

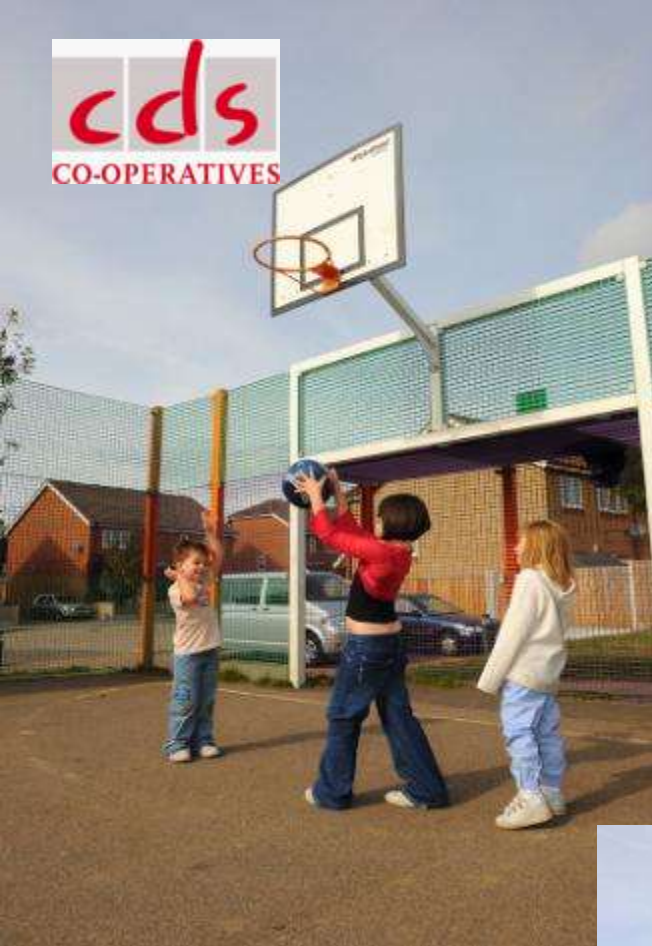
# David Rodgers

## ICA Housing - President

Executive Director - CDS Co-operatives, UK

**Beyond our borders – co-op housing  
outside Canada**

**CHF Canada AGM 2012**







## An overview of co-operative housing in the UK

Main  
sponsors:



Do you know how **big**  
the co-operative  
movement is in 2012?

COOPERATIVE ENTERPRISES BUILD A BETTER WORLD

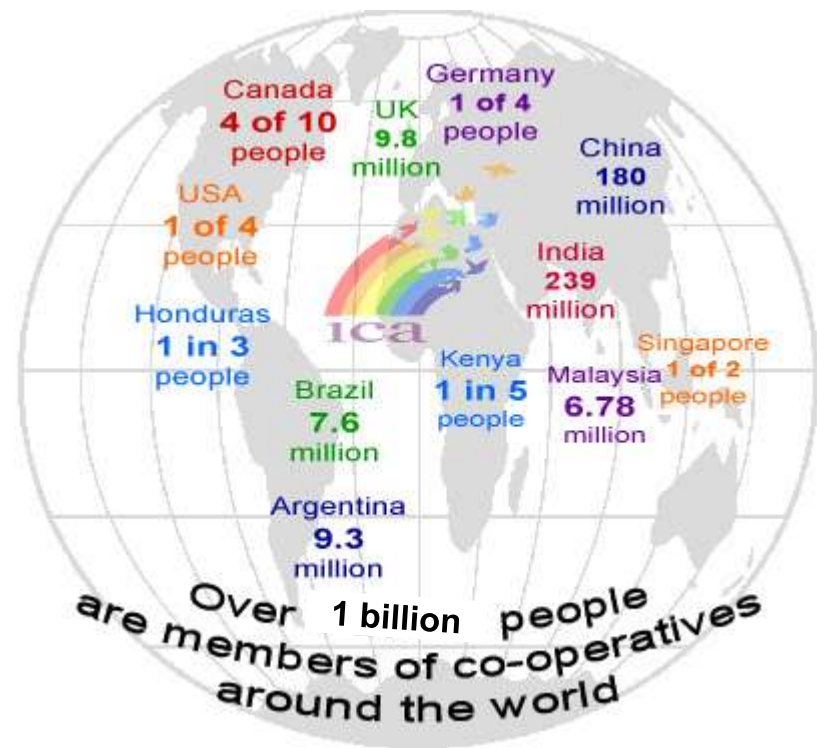




## Co-operatives: members worldwide affiliated to the ICA?

Is it:

- 10 million?
- 20 million?
- 50 million?
- 100 million?
- 250 million?
- 500 million?
- Over 1 billion?



