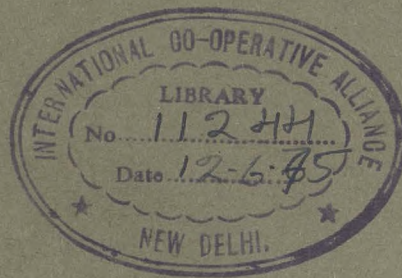


PARTNERS FOR THE SOLUTION OF
THE HOUSING PROBLEM

Contribution of the Housing Cooperatives



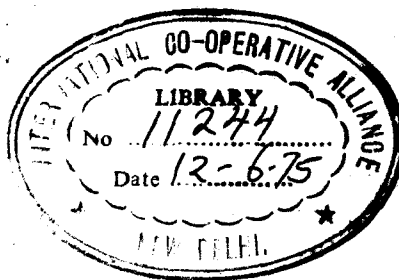
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The following investigation was prepared by the " International Co-operative Housing Committee ", an auxiliary organisation of the International Co-operative Alliance (ICA) with the Seminar of the ECE on " Non-Profit-Making Housing Organisations " in Varna in view.



C O N T E N T S

	Page
1. Insights as the result of an inquiry	2
2. In step with growing social beliefs	7
3. The cooperative aims	10
4. The organisational means of self-aid	11
5. The initiative for the creation of housing cooperatives	17
6. The financing of cooperative housing	20
a/ Own means coming from members	20
b/ Promotion of the formation of capital within the ranks of the cooperative housing organisations	22
c/ Public contributions and aid through the law	28
d/ Combination of private and public initiative	30
7. Helping to build a sound society	34
8. A comparison between private, governmental and cooperative housing	40
9. Towards the year 2000	43



1. Insights as the result of an inquiry

The housing societies feel that they also can make an important contribution to the world wide efforts for proper housing, sufficient space and the well-being of young and old. They noticed therefore with particular satisfaction that the UN Committee for Housing, Building and Planning of the Economic Commission for Europe (ECE) had decided to organise a seminar in which the

Non-Profit-Making Housing Organisations

would be subjected to a thorough investigation, in particular as to their practical role in the solution of the housing question. With this important meeting in mind, which will have to prepare recommendations for a governmental housing policy, the International Co-operative Housing Committee, working within the framework of the International Co-operative Alliance (ICA), organised an inquiry and collected material within its own circles, in order to have as far as possible an up-to-date basis for a realistic and true representation of the aims and achievements of the present-day cooperative housing movement.

The countries and organisations enumerated below participated in the inquiry organised by the International Co-operative Housing Committee. For each organisation the number of the affiliated housing cooperatives and of their individual members or dwellings is given. As a rule the number of the individual members should on the whole agree with the number of the dwellings provided. The figures submitted are approximately those for the years from 1968/1969 and serve merely to convey a first impression of the position of the cooperative housing organisations in the countries in question.

Federal Republic of Germany :

Gesamtverband gemeinnütziger Wohnungsunternehmen, Cologne

1,420 housing cooperatives

1.46 million individual members

(The Federation consists of a total of 2,100 housing enterprises which administer about 3 million own dwellings).

Denmark :

Faellesorganisationen af Almennyttige Danske Boligselskaber,
Copenhagen

420 housing cooperatives

190,000 dwellings

Finland :

Kulutussuuskuntien Keskusliitto, Helsinki

45 housing cooperatives

42,000 dwellings

France :

Confédération des Coopératives de Construction et d'Habitation,
Paris, (BATICOOP)

1,247 housing cooperatives

71,000 individual members

Fédération Nationale des Sociétés Coopératives d'Habitation
à Loyer Modéré (HLM), Paris

251 housing cooperatives

240,000 dwellings

Société Nationale des Cités Coopératives, Paris

118 housing cooperatives

6,500 members

Great Britain :

National Federation of Housing Societies, London

1,899 affiliated cooperatives (and other non-profit-
making housing organisations)

104,000 individual members

Italy :

Lega Nazionale delle Cooperative e Mutue, Rome

1,684 housing cooperatives

Yugoslavia :

Udruzenje Stambenih Zadruga Jugoslavije, Belgrade

38 housing cooperatives

80,000 individual members

Norway :

A/L Norske Boligbyggelags Landsforbund, Oslo

98 housing cooperatives

276,000 individual members

Austria :

Österreichischer Verband Gemeinnütziger Bau-, Wohnungs-
und Siedlungsvereinigungen, Vienna

194 building and housing cooperatives

137,000 individual members

Poland :

Centralny Związek Spółdzielni Budownictwa Mieszkaniowego,
Warsaw

1,104 housing cooperatives

694,000 individual members

Sweden :

Hyresgästernas Sparkasse- och Byggnadsföreningars
Riksförbund (HSB), Stockholm

2,900 housing cooperatives
345,000 individual members

Svenska Riksbyggen, Stockholm

900 housing cooperatives
90,000 individual members

Switzerland :

Schweizerischer Verband für Wohnungswesen, Zurich
Union Suisse pour l'amélioration du logement

419 housing cooperatives
85,000 individual members

Hungary :

Szövetkezetek Országos Szövetsége, Budapest

400 housing cooperatives
60,000 dwellings

In addition this document contains information on the activities
of the housing cooperatives in following countries :

Chile
Israel
Romania
USSR
Czechoslovakia
USA

At about the same time as the ICA Housing Committee, the
ECE Committee on Housing, Building and Planning organised
an inquiry directed to the Governments. The replies received
from a number of countries were compiled to a synthesis by
Dr. Hans Hämmerlein, a senior civil servant (Ltd. Min. Rat)
in the Ministry of the Interior of Nordrhine-Westfalia, Dusseldorf.

This synthesis will be published during the course of 1971 by the Hammonia Verlag, Hamburg. By the kind permission of the author we shall be able to make use of the results arrived at by him. We are thus in the position to include some findings from other countries.

The subject of the inquiry directed by the ECE to the governments are the "Non-Profit-Making Housing Organisations" for which as a rule the housing cooperatives are representative. The seminar in Varna will also mainly concentrate on the Non-Profit-Making Housing Organisations, including the manyfold forms of building activity serving the well-being of the public and endeavouring to receive from governments and municipalities useful suggestions for a practical housing policy.

2. In step with growing social beliefs

Whence and wherefore housing cooperatives? We meet them already in the 19th century - mainly as the expression of the responsibility and initiative of socially active groups and individuals. The continuously developing industrialisation led to abuses in housing and to a form of exploitation which began to worry members of the middle classes who initiated help and self-help actions. These were favourably looked upon by the legislators and laws were enacted already at a very early date which created the desired formal basis for the work of the housing cooperatives.

