



NABCO
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



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Continuing Delivery – Unsold Affordable



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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

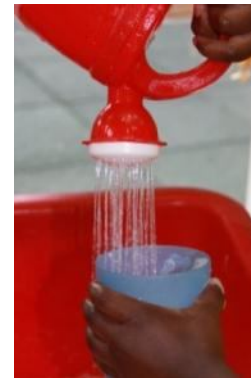
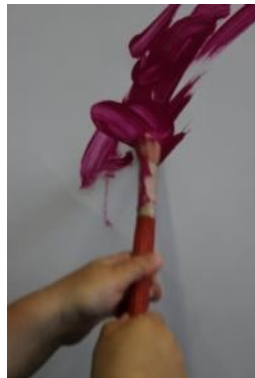
Currently four services for 200 children

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



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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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