**International Co-operative Alliance**

**COOPERATIVE ENTERPRISES BUILD A BETTER WORLD**





# International Co-operative Alliance

## Key information :

- The largest 300 cooperatives – the Global 300 – turnover US\$ 1.6 trillion – a turnover equal to the world's 9<sup>th</sup> largest economy
- Cooperatives provide more than 100 million jobs worldwide
- Co-operatives are in every business sector, agriculture, banking, consumer retailing, fishing, health, housing, insurance, workers in manufacturing and services provision.
- In **Canada**, **four of every ten** Canadians are members of at least one co-operative. In Quebec, approximately 70% of the population are co-op members, while in Saskatchewan 56% are members.



COOPERATIVE ENTERPRISES BUILD A BETTER WORLD





# Rochdale declared World Capital of Co-operatives!



By 2,200 delegates at the International Co-operative Alliance General Assembly in Cancun, Mexico on Friday 18<sup>th</sup> November 2011



COOPERATIVE ENTERPRISES BUILD A BETTER WORLD





ICA Housing is one of the nine sectors of the International Co-operative Alliance. We are the apex body of the worldwide co-operative housing movement. Its mission is to unite, represent and serve the international movement for co-operative and mutual self-help housing.



**David Rodgers**  
**Executive Director**  
**CDS Co-operatives**

Elected President of the  
International Co-operative Alliance  
Housing Sector at the ICA General  
Assembly in Geneva 2009



## Housing Co-operatives - comparative statistics:

### Housing co-operatives represent:

- **In Turkey:** 25% of the total housing stock with 1,408,603 units
- **In Sweden:** 18% of the total housing stock with 750,000 units
- **In Norway:** 15% of the total housing stock with 320,000 units
- **In Germany:** 10% of the total rental housing stock with 2,200,000 units
- **In Austria:** 8% of the total housing stock with 334,000 units
- **In Portugal:** 1/3 of the social housing portfolio with 180,000 units
- **On average 10% of Europeans - 27 million people - live in housing co-operatives**
- **In UK:** less than 1% live in co-operatives
- **In Canada: less than 1% of housing stock with 96,742 units**

# Types of housing co-operatives



## Three types of housing co-operatives:

- Rental
- Limited equity
- Market value
  - but – some are a combination of all 3



Norway



Norway



Brussels



Poland

# CoopHab, Natal, Brazil





Profiles of a Movement:  
**CO-OPERATIVE HOUSING**  
Around the World



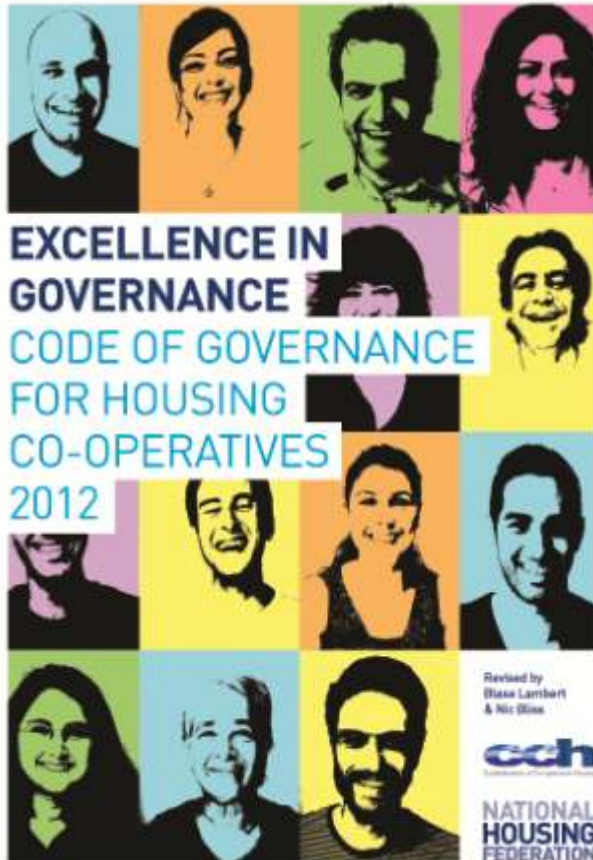
**Just Launched!**

# **“Profiles of a movement: Co-operative Housing around the World”**

[www.icahousing.coop](http://www.icahousing.coop)