Although the number of housing cooperatives had increased considerably before the First World War, they actually began their ascendancy only in the twenties. It was only then that the conviction gained more and more ground that the elimination of the housing shortage could not be in the first place the task of the layers of the population suffering under it. The public authorities, in particular the governments and the municipalities decided to make to an increasing degree promotional contributions in order to keep building costs and thus also the rents low. This led to the development of a whole number of more and more elaborate contribution systems which were adapted to the respective social tasks related to families, special income groups etc.

After the Second World War this partnership between the housing cooperatives and the public authorities became still closer. However, during the last years in many countries a gradual reduction of public promotional support and as a result, a stronger emphasis on self-help could be observed. The lack of capital and growing governmental expenses led to an investigation of the possibilities to mobilise additional means for house building which nowhere is sufficient to satisfy the demand.

Even in the countries which on the basis of their dominating political systems seem to follow purely etatistic convictions, appeals to the individual and collectives with own responsibility are more and more coming to the fore. The sums which may have to be raised in such countries for an individually owned cooperative dwelling are frequently much higher than the initial amounts required in the countries orientated towards a market economy.

Although the housing cooperatives in all countries have their own history and in accordance with their social, political and economical situation had to lead different struggles, they have now achieved world wide recognition.

It is due to their particularities formed by the respective specific struggles and developments that their characteristics differ from country to country. This differentiation shows itself in the way they are locally, regionally and nationally organised, in the vitality of their institutions and activities based on self help and own responsibility, in the degree of dependence from the governmental authorities and the general governmental policy, in the participation and personal democratic share of members, in the steadiness of national legislation, in the extent or limitation of the economic, social and cultural tasks taken on. A colourful mosaic of an active voluntary interest for the building of healthy dwellings and the creation of a sound world in connection with them is spreading over countries and continents and offers itself as a guidance. In spite of all differences in the exterior appearance one meets everywhere the same intentions.

Friends of statistics will see a disadvantage in the fact that there are so many individual organisational forms and degrees of development and that it is so extremely difficult and almost impossible to sum up the activity of the housing cooperatives on an international level with a few figures. What is frequently well arranged on a local, regional and national level and presented in calculations, worked out to a decimal fraction, is not in the reach of comparative research going beyond the

national frontiers. Not all countries and also not all federations of housing cooperatives are in a position to adjust the data arising in their regions to the internationally evolved and accepted terms. This does not prevent an elaborate consultation of national statistics which frequently contain an ample collection of figures documenting the importance of the housing cooperatives within the framework of housing. In order to obtain an objective picture of the degree of independence of the housing cooperatives, the researcher will investigate the entwinement of initial efforts of governmental authorities and non-profit-making housing organisations, including the housing cooperatives. It will not be easy to see at all instances, the transition from cooperative self-aid to purely governmental action or vice-versa. Only a closer occupation with the legal basis, the intentions of the initiators of the construction work and the organisation created by the latter, as well as with the administrative arrangements and the democratic nature of the housing associations will make it possible to decide where the line can be drawn between collective self-help as a dominant factor and the predominance of etatistic solutions.

In spite of reservations which for each individual case will have to be left to the critical sense and judgment of the observer, it is certain that one can speak of a continuously growing application of cooperative methods, even if these are not always revealed in organisational forms based on completely independent action and relying in all parts on their own strength. The governments and other public authorities recognize the importance of the housing cooperatives for the creation of happy housing conditions and of the social and economic justice connected with them. They are aware of the beneficial effects of the mental attitudes of the individual and of the community. The acquaintance with cooperative ideas and the benefits to be drawn from them become thus an important element in governmental political attitudes.

3. The cooperative aims

The aims pursued by all federations and individual cooperatives, covered by the inquiry, show their concern for a social orientation in housing. All replies of the cooperative organisations notwithstanding the degree of their public support and their inclusion in the governmental housing policy, point to their serious endeavour to accomplish the social, economic and cultural tasks which they have set themselves by their own decision. A few main ideas, characterising the attitude of the housing cooperatives shall be put down here :

The housing cooperatives

- cultivate mutual self-help
- are organs collecting capital for the building of houses, and
- further the readiness of members to save
- grant members a practically non-recallable right of habitation
- oppose speculation in land and real estate
- base their rents on cost prices
- provide for an economic self-administration of houses
- see to it that their estates are kept in good condition
- promote rational building methods
- support the aims for town building which do justice to the needs of the family and human society as a whole
- care for the creation of communal amenities, of good human relations and the furtherance of the spirit of Cooperation
- accomplish tasks which serve the well-being of the general public
- prove to be active partners in a general public housing policy.

4. The organisational means of self-aid

It is a characteristic of the general development of the economy that only efficient, larger organisational formations have a chance to survive and to progress. Therefore the importance of the Federations is continuously increasing. The tasks taken on by them, however still differ in degree. Whereas in one country the federation concentrates only on a few services like consultation, representation of the interests towards the authorities, issuing of information, coordination of certain tasks of the affiliated unions, publication of model statutes, in another country the federation takes over one task after the other in order to avoid the scattering of forces. Let us for example have a look at the task sheet of the Federation in Norway.

The latter cares for information and consultation, the representation of the cooperatives towards the authorities, the planning of projects, the provision of land, the building of houses, the delivery of building material, the supervision of accounts, the administration of houses, the publication of a magazine, the publication of studies and reports, the promotion of further education and the participation in the solution of town building problems. It has a staff of architects and engineers at its disposal. Its technical offices complete the work for about 3000 dwellings yearly. During the last years the federation was intensively occupied with the finding of capital; it created a special department for this purpose, similarly it introduced a department for wholesale purchases in order to coordinate the purchases of the cooperatives. The federation has established an enterprise for prefabricated houses and also participates financially in a number of smaller enterprises. The 10,000 members of cooperative boards have two publications of the federation at their disposal. The latter employs 140 employees in its offices in Oslo and in the districts. In addition there are employees in the enterprises and the purchasing organisations.

The HSB in Sweden has a similarly comprehensive structure as described above.

In order to facilitate the provision of land the Norwegian Federation founded in numerous municipalities "land societies" to open up the land; this land is then put at the disposal of housing cooperatives and other building enterprises. As for capital, the municipalities have in these societies the majority, but the administrative tasks are undertaken by the federation.

