



**N A B C O**  
Co-operative Living

**European Co-operative Week**  
**Brussels, April 2012**



# Overview

**Housing in Ireland – Challenges and opportunities**

**NABCO – About Us**

**Continuing Delivery**

**Co-operative Living – Beyond Housing**



# IRELAND – Housing Crisis

**Social Housing Need:** 98,000 households  
(up 75% on 2008)

**Vacant Houses:**  
Between 100,000 and 200,000 empty houses

22,000 complete and vacant houses on ‘ghost estates’ alone

Lowest mortgage take-up rates since 1971!



# IRELAND – Current Environment for Co-operative Housing

## Challenges

State funding extremely constrained

100% Capital Funding is over

Various new schemes:

- Part funding (up to 30%)
- Build-to-lease arrangements

Private sector funding scarce and expensive

## Opportunities

New support for co-operatives in Government

Department of Environment sees big role for co-operative housing

Potential to work with empty homes

Real public appetite for change



# NABCO – About us

We are a small organisation in a small market but we are offering choice!

That said, we are proud of the positive impact we have on our communities



# NABCO – About us

## Since 1973

- the national federation
- representing, promoting, developing
- member-led co-operative societies
- locally-owned and locally managed.

## 1970's & 1980's

Approx 3,000 Home Ownership Co-operatives

## 1980's - 2010

Approx 1,500 Co-operative Rental in management

100% Funding from Government

Approx 500 Home ownership

## 2012 –

New funding environment

300 new Co-operative dwellings this year.



# Continuing Delivery – New Developments



# Continuing Delivery – Unsold Affordable



# Continuing Delivery – Unfinished Developments



# Expanding our role – Co-operative Living

**A vision for co-operation that goes beyond housing**

- **The services our members ask for:**
  - **Child and Family Services**
  - **Support for older people**
  - **Employment & Enterprise support**
- **Using the resources we have on hand:**
  - **Local rooms and facilities**
  - **In-house (NABCO *and* members) knowledge and expertise**
  - **A co-operative approach to service delivery**



# Child and Family Services

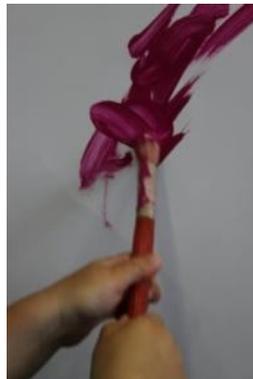
**Currently four services for 200 children**

**Low cost access for members but available to the wider community**

**Training available for parents to become childcare professionals**

**Childcare service times set to allow parents to work or attend training**

**A critical tool for building community**







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# Co-operative Living – Training & Education

- **Board Roles and Responsibilities**
- **Finance for non-experts**
- **Training for trainers**
- **Public Speaking**
- **Organising meetings**
- **Computer classes**
- **Community Development**
- **Quality Marks**



**Working with other Co-operatives and organisations to develop programmes**

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# Co-operative Living - Employment

**In partnership with the state training agency assisting apprentices who have been unable to complete their training**

**Providing internship opportunities in our national office**

**Setting up a system to give work to members in a fair and transparent way while ensuring cost effectiveness and quality.**

**Volunteering opportunities matched to training**



# Examples of Projects



# Pilot

County Laois in partnership with Pension Fund Investment



## Employment, Training & Mixed Tenure Co-operative Housing



40 Houses, we are seeking to establish the requirement of Child & Family services in the area.



# Innovation in Supply – Co-operative Equity Share

A new proposal to Government:

- Uses existing Government funding but delivers greater impact
- Brings private finance into the market and allows families to buy
- Tackles unfinished – unsold estates
- Opportunities for training and employment
- Advancing proposals with NAMA following feedback from government ministers



# In Conclusion – Our experiences to date

- Think holistically – move beyond bricks and mortar
- The needs of our communities must to be at the heart of all decisions
- Where possible support the membership to promote and drive the services
- Be patient and designate appropriate resources.
- To be effective do not try to provide all the services internally  
– seek expertise
- To be truly effective and sustainable Co-operative Living must be collaborative





Go Raibh Maith Agaibh - Thank You



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