



## [Housing Co-operatives](#)

A co-operative is where a group of people (homeless, consumers, unemployed) come together to address a common need (houses, cheap food, jobs) through a jointly owned and democratically controlled organisation (housing co-op, consumer co-op, worker co-op) that follows the cooperative principles (voluntary, democratic, econ participation, independent, training, cooperation between co-ops, concern for community).

The [International co-operative Alliance \(ICA\)](#) defines a housing co-operative as: “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.”

There are broadly two types of housing co-operatives:

- Housing (Development) Co-operatives - H(D)C's - where a group of homeless people come together to arrange for the development of housing for themselves; and
- Housing (Property Owning) Co-operatives - H(PO)C's - where neighbours come together to own property together and to manage what happens on this property.

It is also very possible to combine these two forms of co-operatives into a housing (development and property owning) co-operative.

From 1998 to 2008, with the support of the [Swedish Co-operative Centre](#), we conceptualised, planned, piloted and advocated for housing cooperatives. Afesis-corplan, working closely with the East London Housing Management Co-operative, the Buffalo City Municipality, the Provincial Department of Housing and others developed one of the few housing co-operatives projects in South Africa (in Amalinda, a suburb of East London) that combines government's Institutional Subsidies with the Peoples' Housing Process Subsidy.

Afesis-corplan's experience with working with housing co-operatives is that H(D)C have some potential to help landless/ homeless people get houses (that are then either individually or cooperatively owned). H(PO)C in contrast have limited potential (except in a few unique situations where people want to own land collectively) to allow groups to make land affordable for now and into the future (using restricted equity co-operative ownership models).

For more information on Housing Cooperatives follow the following links:

1. [Co-operative Housing Comic](#). (Warning: 20mb download)
2. [Housing Co-operatives: lessons emerging](#)

3. [Housing Co-operatives: Lessons Learned](#) (July 2008)
4. [Co-operative Housing Handbook](#).
5. [Co-operative Housing Guidelines](#)
6. [Co-operative Housing Land Access](#).
7. [Co-operative Housing Finance](#).
8. [Contracting\\_ for Housing Cooperatives](#) and [Contracting for housing cooperatives \(annexures\)](#)
9. [Financial Sustainability for Housing Co-operatives](#)