

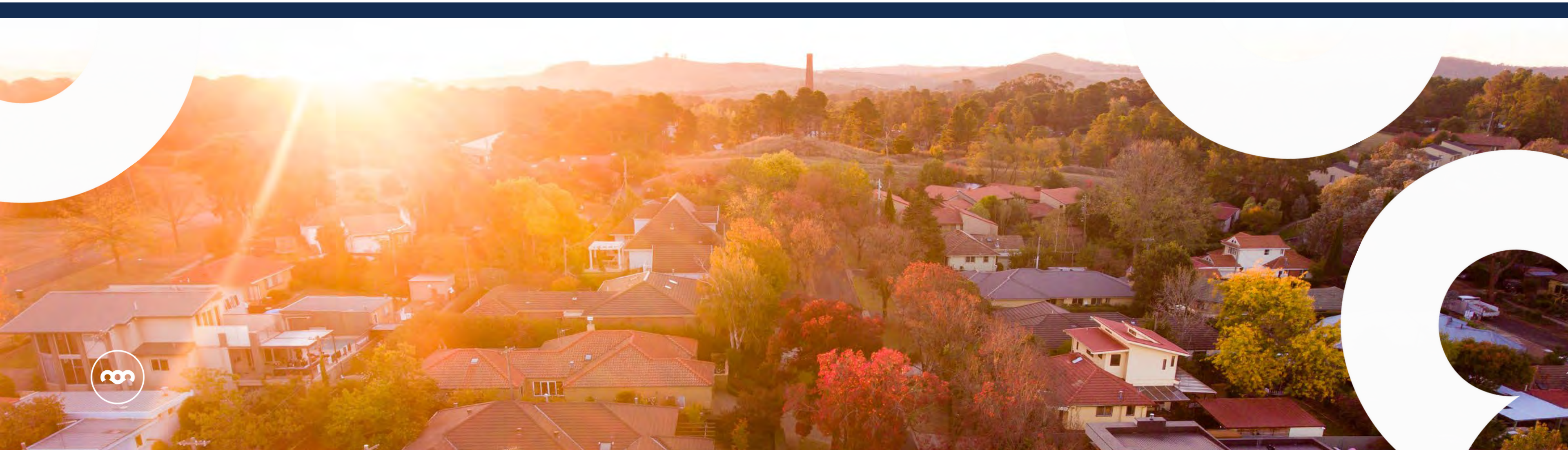
BCCM *Business Council of
Co-operatives and Mutuals*



What Australia can learn from European affordable co-operative rental housing models

Report of the BCCM European Co-op Housing Study Tour

Linda Seaborn, Moderator and BCCM Senior Policy Advisor (Housing Co-operatives)
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Dr. Sidsel Grimstad, Adjunct, Griffith University
Melina Morrison, BCCM CEO



About the BCCM

The Business Council of Co-operatives and Mutuals (BCCM) is the national peak body for Australia's \$43.2 billion co-operative and mutual sector. Co-ops and mutuals provide essential services and affordable pricing for their members across the economy from banking, insurance and superannuation to retail, agriculture, health, social care and housing. One in eight Australians are members of a co-op or mutual.

BCCM's 112 members represent a combined 12.8 million consumer and business members.



International Year of Cooperatives

Cooperatives Build a Better World

Co-operatives and mutuals play a vital and quantifiable role locally and internationally. The data shows:

There are more than
1,819

active co-operatives and mutuals in Australia

Co-operatives and mutuals have combined active memberships of more than

34.8M

Australia's co-ops and mutuals have a combined turnover of more than

\$163.3 billion

(including superannuation funds)

Co-operatives and mutuals directly employ at least

89,000

people in Australia

Australia's largest co-operative by turnover is an

Agribusiness

Australia's largest mutual by membership is an

Industry super fund

Australia's largest member-owned business by assets is a

Bank

Australia's co-ops and mutuals combined have more than

\$1.64 trillion

in gross assets (including superannuation funds)



Total gross revenue of the Top 100 co-operatives and mutuals is

\$43.23 billion

(excluding superannuation funds)



The top 300 co-operatives and mutuals globally have a total turnover of almost

US\$2.41 trillion¹

More than **12% of humanity** are members of at least one the world's

3 million²

BCCM support for affordable housing

- Supporting our members in advancing affordable housing solutions to address the housing crisis.
- Advocating for diverse housing options, including co-op housing and access to capital.
- Connecting financial mutuals with co-op housing to drive collaborative solutions.
- New research to close evidence gaps and strengthen the case for co-op housing.
- Engaging with media and international co-op housing organisations and hosting study tours to increase awareness of co-op housing benefits.



2024 European Co-op Housing Study Tour

Increase awareness of the global success of housing co-ops

- Need for education, information and inspiration about co-op models for lenders, planners, developers and policymakers.

Share proven solutions to Australia's housing crisis

- The tour focused on countries with substantial affordable rental housing co-op sectors.

In Denmark, Switzerland and Austria we explored:

- Funding models to ensure growth and affordability
- Tenant active participation in decision-making
- Environmental and social innovation and leading design in co-op housing