The Norwegian Federation - similarly to other national organisations, acting to an increasing degree in the same manner - is consequently adhering to the ideas demanding a far sighted integration policy in the building industry. Only with the help of bigger units and a coordinated activity on all levels will the housing cooperatives be equal to their tasks.

The latest creation of a Federation took place in Hungary. There the housing cooperatives had until 1969 no federations. In Hungary there existed up to that time only maintenance cooperatives. Buildings were erected by town councils; cooperatives were only formed after the completion of the dwellings; the members themselves did take no part in the building. The dwellings are personal property, whereas the common amenities of the house - the staircase, offices, repair shops - are collective cooperative property. The cooperatives have to look themselves after the maintenance and renovation of the buildings. Now it is intended to create proper building cooperatives. The latter combine their activities with the organisation of preparatory savings on a broad level.

The Yugoslav Federation is also very recent. As late as 1967 37 housing cooperatives merged to form the "Association of the Housing Cooperatives of Yugoslavia". This was indeed a promising revival of the idea of Cooperation, for it was not easy for housing cooperatives to accomplish their aims. Their development was very much retarded; their importance was

misunderstood. At present the organisations united in the Federation, construct annually 6,000 to 7,000 dwellings. The contacts with the authorities are becoming increasingly better and it can be expected that in connection with the changes in the social policies in Yugoslavia the position of the housing cooperatives will still be strengthened. The idea of a Federation which among others will also include the cooperative building enterprises, the credit organisations and the manufacturers of building materials, appears to be very progressive. Present day needs impose a continuously extending integration of the cooperative building economy. The comprehensive field thus forming itself, finds its expression in the varied membership aimed at by the Yugoslav Federation.

A very comprehensive activity of the Federation exists also in Poland. The tasks of the federation are among others : providing capital, the elaboration of plans, the acquisition of land, the participation in the building of houses, the provision with building materials, the supply of household equipment, the administration of estates, the organisation of cultural events, the restoration of old living quarters; the federation participates in the tasks of town building and furthers the coordination of the activity of the cooperatives; it organises the collaboration with the peoples councils in order to satisfy the housing needs of the people. With the same aim in mind it collaborates also with the trade unions, the political organisations, the youth organisations, the cooperative federations and the Ministries.

The central organisations working in the USA for non-profit housing, are in the State of New York the " United Housing Foundation " (UHF) and the " Association for Middle Income Housing " (AMIH), in California and at the west coast : the " Mutual Ownership Development Foundation " (MODF) and the " Foundation for Cooperative Housing " (FCH) working in 30 States. These associations work for the creation of

housing cooperatives, which then become members of the "National Association of Housing Cooperatives". According to the latest statistical report 700 housing cooperatives with 200,000 members are affiliated to the Association. As a rule, these individual cooperatives are established by a small promotion group in accordance with the legal rules. Besides these organisations there exists also the "Non Profit Housing Urban America Inc." which offers its services to all non-profit building enterprises as supervisor of building projects and at the same time operates also as information and training centre for specialists.

A reorganisation of the housing cooperatives in Czechoslovakia took place in 1969. Following the foundation of the Federal Republic there are two national federations : the "Czech Union of Housing Cooperatives" and the "Slovak Union of Housing Cooperatives". Both unions promote voluntary cooperative housing organisations. They represent their interests towards the government and social organisations, promote the foundation of housing cooperatives, the training of members of boards and employees of the housing cooperatives, undertake the auditing and publicity work. The unions also render technical services for the housing cooperatives and assistance in the carrying through of building projects. Both unions are members of the Central Cooperative Council.

Individual cooperatives have also a very extensive range of activities which include small organisations with their own completed building activity as well as regionally operating large scale enterprises with an uninterruptedly continuing building activity.

There are also individual cooperatives with a work programme as extensive as that of a federation. Their tasks, carried out by many voluntary, but also full time collaborators, extend to the buying of land and the building of estates, as well as the organisation of the saving activities and the active collaboration of the members in the administration and the organisation of cultural activities undertaken by various groups.

Since many years, a well established division of tasks between the federation and the individual cooperatives can be observed in Sweden. Members of an HSB society, founded with the assistance of the federation, collect saving capital; as soon as the dwelling which has been built meanwhile, is ready to be moved into, the member, by means of the saved up capital, becomes an owner of share certificates and a co-owner. The federation assures with its well developed technical services the realisation of the projects. The members of the local subsidiary cooperative are individually responsible for the maintenance of their dwellings.

In the Federal Republic of Germany and in West-Berlin the federation mainly functions as consultant and publicity agent, issuing magazines and other literature of essential importance for the practical activity of the non-profit housing enterprises. It interferes actively in matters relating to housing policy and represents the interests of the non-profit housing organisations, i. e. also those of the social housing enterprises which are not organised on a cooperative basis. The regional level of the non-profit housing economy is represented by ten auditing unions. The actual building activities and the preparations connected with them are not undertaken on a federal basis but remain preserved as the responsibility of the individual cooperatives. However, also on this level the endeavours and practical measures for collaboration and coordination are increasing.

The amalgamation of housing cooperatives took also place on an international level. Federations in Europe and the USA, in the West and in the East, have amalgamated within the ICA, i. e. into the "International Co-operative Housing Committee". At present this international organisation has 26 members. An essential number of these have set themselves the development aid as a special task and have therefore founded the "International Cooperative Housing Development Association", ICHDA.

The responsibility for the development countries, taken on voluntarily, has also led to firmer organisational structures on a national level. Thus the non-profit housing organisations in the Federal Republic of Germany have created the "Deutsche Entwicklungshilfe für soziales Wohnungs- und Siedlungswesen" (DESWOS) (German Development Assistance Association for Social Housing). And in Sweden the federations of the housing cooperatives are participating in an action for development aid, created together with the consumers societies.

It would be worth while to reflect upon the enormous amount of good-will for the well-being of the general public which shows itself in this national and international work of the housing cooperative federations. Together they form an important element of individual and collective, socially creative power. At a time when increasing numbers of the population are getting used to rely on the aid of the State and threaten to drown the latter in the manifold tasks expected of it, the existence of organisations basing themselves fully, or at least extensively, on the voluntary collaboration and responsibility of the individual, is particularly important.

5. The initiative for the creation of housing cooperatives

The initiative for the creation of housing cooperatives comes from the most varied quarters. In the replies to the questionnaire are mentioned individuals, municipalities, trade unions, national federations of housing cooperatives, governments, consumers cooperatives and other bodies. Characteristic for the special aims which the Cités Coopératives in France have set themselves, is the reference to the initiative of the family associations. From Austria, Norway and Poland come references to associations of employees. Svenska Riksbyggen, Sweden, refers besides to those already mentioned, also to private enterprises.

