

# **The Case for Co-operative and Mutual Housing for Older People**

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Submission to the All Party Parliamentary Group  
on Housing and Care for Older People  
Inquiry into the Future of Retirement Housing  
by The Co-operative Development Society Ltd

August 2012

The Co-operative Development Society Ltd known as CDS Co-operatives has for some time argued that co-operative and mutual housing is particularly suited to meeting the needs and aspirations of many older people. In March 2009, CDS published a report by Glyn Thomas, Vice Chair of CDS, called *'Keeping Control of Our Lives – Mutual Retirement Housing for Older People'*, which set out the case for the development of such housing.

CDS, therefore, welcomed the recommendations of the Housing our Ageing Population Panel for Innovation (HAPPI) report in September 2009 that co-operative and mutual housing developments for older people should be promoted and supported. This submission to the inquiry that is reviewing the progress made since the HAPPI report was published begins by suggesting, in Section One, that this is one area in which progress has been disappointing. And this is, at a time, when there is a widespread interest in the potential of mutual models of housing and care for older people.

Older people's expectations are changing. They want more control and choice over their housing; as noted in the HAPPI report. Section Two examines how this might affect the form and types of housing (and related services) that are provided to meet their current and future needs. The section draws on a number of recent reports and studies, which have considered models of provision that are driven by older people themselves.

The experience of CDS Co-operatives, and of other organisations operating in the same field, is set out in Section Three. It demonstrates how and why co-operative and mutual housing is attractive to many older people; including the growing number of co-housing and other self-organised groups. Such housing; enables older people to retain their independence and to stay active; supports friendly and resilient communities; engenders mutual care and support; and it is an efficient and cost effective way of providing and managing housing. Importantly, at a time when state funding is being cut back and resources are limited, it adds significant social and economic value.

The arguments for promoting and developing co-operative and mutual housing for older people are convincing and there a number of existing models and new approaches that can be applied. But there are several barriers to making progress; including current land/property law and significant institutional and cultural resistance. All of this is examined in Section Four.

The final section of the submission looks at some of the measures, which could be taken to grasp the undoubted opportunities and to overcome the barriers to progress. It contains recommendations on; **funding to support innovation and new models of provision, the potential of the localism agenda, mutuality as a driver of better design, the scope for new partnerships, research into the added value created by co-ops and mutual housing organisations and further opportunities for international learning exchanges.**

## **Basis of the Submission**

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This submission to the All Party Parliamentary Group on Housing and Care's inquiry into the future of retirement housing is from CDS Co-operatives: the largest developer and supporter of housing co-operatives in England. The submission has benefited greatly from the comments and suggestions of a number of people and organisations; Joe Oldman, Housing Policy Advisor, Age UK; Phil Brown, General Council Member, Confederation of Co-operative Housing; John Goodman, Head of Policy and the Regions, Co-operatives UK; Bruce Moore, Chief Executive, Hanover Housing Association; and Jo Gooding, Co-ordinator, UK Cohousing Network. However, responsibility for the contents and for recommendations rests with CDS Co-operatives alone.

### **1. About Co-operative and Mutual Housing for Older People**

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The inquiry by the All Party Parliamentary Group on Housing and Care for Older People into the future of retirement housing, focusing on the progress made since the publication of the report by the Housing our Ageing Population Panel for Innovation (HAPPI) at the end of 2009, is timely. Concern about how the diverse needs of Britain's ageing population should be met is growing; there is a continuing search for solutions that are appropriate and cost effective and the provision of suitable forms of housing for older people is very much part of this debate.

The HAPPI report asked 'what kind of housing will meet our needs as we grow older' and highlighted the principles of 'choice, care and reassurance'. The report examined new approaches and models - drawing on a range of developments across Britain and Europe - to identify important lessons in terms of the form, design and management of older people's housing. In particular, the report contained details of 24 case studies of schemes that the panel visited in Europe and the UK.

Of the 15 schemes HAPPI visited in Germany, Switzerland, Sweden and Denmark, it was noteworthy that four out of the eleven schemes - that offered independent living to older people - were developed and/or managed by housing co-operatives or co-housing groups.

The HAPPI report went on to comment that;

*In terms of commissioning and managing new housing, the panel has been impressed by models of mutual and co-housing seen in Europe. In these developments, future residents have got together to decide what they want, organised its delivery, and handled the subsequent management of the scheme and its collective activities.*

The report further noted that;

*Similar schemes are gaining ground in the UK.*

The HAPPI report contained several recommendations regarding co-operative and mutual housing for older people.