About ACHA

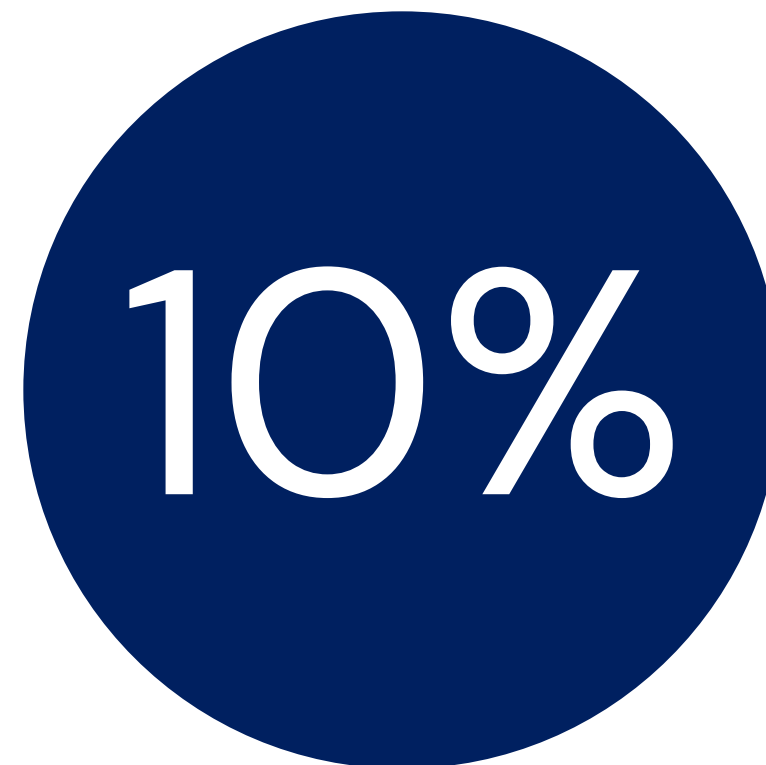


The Australian Co-operative Housing Alliance (ACHA) is an alliance of registered Community Housing Providers delivering co-operative housing in Victoria, WA, NSW and SA.



We work with BCCM to advocate for the benefits of rental housing co-operatives and the growth and diversification of the social housing sector in Australia.

We want to increase the availability of co-op housing to low-moderate-income earners. We aim to secure a dedicated community housing funding stream to grow co-op housing to 10 per cent of Australia's community housing stock.



About Griffith Centre for Systems Innovation



GRIFFITH CENTRE FOR SYSTEMS INNOVATION

Dr. Sidsel Grimstad, is a management/innovation academic focused on cooperative business and housing models, how they innovate and lead to societal change. She has lived in housing co-operatives in Norway (her home country) and has been Chief Investigator in ARC funded research on Australian Housing Co-operatives (2020-2024). She currently holds an active role in supporting co-operative research in the Asia Pacific region.



Launch of the study tour report

Authored by

Dr. Sidsel Grimstad, Griffith Centre for Systems Innovation

Linda Seaborn, Business Council of Co-operatives and Mutuals

Emily Taylor, Core Collective Architects

A 10-day, three country tour with eight delegates representing co-op and CHP providers, housing funders, housing researchers, architects, town planners and policy advisors.

Some delegates also visited Berlin for meetings with the global co-operative housing organisation, Cooperative Housing International.



Scan to
download
the report



Context – Comparing size of sectors

Country	Population	Affordable housing co-op homes (no)	Affordable housing co-ops as % of housing stock
Australia	26.6 mill	2,856 households (ACHA coops)	Nationally – 0.05% !
Denmark Copenhagen	5.95 mill	965,000 households	Nationally – 20% Copenhagen – 20%
Austria Vienna	9.00 mill	985,000 households	Nationally – 16% Vienna – 21 %
Switzerland Zurich	8.85 mill	171,400 households	Nationally – 5% Zurich – 18%

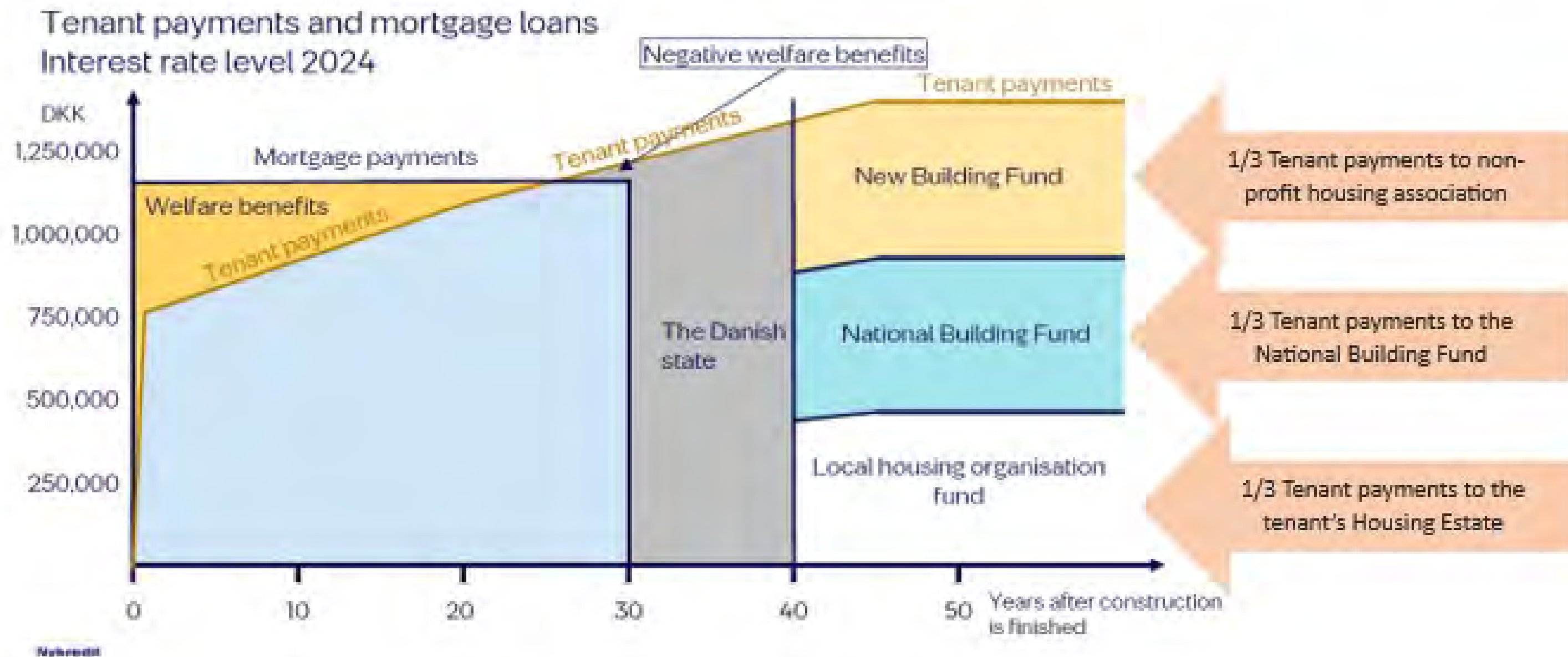
Why Copenhagen ?

