



Providing Services to Housing Co-operatives

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"After five years of having to put up with almost inaccessible housing, I finally found a place in which I can use my abilities. Coming into a co-operative was, however, the real bonus. In most instances, I have found friends and neighbours expressing an attitude of understanding, rather than pity. Encouragement, help and respect, rather than protection and condescension. Interest and co-operation rather than mere tolerance. I have, in my housing co-op, people who trust in me as a fully-fledged member - a human being who can contribute to the health of our community. I feel that my abilities, rather than my disabilities, are the focus of my being here."¹

¹Quote from a wheelchair member of Woodsworth Housing Co-op in Canada.
Source - Alexandra Wilson - Co-operative Housing Federation of Canada

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CHAPTER 1.

INTRODUCTION

This research examines the relationship between housing co-operatives and the organisations that provide services to them. Carried out by CCH representatives, themselves members of co-ops, the research is primarily focussed on the 269 housing co-ops registered with the Housing Corporation as Registered Social Landlords. Most of these have been in existence for at least 10 years, and many since the 1970s. Whilst this resilience has usually been due to a range of factors, not least because of the activity of the volunteers that make up most housing co-ops, it would appear that housing co-ops have demonstrated more sustainability in areas where service providers provide services to them². A majority of housing co-ops buy support services from various organisations, and service providers have played an important role, not only in the day to day provision of services to co-ops, but also in helping them to develop their identity, skills and confidence. In the case that we have examined, these roles have developed over many years and have often enabled many housing co-ops to survive and prosper in the changing world of the 1980s and 1990s.³

² This point has been made in "Co-operative Housing: Realising the Potential" (Rodgers 1998, published by the UK Co-operative Council) & in "Tenants Taking Control" (CCH 1999)

³ Price Waterhouse reported in their "Tenants In Control: an evaluation of tenant-led housing management organisation" (DOE 1999) that housing co-ops "outperformed their Local Authority and Housing Association counterparts and provided more efficient housing management services with usually better value for money" and that "the most effective organisations were those whose members had greatest control over their housing management, finances and environment."

This report seeks:

1. to examine the background to the provision of services to housing co-ops (Chapter 4)
2. to examine the background of the co-ops that responded to the survey (Chapter 5)
3. to examine the nature of the relationship between service provider and housing co-op (Chapter 6)
4. to investigate what services are currently being provided and the success with which they are being provided (Chapter 7)
5. to examine how service providers assist in the development of the co-operative identity (Chapter 8)
6. to make recommendations about areas in which service providers could improve their services (Chapter 9)
7. to investigate whether there are any conclusions that can be drawn from this research about the standard housing association and local authority tenant/landlord relationship (Chapter 10)

This report is of particular significance in the following areas:

1. it demonstrates to existing and developing co-ops the nature and complexity of the relationship that exists with service providers.
2. it provides a basis on which service providers can re-examine the ethos and manner in which they provide services to co-ops.
3. it indicates to RSLs that may wish to investigate developing and supporting tenant controlled organisations what is implied in this relationship. It provides a model for providing arms length support to smaller members of group structure RSLs.
4. it demonstrates to the Housing Corporation the delicate and important relationship between co-ops and service provider RSLs, of particular significance in the light of the publication of the Corporation's "Communities in Control" strategy in September 2000.
5. it may provide the basis for the development of community controlled organisations through the transfer of stock from local authorities or through other Neighbourhood Renewal organisations and it is therefore also of relevance to the Department of Environment Transport & the Regions.

CHAPTER 2.

EXECUTIVE SUMMARY

Key points emerging from this research

1. In some areas, service providers and co-ops have struggled to maintain their co-operative vision during the last 10 years in the face of little expansion of the sector. Although most housing co-ops have remained sustainable, renewing the co-operative vision is perhaps something that the sector needs to look at as a whole.
2. A co-op service provider must be unequivocal about its commitment to working with co-ops, from its governing body to the staff on the ground. This is the key determining factor of whether a service provider is effective. Where organisations approach providing services to co-ops as an “add-on” to their main function of being a housing association, this research indicates that there have been difficulties. However, where organisations, including housing associations, have approached working with co-ops as an end in itself, and with a desire to help the co-ops thrive, the relationship has worked well.
3. Any co-op service provider needs to regularly consider its distinctive relationship with co-ops carefully at governing body level, with its frontline staff and with representatives from the co-ops it is servicing.
4. The relationship between service provider and co-op is not simply a reactive customer relationship. It relies on the service provider playing an active role to ensure the best performance of the co-op, at the same time as leaving ultimate control to the co-ops themselves.
5. The shortage of available “competitors” who provide support services to co-ops and the difficulties associated with change suggest that the possibility that co-ops could buy services elsewhere is not the best way to ensure that the service providers deliver effectively.
6. Most of the co-ops were generally happy with service levels. However, there were differing levels of understanding amongst co-op members about the nature of the relationship between service provider and co-op. Some co-op members think that the service provider owns their properties and therefore that they are not free to determine how their co-ops are run.
7. High percentages of co-op members are actively involved in the running of co-ops, although perhaps a slightly lower proportion in larger co-ops. However, concern was expressed about the effects of local authority nominations procedures on community sustainability.
8. Performance across housing co-ops where they buy services from service providers is broadly satisfactory. Statistics relating to reserves, rent levels & arrears were slightly better in larger co-ops.
9. There was universal concern that co-ops had been unable to expand or develop for many years. There was a general disapproval of the role that the Housing Corporation had played. This view was shared by co-ops, “dedicated” co-op service providers and housing associations.

CHAPTER 3. METHODOLOGY

The research was carried out by two CCH representatives, both members of housing co-ops. The research was carried out as follows:

1. A survey, gathering statistical information relating to the current methods of provision was sent to the 22 known service providers in England⁴. This survey was in two parts - one part for the service provider and the other for housing co-ops purchasing services from them. It was suggested that housing co-ops complete their part of the survey, although it was recognised that it would be less time consuming for the co-op if the service provider completed some of the statistical information.
2. Follow up interviews were held with a representative sample of the service providers and co-ops that responded⁵. These interviews investigated the wider, qualitative factors associated with co-ops and service provision, and were carried out from March to June 2000. It was intended that the service providers and co-ops interviewed would represent a broad cross section of the current types of service provision.
3. The research also drew on a variety of other information. This included background information from other research, and from information that the CCH already knew about how services are provided to housing co-ops in England. We also contacted various organisations in the Manchester region, specifically because there are no housing co-op service providers there.

Any research into service provision to housing co-ops in England can only be based on a small sample (the 22 service providers), because of the comparatively small size of the housing co-operative movement in this country. This report is based on surveys received from thirteen service providers, who service 204 housing co-ops (107 of whom responded to the surveys) and on interviews with seven service providers and ten housing co-ops⁶.

⁴ A list of service providers contacted and who responded is contained at Appendix 1

⁵ A list of service providers and co-ops interviewed is contained at Appendix 2

⁶ It should be particularly noted we only received data for one of the 36 SLFHA co-ops

CHAPTER 4. THE SERVICE PROVIDERS

In the 1970s and early 1980s, a much larger network of support organisations for housing co-operatives existed, but as government support for housing co-ops shrank throughout the late 1980s and 1990s, the network diminished. What remains of the original network is now condensed into seven remaining service providers in the North-East, Yorkshire, Merseyside, Leicester, the West Midlands, and two in London and the South-East.

Of these, only the two London service providers remain independent secondary housing co-ops (whereby the "primary" housing co-ops democratically control them). The others diversified their operations and became housing associations or housing association subsidiaries as it became harder to develop housing co-ops in the 1990s, although most maintain some primary co-op representation at board level. A key part of the diversification was the establishment of four of the service providers as Section 16 agencies, registered with the DETR as providers of services to local authority tenants under the Right to Manage regulations, which enable the establishment of tenant management organisations in local authority properties.

Subsequently a number of housing associations (nine that we are aware of) started providing services to housing co-ops, largely in response to demand from ownership housing co-ops with nowhere else to buy services, and two small consultancies were formed by ex-secondary housing co-op staff. As well as this, one secondary housing co-op has been established as part of a regeneration scheme, and four housing associations that we are aware of are providing services to tenant management co-operatives that they helped to establish.

Of the service providers, we received responses from all the key organisations, including:

- **the five former secondary housing co-ops** - CDS Co-operatives, CDS Housing, Co-op Homes, Birmingham Co-operative Housing Services and Banks of the Wear Housing Association
- **the four housing associations that provide a “dedicated” housing co-op service** - Arches Housing, Leicester Housing Association, Riverside Housing Association and South London Family Housing Association (at the time of the survey)
- **the one secondary housing co-op set up as part of a regeneration scheme** - Coin Street Secondary Housing Co-op
- **one of the housing associations providing services to tenant management co-ops that it helped establish** - Endeavour Housing Association
- **two housing associations providing services to a small number of housing co-ops** - Solon South-West Housing Association and Eaves Brook Housing Association.

The Greater Manchester Region

The Greater Manchester region is significant in that support services for housing co-ops in the area have been patchy. The “dedicated” service provider based in Manchester, CHS, used to provide primarily development services to about twelve housing co-ops up until 1991 (including to some tenant management organisations), when it became part of the Manchester & District Housing Association (now Harvest Housing) group structure. In the subsequent years, four of these housing co-ops have or are imminently about to cease operations.

This research includes data relating to one of these housing co-ops, Watsa Housing Co-op in Preston. Following the merger of CHS with Manchester & District Housing Association, service provision to the co-op was transferred to the Preston-based Eaves Brook Housing Association, itself a member of the Manchester & District group structure. Watsa Housing Co-op has for some time experienced difficulties in meeting Housing Corporation performance standards, and is now in the process of transferring its engagements.