For the Homes and Communities Agency, the report recommended that:

*It promotes self-help and mutual housing projects for older people, drawing on successful co-housing models from continental Europe.*

For housing associations, it recommended that:

*They consider sponsoring co-housing projects that explore, for example, the use of Commonhold tenure, self help initiatives by groups of older people, participatory design and management processes.*

And for housebuilders and housing developers (whilst not referring directly to mutual housing), it recommended that they should be:

*Developing new types of housing for older people – housing products that respond to the aspirations of this burgeoning market, with due regard to a range of factors including design, social formation, tenure and lifestyle.*

At the same time as the HAPPI report came out, the Commission on Co-operative and Mutual Housing (CCMH) published 'Bringing Democracy Home'.<sup>1</sup> In the section called 'What do people out there want' the report examined the arguments for co-operative and mutual housing for older people and for inter-generational housing. The report drew on the work of CDS (see next section) and of Maria Brenton and the UK Co-Housing Network and cited examples from Huyton Community for the Elderly and of West Whitlawburn Housing Co-op. Both of these examples stressed the added value, which co-ops offer, by supporting active citizenship and community self-help.

The CCMH report recommended that the Government should support the development of:

*Co-housing, mutual retirement housing (and other forms of housing) for older people; to enable them...to maintain independent living...in communities that facilitate mutual aid and support.*

Since the publication of the HAPPI report, the HCA has worked with the panel and with other parties to promote many of the recommendations of the report; but this does not appear to have included the recommendations on mutual housing options.

Nevertheless, there is one housing association, Hanover HA, that is pursuing a number of resident led housing schemes for older people and that is supporting several co-housing projects. And several other housing associations are exploring participatory design and management in their older person housing developments.

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<sup>1</sup> See 'Bringing Democracy Home', the report from the Commission on Co-operative and Mutual Housing, at [www.ccmh.coop](http://www.ccmh.coop)

Private developers - apart from those that already offer a form of mutual housing, such as Retirement Security Ltd. - do not appear to have come up with new models that offer significant levels of resident control. Although, a number of retirement village type developments have arrangements for involvement that give residents a measure of control.

Overall, given that over one third of the case studies of the European independent living schemes for older people in the HAPPI report were based on mutual/self help principles (and notwithstanding the restricted levels of development activity across the whole sector), this is a disappointing response.

All of this comes, at a time, when the evidence for the effectiveness of mutual models of housing and wider provision for older people has been growing and, at a time, when the limits of state provision and support are becoming starkly apparent.

It also comes, at a time, when there is a significant movement towards resident control and management within the largest part of the existing older person's housing market; the leasehold retirement sector. Here, more and more groups of owners are taking over the management of their housing by setting up Right to Manage Companies.

## **2. The Changing Housing Needs and Aspirations of Older People**

Many commentators have noted the changing aspirations and requirements of older people and have speculated how this might impact on the housing choices that older people make. The HAPPI report emphasised the importance of choice, control and self-determination and in the Housing Learning and Improvement Network (LIN) Viewpoint 17 on 'Downsizing', published in December 2010, the authors put it this way:

*The 'Baby Boomer' generation is reaching retirement...there will be 150,000 more pensioners in 2012 than in 2011 and they will have different expectations than earlier generations - (they will be) looking for more independence (with) higher expectations of service...they will want a wider range of flexible housing offers.*

In evidence to the Commission on Co-operative and Mutual Housing in September 2009, the Chartered Institute of Housing commented:

*Demographic changes and the 'ageing society', in particular, could trigger demand for new and alternative ways of living, which the co-operative model might provide...Whilst such models are...not very widespread, increasingly tight welfare budgets and further individualisation of society, means that such forms of housing could become more than just a niche form of provision.*

Research by the National Housing Federation into the housing aspirations of older people for their report 'Breaking the Mould', published in February 2011, found that 'a home where you make the decisions' was a key consideration and they went on to suggest that older people would be "increasingly important agents in shaping the homes

and services they want". They, too, noted that "co-operative models have been very successful in engaging residents in the management of their schemes" and that "co-housing has potential for (older people) to take an active role in designing their own housing".

All of this is part of a wider debate about the best way of providing housing and social care for older people and several projects and research programmes have looked at the significance of 'mutualisation'. The Joseph Rowntree Foundation, through its programme on '*Independent Living; Choice and Control*' has been examining 'tools for choice and control' and takes the view that 'user-led organisations are crucial' in changing perceptions and in delivery of effective services.