- Substantial affordable rental housing sector, for low-income households, older, disabled, students, immigrants and refugees in every suburb
- High level of tenant board representation deciding on strategy, rent setting, management & renovation
- World level environmental and social innovation in affordable housing
- Risk-sharing funding model and perpetually replenished national funds earmarked expansion and maintenance of the Almene Boliger sector.



Image: Friendly houses – modular housing for students and young refugees

Danish model of perpetual replenishing of the National Building Fund, the Non-Profit Housing Associations and the Tenants Housing Estate over a period of 50 years



Why Vienna?

Vienna – World's Most Liveable City

- Affordable rental housing available in all suburbs
- Limited/non-profit developers build housing at cost rent through architectural competitions
- Both housing coops and housing associations are supported by community hubs
- **Wohnfonds Wien** is a Municipal Agency that manages land for affordable and commercial housing development. Mix of commercial and affordable housing development.

Aspern Seestadt development of 30.000 flats – >50% affordable



Why Zurich ?

- Housing as human right
- Affordable housing co-operatives at “Cost Rent” = 25–50% lower than market rent. Access not income restricted.
- Cooperative Non-profit Developers through architecture competitions to achieve social or environmental outcomes.
- Land for cooperative housing development through 62 years lease agreements.
- Collaborative funding model based on Federal, Municipal, Coop solidarity funds and other sources.



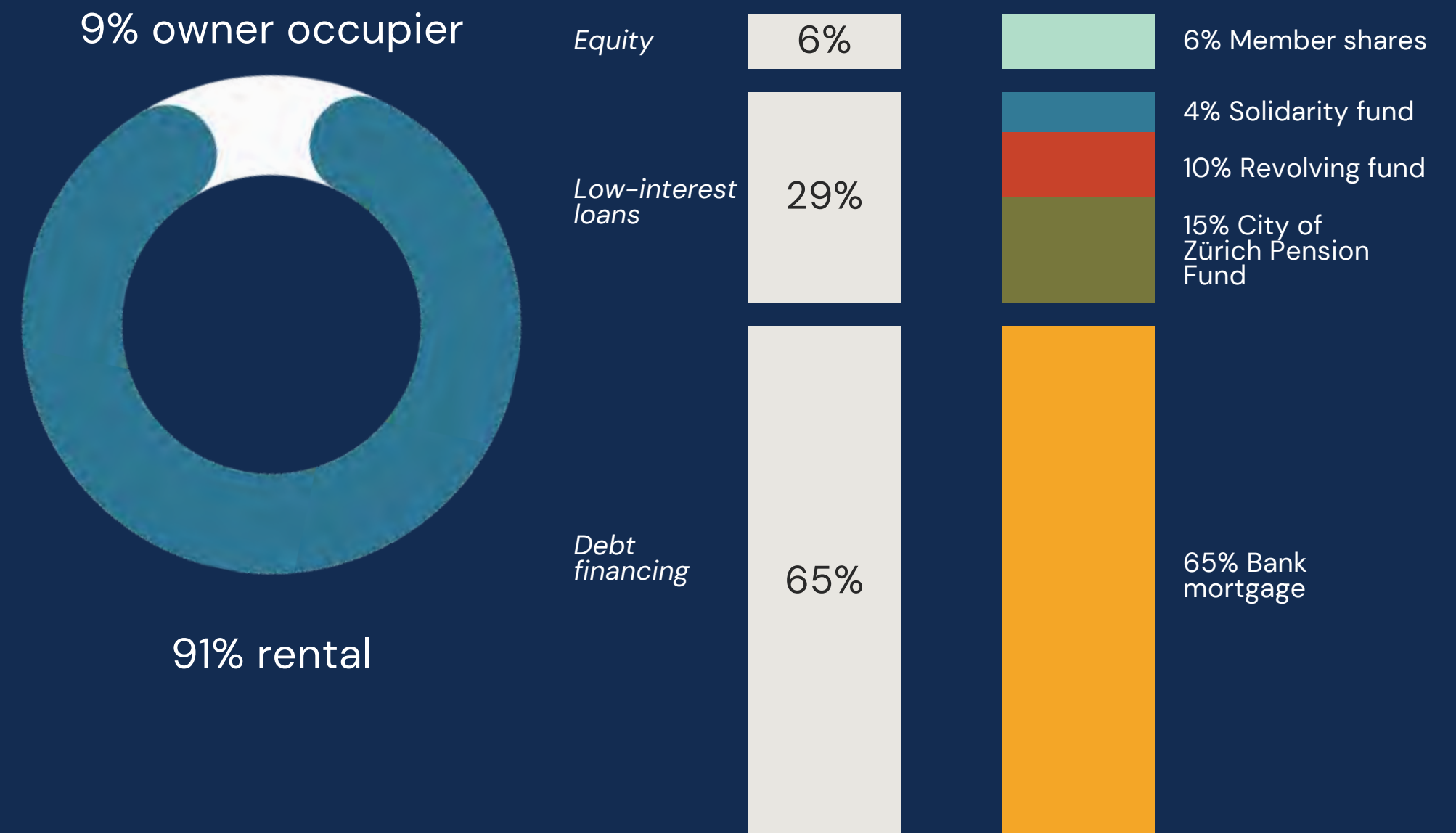
Mehr Also Wohnen – More than Living, experiments with different housing models with different levels of shared/common space to suit different tenants needs and wants.

An example from Zurich

Collaborative systems approach and capital leads to individual, cooperative, solidarity, government and private finance to develop affordable housing in Zurich.

Diagram by Kalagas, A., Fergus, A. and Sundermann, K. based on data from Boudet, D. (2017) *New Housing in Zurich: Typologies for a Changing Society*.