Nick Berish, Regulation Manager for the North-West regional office of the Housing Corporation suggests that the main problems in the relationship between Eaves Brooks and Watsa “lay in communication difficulties arising from staffing changes in the association, changes in co-op membership and difficulties in co-op members fully appreciating their responsibilities.”

Robin Francis, a member of Watsa Housing Co-op until 1998, suggested that “*although there were failings on the part of the co-op, Eaves Brook did not understand the nature of the co-op, and this made it very difficult for them to provide services to us.*”

Nick Berish went on to indicate that other Manchester region co-ops had suffered due to “*too much work falling on too few shoulders and the transient nature of the co-op membership*”.

Nick suggested to us that “*co-ops are reliant on the goodwill*” of “*consultants with an understanding of co-ops*” and that “*managing agents which are mainstream RSLs are not always understanding of co-op culture and need to receive training themselves.*”

Reuben Saffar, a member of staff at CHS until 1987, speculated that “*from 1990, there was not a framework available to pull together all the Co-ops and potential co-ops which may have been established.*”

South London Family Housing Association

SLFHA are listed in the survey as providing support services to 36 housing co-ops, which they did at the time of the survey. However, indications are that SLFHA have recently taken the decision to stop providing services to housing co-ops.

The seven service providers interviewed

(The brackets following the name of each service provider indicate the abbreviation by which we have referred to the service provider throughout the text.)

1 Birmingham Co-operative Housing Services (BCHS)

Birmingham Co-operative Housing Services came out of a merger between three secondary co-ops in Birmingham in the 1980s, and it continued to exist as a secondary co-op itself until the early 1990s, when cashflow difficulties required that it merge with Accord Housing Association as a subsidiary RSL. BCHS also operates as a Section 16 agency and provides a range of other community development services, but continues to provide services to ten primary housing co-ops.

2 CDS Co-operatives

CDS Co-operatives was a successor to the Co-ownership Development Society that developed limited equity co-ops between 1964 and 1974. Following the 1974 Housing Act, CDS Co-operative Housing Society was set up to access Housing Association Grant funding to develop co-ops, which it did with CDS Co-operatives owning the properties and housing co-ops managing them through management agreements. Subsequently, from 1979, CDS Co-operatives developed independent new build co-ops, although since the 1988 Housing Act, these have been developed through CDS Co-operatives, with "founder members" appointed by CDS with a view to transferring ownership to the co-ops in the future. CDS now provides services to thirty-six independent housing co-ops, two independent shared ownership co-ops, six independent "founder member" co-ops, fourteen CDS-owned "founder member" co-ops, ten CDS-owned shared ownership co-ops and three short-life co-ops. CDS Co-operatives remains an independent secondary housing co-operative, and has been able to do so because the numbers of housing co-ops it provides services to makes it the largest organisation providing services to housing co-ops in England, which it does in London, Kent and Milton Keynes.

3 CDS Housing

Co-operative Housing was originally introduced to Liverpool by Shelter's Neighbourhood Action Project in the 1970s, when Liverpool City Council were embarking on a large city-wide regeneration programme covering some 23 neighbourhoods in the city. CDS Housing was established as a secondary housing co-operative to develop co-operative housing in the Toxteth area of Liverpool, north of the redundant dock area of the city. CDS Housing diversified throughout the 1980s, initially becoming a Section 16 agency, and through developing itself as a housing association in its own right and providing community development services. These latter two now form the bulk of CDS Housing's work, although it continues to provide services to 29 housing co-ops.

4 Coin Street Secondary Housing Co-operative (Coin Street)

Coin Street Secondary Housing Co-operative was set up to provide services to housing co-ops developed by Coin Street Community Builders as part of the redevelopment of the Oxo Tower and surrounding areas on the South Bank of the Thames in London. Coin Street Community Builders was established following a strong community campaign in the 1970s to maintain some public sector housing and community structures in an area that was fast becoming the preserve of office and private sector accommodation developers. Initially, the secondary housing co-op had the same board members as the Community Builders, although now the secondary is autonomous and provides services to two primary housing co-ops (whose properties are leased from the Community Builders) with three further co-ops in development.

5 Co-op Homes

Co-op Homes has its roots in the tenant-controlled Middlesex Housing Association, which was established in 1969 to provide short-life housing for single people and childless couples. Many of the co-ops that Co-op Homes now provides services to were established initially to provide permanent housing to short-life tenants in the Hounslow and Hillingdon areas of London. The properties that these co-ops own were originally developed by the Society for Co-operative Dwellings. These properties were subsequently disaggregated into three separate organisations in 1985, Chisel, Axel (which ceased to exist within 12 months) and Co-op Homes, as a result of the Housing Corporation at the time considering SCD to be too large an organisation. Co-op Homes now provides services to 19 Housing Co-ops in North and West London, Berkshire and Suffolk. It continues to operate with a secondary housing co-operative structure.

6 Leicester Housing Association (Leicester HA)

Leicester Housing Association developed a relationship with the four Leicester housing co-ops following the collapse of the Leicester Federation of Housing Societies, a secondary housing co-op that closed due to economic mismanagement. At the time, the Housing Corporation advised the four housing co-ops to approach Leicester Housing Association, and the success of the relationship has been based on Leicester Housing Association's commitment to providing a dedicated co-op service.

7 Riverside Housing Association (Riverside HA)

Riverside Housing Association started providing services to housing co-ops, when one housing co-op was directed to it by the Housing Corporation as a result of poor rent arrears performance. Two other co-ops subsequently decided to buy services from them. Riverside HA continues to provide services to these three housing co-ops.

The Local Authority areas covered by the co-ops serviced by the service providers are shown in table 1.

Service provider	Local authority areas
Banks of the Wear	Wansbeck, Sunderland, Newcastle
BCHS	Birmingham (9), Walsall
CDS Co-operatives	Bexley (8), Southwark (6), Lambeth (6), Canterbury (5), Lewisham (4), Maidstone (4), Shepway (4), Rushmoor (2), Wandsworth (2), Guildford, Gillingham, Barking, Swale, Croydon, Chaverley, Medway, Dartford, Dover, Waverley, Ashford
CDS Housing	Liverpool (19), Knowsley (6)
Coin Street	Southwark, Lambeth
Co-op Homes	Hounslow (8), Reading (3), Ealing (2), Slough (2), Westminster, Hillingdon, Waveney, St Edmundsbury
Eaves Brook	Preston
Endeavour	Middlesbrough (2), Stockton
Leicester HA	Leicester (4)
Riverside HA	Liverpool (3)
SLFHA	Brighton
Solon SW	Bristol (2), Bath
Arches	Information not supplied

Table 1: Local authority areas containing housing co-ops surveyed

Staffing in service providers

The service providers who responded to the survey employ a total of 73 full time and 91 part time staff to carry out the services that they provide for 204 co-operatives with a total of 7984 properties. Table 1 illustrates staffing breakdown in further detail:

Service provider	Staffing		Numbers of co-ops	Numbers of co-ops each member of staff provides services to	Number of units	Numbers of units each member of staff provides services to
	Full-time	Part-time				
Eaves Brook	0	5	1	0.4	23	9.2
BCHS	7	3	10	1.2	261	30.7
Riverside HA	2	7	3	0.6	186	33.8
CDS Co-ops	36	8	37	1.9	1721	39.1
Coin Street	0	4	2	1.0	105	52.5
CDS Housing	20	10	29	1.2	1586	63.4
Co-op Homes	0	26	19	2.0	850	65.4
SLFHA	7	0	36	5.1	465	66.4
Leicester HA	0	17	4	0.5	693	81.5
Endeavour	1	1	3	2.0	179	119.3
Banks of the Wear	0	5	15	6.0	572	228.8
Total	73	86	159	1.4	6641	57.3
Arches	0	5	3	1.2		
Solon SW			3		10	

Table 2:
Staff employed by each service provider

(NB Arches and Solon SW did not provide complete figures. The ratios are worked out on the basis that each part-time member of staff is half-time although in some cases this will be an over-estimate).

Table 2 shows that, in most service providers, on average each member of staff is dealing with between 0.5 and 2 co-ops, although in Banks of the Wear and SLFHA, members of staff are working with considerably more. At Banks of the Wear, members of staff are also working with much greater numbers of properties.

CHAPTER 5. THE CO-OPS

Of the 204 housing co-ops that are serviced by the service providers that responded to the survey:

- 111 are ownership co-operatives
- 27 are housing association tenant management co-operatives
- 24 are short-life co-operatives
- 10 are local authority tenant management co-operatives
- 12 are shared ownership co-operatives
- and 20 are CDS Co-operatives "founder member" co-ops.

Responses to the initial survey were received from 152 of these co-ops. 78% of them have fully mutual status and 81% are registered with the Housing Corporation.

Those co-ops that we received data for have a total of 5822 properties in which they house 7604 members⁷. Of the properties, 5200 are owned by co-ops, 540 are managed by them and 82 are held by co-ops on "short-life" arrangements.

A breakdown of these properties is shown in table 3.

Provider	Bedsit	Shared	1 bed	2 bed	3 bed	4+ bed
Banks of the Wear	0	0	27	22	16	0
BCHS	4	0	110	169	207	55
CDS Co-operatives	119	128	537	473	422	42
CDS Housing	3	0	250	606	514	115
Coin Street	0	0	36	53	11	5
Co-op Homes	62	148	293	208	68	4
Eaves Brook	0	9	6	5	2	1
Endeavour	0	0	20	94	58	7
Leicester HA	27	0	89	420	125	32
Riverside HA	5	0	35	72	48	26
SLFHA	0	11	4	7	2	0
Solon SW	1	7	1	0	1	0
Total	221	303	1408	2129	1474	287

Table 3: Breakdown of property types -

it should be noted that this table represents the figures that were provided for individual co-ops. Particularly in the case of SLFHA, they were not able to provide figures of how many properties they were providing services to.