In the USSR the State as owner of the public building enterprises, undertakes itself the building of houses, which in addition to the Budget is financed out of funds, partly accumulated out of surpluses of the public enterprises and institutions. The housing cooperatives which in the Ukraine contribute since approximately 15 years a rapidly increasing amount for the provision of housing, are having the houses built by governmental contractual organisations at a price fixed by the State.

In the acquisition of their dwellings, the housing cooperatives in Czechoslovakia use two different ways: The construction is either entrusted to special building organisations, i. e. State enterprises, which construct the houses within the framework of the general planning, or to the members themselves of a housing cooperative who, according to their proper means and possibilities build the houses. Further there are housing cooperatives which on the basis of self-help and own financing construct houses and use own consultants.

In Hungary as in Poland the dwellings are erected on principle by the municipalities, but are afterwards frequently sold to cooperatives for the use of their members.

In Romania the local state organs contribute to the building of private dwellings by the conclusion of agreements on the execution of the building, on the one hand with those looking for the dwellings and with the architects and builders on the other hand. For this a commission is charged. On occasions, the local authorities organise groups of persons who independent of each other are looking for a dwelling, for the formation of co-operatives which then undertake the construction.

In the USA 22 trade unions together with 10 other organisations created in 1951 the United Housing Foundation (UHF) which against a fee of 1 per cent of the total cost takes over the supervision for the cooperatives.

In the Federal Republic of Germany, Austria and Switzerland certain groups in the public services, like teachers, railway and post office employees, have established cooperatives.

An interesting example for ecclesiastical initiative is the Non-Profit Housing Center, Urban American Inc., in the USA. This has been formed by the amalgamation of the Ford foundation with 5 churches in order to train and make available managers for the carrying out of cooperative building of housing.

There exists a governmental promotion of house building in the USA which may only be used by cooperatives. The cooperatives differ from each other in that they either transfer the erected dwellings to become the property of the members or continuously administer them themselves. The cooperatives of housing owners confine their activity to the acquisition of land, the planning and building of the dwellings, which after completion are sold to the members, who as participants in this procedure receive State loans at favourable conditions and are themselves responsible for the repayment of the loans and the payment of the interest. The Housing Administering Cooperatives remain owners of the buildings in which each member has a right to a dwelling, but taxes and payments on the capital go to the cooperative, at whose meeting each member

has one vote. The cooperative members decide according to need on the costs for administration and repairs. Besides these owner-like administering cooperatives there are administering cooperatives for larger housing estates to which next to the houses of the members belong also communal facilities and leisure time amenities for the members, but of which the members acquire only the right of use and for which they pay monthly a kind of rent. The amount of the latter is fixed by the board of the cooperative according to the respective needs. The cooperative has for 30 days the right of option to acquire the membership of leaving occupants. New members are only admitted with the approval of the cooperative.

The regulations in Austria , Finland , the Federal Republic of Germany , Hungary , Romania and Sweden , which leave to the owners the entirely free use of their dwellings and which enforce a communal responsibility only for administration and repairs, go beyond these cooperative forms of housing ownership. Such ownership-communities are merely associations for administrative purposes, resulting inevitably from the common ownership of a building. They achieve nothing for the occupier of the dwelling but simply render paid services for the owners.

Very frequently the replies contain the remark that cooperative housing should serve all layers of society and that there is no imperative duty to prefer particular layers. Yet, also in this respect the special conditions of a country are decisive. Thus for example in Great Britain cooperative dwellings for invalids, old people, newly married, veterans, religious groups, unmarried mothers are being built.

6. The financing of cooperative housing

In this connection it is without doubt a justified demand that organisations of housing cooperatives as well as public authorities responsible for these problems, should make an effort to study in detail the manifold financing methods of the various countries. Everywhere suggestions, experiences and new ways can be discovered, which might be of use beyond the national frontiers of this particular country. Each country has developed its own method, but one thing they all have in common: The lack of capital. Therefore one can expect that everybody looks out for new methods, tries to profit from good ideas and methods and establishes international contacts, in order to close the gaps in the legislation at home and to find additional means.

In the following points we should like to draw the attention to some characteristic methods to find capital for social housing.

a/ Own means coming from members

A minimum requirement for each housing cooperator is the acquisition of a certain amount of share certificates. The contribution of the individual member to the capital to be raised amounts usually from 5 to 10 per cent. Yet, very frequently the percentages encountered are higher. Dependent on the kind of accommodation, a one family house or an apartment, they may be as high as 40 per cent, as for instance in Finland. For the HLM dwellings in France the own capital required amounts to 6 per cent respectively for rented flats in apartment houses, for one family houses 20 per cent and for ownership apartments 20 per cent. In Norway the members have to raise 20 to 35 per cent of the building costs.

Amazingly high are the demands on the members in Yugoslavia. They must practically commit themselves to up to 50 per cent.

This can be done in the following way : If a worker has "only" 30 per cent of the building costs in own means for the dwelling which he intends to build or buy, he then receives the indispensable missing 20 per cent from the enterprise where he works, but on a long term basis of 30 years and at a very favourable interest of 1 to 2 per cent. He is thus in possession of 50 per cent of the building capital and can now get the remaining 50 per cent from the bank.

Equally high are the amounts required in Poland . For flats in apartment houses the members must raise 18, 20 resp. 22 per cent of the building cost, for one family houses 20 - 60 per cent, for ownership apartments 40 to 50 per cent.

Members' investment in the housing cooperatives in Czechoslovakia amounts to minimum 30 per cent of the State investment. The individual member can pay this amount in cash out of his personal savings or obtain a loan from the State Savings Bank or from the trade union at the enterprise where he is employed, or through his own work in which he may be assisted by his family or his fellow workers. The value of his work is calculated according to the wages paid in the building industry and is exempted from income tax.

Typical for the HSB cooperatives in Sweden is the fact, that the members waiting for a dwelling accumulate their share through payments into a Savings Fund. They can keep the savings account with HSB after having taken over the dwelling. Whoever saves for cooperative housing obtains favourable interests.

b/ Promotion of the formation of capital within the ranks
of the cooperative housing organisations

Here too the endeavours and successes of the individual, national and local organisations differ. Yet, considerable amounts are being raised in this equally voluntary manner. They result from the special endeavours of organisations stimulating their members to invest their savings or are means raised by the careful administration of estates to be used for new housing. The highly revered principle of the housing cooperatives to reject any kind of speculation, is the guarantee for an economic administration of the estates and allows to build up reserves which are different from place to place and are also dependent on the respective legislation.