Zurich: A cooperative ecosystem



Architectural Innovation – Prefabricated modular housing units



- Low to middle-income family rental co-operative housing in Rødovre, Denmark.
- Vandkunsten Architects
- Carbon positive buildings
- Costs reduced by eliminating corridor space and stripped back tenancy fit-out. People can furnish with recycled furniture.



- Student and young refugee housing co-operative, Copenhagen
- Subsidised student housing in return for social integration of young refugees.

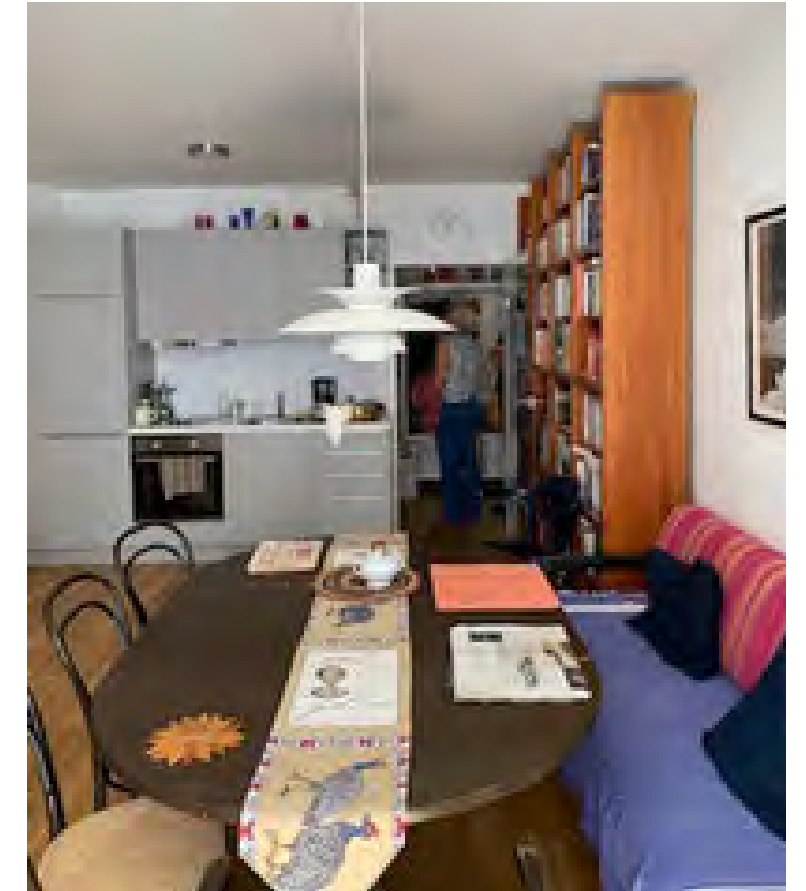
Architectural Innovation – Renovation to Improve Access for all and Reduce Carbon Footprint



ABZ Co-operatives Vienna.
Keep the proven and build new. Improved access on centrally located heritage buildings but improve access (lifts added) and wider balconies to extend common space.



Recycling of construction material, Copenhagen.



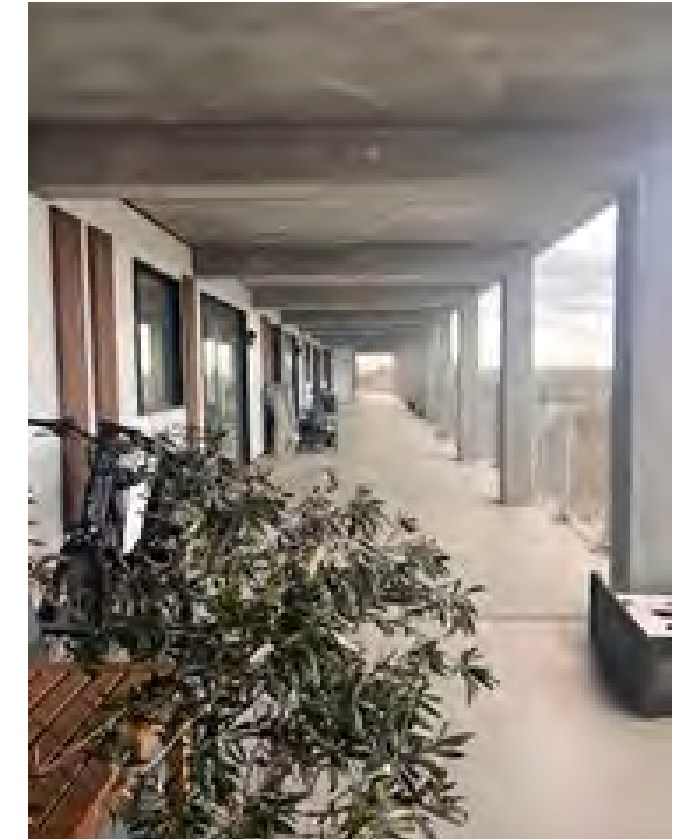
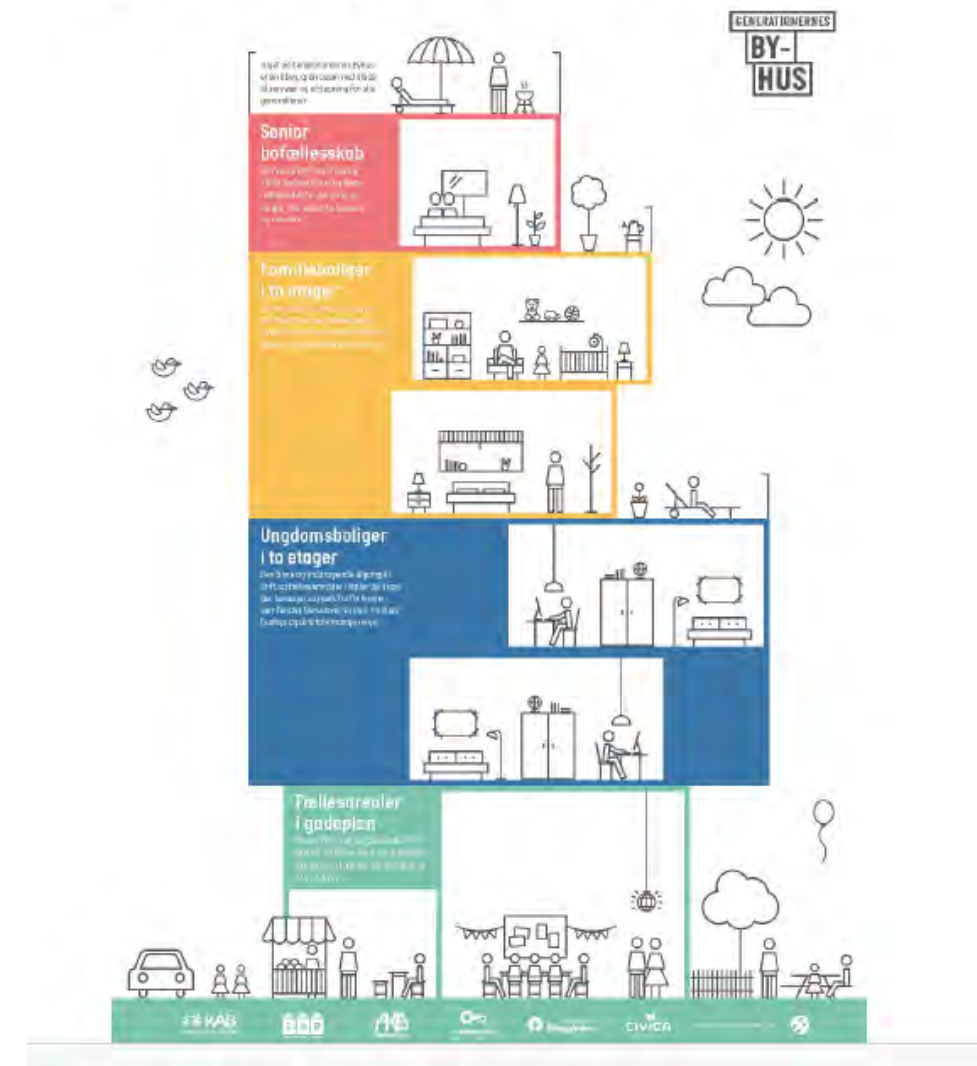
KoLokation Senior Housing co-operative Vienna. Reducing carbon footprint through use of sustainably sourced timber as primary structural material and in fit-outs, flooring etc.