Co-ops serviced in London and the South-East cater for more single people and childless couples (in bedsits, shared housing and in 1-bedroomed flats) than in other areas of the country. Co-ops serviced in Leicester, Birmingham and Liverpool cater more for families (in 2-bed, 3-bed and 4-bedroomed properties).

⁷ The figure of 5822 properties does not correlate to the 7894 properties that the service providers indicated that they provide services to because we did not receive data on all of the housing co-ops. It should be particularly noted we only received data for one of the 36 SLFHA co-ops

CHAPTER 6.

THE RELATIONSHIP BETWEEN SERVICE PROVIDER AND CO-OP

The relationship between service provider and co-op is never a straightforward one. Whilst the core of the relationship is basic housing management to keep properties well managed, service providers also help co-ops develop their identity, skills and confidence. Furthermore, whilst the co-ops are independent, autonomous organisations that can usually decide to buy services from different organisations, they are also often reliant on the service providers to assist in sustaining this independence. Service providers are therefore sometimes “tenants friend”, sometimes colleagues, sometimes contractors.

Furthermore, the provision of services to housing co-ops is never going to be a significant business opportunity for RSLs. Nick Berish from the North-West Region of the Housing Corporation suggested that the *“management fee for any partnership arrangement is unlikely to reflect the input required”*. It is therefore a fairly safe assumption that those that do provide services to housing co-ops do so because they have a commitment to the wider social and community benefits that they bring.

Service providers are sometimes “tenants friend”, sometimes colleagues, sometimes contractors.

Given that this commitment to housing co-ops exists within the service providers, a key issue in the relationship between co-op and service provider is the balance between the service providers providing a customer based reactive service and proactively ensuring that the co-op is functioning in the best possible way, while maintaining the co-op's autonomy and control. Where this balance is not right, the co-op will not function effectively. It is this balance that this research sought to consider, and we therefore explored five key questions with interviewees:

1. How do service providers see the relationship between them and the co-ops they service?
2. How do co-ops see the relationship?
3. What impact does co-op representation have on the governing body of the service provider?
4. Are there any qualitative differences between services provided by a “dedicated” service provider and services provided by housing associations?
5. Are there specific issues relating to staffing in service providers?

1 How do the service providers see the relationship between them and the co-ops they service?

CDS Co-operatives, the service provider that has been providing services to the greatest number of co-ops and for the longest period of time said that *“one of the reasons that we have survived where others have failed is that we have a clear and cogent idea of the nature of the relationship”*.

All service providers interviewed were clear that the co-ops should be in control of their own organisations, (BCHS - *“they’re the people making the decisions and we abide by their policies and procedures”*; Coin Street - *“they’re in control, they’re responsible for it”*). However, this did not mean that the service providers saw their role as simply reacting to requests for assistance from co-ops (although Riverside HA did suggest that *“they’re paying for our services, we realise that we are an agent. Our role is mainly reactive”*).

Leicester HA echoed a number of service providers’ views in suggesting that *“we’re there to provide a back-up, a level of expertise, a level of knowledge, to keep an eye on how things are going, to highlight issues, to point out advantages that could be gained elsewhere, and to ultimately leave the decision up to the co-op.”* Coin St went on to say that if the co-ops were to ignore good advice from a service provider *“then that’s how people learn. I think it is important that you let people make mistakes.”*

It was also suggested to the researchers that if the co-ops are unsatisfied with the service, they could go to another service provider to purchase the service. This has happened in the past in some cases, but it is difficult to assess how realistic it would be to change service provider. It might be considered akin to changing one’s bank account - people are prepared to put up with appalling levels of service before considering change.

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2 How do the co-ops see the relationship between them and the service provider?

All the co-ops, except those in Liverpool, viewed the service provider as being there to provide a proactive advisory support service, as opposed to a reactive customer-based service. Wellington HC said that *“we rely on them to be aware of a change in laws and regulations which might affect the way we run.”* All those interviewed expected that the service provider would advise the co-op on legal issues.

All the co-ops felt that their service providers provide the services they want, although Redwood HC wanted Coin Street to provide a maintenance service and one co-op commented that their service provider *“provides the services that they want to provide and we fight to get the service that we want”*.

The understanding of the relationship between co-op and service provider varied. Belgrave Neighbourhood Co-op suggested that *“Leicester HA are not allowed to do as they like. They are not allowed to spend money as they like. They have to go to each co-op committee and the committee makes the decisions.”* Redwood HC and Wellington HC expressed concern that some of their membership did not understand the relationship. There is a significant problem that some co-op members see the service provider as the landlord.

The relationship was further illustrated by the perception amongst the co-ops of the level of control they have over the services they buy from the service provider:

- Those serviced by Coin Street, Riverside HA, BCHS and Leicester HA said that their service providers would support them if co-op members wished to run some of the services themselves and would offer them relevant training
- Those serviced by CDS Co-operatives and Co-op Homes thought the service providers would warn them of the pitfalls of trying to do more for themselves
- One co-op interviewed believed that the Housing Corporation would not allow co-ops to run services themselves.

3 What impact does co-op representation have on the governing body of the service provider?

The service providers set up with user control of their governing bodies suggested that this user control ensured that the service provided would be strongly influenced by the co-ops:

- Co-op Homes commented that *“we were set up by the co-ops in the way that we were so that we could provide services that they wanted and so that they had some degree of control over us which they wouldn’t have had with any other co-op service provider.”*
- This view was supported by Wellington HC who said that *“if we feel there is a better way of offering a service we’re listened to, they respect our point of view. If there is a disadvantage, it’s probably that if Co-op Homes recommends something we tend to think they do know, so we don’t challenge it as much as we ought to.”*

On the other hand, several service providers and co-ops buying services from them, highlighted that co-op members on the boards of former secondary housing co-ops had led to major difficulties, in particular that individuals were using their positions to raise unrepresentative viewpoints. CDS Co-operatives suggested that these potential difficulties could be dealt with through policies and appropriate rules, and commented that *“there needs to be a clear understanding between the policy making function of the secondary’s board and business management.”*

27% of the membership of the governing bodies of the service providers is made up of representatives from the co-ops serviced. The highest percentages of user control are in Co-op Homes (69%), BCHS (50%), CDS Co-operatives (44%) and Coin Street (33%.) Six service providers, CDS Housing and all of the Housing Associations interviewed except Leicester HA have no co-op members on their governing body.

Governing body representation is made up as follows:

- CDS Co-operatives has direct representation from member co-ops on its governing body by virtue of its rules. Member co-ops are invited to nominate representatives to the governing body from which a number are elected to serve for a period of three years.
- Co-op Homes also has direct representation by virtue of its rules, but, as yet, has not held an election for board membership because there has not been more than the requisite number standing for the posts.
- BCHS while no longer a membership organisation, maintains direct representation from the majority of its co-ops at board level, who sit alongside two representatives from Accord Housing Association.
- Coin Street has co-op members on its board through invitation only. A Coin Street co-op member felt that *“this ensures that committed people are on the Coin Street board, not single issuers.”*
- Leicester HA invites co-op members onto its board as associate members, and there are currently two such members.
- CDS Housing would allow co-ops to have representation on its board, but no co-ops currently do.

“we were set up by the co-ops in the way that we were so that we could provide services that they wanted and so that they had some degree of control over us which they wouldn’t have had with any other co-op service provider.”

Where a housing association approaches providing services to co-ops as an “add-on” to their main function of being a housing association, this research indicates that there are difficulties. However, where the housing association has approached working with co-ops as an end in itself, and with a desire to help co-ops thrive, the relationship has worked well.

4 Are there qualitative differences between services provided by “dedicated” service providers and services provided by housing associations?

With the replacement of parts of the former network of “dedicated” secondary housing co-ops by housing associations, we were keen to see what effect the loss of a co-op-dedicated service has had. The remaining dedicated service providers suggested that “cultural problems” would exist where housing associations provide services to co-ops. Some suggested that the housing association culture of collecting association-wide statistics for the Housing Corporation makes it hard for them to produce disaggregated information for individual housing co-ops. This suggestion is perhaps borne out by the difficulties some respondents had in providing the researchers with information on individual co-ops.

However, this research suggests that the important issue is how and why a housing association is providing services to co-ops. Where a housing association approaches providing services to co-ops as an “add-on” to their main function of being a housing association, this research indicates that there are difficulties.

However, where the housing association has approached working with co-ops as an end in itself, and with a desire to help co-ops thrive, the relationship has worked well. Leicester and Riverside Housing Associations are good examples of this. Cossington HC said that “Leicester HA took the thing on not just as another job. They took it on with full enthusiasm to learn something about managing co-ops and make a good job of it.”

5 Are there specific issues relating to staffing in service providers?

Clearly, whilst the right structures and policies to deal with the relationship between co-op and service provider is important, it is the attitude of front-line staff that ultimately determines whether co-ops are happy with services.

The majority of the service providers, particularly the “dedicated” service providers, felt that it is important to have a particular type of person working with co-ops. They were clear that the majority of their staff were working for them because of the work they do with co-ops. Indeed, many staff in the service providers began in a housing co-op themselves, and many have been there for many years. These factors have contributed to their dedication to working with tenants and housing co-ops.

