

Co-operative housing elsewhere

Country	Type of housing coop	% of housing stock	Funding	Support
DENMARK	Rental co-ops affordable rent (Almene boliger)	20%	National Housing Development Fund acts as guarantor for commercial loans and to construct new Rental Coops. Independently managed, autonomous of government. Managed and supported by non-profit cooperative housing associations	Three tiered system of co-op support. 3. National Federation of Housing Co-operatives, 2. Regional Co-operative Housing Associations 1. Individual Housing Co-operative
	Full equity coops	~ 15%	Commercially funded	
SWEDEN	Full equity coops	22%	Commercially financed. Originally supported by government funds, and by housing coop developers originating from union and tenant associations	Three tiered system of co-op support and management
NORWAY		14%		
GERMANY	Rental co-ops	5 % (4.6 million people)	Mostly converted public housing, partly self-organised and funded Bau-Gruppe development.	Three tiered system of co-op support and management
	Full equity coops			
AUSTRALIA	Rental coops	<1% (~200 coops)	Originally social housing, now part of the community housing system.	State support through community housing funding. Operational support from peak bodies.
	Equity Coops	Dozens ?		



Frysja Housing Co-op Oslo



Cascade Co-housing Co-op, Hobart



Senior Co-housing Co-op, Denmark

Main points

Housing co-operatives in other places are :

- **A mainstream housing solution**, millions of people offered good quality decent housing. Strict legal requirement and adherence to maintenance to ensure quality standards
- **A middle way of tenure (co-ownership)** where tenants have a voice in deciding on issues concerning their dwelling and living environments. Enabling legislation and financing surrounding this.
- **Tenants have a voice** (in rental co-ops) have affordable rents and secured long-term tenure and participate in decisions
- **Strong systems of housing co-operative support** (three tiered) that both support co-ops to manage their properties AND acts as advocacy organisation towards securing policies that supports housing co-op development
- **Historically funding** secured by nation building government funds supported by Unions and Tenant associations. In countries with large coop sectors, these are now autonomous and independently funded partly through revolving fund (Denmark's National Housing Development Fund) or commercial.