Architectural “Social” Innovation



Wohnproject Wien.
Co-housing co-operative estate in Vienna – 40 flats.
Self-organised and affordable. Substantial common spaces, kitchen, bicycle shed, workshop, event rooms, sauna and food coop. Includes commercial spaces, café, offices and event rooms for hire. Each apartment small.

URBAN TIMBER HOMES FOR GENERATIONS



The Red Thread, multigenerational housing co-operative in Roskilde, Denmark. Affordable. Timber Structures and wide balconies as common areas

Architectural “Social” Innovation –

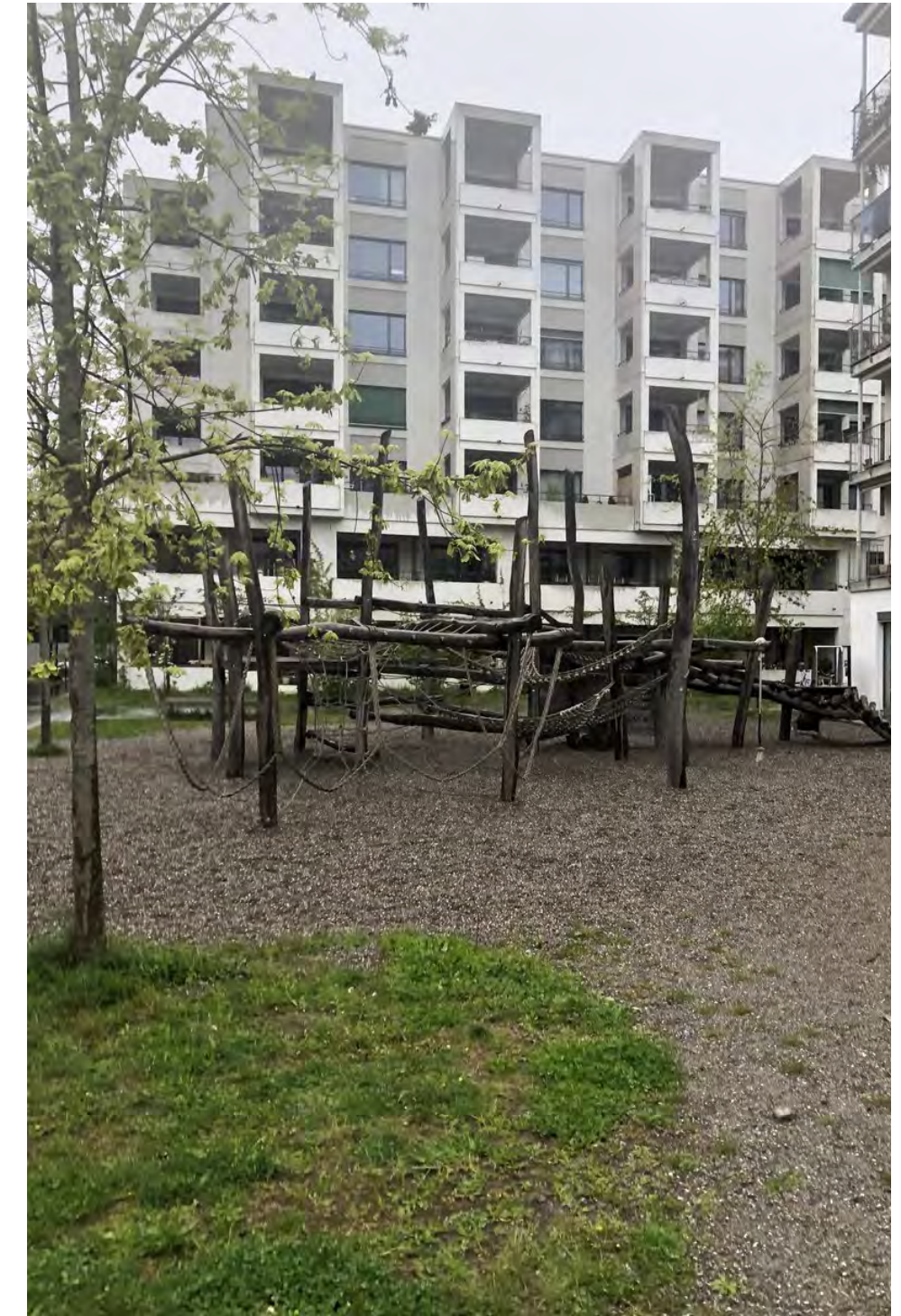


Vienna

- Smart – Apartments in CBD – smaller and with more common spaces.
- Yellow box is bicycle shed. Large balconies for common gatherings.

Zurich, Mehr Als Wohnen

- New complex of 13000 flats. Focus on livability and community



Using public land for affordable housing in CBD

Zurich

Kalkbreite 1 Kalkbreite Co-Operative –
Built over an existing council-owned
open-air tram depot in CBD Zurich.

Kalkbreite includes 97 apartments plus
5,000 square metres of commercial
space, such as Preschool, Guest
Accommodation, Café, Meeting Rooms
and Common Library and Laundries.



Report conclusions

1. European rental housing co-operatives at scale provide liveable cities for all
2. Private/public funding models secures affordable rental housing co-operative supply in perpetuity
3. Equitable and long-term housing security ensures good social mix and sense of home
4. Tenants' participation in planning and operations ensures affordability and living cities
5. Tenants active participation leads to focus on people-centred urban planning and design



The Ripple Effects of Co-operative Housing for Wellbeing

Commons & Community

- Shared amenities
- Common spaces
- Mixed tenancy
- Spaces for broader community

Results in...

- decreased cost of infrastructure (as amenities are shared)
- increased opportunities for social inclusion & integration of diverse communities across cities & regions
- improved access to social & economic infrastructure