CDS Housing said that *“our staff have a level of commitment to the co-ops they work with. When we’re interviewing, we look at personality as well as housing management experience, whether they’re going to wind people up or whether they’re in tune with people. Very few people have got co-op experience but you’re looking for the kind of person that will fit in and work well with people. If their heart is not in it, the co-op can tell very easily.”*

Most co-op representatives were happy with the commitment of the service provider staff, although the following dialogue indicates that this is not universal:

Question: *“Do you feel that the staff are committed to working for them because they are working with co-ops?”*

Co-op representative 1: *“No”*

Co-op representative 2: *“Used to be”*

Co-op representative 3: *“I think it’s now more salary than anything”*

Conclusions

1. Successful service providers give co-ops as much autonomy as possible and are conscious of the importance of protecting this autonomy in their working relationships with the co-ops.
2. Housing associations that provide services to co-ops need to recognise their autonomy within the organisational structure. This means having a co-op specific support structure. It also means ensuring that all co-op members are clearly aware that it is the co-op who is the landlord and not the service provider.
3. Successful relations depend on the service provider enabling the co-op to determine the nature of the relationship and decide how and what services are to be provided.
4. It is rare that a co-op will change service provider once a relationship has begun. Therefore the quality of service provision needs to be guaranteed by other means than through a simple consumer relationship.
5. In practice, the quality of service provision to housing co-ops is guaranteed partly through the dedicated commitment of the service provider, and partly through representation on the governing body of the service provider.
6. Where the service providers were set up by the co-ops themselves, there was the greatest sense of control by the co-ops. However, where housing associations have co-op specific support services, the quality of those services are broadly the same as those provided by “dedicated” service providers.

“our staff have a level of commitment to the co-ops they work with.”

CHAPTER 7. SERVICES CURRENTLY PROVIDED

This chapter sets out to analyse the services that are currently being provided, but it is not our intention to be prescriptive about how they should be carried out. Key questions considered include:

1. what services are being provided and are there particular services that should be carried out by the service provider rather than the co-op?
2. what are the formal parts of the relationship between service providers and co-ops?
3. what are the issues relating to provision of financial services?
4. what are the issues relating to provision of rent arrears and collection services?
5. what are the issues relating to provision of tenancy management services?
6. what are the issues relating to provision of repairs and maintenance services?

1. What services are being provided and are there particular services that should be carried out by the service provider rather than the co-op?

Core services provided to the co-ops include finance, rent collection and arrears, allocations and lettings, and repairs and maintenance, with most service providers reporting that the co-ops they service pick and choose which services they want. Only two service providers - Leicester HA and Riverside HA - currently provide all these core services to all the co-ops they service.

With all service providers, except CDS Housing and Coin Street, co-ops are free to choose which elements of the service they want to buy, and correspondingly pay more or less. Opinions varied as to what it was thought that the service provider and the co-op should be doing. Some of the co-op members felt that finance, rent collection and rent arrears should be left to the service provider. New Leaf HC - *"it's better to have someone independent collecting the rent. You've got to have a distance in all matters relating to finances"*; Wellington HC - *"things like collecting rent, it's advantageous to have someone who's one step away. You can have stresses and strains if him at number 3 is trying to evict him at number 5 and number 4 takes sides."* This view was supported by Co-op Homes - *"In terms of collecting the rent, doing the books, I'd probably discourage the co-ops from doing it. That's not to say they couldn't do it. I think the problem is that if the volunteer doesn't do the job properly then you haven't got much come back."*

Cossington HC, Leicester HA and BCHS specifically highlighted noise and nuisance cases, taking legal action and enforcing court orders as areas that should be done by people external to the co-op.

Conclusions cannot be drawn from this research about which services should or shouldn't be carried out by the service provider.

For example, there are a few examples of co-ops successfully doing their own finances, rent collection and other areas, and there are equally successful housing co-ops who buy a complete range of services from service providers, particularly the larger co-ops serviced by Leicester HA. However, having access to a third party to carry out services or even carry them out only in exceptional circumstances was thought to be beneficial by all those interviewed.

2. What are the formal parts of the relationship between service providers and co-ops?

Only seven of the service providers (BCHS, CDS Co-operatives, CDS Housing, Coin Street, Co-op Homes, SLFHA, Solon SW) currently provide a set of model policies and procedures for co-ops, and apart from Arches and Eaves Brook, the service providers all have standard management agreements, which detail the services to be carried out, agreed terms and conditions, methods of accountability and complaints procedures.

CDS Co-operatives, Co-op Homes and Leicester HA base their fees on the Housing Corporation's management and maintenance allowances multiplied by the numbers of properties and dependent on the services provided. BCHS, Eaves Brook and Endeavour set a rate per property and reduce it according to the services the service provider is not providing, and therefore include an amount for general liaison with the co-op. CDS Housing similarly set a standard amount per property. Other providers were not specific about how they set their fees.

Most of the service providers attend a meeting of each co-op they service every month, SLFHA attend each quarter, while Banks of the Wear and Solon SW only attend annually.

"things like collecting rent, it's advantageous to have someone who's one step away. You can have stresses and strains if him at number 3 is trying to evict him at number 5 and number 4 takes sides."

3. What are the issues relating to provision of financial services?

The way in which a housing co-op's finances are handled is clearly vitally important to ensure its financial future, but also so that the co-op controls its own finances. It might be argued that a co-op that does not make decisions about its own finances has very little autonomy. The ways in which financial services are provided to co-ops needs to be carefully considered so that it is the co-op that makes financial decisions rather than the service provider.

All the service providers offer financial services. Of all the services offered by the service providers, these are the most used by the co-ops. 81% of the co-operatives purchase financial services, with nine of the service providers providing this service to all the co-ops that they service.

Overall, the co-ops are in good financial health. Total turnover for the previous year was £10.5m, with a total annual surplus of £2.3m. Total assets were £38.2m (£25.3 fixed assets) against liabilities of £22.7m (£19.5m long-term liabilities). Taken together, the co-ops have £14.6m in reserve, and even £8581 in share capital.

Individually, seven of the co-ops have in excess of £1m in total assets and two have in excess of £1m in reserves. One service provider reported that its co-ops have an average reserve level of £900,000, with annual surpluses ranging from £110,000 to £291,000. Only four of the 152 co-ops surveyed made a deficit in the last financial year, with one co-op making a deficit of over £10,000.

Service Provider	Average co-op turnover per property (£)	Average reserves per property (£)	Average annual surplus/deficit per property (£)
Leicester HA	2465	5216	804
Solon SW	2534	4875	582
Banks of the Wear	1773	4051	232
CDS Co-operatives	2901	3928	568
Co-op Homes	2379	3053	509
Riverside HA	1722	2641	235
CDS Housing	1673	2304	520
BCHS	1948	1886	198
Coin Street	3671	1127	192
Averages	2276	3188	505

Table 4: Financial figures (all figures in £) for co-ops with each service provider

(NB Arches and Eaves Brook provided no responses to questions regarding financial services. Therefore all figures in this section exclude co-ops serviced by them. Endeavour's figures were not compatible because the co-ops are all Tenant Management Co-ops)

There were three key issues we investigated regarding service providers and financial accountability:

i Whether the co-ops serviced had officer(s) who regularly monitored the co-op's finances

We asked how many of the co-ops serviced had a finance sub-committee consisting of at least one person that regular monitors co-op financial issues. It was reported that only 22% of the co-ops have such a financial monitoring system. The researchers found this surprising in that we would have expected all co-ops to at least have a treasurer.

Both of Coin Street's co-ops have sub-committees for finance and they are the only co-ops to receive monthly reports, review their projections monthly and set and agree early budgets. BCHS is the only other service provider with a significant proportion of finance sub-committees with 80%.

ii When and how the service provider ensures that the co-op sets its annual budget

The majority of service providers begin budgeting with the co-ops three months before the start of the financial year, although some start two months before. We were particularly concerned to note that the co-ops serviced by three service providers were not passing their annual budgets at least one month prior to the end of the financial year, which might be considered to be cutting it fine in terms of financial accountability to co-op members.

iii How often the service provider reports and reviews financial issues

Only 73% of the co-ops review their actual performance against budget at least once a quarter. The co-ops serviced by Coin Street do monthly reviews. One service provider reported that one of its co-ops made a deficit last year of £46,231, and that this co-op had no finance officers to whom it reports. Another service provider reported that it only provided financial reports to the co-op annually, and that one of its co-ops made a deficit in the last financial year.

Also of note is the inter-co-op loan service operated through Co-op Homes. Given the housing co-op movement's substantial asset and reserve base, the movement as a whole could be doing more to use this asset base to develop more co-operative housing.

Conclusions

- Most co-ops serviced by service providers are in a healthy financial position
- However, financial accountability is not as strong as it might be
- Each co-op should be made aware of their financial position at least on a quarterly basis. The preparation of draft budgets should be carried out in enough time for the co-op membership to consider them before the financial year

4. What are the issues relating to provision of rent arrears and collection services?

Rent collection and arrears management is offered by all the service providers, except for Endeavour where Middlesborough Borough Council provides the service. The take up rate for these services is 73%, with eight service providers providing them to all the co-ops that they service.

Average rent arrears figures are shown in table 5.

Service Provider	Number of co-ops	Average %
Coin Street	2	5.14
Leicester HA	4	5.82
CDS Co-operatives	76	8.05
CDS Housing	29	8.47
Banks of the Wear	15	9.80
Eaves Brook	1	9.93
BCHS	10	9.99
Riverside HA	3	10.73
Co-op Homes	26	11.31
Arches	3	16.45

Table 5: Rent arrears figures for co-ops for each service provider

Clearly, there may be a number of factors relating to levels of rent arrears, particularly the quality of the housing benefit service. Eight service providers were not happy with the efficiency of the housing benefit service while only one, Leicester HA, considered it to be effective. 85% of the service providers have recently attempted to liaise with housing benefit offices, 77% assist tenants in filling in the relevant forms and 31% have sent staff with co-op members to Housing Benefit offices to try to resolve housing benefit problems.

All of the service providers produce monthly arrears reports except Leicester HA who only produce arrears reports quarterly. What reports consist of varies. CDS Co-operatives provide information on arrears percentages, numbers of notices to quit, numbers of court cases and numbers of suspended possession orders, together with trends shown graphically. BCHS provide the same information together with anonymous case reports for arrears over a certain level. Most of the BCHS co-ops have rent arrears policies that require that certain stages in the arrears process must be approved at committee level - e.g. entering a case into court, evictions etc.