An example of this approach is the pilot care co-operatives sponsored by Co-operative UK. '*Self Managed Care – A Co-operative Approach*', published in February 2011, described the project. The report concluded that such co-ops can and do deliver high quality personalised services. But they also noted that there are institutional and regulatory barriers that stand in the way of their growth and development.

Even in the care homes sector, which provides for the most vulnerable old people, the report '*Tailor Made*' produced by Demos for the Sue Ryder Foundation in October 2011, suggested that:

*Providers must move beyond residential consultation and discussion of 'small things' and actually give residents the chance to fundamentally design aspects of their home and their care...The ethos in care homes should be one of ownership, where a powerful residents' association is tasked with sharing running of the home.*

Finally, in evidence to the second hearing of the inquiry on 11<sup>th</sup> July 2012, Age UK reported on the preliminary findings from their review of sheltered and retirement housing, which is being conducted by a representative panel of residents. One of the main messages coming out of the review is that:

*Residents of older people's housing want more control...they want to manage their own affairs...and they are attracted to co-operative and mutual models.*

### **3. Key Features of Co-operative and Mutual Housing for Older People**

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The appeal of co-operative housing to older people did not come as a surprise to CDS Co-operatives, the largest developer of co-operative and mutual housing schemes in England. With other co-op developers, CDS has pioneered several schemes over the last 20 years that are managed and controlled by older people. And it has also been apparent that older people are particularly well catered for in many of the 'general needs' co-ops that CDS serves.

Glyn Thomas, Vice Chair of CDS Co-ops and a strong advocate of mutual retirement housing for older people, drew on this experience in the report '*Keeping Control of Our Lives*<sup>2</sup> published in March 2009. In the report, he suggested that co-operative and mutual housing would have some clear benefits for older people. It would;

*Remove these worries (of unsuitable housing, of loneliness and isolation) and would provide residents with a better quality of life. It would ensure that everyone would have an equal say in how the place is run. Experience in existing co-ops has shown that residents look out for each other and provide companionship for those who feel they need it.*

The report emphasised that co-operative and mutual housing should appeal to a wide demographic; to people who wish to own their homes, as well as those who wish to rent. The report noted that this generation of older people (70% of whom are owner occupiers) has significant equity to invest in housing solutions that will meet their continuing needs. The report proposed two models; a mutual version of leasehold retirement housing, for home owners, using the Commonhold form of tenure. And an intermediate form of housing (based on CDS's Mutual Home Ownership model) for those people, who have more limited equity to invest or who wish to use their equity in a variety of ways.

Since the publication of that report, CDS Co-ops has undertaken further work on the case for mutual retirement housing and on how such forms of housing for older people could be developed. In doing this work, CDS Co-ops has worked with several providers of housing for older people with similar interests and has liaised with a number of groups of older people, who wish to develop new schemes. CDS Co-ops has also been working with a number of groups of residents of leasehold retirement schemes, who are pursuing the Right to Manage and who are attracted to the idea of a secondary co-operative, which would provide services to such schemes.

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<sup>2</sup> See '*Keeping Control of Our Lives: Mutual Retirement Housing for Older People*' available at [www.cds.coop](http://www.cds.coop)

## **The Features of Co-operative and Mutual Housing for Older People (CMHOP)**

Based on their experience and on especially commissioned research, which included interviews with residents of three existing co-operative schemes that provide for older people across the country<sup>3</sup>, CDS Co-ops has identified the following key features of CMHOP.

### **Being in control, retaining independence and feeling secure**

The defining feature of co-operative and mutual housing of all kinds is that it offers collective control to residents/owners over their homes; in some schemes this involves being involved in the design and development of the housing, in others it is about managing the housing; this typically covers controlling the overall budget, the appointment of staff, agents and suppliers, running common services/facilities and making long term investment decisions.

Beyond this, individual residents retain their independence; they have full control over their own homes and in most developments (except where people agree otherwise, as in some co-housing schemes) the extent to which they participate in wider activities is up to them.

An important feature of co-operative and mutual housing developments that are owned by their residents is that they cannot be taken over or sold on 'behind their backs'. This has happened in recent years to a number of leasehold retirement schemes and care homes; in some cases, with distressing results to their residents and with substantial costs to Local Authorities and the public purse. Collective ownership under resident control gives older people the reassurance and security that is so important to them.