The mutual solidarity between the housing cooperatives is gaining increasing importance. Thus in Denmark the housing cooperatives support each other by standing security for each other. In Switzerland there exists a joint security cooperative for all housing cooperatives. Also quite effective is by now the "Solidarity Fund" which is fed by voluntary contributions of the cooperatives and their members and intends with its interest free loans to make it easier for new cooperatives to raise their own means. The "final financing" as it is also known at Bâticoop in France, has received quite frequent and welcome support of befriended cooperatives. The amount in question is in this case the part of the building costs for which the banks don't give a loan, it ranges in the upper scales between 90 and 95 per cent of these costs.

In the reply from Great Britain mention is made of the Institute for Rent Adjustment between old and new dwellings.

In various countries the housing cooperatives and the insurance societies collaborate by combining loans and insurance.

In various countries the housing cooperatives and the insurance societies collaborate by combining loans and insurance.

The Cités Coopératives in France refer to the savings institutes which help them to finance the building of one family houses. The loans by commercial enterprises play a certain role in this organisation as well as joint funds in which private industries participate among others.

To raise the money for their shares the members in Poland are putting their savings into the Municipal Savings Bank, using special savings book for this purpose. When the amount for the shares is reached, premiums for systematic saving are handed out. Svenska Riksbyggen, Sweden, reports about the collaboration with savings institutes on the basis of a combination of savings and loans.

In the USA also saving institutions have been created for the raising of the own contribution. In addition, the members have to pay a monthly contribution towards the expenses of the cooperative. Usually the cash payment amounts to 2 per cent. of the required capital. The cash payment can however amount to up to 30 per cent if the financing and the income conditions of the family require it.

In the Federal Republic of Germany saving for housing has been stimulated by various means. Payments for Savings Contracts for Building are rewarded with house building premiums. The same applies to payments for cooperative shares. The premium amounts to 25 to 35 per cent according to the family position, but the maximum may not exceed DM 400. - annually. Applicants desiring home ownerships may conclude Capital Accumulation Contracts with non-profit housing enterprises. On these also house building premiums are rewarded similar to those rewarded for payments for Savings Contracts for Building. The Capital Accumulation Contracts can only be used for home ownership.

The inter-cooperative solidarity for the raising of capital is here and there finding expression in the participation of consumers cooperatives. These may acquire shares, grant mortgages or make land available. A particularly fruitful collaboration exists in Finland where the Congress of the KK Consumers Cooperatives decided in 1939 to include house building in the programme of the Progressive Cooperative Movement. Thus the very active HAKA cooperatives came into being, which are supported by the well developed Housing Section of KK.

A number of cooperatives - as for instance in Switzerland - have as affiliates their own savings banks, in order to satisfy partly their financial needs; for their general requirements they also raise loans from their members, eventually also in the form of obligations.

Considerable sums are raised in the ranks of individual members. The need for capital, existing in all cooperatives, ready to build, is an impulse to the imagination and gives rise to the most varied methods to induce into consumers and occupants a bigger awareness of finances.

It is however obvious that the existing possibilities are by far not exhausted yet. There still remains a large area for the additional formation of capital.

In view of our acquaintance with newer movements it should be of practical interest to deal more in detail with a modern organisation based on self-aid. The latter is also trying to overcome shortcomings showing themselves in older organisations and it is therefore a combination of an inter-connecting logical chain of convictions and institutions; it has gone a considerable distance towards the integration of the building of housing on a national level whilst preserving and cultivating the human aspects of the required needs. We are speaking of the Cités Coopératives in France which consisted in 1954 of two cooperatives. In 1970 they were 110 with

about 5,400 dwellings, compared with others it is no doubt still a very modest association, but since 1965 it has begun a remarkable development.

All dwellings are occupier owned. The applicants are up to 85 per cent workers, employees and other members of the middle classes.

The federation, the Société Nationale des Cités Coopératives (S.N.C.C.), was established in 1960. Next to it works the second pillar of the movement, the Société des Organisateurs-Conseils en constructions coopératives (SOC), to which the officials of the movement belong and who are charged with the task of the creation and consultation of cooperatives.

A third link between the centres and the cooperatives is the Société de caution mutuelle des Cités Coopératives (CAMU-CICOOP), a guarantee cooperative.

The steps of a new cooperative can be described as follows : First the applicants join the assistant of the consultants in order to build a group of houses in the most favourable manner; after the completion of the building the joint administration of the estate begins and then the co-habitation is being organised; the good spirit of cooperation is to spread socially and culturally within the Cité Coopérative and beyond, in the living quarter or village.

The spontaneous participation of non-organised occupiers in the establishment of a housing cooperative is a worry to many movements, which the Cités Coopératives try to overcome with the help of their consultants (organisateurs-conseils). These are responsible for the carrying out of a publicity campaign at the places in question; they inform about the cooperative idea and the details of the foundation; when the necessary number of applicants has been found, the activity of the housing cooperative can begin.

The Cités Coopératives have also taken into account the fact that public authorities give less and less money for the promotion of housing. Under the name of "Crédit Mutuel" they have developed a network of cooperative savings and loan banks and have thus created their own financing organisations. These can be compared with the British building societies or the Raiffeisen societies and the German Construction Savings Banks (Bausparkassen).

To preserve and develop further the ideological aspect, i. e. the active participation of the individual in the tasks of the cooperative, is the special concern of the leading central authorities. However, the participation of members on the basis of their inner conviction and their readiness to satisfy social needs begin also in this instance to decline, when the actual building is completed. There are nonetheless starting points for a revival of the participation of the individual by its inclusion in the larger neighbourhood community, whereby the collaboration with other branches of the cooperatives, as for instance through the erection of a cooperative shop and thus the creation of new responsibilities, can be of vital importance.

Summing up, the following advantages offered by the housing cooperatives which can have a favourable influence on the financing of housing, deserve to be emphasised :

1. Continuous efforts of the building cooperatives to find new possibilities for capital formation.
2. Collaboration with all branches and sections of Mortgage Institutes, Savings Banks, Insurance Societies, Building Societies.
3. Acquisition of cooperative shares.
4. Surpluses yielded, remain reserved for promotion purposes and house building.
5. By the renunciation of the business profit motive continuous achievements for large sections of the population can be arrived at.

