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Cooperative
Housing
International

Why we embarked on ILRAI



Legal research for stronger cooperative housing frameworks

The problem

- Cooperative housing is discussed as a solution, but the legal evidence is fragmented, uneven and hard to compare across countries.

The opportunity

- Build a shared legal map of cooperative housing
- Identify enabling frameworks and recurring barriers
- Support advocacy with evidence rather than anecdotes
- Help policymakers understand what needs to change

How the ILRAI report was developed



A collaborative, comparative research process

- Designed the research framework
 - Developed a common questionnaire to compare housing cooperative laws, policies and support systems across countries
 - Focused on legal recognition, tenure, governance, finance, taxation, asset protection and public policy alignment
- Reached out across regions
 - Contacted over 60 cooperative housing federations, legal experts, researchers and sector partners globally
 - Gathered input from 20 countries including Canada, UK, Zimbabwe, Uganda, Uruguay, Brazil, India, Sweden, Tanzania, Ireland and more...

How the ILRAI report was developed



A collaborative, comparative research process

■ Experts

- Tomasz Marzec, Lawyer and Scholar at Adam Mickiewicz University in Poznań, Poland
- Ajibola Akanji, Attorney and Lecturer at Lead City University, Ibadan, Nigeria

■ Reviewed legal and policy materials

- Examined cooperative legislation, housing laws, financing tools, tax treatment, dispute resolution and oversight, land, planning and building rules
- Compared both dedicated housing cooperative frameworks and systems where co-ops operate under broader cooperative or housing law

Comparative Framework



Key Dimensions

- Clarity of legal definitions and cooperative housing status
- Ease of establishment and registration
- Democratic governance and member control
- Protection of cooperative assets and long-term affordability
- Access to finance and appropriate tax treatment
- Dispute resolution mechanisms
- Alignment with housing policy and public programs
- Availability of official data on the sector

Law alone is not enough



Good legislation needs institutions, finance and enforcement behind it

- Clear Legal Form
 - A specific place for housing co-ops in law
- Patient Finance
 - Loans, guarantees or funds that fit cooperative tenure
- Land Access
 - Public land, land trusts or acquisition tools
- Movement Capacity
 - Federations, training, auditing and peer support

A law can open the door. It does not build the ecosystem by itself.

Closing



International Legal Research and Analysis Initiative of the International Cooperative Alliance

The Law on Cooperative Housing

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