### **Active and self sufficient communities**

CMHOP supports active living in a variety of ways. Being directly involved in decision-making is important for some residents. Others enjoy becoming involved in organising shared or common activities. For everyone, such housing engenders friendly association and good neighbourliness and it can combat the loneliness and isolation that many older people experience.

CMHOP can be flexible in how it develops and evolves. Within established parameters, the residents can determine the 'rules' of each development as they see fit.

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<sup>3</sup> The research involved interviewing leading older residents of three established housing co-ops; Perryview Co-op, an over 55's co-op developed by CDS, Huyton Community for the Elderly, a co-operative sheltered housing scheme and Starley Co-op, a general needs co-op with a long tradition of providing support to their older members. The findings were presented to the Confederation of Co-operative Housing Conference in July 2011; the presentation can be found in the conference papers on their website [www.cch.coop](http://www.cch.coop)



In these ways, communities are created with a high degree of self-sufficiency and resilience; not characteristics generally associated with older person's housing.

### **Mutual care and support**

Good neighbourliness in CMHOP often extends into various forms of mutual care and support for those residents who require it. This is an important consideration for older people as they look ahead. Many of them will be active and independent well into their 80's and beyond. But living in mutual retirement housing offers an initial 'safety net', which enables people to retain their independence and which can have significant health benefits.

As the 'personalisation' of care and support proceeds, CMHOP will give people a good basis for the collective procurement of care services. It may also help residents to take full advantage of the new forms of assistive technology that are designed around individual needs and requirements.

### **Flexible and cost effective management arrangements**

Residents of CMHOP have options and choices over how they manage their housing. In some cases they may decide to be 'hands on' and do much of it themselves; in other cases they may rely on agents and contractors that they appoint. The important thing is that they decide what is best for them at any one time. Right to Manage in the leasehold retirement sector has shown just how effective resident control can be in achieving quality services at a competitive price.

### **Enhanced quality of life and reduced dependence**

At a time of growing demand and shrinking budgets CMHOP also offers long term benefits to the Government and other bodies that currently sponsor and fund housing and care services. As noted above, there is evidence that provision that is organised and shaped by older people themselves sustains independent living and improves their health; thereby reducing the call on publicly funded services. More work is needed to measure this 'added value' but many residents of CMHOP attest to the fact that the form and nature of their housing enhances their quality of life and reduces dependency.

#### 4. Opportunities and Barriers

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As the HAPPI report indicated, and as other research and projects have shown since, there is a convincing case for the development of a range of co-operative and mutual housing developments for older people. This case is based on three main arguments

- ❖ Co-operative and mutual housing for older people responds to the changing expectations/needs/demands of older people and their clearly articulated desire to be in control of their lives and to retain their independence; whilst adapting and changing their living conditions and lifestyle, as they get older.
- ❖ CMHOP, which is shaped and controlled by older people themselves, is uniquely placed to overcome current perceptions of 'old people's housing'. Such housing is often seen as being institutional in character, disempowering in how it is developed/designed/managed and, sadly in some cases, exploitative.
- ❖ CMHOP is a cost effective form of housing - particularly in terms of management and maintenance costs. Importantly, it adds significant social and economic value - in terms of active living, community building and mutual aid and support.

In promoting/developing co-operative and mutual housing for older people we can build on firm foundations.

- ❖ Firstly, we can draw on the experience of existing schemes and developments in the UK, which - although they are small in number - cover a range of models including older people's rented co-ops and resident-managed sheltered housing and leasehold retirement schemes. Together with, a number of developments initiated by older people and by local communities, including co-housing projects.
- ❖ Secondly, we can look to continental Europe (as instanced by the HAPPI report) and to the USA (where senior co-ops and co-housing schemes are firmly established) for further examples of successful housing projects run by and for older people.
- ❖ Thirdly, work is in progress by CDS Co-operatives and others (including some existing general co-ops) and by groups of older people, which will - with the right kind of support and investment - lead to a new generation of housing solutions.

But there are significant barriers to developing co-operative and mutual housing for older people in the UK.

- ❖ Some of these barriers are common to other forms of housing for older people ie. the state of the housing market; the absence of a strategic framework for older person's housing, nationally and locally; specific planning limitations; and so on.