6. Self-help based on solidarity is the basis for a trustful and assured collaboration with all institutions which make credits available for housing.
7. Own savings institutions broaden in many cases the capital basis of the housing cooperatives.
8. Continuous efforts for a more favourable cost structure.
9. Own guarantee institutions supplement the investment possibilities.
10. Collective insurances cover the general risks.
11. Raising from own private means 10 to 50 per cent of building costs.
12. Mobilisation of money sources, as for instance those of the employers.
13. Favourable influence on rents by low administrative costs thanks to the predominantly voluntary work in the cooperatives respectively the very low indemnification of many functions.
14. Severe control over invested moneys by own and outside trustees.

Public contributions and aid through the law

Also this field covers so many possibilities that one can hardly include them all. In every country the differing conditions, social, economic as well as political factors, are decisive. There is not everywhere the same awareness of the advantages of the cooperative housing activity. It is however worthwhile to investigate the many attempts to promote social housing with the help of cooperatives. Some practical examples will give proof for many countries that this task can also be undertaken in a different manner.

Everywhere known are the loans and securities by public authorities which guarantee under favourable conditions the financing of building projects up to 100 per cent of the building costs, whereby the obligatory contributions of the members of 5, 10, 20 per cent and more and the eventual means obtainable on the capital market are first taken into consideration. An essential and decisive contribution can be the allocation of land by public bodies.

Within the framework of the Danish housing law a building fund for non-profit housing organisations has been created which is formed by contributions levied on housing built by these organisations before 1963. Annuities flow into the building fund after the payment of the mortgages.

In Norway the Norwegian Housing Bank has practically financed the entire cooperative building of houses. Income limits for dwellings erected within the framework of social housing are not imposed on these loans. There are however limits according to region and building costs. The occupiers become only owners of share certificates when the building projects are completed and the mortgages have been taken over by the Housing Bank. From then on they also take over the responsibility for the estate.

In the USSR the cooperatives receive state loans to the amount of 60 per cent of the total costs. The 40 per cent to be raised by the members are the basis for demands for considerably better quality.

The Czech housing cooperatives receive approximately 58 per cent of the building costs in the form of subsidised loans and are further granted land for their houses for perpetual use and exempted from any tax or fees. Moreover the local authorities carry the cost of land development.

A second source of financing constitutes the contribution by the individual member amounting to minimum 30 per cent of the total State investment. The rest of the building costs is covered by a long term credit from the State Bank for repayment over a period of 30 years at a rate of interest of 1 per cent.

The support and recognition of the activities of the housing cooperatives form an element of tax policy. In the Federal Republic of Germany the non-profit housing enterprises and also the housing cooperatives which satisfy the criteria of non-profit organisations, are thus exempted from corporation tax, property tax and industrial trade tax. In addition they are exempted from certain fees, as a means of indirect promotion of housing.

Exempted from purchase tax on the acquisition of property for the building of small dwellings, in accordance with the rules concerning non-profit-making housing, are :

- the acquisition of a property for the erection of small dwellings by a non-profit housing enterprise or by a building entrepreneur recognized as an organ of non-profit housing policy (acquisition of a homestead),
- the acquisition of a property on which small dwellings were erected for a non-profit building enterprise by another non-profit building entrepreneur,

- the first acquisition of a dwelling house as ownership home erected by a non-profit building entrepreneur in accordance with the rules applying to small dwellings,
- as well as the re-purchase and the further sale of such an ownership home by a non-profit building entrepreneur who has erected the latter.

These exemption rules have been expanded by the laws of the Länder and have been generally extended into the field of publicly promoted house building, favoured by taxes. We have thus already a very finely woven system for the promotion of social influences on the progress of the various processes related to housing.

On the whole there exists a very wide scale of governmental measures for the promotion of cooperative housing. Thanks to the manifold methods employed, the cooperatives can profit from a rich mosaic of practical measures and ideas.

d/ Combination of private and public initiative

Basically all projects of cooperative non-profit housing are, as it were, a combination of private and public efforts. There are of course numerous housing cooperatives which accomplish extremely important social tasks without any special public help. However, in our epoch of permanently increasing building costs it is almost impossible to operate without financial facilities by the State; only thus is it possible to achieve in most countries the desired social effect on rents.

In this collaboration between State and cooperative one can perhaps distinguish between two kinds of procedure :

1. Limitation of governmental contributions to financial facilities. To their manifold existing forms was already referred in the previous chapter.

2. Provision of a technical apparatus by the State which helps to overcome the initial organisational, administrative, legal and financial difficulties connected with the creation of a housing cooperative.

No doubt, there exist in many countries certain beginnings for an extended technical support by governmental authorities. Yet, it can be assumed that this system works hitherto best in the USA. Whoever knows by practical experience how much valuable energies and time can be lost before a building project has matured, how much time is lost in going through the long official channels, how the leading personalities of the housing cooperatives very frequently have to enter into lengthy discussions with the authorities and how it can take years until at last the building permission with all possible limitations is granted, should be grateful for a governmental authority which does not hinder progress, but gives its support at all stages.

Thus in 1950 the Federal Housing Administration (FHA) in the USA was given the legal authority to establish a Mortgage-Insurance for housing cooperatives. It also provides technical advice, guidance and assistance.

The system established for the insurance of mortgages opened the doors to long term private investments.

The assistance given in technical matters encouraged the creation of special organisations for technical services (Technical Service Organisation, TSO).

In the USA three such non-profit organisations for technical services are now at the disposal of the housing cooperatives. They promote and organise housing cooperatives, look after technical consultation and undertake administrative tasks.

The combination of financial and technical assistance contributed considerably to the development of the housing cooperatives in the USA.

The organisations for technical services have proved themselves as being very useful in the strongly promoted building activity of the Latin American states. A TSO accomplishes the following tasks :

- it promotes the interest for cooperative housing with the decisive governmental authorities, with cooperatively orientated groups and in the general public
- it undertakes market research in favour of cooperative housing
- cares for the legal, financial, organisational and technical assistance for the carrying out of cooperative housing projects
- makes available administrative services for cooperative housing
- promotes laws in favour of the cooperative housing movement
- develops programmes for the organisation of cooperatives and the building of housing by the latter.

The existence of the TSO is a big relief for the cooperative boards, it sees to it that from the very beginning experienced specialists work for the creation of the decisive preconditions for a successful building of houses.

The Foundation for Cooperative Housing, also established in 1950, has become the most important private promoter of non-profit housing in the USA. Moreover, thanks to high financial allocations it is in a position to organise training courses and to realise experimental and pilot projects.

