



Co-Operative Housing Policy

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1. Introduction

The 2016 Welsh Government made a commitment to build 20,000 homes during the lifetime of the Government.

It has made a housing pact with Community Housing Cymru, the trade body for housing associations in Wales and the Welsh Local Government Association about how to do this.

The pact includes potential development of co-operative housing. The Welsh Government provides some capital funding for the development of affordable rented housing and low cost home ownership products and is further exploring its loan (as opposed to grant) funding programmes to enable available funding to go further.

What this means is that viable co-operative and community-led housing schemes of a variety of types and tenures are likely to receive Welsh Government support.

Swansea Council is committed to playing a role in supporting such developments within the area.

2. Definition

A Co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Cooperative Values

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

The 7 Co-operative principles are guidelines by which Co-operatives put their values into practice.

1. Voluntary & Open Membership
Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
2. Democratic Member Control
Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives, members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.
3. Member Economic Participation
Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited, if any, compensation on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.
4. Autonomy & Independence
Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure

democratic control by their members and maintain their co-operative autonomy.

5. Education, Training & Information
Co-operatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their co-operatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of co-operation.
6. Co-operation amongst co-operatives
Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.
7. Concern for Community
Co-operatives work for the sustainable development of their communities through policies approved by their members.

3. Policy Statement

Swansea Council will consider supporting Co-operative housing proposals on individual merit. Proposals must demonstrate the values stated above and must affiliate with the council's manifesto commitments, the corporate plan and well-being objectives.

In particular this policy supports the commitment to a key step in the delivery of the 'Transforming our Economy & Infrastructure' wellbeing objective within the 2017/22 Corporate Plan.

'Progress strategic housing and mixed development sites to meet housing need and provide employment'

Co-operative and Community-Led Housing (CCLH) proposals can be for everyone:

- For people on different income levels,
- For particular groups of people,
- For different tenures (ie renting, owning or asset sharing),
- For building new homes or buying and adapting existing residential or other buildings,
- For managing existing homes, with the possibility of ownership.

Swansea is an urban area with high housing demand. Swansea Council retains its housing stock and is actively building new council homes.

The top three local housing market challenges are:

- Rising house prices and rents,
- Reduction in numbers of affordable homes being built,
- Affordability for first time home buyers.

Swansea council is eager to address some of these challenges through this policy.

4. Scope

Community led housing gives local residents the opportunity to get involved in addressing the housing needs in their area and assisting the council to bring forward new market and affordable housing schemes.

Swansea Council believes that decent affordable homes are the foundation of a successful city and the most effective way of addressing inequalities in the city. The Corporate Plan commits to 'Progress strategic housing and mixed development sites to meet housing need and provide employment'

One of the measures to achieve this is to support Community Development Trusts (CLTs), local builders and self-builders on identified Council and private sites, to build more homes appropriate to the neighbourhood, creating more mixed and balanced communities.

There are three general ways that Co-operative schemes can be developed, all three of which can produce strong outcomes:

Grass Roots

Where a group of people come together to make it happen.

Existing Community Organisations

Where an existing housing co-operative, development trust or another community organisation develops a CCLH scheme.

Top Down meets Bottom Up

A local authority, housing association or other organisation decide to set up a CCLH scheme and recruit the founder members as homes are developed.

Swansea Council welcomes proposals for any of these options.

Proposals need to be put in writing to:

Head of Property Services
Swansea Council
Oystermouth Road
Swansea
SA1 3SN

All submissions will need to demonstrate consideration of equity amongst the community concerned, treating people fairly, according to their needs.

5. Review & Monitoring

The Council will monitor the application of this policy and has discretion to review it at any time through the appropriate consultation mechanisms.

Responsibility for the implementation, monitoring and development of this policy lies with the Head of Corporate Property Services. Day to day operation of the policy is the responsibility of nominated officers who will ensure that this policy is adhered to.

6. Reference

Confederation of Co-operative Housing: The UK organisation for housing co-operatives, tenant-controlled housing organisations and regional federations. www.cch.coop

Wales Co-operative Centre: a co-operative development agency working across Wales to promote social, financial and digital inclusion through a range of projects. www.walescooperative.org

Swansea Council Corporate Plan & Well-being Objectives:
<https://www.swansea.gov.uk/corporateimprovementplan>