**Just Launched!**

# **Confederation of Co-operative Housing**

Excellence in Governance  
[www.cch.coop](http://www.cch.coop)

## Why do we have a housing crisis and why is it getting worse?



- Global financial crisis – loss £1,800 bn (£1,800,000,000,000)
- UK Government debt = £1,278 bn, 85.2% GDP = £20,600pp (€25,559)
- Greece = €347 bn, 159% of GDP = €32,722 pp
- Canada = CAN\$ 584 bn, 84.5% GDP = \$CAN 16,685 pp (€12,840)
- "To paraphrase a great wartime leader, never in the field of financial endeavour has so much money been owed by so few to so many. And, one might add, so far with little real reform."

## The impact on the housing markets:

- Mortgages in short supply – and will remain so
- House prices falling in real terms
- Low rate of transactions in housing markets
- Higher deposits required for first time buyers
- In the UK and elsewhere in Europe housing construction down – in UK from 209k units completed in 2007 to projected 126k in 2011 (last Government target 246k)
- Age of first time buyers increasing
- Fewer new households aspiring to home ownership – many now consider it unattainable

## The challenges:

The ability of governments to subsidise the development of affordable housing is constrained, so:

- Can we find new and innovative ways of providing affordable housing in local communities, by adapting co-op housing systems in other countries?
- Can we succeed in securing real political support for new co-operative housing tenures, like Mutual Home Ownership and Mutual Retirement Housing?
- Can we develop new sources of finance for co-op and other community-led housing initiatives?



[www.communitylandtrusts.org.uk](http://www.communitylandtrusts.org.uk)