Policy Framework positions housing as core to wellbeing

- Regulating rent structures
- Adopting a wellbeing-focused rather than market-focused frame for housing policy
- Countering speculation on housing through access to land, legislating for affordable housing as a right & social good
- Public spend focused on housing rather than subsidising private housing market

Results in...

- increased quantum of affordable, stable housing options for a diverse population (particularly in urban areas)
- improved recognition of the role of stable housing in the health & wellbeing of people & families
- reduced public spend on housing over the long term

The Roots of Change underpinning Co-operative Housing

Affordable, Secure & Sustainable Housing

- Secure Tenancy: House as a home, renting like you own it
- Quality, energy efficient housing
- Member economic benefits considered at all stages (work, transport, energy, leisure) to ensure affordability in totality & perpetuity

Results in...

- improved health (physical & mental) for tenants
- reduced financial stress
- greater capacity for long-term planning
- increased opportunities for social & economic participation
- multipliers & savings for government across domains

Tenant Voice & Participation

- Tenant voice as core to planning, operations & decision-making
- Tenant participation in governance of housing co-operatives

Results in...

- greater levels of social participation & social cohesion
- increased citizen engagement in democratic processes
- opportunities for self-determination & self efficacy which has spillover effects for health & wellbeing

Access to Affordable Land

- Land banks with co-operative &/or social housing focus
- Restrictions &/or incentives for non or low profit development of land for affordable housing

Results in...

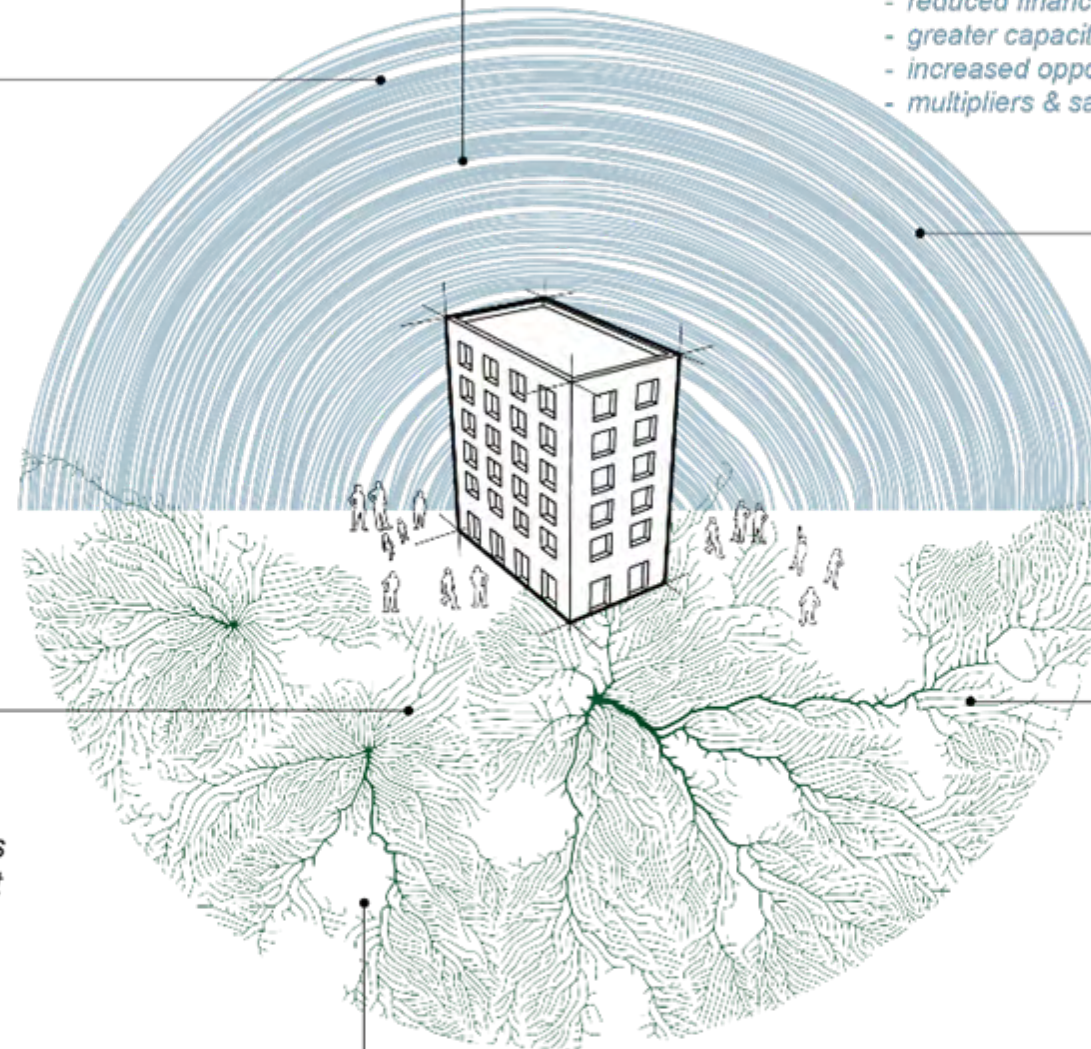
- measures for countering land & property speculation improves affordability & inclusion
- improved capacity for cities & regions to plan affordable housing for future populations & generations

