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Summary of Findings on the International Legal Research and Analysis Initiative the Law on Cooperative Housing

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**Cooperative
Housing
International**

Scope and objective of the analysis

20 questionnaires

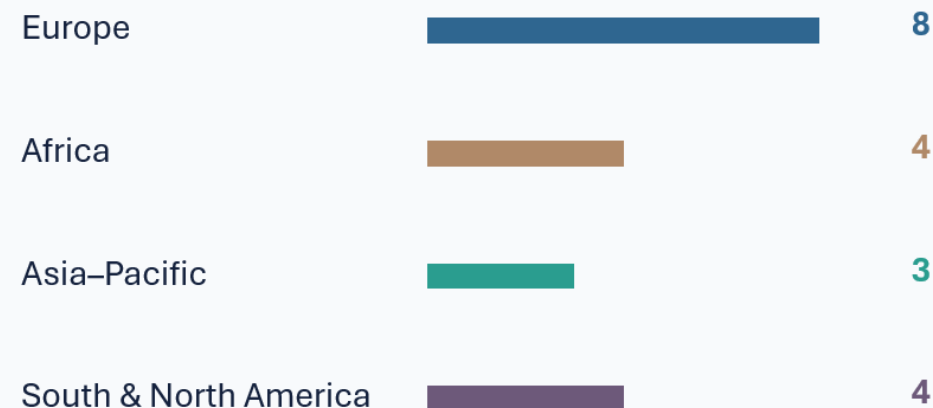
received from national
experts

19 countries

covered by the analysis

REGIONAL COVERAGE

Countries covered by the analysis



- The objective of the project: To compile a comparative legal study of the legal framework and policy on housing cooperatives across the world.

Results by region



Europe

Main finding

Dedicated laws and audit traditions provide stability; general law leaves thinner recognition.

Constraint / need

Main constraint: patient, long-term finance.

Africa

Main finding

General cooperative laws dominate; housing-specific provisions remain limited.

Constraint / need

Needs: explicit rules, tailored guidance and cooperative finance.

Asia-Pacific

Main finding

Cooperative law and one-member-one-vote are present; details often sit in by-laws/programmes.

Constraint / need

Needs: alignment with tenancy, land and property rules; low-cost finance.

Americas

Main finding

General cooperative acts are common; Uruguay shows what enabling law and public finance can achieve.

Constraint / need

Needs: legal clarity, coordinated oversight and reliable finance.

Key findings



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When the law clearly recognizes the cooperative identity and aligns finance, oversight, taxation, and data with that identity, **housing cooperatives can provide affordable and stable homes at cost**, under democratic control by residents.

Barriers



01

Legal recognition gaps

Tenure, allocation and internal settlements are left to practice, creating friction with housing, land and tenancy rules.

02

Finance mismatch

Cooperatives need low-cost capital and guarantees; instruments are often thin, ad hoc or not adapted to the model.

03

Fragmented oversight + weak data

Split mandates slow delivery, while limited routine data weakens evidence-based policy and lender confidence.

Common effect: uncertainty, under-investment and slower delivery of cooperative housing.

Key recommendations



Four measures should be treated as mutually reinforcing rather than isolated reforms.

- 1 ● Recognize housing cooperatives explicitly** Introduce clear rules and align them with tenancy, land, planning and tax law.
- 2 ● Build finance and land pathways** Use guarantees, long-term credit lines and public/municipal tools suited to service-at-cost.
- 3 ● Safeguard identity and governance** Maintain one-member-one-vote, member-majority boards, audits and asset-lock provisions.
- 4 ● Embed cooperatives in strategy and data** Name cooperatives in housing strategies and collect data on units, members and outcomes.

Implementation logic: legal clarity enables finance; finance supports delivery; governance and data sustain public trust.

Conclusion



Coherence turns cooperatives into a stable housing-system pillar.

Our report confirms that where law, finance, and policy are coherent, **housing cooperatives become a stable pillar of the housing system.** They produce affordability at cost, protect assets for community use, and democratise housing decisions. We see this in places where the cooperative identity is written into law and supported in practice. Where cooperatives operate only under general law, they face uncertainty and under-investment.

Thank you for your attention!



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