❖ Other barriers are more specific, they include:

- The limitations of current land and property law in relation to mutual ownership/tenure. Commonhold tenure was supposed to overcome some aspects of this; it has had a limited impact but still has potential for new developments. But further legislation to create a co-operative form of tenure is long overdue.
- Institutional resistance from housing promoters/developers to the principle and practice of the resident control of housing, which is still prevalent in both the social rented sector and the private sector.
- Cultural resistance amongst many older people to the idea of collective forms of housing. This is, in part, explained by the lack of co-operative and mutual models that older people can relate to. But it also appears to be a feature of the individualisation of our society.
- In continental Europe and elsewhere, the legal, institutional and cultural barriers are fewer and less limiting.

We are faced by a contradictory situation. On the one hand, there seems to be a whole range of co-operative and mutual housing solutions for older people: solutions, which should have significant appeal - based on the experience of those older people who have chosen to live in this way (in the UK and Europe) and on a number of research projects into older people's needs and aspirations. On the other hand, since the HAPPI report recognised the potential of such models, progress has been very limited.

The question is how can co-operative and mutual housing for older people be developed on a significant scale in future, as part of a wider push to develop specialist housing that meets the needs of an expanding older population?

## **5. Measures to Support Co-operative and Mutual Housing for Older People**

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The inquiry by the All Party Parliamentary Group on Housing and Care for Older People into the future of retirement housing is considering how the recommendations of the Housing our Ageing Population Panel for Innovation report can be turned into a Housing for an Ageing Population Plan for Implementation. The measures below are about how co-operative and mutual housing for older people can be promoted and developed as part of this overall plan.

The measures are not comprehensive nor do they cover more general measures that would support the development of co-operative housing; notably legal changes, including the introduction of a co-operative form of tenure, which CDS Co-operatives has been actively promoting for some time. Rather they look at measures relating specific to CMHOP which, if taken together, could greatly accelerate the progress that is being made currently by organisations like CDS Co-operatives, the Confederation of Co-operative Housing, the UK CoHousing Network, Hanover HA, Retirement Security Ltd and many groups of older people, who are committed to mutual models and solutions.

### **1) Funding to Support Innovation and New Models of Provision**

There is a general agreement in the field of older person's housing that there is a need to 'break the development log jam' and to develop new products and services. Other submissions to the inquiry will cover the best ways of stimulating wider development; but, when it comes to new approaches and new models of provision, it is important that the Government and the Homes and Communities Agency and other public bodies, especially Local Authorities, take a positive role.

A number of measures have been taken in recent years to support community based and mutual housing models but none of these have focused on housing for older people, which is an area of significant need and of pent up demand. And development funding for innovative housing projects of any kind is very hard to come by; with many of the current projects having to put together piecemeal funding packages, which frequently rely on input from charitable trusts and other grant making bodies.

In this context, the £200m capital allocation over 5 years to fund up to 6,000 new units of specialised housing for older and disabled people contained in the Social Care White Paper 'Caring for Our Future: Reforming Care and Support' is very welcome. But there is no doubt that the fund will be oversubscribed.

**Recommendation One. It is important, therefore, that a proportion of this allocation is earmarked to support innovative approaches and projects and this should include co-operative and mutual housing projects of various types and tenures. The nature and level of support could be adjusted to take into account other sources of funding available and some of it might take the form of development loans.**

There is an instructive lesson here from the Government's recent Empty Properties Programme, in which a proportion of the total funding (£30m) was set aside for projects from community and self help groups. This has elicited a significant number of 'grass roots' schemes and projects, which will run alongside the mainstream submissions.

## **2) Responding to the Localism Agenda**

Co-operative and mutual housing for older people, by its very nature, often springs from specific local needs and demands. The Government has introduced a range of strategies and measures for supporting community based and local initiatives, as part of its localism agenda. This includes a series of community rights included in the Localism Act 2011. They include; Neighbourhood Planning and the Community Right to Build, which support the idea of communities developing their own building projects and developments and the Community Right to Challenge and Right to Bid, which support the idea of communities taking over the running of a local Council service and/or acquiring local assets.

These Community Rights are untried and untested and it will be some time before their impact can be assessed but they could provide a vehicle for a series of locally based housing and care projects, designed to meet the needs of older people in particular localities. Such projects are highly likely to be set up on a mutual or co-operative basis, involving older people and wider community interests. At the second hearing of the inquiry, reference was made as to how a current Neighbourhood Planning pilot had prioritised local housing projects for older people.