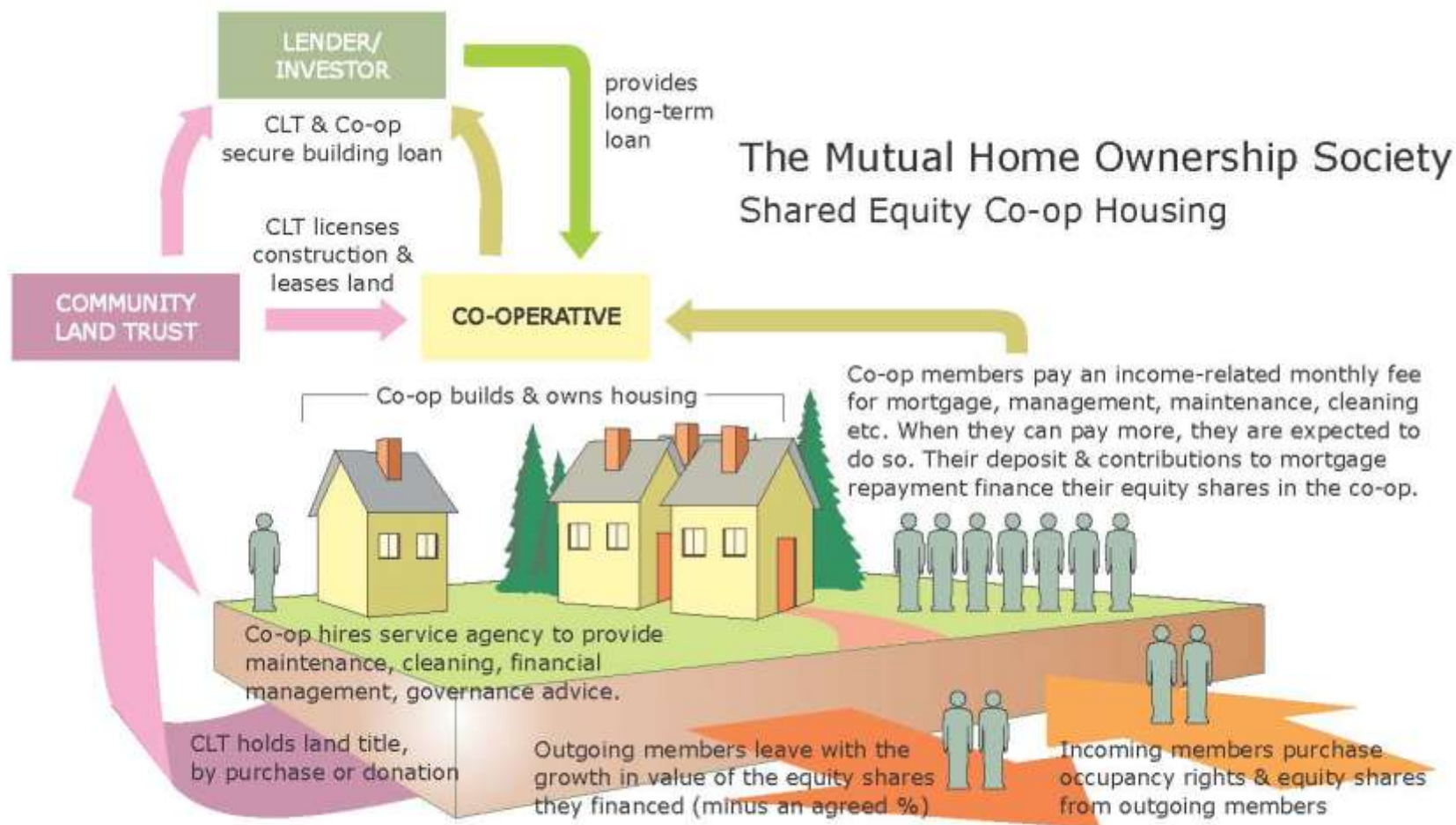
## Members of Keswick CLT



# New foundations:

- Published in January 2009
- Proposes a new form of
- co-operative/mutual housing tenure:
  - CLT owns the land
  - The Mutual owns the housing built on it financed by a corporate mortgage loan
  - Members own equity shares in the Mutual's property portfolio



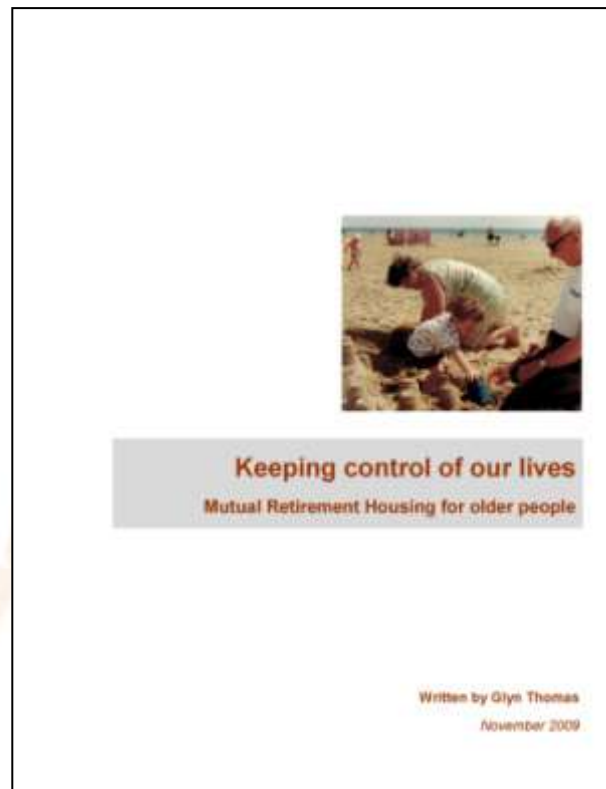


# LILAC (Low Impact Living Affordable Community): MHO in action



# Mutual Retirement Housing

- CDS Co-operative's vice chair, Glyn Thomas's report 'Keeping Control of our Lives'
- His report makes the case for the development of Mutual Retirement Housing



# Mutual retirement housing

- Rationale – “Keeping control of our lives” democratically as members of an intentional retirement community
- Overcoming loneliness and isolation, and helping maintain health and wellbeing
- Not-for-profit co-operative – giving residents control of management and service charges
- Encouraging mutual aid and support at times of pressure on public support services
- Individual leases, Commonhold, or mutual home ownership
- Could be a retirement Cohousing scheme, as in the Netherlands

## What unique contribution can housing co-operatives make?

- We can use the asset value of the housing assets we create to secure long term investment in affordable homes. Why?
  - Because, it is ethically possible to do so when residents democratically control the funding risk and share responsibility for their homes.
  - We can lock-in land and other assets for the benefit of the communities we serve.



To follow the work of  
the [International  
Co-operative Alliance  
Housing Sector  
Organisation](#)



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Keep an eye on our  
website

[www.icahousing.coop](http://www.icahousing.coop)