



BLUEPRINT FOR A CO-OPERATIVE DECADE

A CO-OPERATIVE HOUSING PERSPECTIVE

In 2012, the International Co-operative Alliance developed the Blueprint for a Co-operative Decade to build on the success of the United Nations International Year of Co-operatives. Adopted by the Alliance General Assembly, the intention of the Blueprint is to mark the beginning of a worldwide campaign to “take the co-operative way of doing business to a new level”. The Blueprint has resonance for all forms of co-operatives, including housing co-operatives. There are five elements to the Blueprint:

- 1 | **PARTICIPATION** – the active engagement of the member-owners in the life of the co-operative.
- 2 | **SUSTAINABILITY** – the co-op’s long-term economic, social and environmental viability.
- 3 | **IDENTITY** – the fundamental principles and values that are unique to co-operative enterprise.
- 4 | **LEGAL FRAMEWORKS** – the supporting laws and regulations that enable co-operative development.
- 5 | **CAPITAL** – the necessary access to financial capital that fosters co-operative growth and strength.

For housing co-operatives the Blueprint elements have a special significance. Housing co-ops are one of the most heavily patronized forms of co-operative in the world – they are the daily context for the quality of life for the member-residents. Housing co-ops must allow for the open engagement of the members.



They are real-estate assets that must be sustained as liveable housing, and sustainable environmentally. Housing co-ops embody social and community values internally and as corporate citizens. They identify themselves as co-operative housing providers through a commitment to the international values and principles of co-operation. Housing co-ops require robust legal frameworks and access to capital for their creation and continued operation as a unique form of housing provision.

Housing co-operatives align with the elements of Blueprint for a Co-operative Decade in the following ways:

PARTICIPATION



Housing co-ops recognize participation as member engagement in the democratic and community life of the co-op.

They embrace democratic involvement at the governance and membership levels.

They encourage the sharing of the good governance principles.

They support and encourage models of participatory governance and member service.

Housing co-ops foster a welcoming, inclusive co-operative culture that creates strong, diverse co-operative communities.

SUSTAINABILITY



Housing co-operatives place a priority on long-term economic success over short-term, unsustainable financial benefit through comprehensive asset management and long-term financial planning. In this way, housing co-ops contribute to the sustained social well-being of the citizens whose housing needs are met through co-operation. Housing co-ops aim for a superior level of environmental sustainability as they add energy savings measures and green technologies to their assets.

IDENTITY



What sets housing co-ops apart from other forms of housing is a unique co-operative identity, as defined by the core values of co-operation and the international co-op principles. Identity is fundamental to housing co-op members as they live, work and interact daily within a co-operative community. Housing co-ops actively communicate their co-op identity, both internally among members and within the broader community. They apply co-operative values to their role as good co-operative corporate citizens.

LEGAL FRAMEWORKS



The success of co-operative housing enterprises depends on enabling legal and regulatory frameworks. For housing co-ops that means legislation for their founding, development, continuity and corporate good-standing, legal standards for governance structures, the rights and responsibilities of members, and all other legal frameworks governing the co-op's finances, property and membership. National co-op housing organizations look to their international network to help them safeguard enabling legal frameworks and to seek their enhancement where necessary, through representation to government and policy advocacy.

FINANCIAL CAPITAL



Housing co-operatives are capital-intensive forms of enterprise. They need access to financial capital so they can invest in the sustainable development, regeneration and expansion of their co-operative housing assets. Housing co-ops accumulate financial capital through member contributions and the financing and refinancing of their property. Where possible housing co-operatives meet their financing and banking needs through partnerships with the financial co-operatives and by accessing co-operative lending arrangements, in the spirit of co-operation among co-operatives.



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