Only twenty of the co-ops that are serviced have a member(s) who monitors rent arrears regularly, with nine of the co-ops that do being from BCHS serviced co-ops (where a specific co-op member is trained as a rent officer), and all of the co-ops serviced by Riverside HA have rents sub-committees.

Not surprisingly, rent levels were higher in London and lowest in Liverpool and the North-East, although one co-op serviced by Co-op Homes in Ealing in London had very low rents of £16.62 for shared accommodation, £24.69 for bedsits and £27.02 for 1 bed properties. Average rent levels are shown in table 6.

Service Provider	Bedsit	Shared	1 bed	2 bed	3 bed	4+ bed
Banks of the Wear			33.60	36.17	37.29	
BCHS	33.94		40.60	45.71	51.07	58.78
CDS Co-operatives	40.39	36.18	45.74	55.46	64.94	77.36
CDS Housing	30.54		33.74	36.50	42.63	44.60
Coin Street			65.00	77.00	99.00	101.00
Co-op Homes	41.30	38.57	50.08	63.86	71.48	70.06
Eaves Brook			48.00	63.00	65.00	
Endeavour			44.10	50.61	52.27	62.19
Leicester HA	37.10		40.25	45.69	50.10	54.95
Riverside HA	29.98		34.81	36.24	40.71	39.33
Solon South-West	38.00	33.33	74.00		92.00	

Table 6: average rent levels (£) per service provider - Arches and SLFHA did not provide rent figures

Conclusions

- Rent arrears performance is broadly good throughout the sector
- Rent levels are generally comparable or less than other housing providers, dependent on the area of the country
- Most co-ops are monitoring rent arrears performance on a monthly basis, primarily at committee level, although some co-ops have rent arrears committees in table 6.

5. What are the issues relating to provision of tenancy management services?

Allocations

The induction process for a new member of a co-op is usually the key time that determines whether the new member will get involved in the running of the co-op. Therefore it is critical that the co-op membership oversees this part of the process, and hopefully that, as part of the process, some of the existing members get to meet new members. Consequently, all except four of the co-ops who responded have at least one member who has responsibility for dealing with allocations and/or monitoring the lettings process, although allocations administration is done by service providers for 56% of the co-ops, and the lettings process for 67% of the co-ops. CDS Co-operatives, CDS Housing, Leicester HA and Riverside HA do all the allocations and lettings administration for their co-ops.

Central waiting lists are held by four of the service providers, BCHS, Co-op Homes, Leicester HA and Solon SW. Reports are presented to the co-ops detailing lettings by eight of the service providers, four of these on a monthly basis, two quarterly and two as is necessary.

Last year, a total of 579 lets were made by the co-ops (11.6% of the total stock owned). Table 8 shows how many properties were relet last year through each service provider.

Service Provider	Number of lettings	Percentage of stock let or relet
Coin Street	3	2.8
CDS Housing	119	8.0
Co-op Homes	63	8.0
CDS Co-operatives	191	9.0
BCHS	52	9.5
Endeavour	17	9.5
Leicester HA	77	11.1
Riverside HA	27	14.5
Banks of the Wear	11	16.9
Solon SW	11	35.5
Eaves Brook	10	43.5
SLFHA	15	62.5

Table 8: Properties let or relet last year by percentage by each service provider

The figure for SLFHA only represents the one co-op that they were able to provide figures for, but clearly that one co-op had serious turnover problems, as did Watsa HC, serviced by Eaves Brook. Conversely, it would appear that once people get into properties serviced by Coin Street, they don't want to leave very often!

Co-op members being in control of the allocations process is an area where those who are unfamiliar with housing co-ops and tenant control are most likely to be suspicious of how a co-op would allocate their properties fairly, and according to greatest housing need. We therefore examined how the service providers would deal with a situation where they perceived a co-op to be unfairly allocating its properties.

None of the service providers indicated that co-ops operating unfair allocations processes was a significant problem. CDS Co-operatives, CDS Housing, Co-op Homes and BCHS indicated that the management agreement between the service provider and co-op formally obliged the co-op to allocate fairly and according to the greatest housing need. Riverside HA said that there was an obligation that their co-ops had fair allocations policies. All of them indicated that they would write formally to the co-op to advise them of a breach of the management agreement and would expect them to amend their procedures. BCHS said that if a co-op persisted in operating an unfair or discriminatory allocations procedure, they would refuse them access to the joint waiting list and that this had happened on one occasion in the past.

“in the older well-established co-ops, there is very little, if any, turnover, although in the newer co-ops, with 100% local authority nomination rights, the turnover rates are extremely volatile”.

Coin Street indicated that a fair allocations procedure, based primarily on housing need, was part of the lease that each co-op has with the Coin Street Community Builders. Each of their co-ops fully control their allocations process and there has not yet been an issue related to an unfair allocation.

Many service providers and co-ops suggested that the way in which local authorities nominate to co-ops was not co-op - or even tenant - friendly. CDS Co-operatives commented that *“in the older well-established co-ops, there is very little, if any, turnover, although in the newer co-ops, with 100% local authority nomination rights, the turnover rates are extremely volatile”*. Both Co-op Homes and Wellington HC highlighted particular problems in the past relating to co-ops not fulfilling their requirements to provide allocations to the local authority.

Eight of the service providers have attempted to discuss co-op allocations processes with the local authority, with only Banks of the Wear, CDS Housing and SLFHA having not done so. BCHS had successfully negotiated that Birmingham City Council nominate three applicants to all co-op vacancies from which each co-op can choose according to the co-op's allocations policy. Watsa HC (as opposed to their service provider, Eaves Brook) had also had extensive negotiations with Preston Borough Council.

Complaints & neighbour disputes

Resolving complaints and neighbour disputes can be very time-consuming and complex for any landlord and this can also be true for co-ops. However, co-ops usually perform well in this area. CDS Co-operatives said *“in our experience, co-ops are usually much better than other housing providers at dealing with neighbour disputes - that’s because they live in their communities, they know them and can respond quickly to any potential problem - usually before it becomes a major problem.”*

All of the service providers, apart from Arches, CDS Housing and Coin Street, offer a service to assist in the resolution of complaints & neighbour disputes, although this is usually on an as-needed basis. This service has been used by 58% of the co-ops and seven of the service providers reported that they had provided such services to co-ops in the past.

BCHS and Leicester HA, in particular, highlighted the benefits for the co-op of having someone external who could assist in neighbour disputes. However, BCHS also indicated that they would usually expect that someone from the co-op, independent of the complaint concerned, would also be involved with interviews and reporting back to the co-op.

Conclusions

- Co-op members have a high degree of involvement in the allocations process
- Co-ops serviced by housing associations appear to have a higher turnover, particularly those housing associations providing services to small numbers of co-ops
- Co-ops are generally operating fair and non-discriminatory allocations processes
- There are significant difficulties relating to local authority nominations procedures
- Co-ops are generally dealing with complaints & disputes effectively, although having access to a third party can assist in the resolution of disputes

“in our experience, co-ops are usually much better than other housing providers at dealing with neighbour disputes - that’s because they live in their communities, they know them and can respond quickly to any potential problem - usually before it becomes a major problem.”

6. What are the issues relating to provision of repairs and maintenance services?

All the service providers, except for Coin Street and Endeavour provide a repairs and maintenance service. The take up rate for these services is 66%, with four service providers, CDS Co-operatives, Eaves Brook, Leicester HA and Riverside HA, providing at least part of a repairs service to all their co-ops. Four of the service providers, BCHS, CDS Co-operatives, Riverside HA and SLFHA, reported that in co-ops they service, members carry out some repairs themselves.

Only 45 co-ops have at least one member who oversees and monitors the repairs service. None of the Banks of the Wear or Leicester HA co-ops have any members dealing with repairs. Blake Lane HC indicated that all of the BCHS co-ops have full repairs sub-committees, with at least one trained committee member acting as a repairs officer.

For those service providers providing repairs services, some use a central contractor list from which the co-ops can choose and others use the co-ops' own contractor lists. 62% of the service providers annually agree the list they are using with the co-ops. Arches and Solon SW do not agree a contractor list annually with the co-ops, and Co-op Homes and SLFHA report that agreeing the contractor list depends on the individual circumstances of the co-ops.

Repairs reports, detailing general repairs statistics, target times met, trends, and in some cases, all repairs carried out, are produced monthly by six service providers, and quarterly by three. One service provider reported that they do not produce any repairs reports for their co-ops. Endeavour and Coin Street do not produce repairs reports because they do not operate a repairs service. Banks of the Wear indicated that repairs reporting was "not applicable".

Service Provider	Day to day repairs expenditure per property serviced	Planned Maintenance per property serviced
Endeavour	134	172
CDS Housing	173	180
Solon SW	175	0
BCHS	246	241
Coin Street	254	95
Riverside HA	305	85
Banks of the Wear	321	517
Leicester HA	339	566
CDS Co-operatives	363	328
Co-op Homes	369	46

Table 9: Amounts spent on day to day repairs and planned maintenance (£) over the last year by co-ops in each service provider

Determining factors to the statistics in Table 9 will include the condition of the properties, the type of co-op (i.e short-life co-ops do not carry out planned maintenance programmes), when the co-op properties were first built, and the size of the co-op (i.e there may not be significant benefits to be had through planning maintenance for smaller co-ops).

CHAPTER 8. DEVELOPING CO-OPERATIVE IDENTITY

Each co-op develops its own identity. It is this identity that enables it to survive. Ultimately, it is only the co-op members that can build that identity, but there are a number of ways in which a service provider can contribute positively to that process. In this section, we focus on three of the key issues that co-ops need to consider - maximising tenant involvement, training the co-op's members and the co-op's development programme.