**Recommendation Two. The Department for Communities and Local Government, and the agencies that are working with them to promote the Community Rights in the Localism Act, should work with organisations with an interest in promoting older people's rights, such as Age UK and the Housing Learning and Improvement Network, to consider how community led housing and care projects might be promoted/facilitated across the country.**

## **3) Mutuality as a Driver of Better Design of Older Person's Housing**

The HAPPI panel were particularly interested in the quality of design of older people's housing. Their starting point was that the design of much of the specialist housing for older people in the UK is unimaginative, institutional and dull. The ten HAPPI components of good design for older person's housing sought to remedy this and they have already had a positive impact via the HAPPI Design Awards and related activities.

Some of the HAPPI components are of particular relevance to CMHOP. Component 5 could be described as 'design for mutuality' - with its emphasis on shared spaces and circulation areas that encourage interaction, support independence and avoid an 'institutional feel'. Component 6 on meeting spaces that are multi-purpose, activity

orientated and connected to the wider neighbourhood is also about how good design can promote association and community.

Co-operative and mutual housing is by its very nature participatory and there is long track record of participatory design and development by housing co-operatives and others. Schemes for older people can benefit significantly when they engage future residents in making design decisions and much can be learnt from previous developments. An important feature of CMHOP is the continuing engagement in design by its residents; as buildings have to be adapted, modified and reconfigured over time. This is one of the strengths of housing co-operatives, as they can address the changing needs of their residents in a responsive way.

**Recommendation Three. Alongside the ten HAPPI components of good design, it would be useful to produce further guidance on the various ways in which older people can be involved in the design of their housing (including refurbishment and remodelling programmes) and on how good design can support wider participation and engagement. This guidance should draw on the experience of the co-operative and mutual housing sector.**

#### **4) The Scope for New Partnerships and Alignments**

Since the HAPPI report, a number of organisations have been actively exploring co-operative and mutual housing for older people. CDS Co-ops is one of these and it has forged a number of links and connections in undertaking this work. Cross-sectoral working of this kind needs to be extended, so that the opportunities, which CMHOP presents (as evidenced in continental Europe and the USA), can be realised and the barriers cited above can be overcome.

**Recommendation Four. There is scope for a HAPPI-linked initiative that would bring together a wide cross section of interests to explore how co-operative and mutual models for older people could be promoted/ developed. It could involve; organisations that represent the interests of older people - such as Age UK and their retirement housing panel; groups of older people developing co-housing and similar schemes; co-operative/mutual housing developers - such as CDS Co-ops and Retirement Security Ltd; mainstream housing developers with an expressed interest - such as Hanover HA; other interested parties - such as the Mutual Housing Group, Co-operatives UK and so on. CDS would be interested in being an active partner in such an initiative.**

#### **5) Research into the Added Value that Co-operative and Mutual Housing for Older People Creates**

There is strong evidence that provision, which is organised and shaped by older people themselves, sustains independent living and reduces the call on state funded services. Currently much of this evidence is anecdotal and, where formal research has been undertaken, it is often partial. Further work is needed to identify and

measure the 'added value' that residents of CMHOP and providers such as CDS, attest to. Some established housing co-operatives and community-based housing associations have expressed an interest in participating in and supporting such research.

**Recommendation Five. Research organisations with an interest in older person's housing and care (such as the Joseph Rowntree Foundation) could be brought together with co-operative and mutual housing organisations, under the auspices of HAPPI, to look at how over-arching research might be undertaken, which builds on previous work and which actively involves older people with relevant experience/interest.**

## **6) Further Opportunities for International Learning**

The HAPPI project drew heavily on the 24 case studies it undertook, which included 15 examples from continental Europe. In promoting CMHOP there is much that we can still learn from various European countries and from the USA. The co-operative movement is an international movement with institutions and networks that support and facilitate learning. Within the International Co-operative Alliance (ICA) is the Co-operative Housing Sector Organisation (ICA Housing), with representatives of housing co-ops from across the world. They hold regular gatherings and symposia and they seek to promote housing co-operatives world-wide.

**Recommendation Six. David Rodgers, outgoing CEO of CDS Co-operatives, is President of ICA Housing for the next 16 months. He has agreed to seek support for an action research project that would gather information on successful models of co-operative and mutual housing for older people. Such a project would benefit from a specific commitment from UK partners**

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This report has been drafted for CDS Co-operatives by Jon Stevens. If you want to discuss the report and its recommendations, then you can contact him; on 0121 471 20122; or at [jon.stevens777@googlemail.com](mailto:jon.stevens777@googlemail.com).

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