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Abstract

The paper discusses the philosophy of inclusive co-operative housing, where every inclusive co-operative is an experiment in community - building. It explains basic guidelines such as the necessity of a high ratio of non disabled people to people with disabilities and the importance of building on capacities, not disabilities. Co-operative housing is seen as a safeguard against isolation as well as a way of calling people together into community and safeguarding security of tenure and involvement. **Keyword: Accommodation**

Co-operative Housing

Co-operative ownership of housing makes it possible for people who would not ordinarily be able to own their own homes to share the benefits and responsibilities of ownership. It also offers people an opportunity to create neighbourhoods of mutual support, and possibly to become eligible for public assistance in financing their homes.

All co-operatives (housing, employment, and consumer co-ops) are based on a simple set of principles:

- ownership and control by the members
- democratic control (one member, one vote)
- limited equity (individual members cannot take control by purchasing more shares)
- limited liability.

In addition, co-operative *traditions* encourage mutual assistance, support to the larger co-operative movement, and continuing education and skill development.

Co-operative housing can help overcome the lack of empowerment which is observed in most "residential services" for people with disabilities. In the typical residential service (especially group residences), the people served have no security of tenure, i.e., none of the privileges or responsibilities of home ownership, or even the limited protections of commercial tenancy. Typically, the organisation that runs the service also owns the building, so anyone who comes into conflict with the service provider is also in jeopardy of losing his place in the community.

[This observation is the basis for what we believe is good principle in the development of residential supports in general: it is a good idea to separate the administration of support services from the ownership of housing. Then, if someone comes into conflict with the service provider, he doesn't lose his house, and he may be able to negotiate for support service with another provider. Also, someone can change houses and continue to receive support from a provider in whom he has confidence.]

Another pattern in many residential services (including many "supported apartment living" arrangements) is that many people continue to live in isolation from the surrounding community. My office is in an apartment building (about 100 units) where ten people with physical disabilities live in their own apartments and share an attendant care system. We couldn't live in closer proximity if we tried! But there is virtually no interaction between these ten young people and the other tenants in the building. Independent - but isolated. Why is that?

The fact is that there is no "community" in that building, even for the ninety-plus people *without* disabilities. There is nothing about the way the building is organised that brings us together. Since we have no work to do together, ordinary shyness, plus the fear that people experience in connection with disability, keeps us strangers to each other.

Co-operative housing can be a way of breaking through all of these barriers at once. It has the potential to provide security of tenure, to help sort out the confusion between services and housing, and to involve disabled and non-disabled members in a mutual effort that creates the potential for friendship.

How does a housing co-operative work?

The people who will develop the housing project form a special type of corporation (the "co-operative").

Each member owns one share in the co-op (usually costing a nominal amount), and has one vote in general membership meetings.

The members elect a Board of Directors from among themselves. The board is always accountable to the general membership.

The board *may* hire a property manager, or it may contract for these services, or the members

manage the property themselves on a volunteer basis. In all cases, the management is ultimately accountable to the general membership.

The co-operative (as a corporation) develops or purchases housing, often with financial assistance or low-cost loans from government. Non-profit housing co-operatives are often eligible for public assistance with financing under municipal, state, provincial, or federal housing programs.

Members occupy individual units of housing based on an occupancy agreement. Members do not "own" their individual units - rather, they own a share in the co-operative, and then sell the share back to the co-operative when they move out.

Community-building in a housing co-operative.

Development of a housing co-operative provides an important opportunity for members and potential members to get to know each other intimately, to work collaboratively on a complex project, to gain an understanding of each others' strengths and gifts, and to decide what kind of a community they want to create and work for.

One of the continuing lessons for members in all kinds of co-operatives is that there is no "them". Ultimately, all action, or inaction, and all responsibility, is "ours".

The inclusive co-operative community.

When we speak about inclusive housing co-operatives, we do not mean housing co-operatives entirely made up of people with disabilities, or co-operatives that decide to include a "cluster" of people with disabilities as an afterthought. Ideally, we are talking about a community of friends (disabled and non-disabled alike) who understand the need for community and for mutual support, who will work together to form an inclusive community, and who will remain faithful to the vision and to each other through tough times.

Taking the time for development

The co-operative community needs to engage in a focused, intensive and sustained process of formation. The community must develop a sense

of shared leadership and shared responsibility if it is to meet the inevitable challenges involved in such an enterprise. The organisational and personal tasks which will face the community will be challenging; it will be essential that members of the community enter those experiences with a conviction of shared responsibility. It will be important for the entire community to feel a sense of empowerment and co-commitment.

Every inclusive co-operative is an experiment in community-building. It will stand (or fall) as an important witness to the possibility of enduring friendship and mutual support between people with disabilities and their friends, families and neighbours. In order for inclusive co-operatives to work, several things must be 'true' at the same time:

First, there needs to be a high ratio of non-handicapped people to people with disabilities, because it will be important for the community to maintain a balance of skills, connections, capacities and income. All members will need people who are willing to share activities, interests and connections, and to help out in practical ways. This requires trust, and trust is something that takes time -- it is not 'struck' as part of an occupancy agreement or developed through an orientation meeting.

Second, it is important for the co-operative to 'take care of business' in terms of finances and co-operative management. The housing co-operative resource group or mutual housing association will provide education and support in these areas, but the prospects are better if people thoroughly know and trust each other.

Third, building supportive friendships in an inclusive community needs to be a conscious effort. We are simply not accustomed to operating that way. Most people have never heard of the idea of forming an intentional 'circle of friends' with someone who is challenged by disability or who is experiencing isolation. It means actually sitting down together and talking about things, making commitments, following through on those commitments, and staying accountable to each other. And it means celebrating the small victories, the growth of community, and the deepening of friendship.

Fourth, it is crucial to remember that communities are built on capacities and gifts, and not on disabilities. Everyone has a gift, and it is absolutely essential to talk about, think about and celebrate the gifts of the members, especially

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those who are labelled handicapped. Everyone of us wants to be recognised for what he or she can contribute; and the opportunity to make a contribution calls us into being the best we can be. Sometimes the gifts are highly visible; sometimes they are invisible, but very important to the success of the community. Community members need to take the time to get to know each other in these ways. Every intentional community will have its inevitable struggles. People may lose track of the original vision, go into confusion, try to escape the pain. At these times that the investment which has been made in the initial formation of this community will pay off, as people re-collect their early commitments, and work at once again becoming a whole community.

In Conclusion

We are not proposing co-operative housing as a "solution" for the housing and community needs of people with disabilities. Co-operatives are simply one way to call people together into community. There are many other ways to achieve the combined goals of security, mutual support, and community, even when developing a housing co-operative is not feasible.

For more information about housing co-operatives, or to explore getting one started, contact a co-operative development resource group or mutual housing association in your community. To locate a resource group in the US, contact the National Association of Housing Co-operatives, 1614 King Street, Alexandria, VA 22314. Phone (703) 549-5201, FAX (703) 549-5204.

In Canada, contact the Co-operative Housing Foundation, 275 Bank St., Suite 201, Ottawa, Ont. K2P 2L6. Phone (613) 238-4644.