Tenant involvement

Members who actively participate are the lifeblood of any co-op. Without sufficient numbers of active volunteers, no co-op can operate. Co-ops in this position would have to consider alternative options, such as transferring its properties to a housing association, or merging with another co-op, the latter being a solution to poor levels of involvement that has had to be adopted by CDS Housing and BCHS on particular occasions.

A co-op's sustainability is also dependent on maintaining active involvement in co-ops as their membership changes over time. A number of service providers particularly indicated the difficulties of involving local authority nominations in the running of co-ops, where there is usually no opportunity to pre-train new co-op members. Wellington HC suggested that *"because we have to accept people from council waiting lists who are mainly interested in having somewhere to live, this has meant that many co-ops have ended up with a small hardcore of members on the committees who are interested in the concept of co-op housing"*. However CDS Co-operatives suggested that this problem was dealt with *"in older, better-established co-ops where a corporate memory exists, and the co-op's identity is passed from older to newer members."* However, they acknowledged that *"problems can occur in co-ops with a high turnover of members, particularly for co-ops made up of 100% local authority nominations."*

"even when a co-op is going through a crisis and few people seem to want to get involved, someone always seems to step forward to keep it going."

"in older, better-established co-ops, a corporate memory exists, and the co-op's identity is passed from older to newer members."

It was also particularly noticeable that the BCHS co-op interviewees were both younger, newer members who did not see this issue as particularly problematic. BCHS themselves pointed out that *"even when a co-op is going through a crisis and few people seem to want to get involved, someone always seems to step forward to keep it going."*

Although it is very difficult to pin down why people get involved, some key elements that this research suggests might go towards co-op members being involved include:

- identification with the community that the co-op serves - building the organisation at a level and at a size that enables all members of the community to potentially identify with it
- a genuine sense of ability to make real decisions about key issues in one's community - such as finance and overall strategy of an organisation
- a sense of ownership of, responsibility for and pride in one's home and environment
- a sense of community, built on a desire by those concerned to be supportive of each other
- the ability to help individuals in the co-op develop and achieve things for themselves
- the knowledge that all co-op members are equal and that all could potentially be a member of the co-op's management committee

Whatever the reason, there are a total of 924 members on the management committees of the 99 co-ops surveyed who have them. This represents an average of 9.3 committee members per co-op. The co-ops estimate that just over 1000 of their members are involved in the running of the co-op in some way, which would represent 12.7% of the total membership of the co-ops.

Table 10 shows the numbers of people involved either through committees or otherwise in co-ops, broken down by service provider. The percentage involved figure can only be considered to be an estimate because it is difficult to measure involvement and those completing forms will have made a subjective assessment of what involvement means. However, co-ops serviced by Solon SW, Coin Street and Banks of the Wear show the greatest number of people involved, and a low percentage of members appear to be involved in the Leicester HA co-ops, possibly attributable to the size of the co-ops.

	Number of co-ops	Number of members	Number on committee	Average on committee	Estimated number involved	Percent involved
Solon SW	3	31	14	7	26	83.9
Coin Street	2	153	31	15.5	112	73.2
Banks of the Wear	3	76	26	13.0	40	52.6
Endeavour	3	179	28	9.3	34	19.0
BCHS	10	766	88	8.8	123	16.1
Eaves Brook	1	23	11	11	4	17.4
CDS Co-operatives	37	2243	144	8.47	164	14.8
Riverside HA	3	153	31	10.3	21	13.7
CDS Housing	27	1443	237	8.8	194	13.4
Co-op Homes	19	1391	77	4.1	159	11.4
Leicester HA	4	1007	41	10.3	40	4.0

Table 10: Involvement in co-ops broken down by service provider.

What do co-ops do to build active member involvement?

Co-ops do a number of things to build the involvement of members, including a number of the more standard tenant participation methods, as well as various elements that other housing associations would consider to be "housing plus". Below are some of the things that we were told about during the course of this research:

- holding fundays and other social events
- holding day trips
- organising events or facilities for children of co-op members
- holding regular events at which the aims and objectives of the co-op are discussed
- making Annual General Meetings into social events by holding them in restaurants, balti houses etc
- producing newsletters, although interestingly only 25% of the co-ops who responded do this. Perhaps this is not the most effective form of communication
- ensuring that the induction process to the co-op works well - providing good quality information, making sure that the new member knows that the co-op is the landlord and not the service provider, making sure that a co-op member is present when the new member signs their tenancy agreement, making sure that the new member has contacts within the co-op
- using "buddying" schemes, where existing members keep in contact with new members, to encourage them to attend meetings, to make sure they understand what is going on
- phoning co-op members prior to meetings of the co-op
- encouraging members to participate in sub-groups
- carrying out surveys and/or door-knocking exercises to ensure that members understand how the co-op works, to pick up any problems etc
- sending individual co-op members on training courses & conferences, especially those that bring together members of different housing co-ops
- Blake Lane HC mentioned that a group of co-ops are currently working on establishing a community centre in their area, to hold crèches etc.
- 8% of the co-ops who responded have members involved in the development of credit unions
- 4% have members involved in the development of food co-ops
- 5% have members involved in the development of worker co-ops
- 4% have links with the consumer co-operative movement

How do service providers contribute to building active member involvement?

Service providers contribute to the process of active involvement in a number of ways:

- All of them give literature to new tenants that explains what it means to live in a housing co-op, except for Banks of the Wear, Solon SW and Arches.
- Banks of the Wear, CDS Co-operatives, Endeavour and Leicester HA explain to new housing co-op tenants what the 7 co-operative principles mean.
- 46% of service providers help organise social events
- 77% help in the production of newsletters
- 54% help carry out tenant satisfaction surveys
- 31% take part in door knocking exercises.
- 77% of the service providers organise events that bring together members of different co-ops, and 70% of the co-ops surveyed said that they had attended events that their service providers had organised. CDS Co-operatives and BCHS hold annual weekend conferences and CDS Housing an annual one-day "client conference". Coin Street hold a Community Day during the Coin Street Festival. Co-op Homes hold a series of events and circulate information to all of the co-ops if any of them are holding social events. Cossington HC said that the Leicester co-ops use the annual signing of their management agreements as an opportunity to have a dinner dance in a hotel. Co-op members highlighted how the value of these opportunities for co-op tenants to talk to other co-op tenants cannot be under-estimated. New Cut HC commented that *"being together with other co-ops members and talking with people about problems and sharing information is very useful"* and Wellington HC said *"it's the meeting people and chatting and finding out how they deal with problems that is the most important"*.

"being together with other co-ops members and talking with people about problems and sharing information is very useful"

- BCHS hold workshops, when requested by co-ops, at general meetings of the co-op
- BCHS also said *"we write to members to say less participation means paying more to BCHS, which means more rent to the co-op - it doesn't, but that's what we tell them"*
- Coin Street set up "shadow boards" for their new co-ops, to help co-op members learn the ropes of serving on the management committee
- Riverside HA have used external consultants to increase involvement with some success
- Leicester HA ring all committee members up prior to committee meetings, and ensure that refreshments are available at meetings. They also regularly leaflet drop all tenants, and one of the Leicester Co-ops is currently investigating paying £50 per year attendance allowance.
- The Coin Street Community Builders project means that there are a number of other activities going on around the housing co-ops there as part of the wider regeneration programme. Their partnership with the South Bank Employers Group, and the income streams that they receive from commercial leasing activities has meant that are in a position to devote resources to working with local schools, holding their annual festival etc
- CDS Co-operatives have made links with ABCUL to help co-op members set up a credit union
- Riverside HA provide advice on security issues and fundraising

Conclusions

- Comparatively high numbers of tenants are involved in the housing co-op sector both on management committees and the general membership of co-ops. Were the 12.7% listed as involved replicated across all public sector housing, the sector would be radically transformed.
- In larger co-ops it is harder to build active involvement across the general co-op membership
- Developing active involvement in co-ops is clearly important and consequently both service providers and co-ops devote significant resources to this area
- Concern was expressed about the effects of local authority nominations systems on building community involvement

Training

Training co-op members to effectively run co-ops is a key issue in relation to the sustainability of co-ops. However, while the majority of the service providers provide training for new co-ops, very few carry out ongoing training for existing co-ops, and crucially for new members of existing co-ops. Reasons given for this include that the co-ops themselves are not requesting such training, that take-up of such training provided in the past was low, that there is no money available for co-op training and the difficulties of providing training to potential new members before they moved into a co-op home.

Nonetheless, service providers indicated that training programmes have been provided to 63% of co-ops in the last 5 years, while 66% of the co-ops surveyed reported that they had used their service providers' training programme in over the same period. The only service providers who do not offer at least some training to co-ops were Arches, SLFHA, Solon SW and Eaves Brook. However, Wellington HC expressed concern about Co-op Homes training provision - *"they do offer a bit of training but it's probably more through other agencies. It would be nice to have an in-house training service because otherwise it means trekking over to Sheffield, Manchester or the other side of London for a day"*. Co-op Homes acknowledged that they need to provide training services.

Issues that service providers are providing training in include:

Governance

- The co-operative principles
- Co-op rules
- Business planning
- Risk Management
- Governance

Management

- Holding effective meetings
- Taking minutes
- Administration
- Computing skills
- Budgeting
- Book-keeping skills

Housing

- Rents
- Allocations and interviewing prospective tenants
- Tenancy management
- Noise and nuisance
- Customer Care
- Repairs
- Stock condition surveying
- Long term maintenance
- Energy efficiency
- The Development Process
- Housing legislation and legal requirements
- Housing finance

BCHS run an Access to Housing Studies course through the Open College Network, a course that has been tailored to the requirements of ownership housing co-ops. The course allows trainees to achieve 3 levels, from the equivalent of CSE to A level and has 6 sections with 10 units in each section. BCBS commented that *"it gives co-op members the opportunity to either go back into mainstream education, to have just the recognition for what they're doing or have certificates that help their employment. To properly empower people, there needs to be on-going training"*.

