



This document has been prepared by the Confederation of Co-operative Housing (CCH), the UK representative organisation for housing co-operatives, and a federal member of Co-operatives UK.

CCH work with new and existing co-operatives to help them achieve excellence in governance and management.

Co-operative housing organisations have different governance arrangements; some are governed by all the members through general meetings; some have management committees or boards as their governing bodies.

The housing service can be delivered in different ways; volunteers may provide a hands-on service, directly employed staff or external service providers may be used, some lease their homes to other organisations to manage and there might be permutations of these.

CCH has worked in partnership with Co-operatives UK and the Wales Co-operative Centre to produce a range of model Rules documents for co-operative housing organisations which are compliant with the Co-operative and Community Benefit Societies Act 2014; these are:

- **Tenant Management Housing Co-operative Rules 2016:** These Rules are for use by non-fully mutual housing co-operatives which manage homes on behalf of a private or Registered Provider landlord (such as a local authority or housing association)
- **Fully Mutual Housing Co-operative Rules 2017:** These Rules are for use by fully mutual ownership housing co-operatives which will be governed by a management committee or board and may be a Registered Provider
- **Co-operative Leaseholder Trust Rules 2018:** These Rules are for use by leaseholders to establish a non-fully mutual freehold owning co-operative which will be governed by a management committee or board

For very small fully mutual ownership housing co-operatives which will be governed by general meeting, the Fully Mutual and Common Ownership Rules 2014 published by Radical Routes is likely to be suitable.

No two schemes are quite the same. They can be set up for a wide range of different reasons and to meet various needs; they are in different locations; their

legal and other structures can be quite different; they own and manage different types of homes; they house different groups of people. They vary from the very small (in some cases just one house shared by a group of members); through to larger locally based organisations (which could own or manage any number of homes); up to large hybrid area based mutuals owning up to 15,000 homes. Some are set up specifically to house their members; others are set up by community organisations seeking to address local housing need. It's a diverse sector united by its principles of democratic community membership.

For each organisation, selection of the right model from their organisation which will be shaped by whether they own or manage homes, their size, governing body arrangements, service delivery mechanism and what stage they have reached in their development. The following questions are aimed at helping to identify the right model for a new organisation:

- What do you want to do?
- What are the financial and business realities?
- Who do you want to benefit?
- Who should own the organisation?
- What should their powers and duties be?
- How will these be exercised?
- Who should manage the organisation?
- What should their powers and duties be?
- How will these be exercised?
- What can surpluses be spent on?
- How will the organisation be accountable to residents, businesses and funders who are not members?

[Download model rules](#) for a Housing Co-operative Society and Tenant Management Housing Co-op.

Further information and advice regarding co-operative housing is available at www.cch.coop