

Housing Co-operatives and the Co-operative Identity

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Definition

A housing co-operative is a legal association formed for the purpose of providing housing to its members on a continuing basis. It is owned and controlled by its members. A co-operative is distinguished from other housing associations by its ownership structure and its commitment to co-operative principles.

Values

Housing co-operatives exist for their members' mutual benefit. They share with other co-operatives the values of individual responsibility, mutual help, democracy, equality, equity, and solidarity. They should conduct themselves honestly and openly.

Principles

Open and Voluntary Membership

Co-operative housing should be open to all who can make use of the services provided and are willing and able to accept the responsibilities of membership. Accessibility should be encouraged through the active promotion of membership in housing co-operatives to the full community.

Member recruitment practices should be free of intentional or inadvertent discrimination by reason of race, colour, sex, language, religion, political opinion, national or social origin, age, family status, birth or disability. A housing co-operative may provide accommodation on a preferential basis as part of a special programme designed to relieve hardship or economic disadvantage of persons or groups so that they may enjoy equal opportunity.

Housing co-operatives should work to remove any physical, procedural or other barrier that would limit accessibility and prevent the fair and adequate treatment of all.

We are committed to including people with special needs in our movement. The design of our buildings and the organization of our co-operatives should encourage their occupancy, participation and full social integration.

People must be free to decide voluntarily whether or not co-operative housing responds to their needs. No one should be coerced into joining a co-operative and members should be free to withdraw from occupancy with reasonable notice.

Democratic Control by Members

Ownership of a housing co-operative should rest with those who use its services. Non-member households should be limited.

Members of housing co-operatives should have equal voting rights. Membership should be distributed in a manner that encourages equal participation in the co-operative.

Democratic control of housing co-operatives is enhanced by the full sharing of information and the provision of equal opportunities for involvement.

Control of associations of housing co-operatives should be exercised on a democratic basis, as determined by the members of the organization.

Members' Economic Participation

Members should contribute fairly to the capital of their housing co-operative and share fairly in the results of its operation. The co-operative should allocate surpluses in such a way that no member gains inappropriately at the expense of another. A portion of the co-operative's capital should be devoted to furthering the co-operative's long-term aims. Surpluses may be used for this or any of the following purposes:

1. developing the business of the co-operative;
2. providing and improving member services;
3. rewarding members in proportion to their use of the co-operative;
4. supporting further development of the co-operative movement.

Autonomy and Independence

Housing co-operatives are independent organizations controlled by their members. If they enter into agreements with governments or other organizations, they should do so freely, and on terms that respect their autonomy.

Education, Training and Information

Housing co-operatives should provide their members and employees with education to help them meet their responsibilities, to deepen their commitment and to develop the co-operative.

Housing co-operatives should seek ways of informing young people, opinion leaders and the public of the benefits of co-operation.

Co-operation among Co-operatives

Solidarity and unity within the co-operative housing movement are promoted through the federation of housing co-operatives in organizations from the local to the international level.

Housing co-operatives practise inter-sectoral co-operation through business and membership links with other types of co-operatives and by lending assistance to co-operative development efforts abroad.

Concern for Community and Future Generations

Housing co-operatives should strive to meet their members' needs for affordable, good quality housing, for security of tenure, and for safe, secure neighbourhoods. They should provide the best quality service at a fair price. They should work to create environments where members give and receive support beyond their shelter needs and treat each other with respect and tolerance.

While existing for the purpose of meeting their members' needs, housing co-operatives are part of a larger community and have a responsibility to future generations. They should

- demonstrate the principles of sustainable human settlements in the design, construction and operation of their buildings;
- contribute to improving the quality of life in their immediate neighbourhood;
- treat their employees fairly and with respect;
- uphold principles of social justice in all their affairs;
- manage their resources wisely over time so that future generations may continue to enjoy the benefit of the housing co-operative's services;
- seek the growth of the co-operative housing movement in their own countries and abroad.

Our Future

Respect for the guiding wisdom of the Rochdale principles enables members to aspire to solidarity and social peace within a broad community of co-operators that radiates outward from the single co-operative to the international commitments of the worldwide movement. The achievements and the potential of housing co-operatives stand as a challenge to mass misery, lawlessness, and structural changes in the world economy. Pilot projects point the way to our future as illustrations of how common values transcend international borders. The basic principle of the United Nations' Charter "Housing is a human right" should direct our efforts to contribute towards a more liveable society for future generations.