Conclusions

- Training for co-op members is obviously important
- However, for a number of reasons, few service providers are carrying out ongoing training
- Service providers should investigate the possibility of providing accredited training courses

"To properly empower people, there needs to be on-going training".

“we’ve been an active developer for 20 years and on average we’ve produced probably just under 200 units a year. Last year was a bad year, this is a bad year, next year will be a bad year, because the grant framework isn’t right. Traditional housing associations that don’t give tenants rights to participate and control can continue to develop, and organisations like ours can’t. That is a social policy disaster, because the type of housing we develop, the service we provide and the opportunities we create for tenants to control their own housing are absolutely vital to the health of society.”

Development

Development in the last 5 years

There has been comparatively little development of either new or existing housing co-ops in the last 5 years. During that time, between them, the service providers have developed 40 new co-ops, 20 of these by CDS Co-operatives and 7 by SLFHA, and 35 existing co-ops have taken new or rehabilitated properties into management including 75% of the Leicester HA co-ops and 60% of the BCHS co-ops. 7 of the service providers reported that there had been no development activity in any of the co-ops they service in the last 5 years.

Service providers told us of only two significant current co-op developments:

- 1 Coin Street Community Builders are continuing to develop three new co-ops as part of their wider regeneration scheme.
- 2 BCHS have established Redditch Co-operative Homes as the intended owner of properties in Redditch, which they will lease to a number of primary co-ops. However, at the current time, there have been difficulties with the Housing Corporation registering this structure and at present ownership of the properties remains with Accord Housing Association, who have had to cross-subsidise the scheme in order to develop the properties with affordable rents, and the co-ops are being set up as tenant management co-ops. Nonetheless, as BCHS told us, “it’s the first time in many years that new co-ops are being developed in the West Midlands.”

Barriers to housing co-op development

Various reasons were suggested to service providers about why there has been little housing co-op development in the last five years. Of these reasons, service providers thought the following:

- there is demand from potential new tenants for housing co-ops (12 service providers thought this - only CDS Co-operatives did not)
- there is demand from existing co-ops to develop (11 thought this but one - BCHS - warned against co-ops becoming too large as there is a danger that they lose their uniqueness to a particular area)
- only five thought that existing co-ops would be concerned about the possible effect on their rents caused by new development
- demand for housing co-ops was there from local authorities (11 service providers thought this)
- lenders would support housing co-ops (11 service providers thought this - only BCHS did not, although SLFHA suggested that in some circumstances lenders might have concerns)
- four service providers (all housing associations) thought that development isn’t happening because “it is hard for tenants to understand the complexities of running a housing organisation”

However, the two key reasons why service providers thought that development was not happening was because:

- Social Housing Grant levels are too low (11)
- and because there is not enough support and advice available to either service providers or co-ops about how to set them up and run them (6).

Agreement that the grant levels are too low came from a cross section of the service providers - both the “dedicated” service providers and the housing associations. CDS Co-operatives commented that “we’ve been an active developer for 20 years and on average we’ve produced probably just under 200 units a year. Last year was a bad year, this is a bad year, next year will be a bad year, because the grant framework isn’t right. Traditional housing associations that don’t give tenants rights to participate and control can continue to develop, and organisations like ours can’t. That is a social policy disaster, because the type of housing we develop, the service we provide and the opportunities we create for tenants to control their own housing are absolutely vital to the health of society.”

Co-op Homes further commented that *“under current grant rates, the co-ops couldn’t afford to develop, without either putting up their rents or charging their new people much higher rents. So most co-ops don’t want to develop under this regime.”* This opinion was echoed by Leicester HA who indicated that the current grant regime is so restrictive that it has meant that they have stopped developing and advise the co-ops it services not to either.

Service providers also suggested the following as barriers to co-op development:

- finding suitable affordable land, particularly in London and the South, but becoming more of a problem in Birmingham and Leicester
- BCHS suggested that co-ops had become typecast in the role of providers of housing in only inner-city areas
- Co-op Homes highlighted the significant difficulties they face with *“competition for funds from bigger housing associations who’ve got resources they can put in which we don’t have”*

Disturbingly, one group of housing co-op members suggested that the greatest barrier to developing new properties had been the limited imagination of their service provider.

Demand for co-operative housing

In this context, most service providers indicated that demand for co-operative housing from both potential new members and to accommodate the changing needs of existing co-op members are barely being met. Some exchange schemes enable co-op members to get larger properties, but CDS Co-operatives acknowledged that *“the truth of the matter is that the co-ops cannot meet the demand for housing from their existing members, let alone from anyone else.”* Even in Liverpool, where the key issue is to manage the falling population and the impact that that might have on the co-ops, Riverside HA acknowledged that *“at the moment the co-ops are not meeting the changing needs of co-op members”*. Leicester HA added that *“the local authority and the Housing Corporation acknowledge that there is a clear need for 3 bed houses in this area. Co-op members also have these needs, and they’ve got active co-op members who are no longer tenants because they had to move out of the area to get family housing.”*

Some of the demand for co-operative housing has been met in London and the South-East through co-ops making “short-life” (sometimes for long periods of time) agreements with local authorities and housing associations to use properties that are often far below usually acceptable standards of repair. The key issue for co-op members housed in this way is how to get “move-on” accommodation. CDS Co-operatives said that *“people get trapped in short-life. There isn’t a hope of a move-on because the way the points systems work they can often be low down the priority list because at least they’ve got somewhere”*.

The Housing Corporation

None of the co-ops or service providers thought the Housing Corporation to be constructive and supportive. Redwood HC said they were *“often obstructive”*; Lodge Lane East HC & COSEY said that *“they will not fund co-operatives. I think they look at co-ops as elitist”* and New Leaf HC said they tend *“to see the Housing Corporation as a very negative thing. They seem to always say you can’t do this, you can’t have that.”* These views were supported by the service providers - Coin Street commented that the Housing Corporation are *“too risk anxious and stifle innovation”*; CDS Housing that *“they rarely register co-ops and that denies them access to funding”* and BCHS - *“In our view, the Housing Corporation do not have a good enough understanding of co-ops.”*

Conclusions

- It is almost impossible under present conditions for housing co-ops to be developed in the UK
- The most significant barrier to development is the grant rate for developing social housing
- There is a high demand for housing co-ops in the UK, and very little of this demand is being met
- There is universal concern in the housing co-op sector about the role that the Housing Corporation has played in limiting the growth of housing co-ops

“In our view, the Housing Corporation do not have a good enough understanding of co-ops.”

CHAPTER 9.

IS THERE A RIGHT WAY TO PROVIDE SERVICES TO CO-OPS?

It would be impossible to lay down right or wrong ways to provide services to housing co-ops. This is because each co-op should be fundamentally different, and so their requirements should be different. Nonetheless, on the basis of this research, we would suggest the following checklist of points that every service provider, and the co-ops they service, need to regular consider.

The service provider checklist

Please arrange for representatives from the service provider and representatives from your co-ops to go through this checklist. Please be honest in your answers! Award yourself between 0-4 points as follows:

- **0** Definitely not
- **1** Broadly no, but maybe a little
- **2** A bit yes, a bit no
- **3** Broadly yes, but perhaps room for improvement
- **4** Definitely yes and more

- 1 Are you sure about your vision? Are you sure you know why you are providing services to housing co-ops? Are you committed to providing services to housing co-ops?
- 2 Are you sure that all the decisions about the co-ops, particularly financial decisions, you are working with are being taken by the co-ops themselves? Are you sure that all your staff understand that it is the co-ops that should be making decisions? Are you sure that the co-ops themselves know that they have this level of control?
- 3 Are you sure that you have done enough to ensure that all new co-op members know that the co-op is the landlord and not the service provider? Are you trying to ensure that a co-op member is present at the sign up of new tenants?
- 4 Do induction programmes explain fully the rights and responsibilities of co-op membership and how new members can get involved? Are you explaining the seven co-operative principles?
- 5 Are you reporting to the co-op (in writing and in person) on all functions of the services you perform for them at least on a monthly basis, particularly on financial issues? Is the co-op having discussions about key issues you are reporting to them?

- 6 Is your management agreement with the co-op enabling the co-op to choose what level of service they want to buy off you and consequently pay less if they choose for you to do less? Are you offering training and other support if a co-op decides that it wants to run part of its operations itself? Are management agreements between you and the co-ops being reviewed annually and actively by the co-op?
- 7 Have you done enough to ensure that representatives from the co-ops you service are in a position to determine how the service is delivered - either through being on the governing body of the organisation, or through some other means?
- 8 Are you satisfied that you can offer a comprehensive training package for co-op members? Does the training you offer lead to vocational qualifications?
- 9 Are you happy that you are doing as much as can to help co-ops maximise their tenant involvement?
- 10 Are you happy that you are giving co-ops enough options about non-housing activities?
- 11 Are you doing enough to ensure that your co-op members are aware of and encouraged to attend events that bring together co-op members, both from co-ops you service and from elsewhere?
- 12 Are you satisfied that you are doing as much as you can to help further the cause of the housing co-op movement both regionally and nationally?

Please check your score:

- **0-18** Give up - are you really in the right line of business?
- **19-25** Not good - really the co-ops should leave you but maybe there's no alternative
- **26-32** So-so - maybe keep at it and you'll get there
- **33-39** Good - keep it up
- **40-45** Excellent - If you and the co-ops you are working with reckon you have earned this score, you are a shining example to everyone, and we want to know about you!
- **46-48** You're lying - start again!

CHAPTER 10. WHAT CAN OTHER HOUSING SECTORS LEARN?

