

Co-operative Approaches to the Housing Problem

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Co-operative Congress
London 23 June 2018

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The Confederation of Co-operative Housing

- The representative body for co-operative and mutual housing in the UK since 1992
- Working with key partners to promote viable forms of co-operative housing and grow the sector
- Assisting our members to enhance their governance and deliver excellent services
- Providing networking opportunities to our members and supporters
- 185 members ranging from 1 home to 13,500 homes



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A Brief History of Housing Co-operatives in the UK

- 1828 – The first attempts are made
- 1844 – The Rochdale Pioneers
- 1898 – The Garden Cities movement
- 1906 – Bournville Village Trust
- 1945 – Post war public housing programmes
- 1974 – A national co-operative housing strategy
- 1994 – Local Authority Right to Manage
- 2000 – Co-operative housing transfers
- 2012 – Rochdale Boroughwide Housing
- 2012 – Co-operative housing in Wales
- 2018 – Community Housing Fund in England



The Housing Market in the UK is Broken!

- The global issue of the financialisation of real estate and its impact on the UK
- Real estate is the commodity of choice for corporate finance
- Investment from financialisation does not lead to increased supply or secure employment
- Particularly concerning is the effect of price increases in global hedge cities
- The actions of governments should not be understated in further exacerbating the financialisation of real estate



Can Co-operatives Help to Fix the Market?

Yes they can:

- The Community Housing Fund provides an opportunity to create a new market
- There is a rich mix of co-operation in housing

But:

- Governance of housing systems must be reclaimed from global credit markets
- Subsidising financialisation at the expense of affordable housing programmes must end



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