An international branch, the FCH International, is among others affiliated to the Foundation. The latter has developed housing programmes in more than ten development countries. This important activity began in 1962 on invitation by the US Agency for International Development (AID). FCH International makes available a whole number of services for the promotion of cooperative housing in the development countries. It supports in addition the organisation of courses, of conferences of all kind with persons who are interested

in housing. Consultation and technical help extend from mere bricks to questions of training and further training, i. e. everything that helps to build up efficient, democratically controlled housing communities.

In 1965 FCH amalgamated with national cooperative housing federations in Sweden, Finland, Denmark, Federal Republic of Germany, Great Britain and Chile - also Shikun Ovdim in Israel is included - to form the already mentioned International Cooperative Housing Development Association (ICHDA). Up to now the building projects of ICHDA have been promoted on request or in collaboration with the one or other UN agency which has been given the task of development aid.

A further form of collaboration between the State and the cooperatives is the building of housing undertaken by the latter for the former. Thus HSB, Sweden, had already erected by the end of 1965 67,000 dwellings for municipal housing enterprises. These are administered by the local HSB cooperatives. Also for municipalities, they erected a considerable number of dwellings for old people.

We find a combination of public and private loans, represented by the Housing Corporation in Great Britain. It is providing loans from the government and the building societies.



7. Helping to build a sound society

It is one of the main characteristics of cooperative work that it concerns itself with the human being. It aims in the most varied ways at the community and is therefore guided by the idea to serve the well-being of the individual, of the member of the family and the children. The cooperative housing organisations which limit their activity to the administration of the estates and let others concern themselves with the building of new housing are also operating on a social and political scale as they are together taking care of socially orientated large property, act in agreement with democratic requirements, make their decisions on democratically appointed boards and participate in General Assemblies in which all members have an equal right. The rendering of accounts is done in full view of the public and fully satisfies the need for transparency demanded for the entire economy. A housing cooperative is an ideal place for a citizen to learn how to participate in the affairs of the country. Countless members of boards and supervisory bodies, women and men, carry the responsibility for enormous investments, for the maintenance of estates, for interest services, for letting, repairs etc.

Numerous housing cooperatives and their federations in addition to their financial and administrative tasks are also active in the fields of culture, education, adult education, leisure activities etc. They often undertake these activities together with the municipalities but are themselves strongly interested to combine their building activity with the realisation of certain cultural and spiritual requirements.

Thus in the replies to the questionnaire reference is being made to day-homes, rooms for leisure activities, playgrounds, sports grounds, libraries, first aid posts, meeting halls and day-nurseries. HSB, Sweden, points out that the cooperatives are usually providing the localities, whereas the actual activity is organised by the municipalities.

The educational activity of the HSB has been considerably extended. Correspondence courses and study circles are being organised so that the administrative tasks will be properly carried out. HSB has a school for courses of longer duration for board members. Adult education is being undertaken in conjunction with organisations of the workers and employees. Several housing cooperatives organise holiday and study tours.

From Czechoslovakia is reported that the housing cooperatives take care of their common property and try to create good conditions for a spirit of cooperation and community living. They introduce independent groups of members for each house and block of houses respectively in order to interest as many as possible for the common tasks. The housing cooperatives, individually or in collaboration with other organisations, such as women and youth associations, promote the social life in the houses or estates. They also care for good environmental conditions and playgrounds for the children.

In the Federal Republic of Germany communal amenities are now subjected to law. Non-profit housing enterprises may erect or acquire and operate so called community facilities and subsidiary institutions if these are mainly for the use by the occupiers of the dwellings, erected or administered by the non-profit housing enterprises, or for their members and if their operation by the housing enterprise is necessary. They may also erect buildings and let these to third parties, which serve the tasks of public administration; a precondition is that the purpose given to these buildings by the administration should in the first place be for the benefit of the occupiers of the dwellings erected or administered by the non-profit housing enterprises. Communal amenities are in the terms of the law applying to non-profit organisations, constructions erected for dwellings which instead of the usual individual amenities provided with the use of a dwelling, serve for the communal use of the rightful occupiers, as for instance heating plant, laundry, drying and bathing facilities as well as the communal buildings of housing estates.

Subsidiary institutions are constructions which are necessary for a larger number of connected dwellings in order to guarantee the carrying out of educational, social or administrative tasks. They include for instance, children's day-homes, nurseries and reading rooms, but also sports grounds and other places for recreation, as well as schools and a hospital or similar amenities, according to circumstances. Precondition is again that these social amenities are for the benefit of the occupiers of the dwellings erected or administered by the non-profit housing enterprises.

Numerous federations and housing cooperatives issue magazines and information bulletins for their members. The well made illustrated magazine published by the HSB, Sweden, which is being sent to its members, has a circulation of 500,000.

Particularly well developed is the publicity of the Cologne Federation in the Federal Republic of Germany, which publishes a multi-coloured monthly organ for its members as well as a monthly magazine dealing with practical, economical, legal and basic problems and in addition a weekly information bulletin mainly for the affiliated non-profit enterprises and cooperatives.

The governmental housing authorities have hardly any better partner in the field of information and enlightenment than the housing cooperatives. Almost nowhere but in the publications inspired by the ideas of Cooperation, can there be found such consequent and detailed reporting on such a broad basis which at the same time is also instructive on development, legislation and difficulties on the housing market. At the same time a useful and valuable contact is here operating regarding the problems relating to cohabitation, the household and the shaping of the dwelling, which are so decisive for a satisfactory and happy living in housing. Moreover, an important section of interested people are actively drawn into the actual housing tasks to be accomplished on a national and international level.

This activity of the housing cooperatives which is positively improving the social climate, is next to the building of housing a particularly convincing expression of the social motives of a considerable percentage of these responsible for the economy of the country.

The development of services in addition to the immediate satisfaction of the housing needs differs from country to country. It is a basic aspect of all endeavours inspired by the idea of cooperation. Yet, the very varied circumstances in economical, political, historical and social respect have also contributed to the fact that the differences in as far as the creation of communal amenities is concerned, are very big. It would however be useful to enumerate and sum up a sizeable part of the practical realisations, endeavours and convictions, effective in the various countries and at the same time to add some references concerning the general social behaviour which after all is also orientating itself towards the community. The following points are to serve this purpose :

1. At a time at which the society is being more and more organised, the maintenance of an oasis of own responsibility is of particular importance.
2. Economic autonomy is a very esteemed element of freedom.
3. The housing cooperatives alleviate social tensions.
4. The housing cooperatives carry the social idea into that part of the market economy which is concerned with the provision of housing.
5. They operate in the interest of market control and of social adjustment.
6. Among broad layers of society the formation of capital is being promoted.
7. Many housing cooperatives promote individual property in the form of ownership of houses and apartments.