This research suggests some key features about housing co-ops that impact on the provision of social housing in general:

- there are comparatively high levels of engagement within the housing co-op sector
- it would appear that the smaller the housing co-op, the greater the level of engagement
- the engagement within housing co-ops has been remarkably enduring and resilient
- this engagement of ordinary housing co-op members has had some positive effects on the delivery of housing services
- perhaps, more importantly, it has also led to wider social and community benefits
- the importance of the housing co-op model is that their members' engagement is rarely initiated by a desire to be solely involved with housing management issues. Housing co-op members usually become involved because they want to make decisions about their community and neighbourhood. The housing management functions that co-ops have control over are simply the framework from which the co-op operates
- the equal partnership relationship between housing co-op tenants and staff in housing co-op service providers has been vital to maintaining the sector
- the autonomy of housing co-ops, supported sympathetically by the safety net of the service providers has also been vital
- the relationship between tenants and staff has been one that needs to be reviewed constantly
- unless tenants feel that they have power and resources to make decisions, they will become confused about the value of their involvement. This will lead to poorer services and engagement.

Most housing associations, stock transfer organisations or neighbourhood renewal programmes operate at levels and numbers of properties which most ordinary tenants will find hard to engage with. Most ordinary people are not interested in making large-scale decisions about housing management over several thousand properties, but many people are interested in making decisions that affect their local neighbourhood and community⁸. Frameworks need to be developed where ordinary people can be given power to make decisions about their homes at a level to which they relate.

The model of the service provider working to develop and support small-scale neighbourhood organisations, at a level that ordinary tenants do relate to, and to whom real decision-making powers are devolved to, is just such a framework. The advantages of this model are:

- it would lead to greater levels of active engagement amongst tenants
- it would allow tenants to make real decisions about their neighbourhoods
- it would encourage ordinary people to take responsibility for their own communities
- it is a real and lasting way to develop social inclusion - through ordinary people helping themselves
- all of these benefits would be achieved at the same time as providing community organisations a safety net of support and development

There is a symbiotic relationship between service provider and co-op. This depends on the greatest number of tenants possible making decisions at the same time as having access to good quality pro-active support. This inter-dependent relationship can be directly translated as necessary for the effective management of all public sector housing.

⁸ A recent survey conducted for the Housing Corporation revealed that 11% of Housing Association tenants surveyed listed having more control over their neighbourhoods as their "most important priority". This would amount to some 300,000 housing association tenants, if such a result were replicated across the whole sector. Given that there has been very little publicity of options for community control within the housing association sector, this is a staggeringly high percentage.

APPENDIX 1

The service providers that were sent the initial survey are listed below, the highlighted ones responded:

Access Housing Services

Arches Housing

Banks of the Wear

Birmingham Co-operative Housing Services

CDS Co-operatives

CDS Housing Association

Collingwood Housing Association

Co-operative Homes Services

Coin Street Secondary Housing Co-operative

East Thames Housing Group

Eaves Brook Housing Association

Endeavour Housing Association

Hexagon Housing Association

Jaynor Partnership

Leicester Housing Association

Liverpool Housing Trust

Moseley & District Churches Housing Association

Newcastle & Whitley Housing Trust

Riverside Housing Association

South London Family Housing Association

Solon South West Housing Association

Solon Wandsworth Housing Association

APPENDIX 2

The people and organisations that were interviewed are listed below (representative from service provider followed by co-op representative from a co-op serviced by the service provider):

Coin Street Secondary Housing Co-operative

Christine Czechowski, Chief Executive, Coin Street
Clive Streatfield, Chair, Redwood Housing Co-operative

CDS Co-operatives (CDS Co-operatives)

David Rodgers, Executive Director, CDS
Rosa Wright MBE, Secretary, New Cut Housing Co-op

CDS Housing (CDS Housing)

Terry O'Reilly, Project Manager, CDS Housing
Charlie Lynch, Community Housing Manager, CDS Housing
Frank Burns, Chair, Lodge Lane Co-operative Housing
Mike Clarkson, Chair, Co-operative Schemes for the Elderly (COSEY) & committee member, Lodge Lane Co-operative Housing
Hugh Tearney, Chair, Brownlow Hill Housing Co-operative

Riverside Housing Association

Paul Bott, Riverside Housing Association
Diane Crompton, Riverside Housing Association
Barbara Linton, Secretary, New Leaf Housing Co-operative

Co-op Homes Services

Brian Rose, Deputy Director & Secretary, Co-op Homes
Tony Robertson, Wellington Housing Co-operative

Birmingham Co-operative Housing Services

Ursula Barrington, Housing Services Manager,
Birmingham Co-operative Housing Services
Celia Porter, Chair, Blake Lane Housing Co-operative
Stewart Green, Repairs Officer, Blake Lane Housing Co-operative

Leicester Housing Association

Tim Clarke, Co-ops Housing Manager, Leicester Housing Association
Shantilal Makwana, Chair, Belgrave Neighbourhood Co-operative Housing Association
Don Greening, Chair, Cossington Housing Co-op

APPENDIX 4

PROVIDER QUESTIONS

A. Inter-relationship

1. Do you have a coherent idea of the nature of the relationship between agency and co-op?
2. If housing co-ops have some level of control over the way that you provide services to them, what have been the advantages and disadvantages of this?
3. Do you think the idea behind secondary co-ops, where representatives of primary co-ops control the secondary, is a good idea?
4. How did your involvement with housing co-ops begin?
5. What is the effect of changing membership within primaries over time on your relationship with them?

B. Role of the provider

1. Apart from the obvious housing management functions, do you see your role as being there to keep a watchful eye on the housing co-op, so that if things were going wrong you could provide support and guidance to the co-op, or do you adopt a 'customer' relationship with the co-op where you wait for the co-op to ask for things?
2. If a co-op was not complying with its rules on quorums at general meetings, what if anything would you do?
3. If a co-op was allocating its properties unfairly, what if anything would you do?
4. If a co-op was struggling in terms of getting an active membership, what if anything would you do?
5. If you could devote more time to non-core housing management functions for co-ops, what would you do?

C. Nature of the provider

1. What do you think are the practical differences between the way that a Housing Association and a co-op service provider provide services to co-ops and their tenants?
2. Do you feel that you and your staff are committed to working for your organisation because they are working with co-ops or would you and they be just as happy working in a standard Housing Association environment?
3. Do you think there are practical differences between co-ops and other resident controlled housing organisations?
4. Do you encourage the co-ops you provide services to to be involved in organisations such as the CCH and the NHF?
5. If you organise events that bring together members of different co-ops, what form do they take and what benefits arise from them?

D. Tenant involvement

1. Do you think that co-op voluntary involvement should be limited to making decisions and doing the community end of things, or do you think co-op members should be allowed to run any functions that they want to? If the latter, how do you empower them to do so?
2. Is the question of who owns the properties important?
3. How are the training needs of co-op members identified?
4. What areas do you offer training to co-op members in?
5. What measures do you take to increase tenant involvement and how effective are they?

E. Accountability

1. How do you ensure the autonomy of the co-ops you provide services to?
2. How are you accountable to the co-ops you provide services to?
3. What opportunities and routes are available to co-op members to become members of your governing body?
4. How are complaints by the co-op dealt with?
5. If a co-op were particularly dissatisfied with the performance of a contractor you use what line of action would you take?

F. Development

1. Do you see a role for yourselves as on-going developer?
2. As the needs of a co-op's members change regarding household size, how successfully are these translated into new developments?
3. What are the main barriers to development in your area?
4. How beneficial do you find the Housing Corporation in the development of new co-op properties?
5. If you service short-life co-ops, how successfully are move-on to permanent opportunities provided?

PRIMARY QUESTIONS

A. Inter-relationship

1. Do you have a coherent idea of the nature of the relationship between agency and co-op?
2. If you have some control over the way that services are provided to you, what have been the advantages and disadvantages of this?
3. Do you think the idea behind secondary co-ops, where representatives of primary co-ops control the secondary, is a good idea?
4. How did you come to be involved with your service provider?
5. What is the effect of changing membership over time on your relationship with them?

B. Role of the provider

1. Apart from the obvious housing management functions, do you see the service provider's role as being there to keep a watchful eye on you, so that if things were going wrong they could provide support and guidance to you, or do they adopt a 'customer' relationship with you where they wait for you to ask for things?
2. If the co-op was not complying with its rules on quorums at general meetings, what if anything would the service provider do?
3. If the co-op was allocating its properties unfairly, what if anything would the service provider do?
4. If the co-op was struggling in terms of getting an active membership, what if anything would the service provider do?
5. What non-core housing management functions would you like the service provider to provide?

C. Nature of the provider

1. Do you feel that the provider's staff are committed to working for them because they are working with co-ops.
2. Does your service provider encourage to be involved in organisations such as the CCH and the NHF?
3. What sort of events that bring together members of different co-ops does your service provider organise and what benefits arise from them?
4. Does your service provider provide the services that you want or that they want?
5. Do your members understand the reasons for using the service provider?

D. Tenant involvement

1. Do you think that co-op voluntary involvement should be limited to making decisions and doing the community end of things, or do you think co-op members should be allowed to run any functions that they want to?
2. Is the question of who owns the properties you live in important to your members?
3. How are the training needs of co-op members identified?
4. What areas are you offered training in by the provider?
5. What involvement does the service provider have in the community end of things and how effective is it?

E. Accountability

1. How is the service provider accountable to the co-op?
2. What opportunities and routes are available to co-op members to become members of the service provider's governing body?
3. How are complaints by the co-op dealt with?
4. If the co-op were particularly dissatisfied with the performance of a contractor employed by the service provider what line of action would be taken?
5. If you wanted control over a greater number of functions do you feel that the provider would support you?

F. Development

1. Do you feel that the service provider is mainly interested in initial or on-going development?
2. As the needs of the co-op's members change regarding household size, how successfully are these translated into new developments?
3. What are the main barriers to development in your area?
4. How beneficial do you find the Housing Corporation in the development of new co-op properties?
5. If you have short-life properties, how successfully are move-on to permanent opportunities provided?