Collaborative Funding Models

- Continuous investment in affordable rental housing co-operatives
- Structuring & layering funds to share risks & maximise impact
- Mixed funding sources including tenant equity & recycling of rent into maintenance & new housing

Results in...

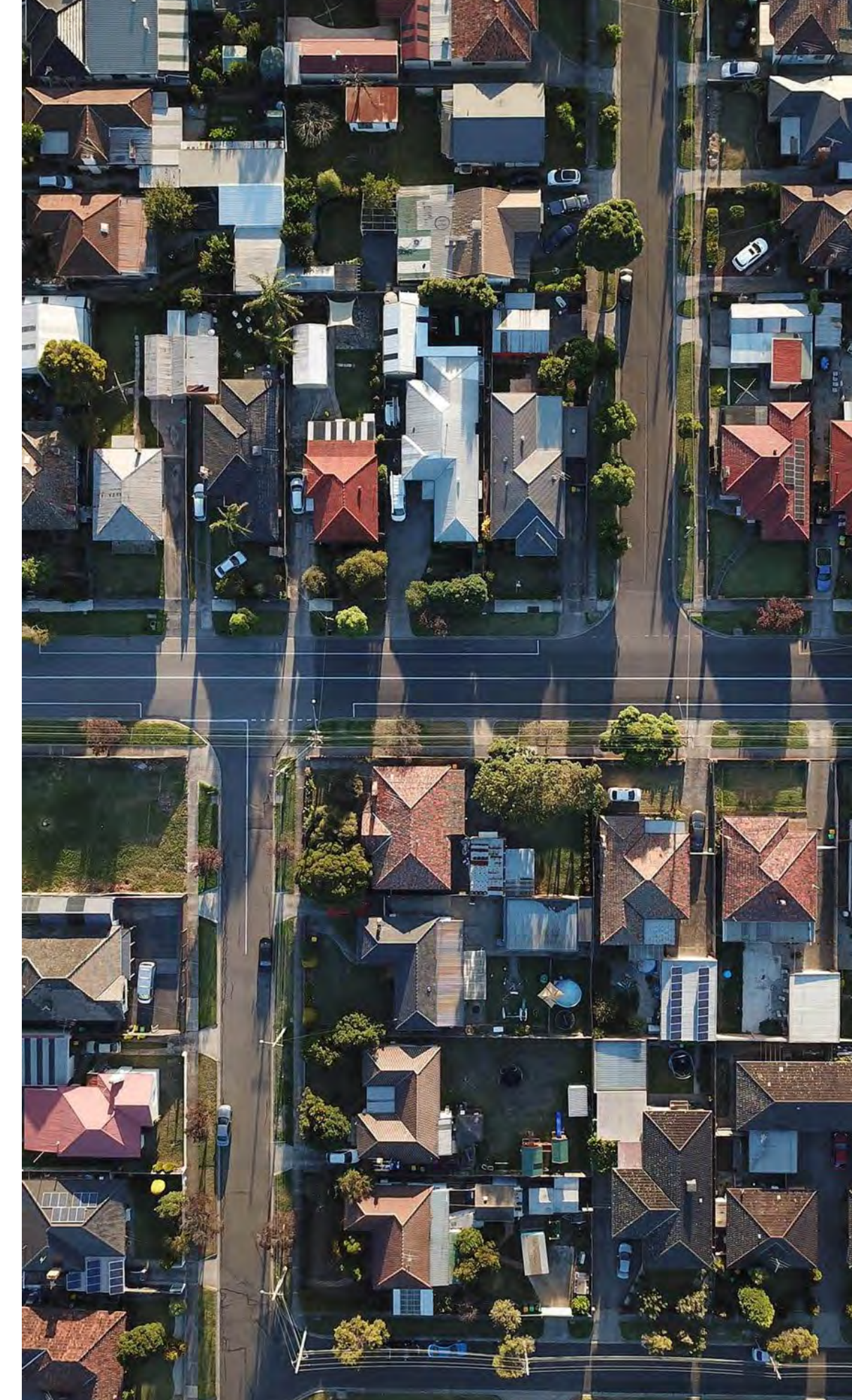
- increased opportunities for mixed & diverse economies to thrive in regions (including co-operative enterprises, social enterprises & non-profits in the housing economy)
- shared risks & returns that incorporate impact & inclusion
- increased capacity for large-scale, diversified portfolios of affordable housing initiatives



The Australian context – ‘build to rent’ housing with added benefits:

Up to 30% of Australians now rent long-term, primarily in the private rental market
Rental Housing Co-operatives deliver build-to-rent housing where the people living in the housing actively participate in the management of their housing:

- Members control the management of their housing
- Affordable, income based rent and stable tenure
- Members pool their skills and resources and build the capacity of co-op members and their co-op community