8. They cultivate the respect for individual possessions also in the form of joint property.
9. They promote consciously healthy and inexpensive housing for the family.
10. It is a matter of course for cooperatives that they allocate their housing even under conditions of complete freedom on the housing market and of unhindered play of the forces of offer and demand, on the basis of social considerations.
11. The housing is guaranteed by permanent leases or by a non-recallable right of occupation.
12. Families with children are given preference.
13. Old people are a special concern.
14. The housing cooperatives and their federations are endeavouring to facilitate the human and personal relations. They create among the occupiers an awareness for the requirements of a social housing policy.
15. Democratic administration leads to the collaboration of many members on the boards and other bodies.
16. Members of cooperatives have administrative tasks - they are thus actively included and positively drawn into responsibilities.
17. The housing cooperatives submit their social price policy to the judgment of public opinion.
18. The public is kept informed in annual reports and year-books.

19. Special amenities serve to cultivate socialibility and the care of the children. There are such things as :
 - Children's playgrounds
 - Localities for children with working mothers
 - Meeting halls
 - Libraries
 - Recreational workshops.
20. Social provisions are made for members in need
21. The housing cooperatives and their federations are endeavouring to enlighten and inform their members by the publication of magazines and other - frequently internal - publications.
22. Through meetings, social events and lectures the housing cooperatives contribute to the entertainment and further education of the members and their families.

8. A comparison between private, governmental
and cooperative housing

The replies emphasise that in contradistinction to private housing the cooperatives renounce speculation, that the occupier and members participate with share certificates in the acquisition of the land and the building of the houses, that the cooperatives work on the basis of cost prices, try to keep their rents down and keep the estates in good condition.

The Austrian federation, comprising at the end of 1968 308 cooperatives and other non-profit building organisations as well as 314,000 administered housing units, is an instructive example for the voluntary collaboration of a large number of trusted persons, boards and business managers as well as for the small amount of administrative expenses required. The report of the Federation states that the average charge on an erected building to cover business and administrative expenses and the costs related to financing, was about 2.5 per cent of the building costs and that no other enterprise could possibly administer the same building volume at equally economic terms.

The current administration and maintenance of the total amount of houses as well as of the operations mainly of non-technical (namely commercial-administrative and financial) character connected with the erection of new dwellings (19,273 dwellings were completed in 1967) was undertaken by very few people :

The responsible decisions were made by about 1300 members of the boards or business managers (largely on a "honorary" basis) with the support of only about 1700 employees.

This activity must be supervised as to its conformity with law, statutes and provisions, by about 2000 members of the board or directors (who as members of the obligatory control organs are working on an honorary basis).

Generally it can be said that it becomes increasingly difficult for the housing cooperatives of many countries to find sufficient female or male collaborators for the boards who are willing to work on a completely voluntary basis. Very often a certain indemnity is required. The latter is however kept on a level which still presupposes a great deal of work enthusiasm during leisure hours. Otherwise the favourable results in the shaping of rents would have been hardly possible.

The relations to the State vary. Some federations are in a clear partnership with the governmental housing policy, as for instance in Finland, where the General Director and the Financial Director of the National Housing Board are members of the Housing Council of the Cooperative Federation KK. In a very good position are also Austria and Poland where the housing cooperatives are held in esteem because of their constructive, socially orientated attitude. Poland and other countries are clear examples for the advantages of cooperative building of houses. It has been asserted that governmental housing has to operate without any special contributions of the occupiers and that it does not have the voluntary collaboration of the occupiers in the administration of the houses. It cannot rely so much on the own responsibility of the occupiers as far as the maintenance of houses is concerned. Governmental housing has to go without the voluntary idealistic impulses of the occupiers - for instance in the carrying out of educational events or in the endeavours to promote the community.

The stabilising influence of the housing cooperatives on prices is recognised in Austria. Norway reports that the State does not give any special support to the cooperatives; the Federation undertakes its own housing policy but keeps in contact with the authorities. A French Federation states that the cooperatives find only modest recognition by the authorities. When the State does give support, then because of the social character of the housing cooperatives. Another French federation stresses as a disadvantage of governmental housing that it cannot make use of additional moneys coming from the ranks of the

members. Governmental housing presupposes the existence of a very costly apparatus of civil servants. It hinders the initiative of groups of individuals, who could participate in the provision of housing. Even there, where the State has no other choice but to erect the houses itself, the cooperatives are offering advantages which could help to reduce the weaknesses of governmental housing. The advantage of the cooperative form of organisation in comparison with the governmental form can in the long run be calculated to amount to 25 per cent. However, Bâticoop reports that the advantages offered by the cooperatives are recognised by the State.

Summing up, the following three points should be noted :

1. The housing cooperatives prove to be active representatives of a sound housing policy which adheres to the strictest rules of economy.
2. The strict control which the building cooperatives impose upon themselves secures them the public moneys made available.
3. The institutions created on the own initiative of the housing cooperative federations, like for instance the legal, economical, statistical and organisational departments and those concerned with business management, as well as the working groups and conferences of the membership groups are a very important, noticeable financial and personnel relief for the community, which otherwise would have to undertake these tasks.

9. Towards the year 2000

The reference to the year 2000 is merely to indicate that new, decisive steps are necessary in order to achieve a solution of the housing question which hitherto is unsolved everywhere in the world. This applies to the entire housing economy, especially to the State but also to the housing cooperatives which give their support to the latter in so many social respects. In no country will these even be able to avoid a revision of their methods and their adjustment to present and future requirements. The forces within the ranks of the housing cooperatives are still too much dispersed. The possibilities of a national and international collaboration have still not been exhausted, many cooperatives have still not proven themselves to being cooperatively good enough to accomplish, what is expected of them. In many a place the coordination and integration has made very little progress; there is frequently still a lack of enterprise and initiative; the efforts are still insufficient, to convince broad layers of the peoples, but also those in social, political and economical responsible positions of the advantages of the cooperative methods.

The partnership between State and cooperatives in housing has already led to many successes. The partnership has proved itself at many a place to be a particular dynamic factor to accomplish tasks in the field of social housing. It is advisable for the State and the housing cooperatives to subject their own and their joint means to a thorough examination, in order to make them more efficient and to employ them in an even more decisive and systematic manner for the solution of the most important tasks of our century and future centuries.

All information concerning the aims and the work of the housing cooperatives will be gladly given by the Special Secretariat of the International Co-operative Housing Committee :

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