Open lines of communication will help arm us with what it takes to get the job done!** Our offices are in the Park-Holm/Tonomy Hill Multi-Service Center module "E". Stop by or give us a call at 849-9630.

Herbologists (people who study the medicinal effects of plants and herbs) offer many alternatives to prescription medication that are less expensive and sometimes more effective than traditional forms of treatment.

An herb that may be of particular interest to many is called **Golden Seal** tea. Golden Seal is made of various herbs that serve as an all-purpose cure for many common ailments. Golden Seal has been widely recommended by herbologists for it's ability to cleanse the body of impurities. Also, a recent newspaper study determined that eating **almonds** may reduce the possibility of developing inflammation of the veins that are directly linked to causing severe headaches.

**Thrift shops** are a great way to put together a nice wardrobe while on a restricted budget. You can find many items in these stores that may sell for as much as five or ten times as much in retail stores.

Don't forget to look out for sales!

Did You Know . . .  
By Fran Briscoe

Did you know that Portland, Oregon police are using bicycle patrols to fight crime? Officers ride bikes through the neighborhoods and talk to area youth and residents. This allows the police to have eye-to-eye contact with people and get to know tenants as individual human beings - not as "potential suspects". So far, it works!

**Villa Nia Cooperative**  
**By Desiree Jeffreys**

A housing cooperative (co-op) is formed when a group of people organize and buy shares in a development that entitle them to occupy units in that development.

A co-op also promotes a sense of community and shared responsibility, in addition to providing the stability and benefits of home-ownership.

**Villa Nia** (Village of Purpose) Cooperative is a new co-op development that will consist of twenty-six duplex units located in Middletown. There are currently four townhouse duplexes that have been completed and are ready for occupancy.

Each duplex contains 2 and 3-bedroom townhouses. Future plans include nine additional 2 and 3-bedroom townhouses. **Villa Nia** is sponsored by Rhode Island Housing Development Corporation and is co-sponsored by **WAHID Cooperative Enterprises, Inc.**

For more information call 849-9630.

**WAHID Housing**  
**Cooperatives**  
**By Latif Islam**

First off, let me begin by making it clear that **WAHID Cooperative Enterprises** and **WAHID Housing Cooperatives** are two totally separate organizations.

**WAHID Cooperative Enterprises** is involved in several areas of community economic development including: (1) small business development; (2) property management; and (3) affordable housing just to name a few.

On the other hand, **WAHID Housing Cooperatives** interests lay mainly in the area of affordable housing. The purpose of **WAHID Housing Cooperatives** is to promote affordable housing for low and middle-income families and

individuals for the mutuals benefit of it's members (residents of the development).

It also serves as a means of working together with City government in planning and conducting neighborhood housing revitalization programs and projects.

Any U.S. citizen age 18 or older, who agrees to abide by the regulations of the co-op, and is approved by the co-op is eligible for membership.

If this sounds like the alternative housing situation you've been looking for please call **WAHID Housing Cooperatives** at 849-9630 and ask for Charlene Lambert.

## Gulf Crises Hits Home For All

By Latif Islam and Desiree Jeffreys

In times of personal and world-wide distress, we are reminded of the tensions that have been mounting in the Persian Gulf.

Here at WAHID, we have experienced a personal contact with the war in the Gulf. **June Evans**, President of our Board of Directors, educator and management facilitator has been called to active duty and is currently deployed in Saudi Arabia as a part of "Operation: Desert Storm". Evans is a member of the Rhode Island National Guard where she serves as Captain in the 118th Military Police Battalion. In addition to her responsibilities at WAHID, Evans has also had to leave behind her duties as Building Inspector for the City of Newport where she has worked since 1987. We would like to acknowledge that she is an asset wherever she goes and possesses an intense awareness of responsibility and a sharp understanding of commitment. It is our hope that June Evans, and all our troops serving in the Middle East be duly recognized for having the courage and selflessness to stand in the line of duty, as required.

We also hope that our soldiers are returned safely to those who love them so dearly and that the spirit of peace will quickly find the hearts and minds of those capable of bringing about a change in the situation in the Middle East.

## What's Going On? Events Calendar

**Black History Discussion - 11 am**  
Wednesday February 20 at the Martin Luther King Center.

Luncheon: Turkey Dinner/\$2.00

846-4828

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**Parent Support Group - 6 pm**  
every Monday at the Martin Luther King Center. Learn new ways to deal with your child(ren). Cope with the responsibilities of parenting.

**FREE CHILD CARE!**

for children ages 5 - 12

846-4828

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**Black History Month Programs - 7:30 pm**  
Thursday February 28 at the Newport Public Library. Includes storytelling, lectures, poetry readings, singing and music.

Contact - Pat LaRose (847-8756)

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**Aerobics/Physical Fitness - 5 pm**  
every Wednesday at the Park-Holm/Tonomy Hill Multi-Service Center gymnasium.

846-6940

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**Secretarial Training Program - 8:30 am to 3:00 pm**  
Monday through Friday at the Multi-Service Center.

849-6940

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