Advancing housing co-ops in Australia

ACHA partners with BCCM to increase recognition and enable housing co-ops to grow in Australia:

- [**ACHA Policy Blueprint**](#) outlines enabling reforms for housing strategy, policies and financing mechanisms to include housing co-ops
- Co-ops and mutuals participate in policy forums contributing to the national housing agenda
- Continued advocacy with state and federal elected representatives and submissions to government inquiries
- Broader promotion of co-op housing in the media, industry and public arenas



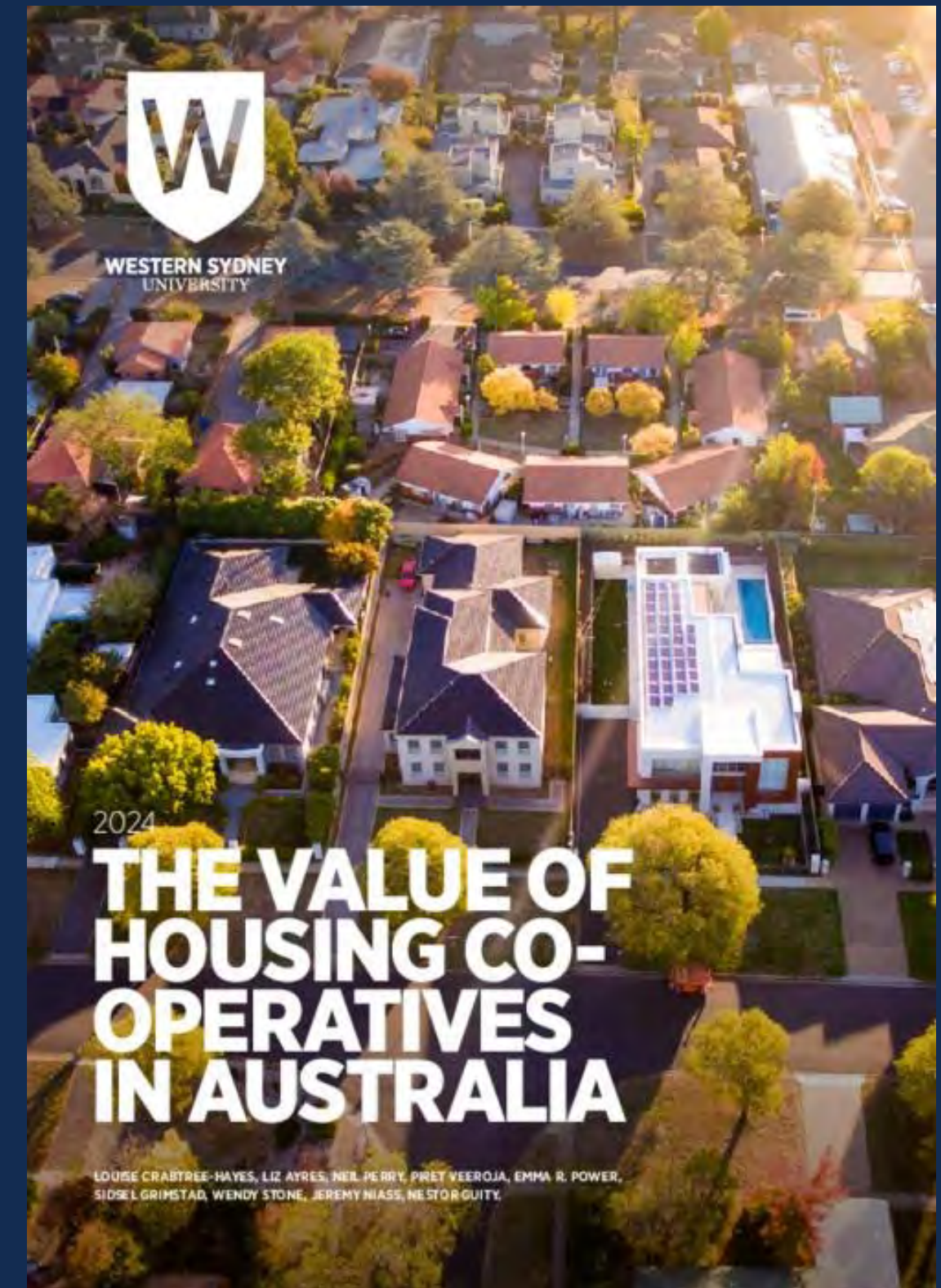
ACHA's actions for the funding and policy environment

- ACHA is advocating for a dedicated stream of HAFF funding for co-op housing
- The Housing Supply and Affordability Council has recognised housing co-ops as a form of tenure between private ownership and private rental
- Increasing coverage and recognition of housing co-operatives in the media and by decision-makers.
- Housing co-ops are more visible in housing research, e.g., Australian Housing and Urban Research Institute (AHURI)



Working together to strengthen co-op housing models

- This study tour report – solutions to consider
- UWS-ACHA ARC funded 4-year national research project [*The Value of Housing Co-operatives in Australia*](#) that identified a range of tangible benefits from living in co-op housing
- Capability strengthening project to improve co-op governance and develop co-op member skills
- Building an evidence base for housing co-ops, including the BCCM resource library and an annually updated housing co-op data set
- Identifying priority research topics including consumer demand and financial modelling for housing co-ops
- [*BCCM National Affordable Housing Strategy*](#)



ACHA member initiatives and success stories



Left: The Vietnamese Housing Co-operatives NSW

Right: Fiona Herman, Endeavour Housing Co-op Member and CEHL Board Chair

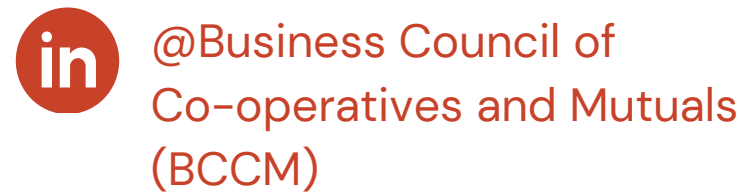


Stay in touch

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BOOM

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