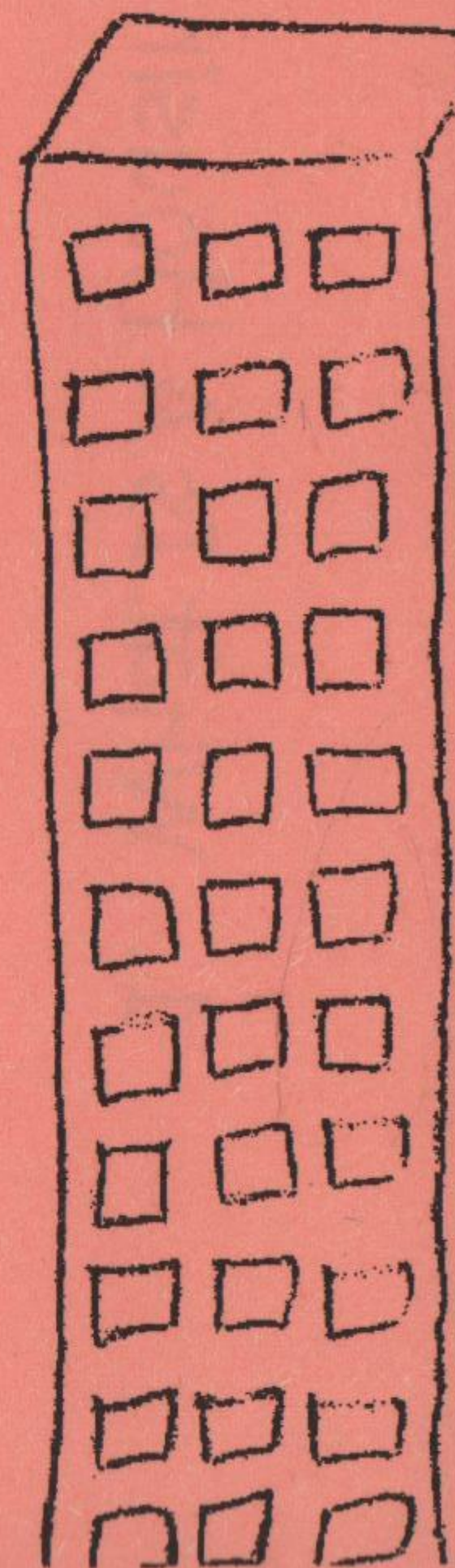
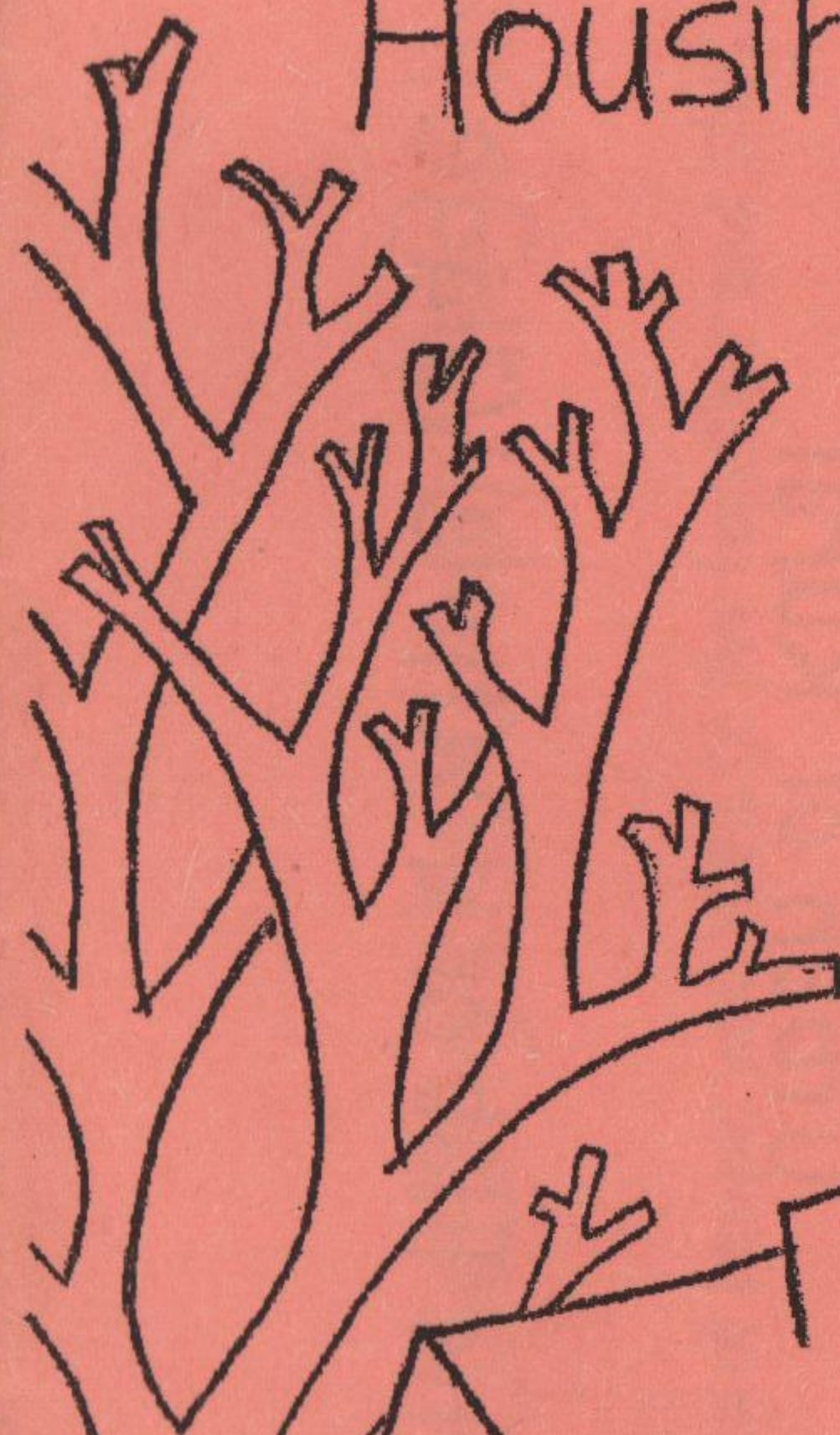


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Manchester 2014

Housing Co-ops

In 10 Easy Steps



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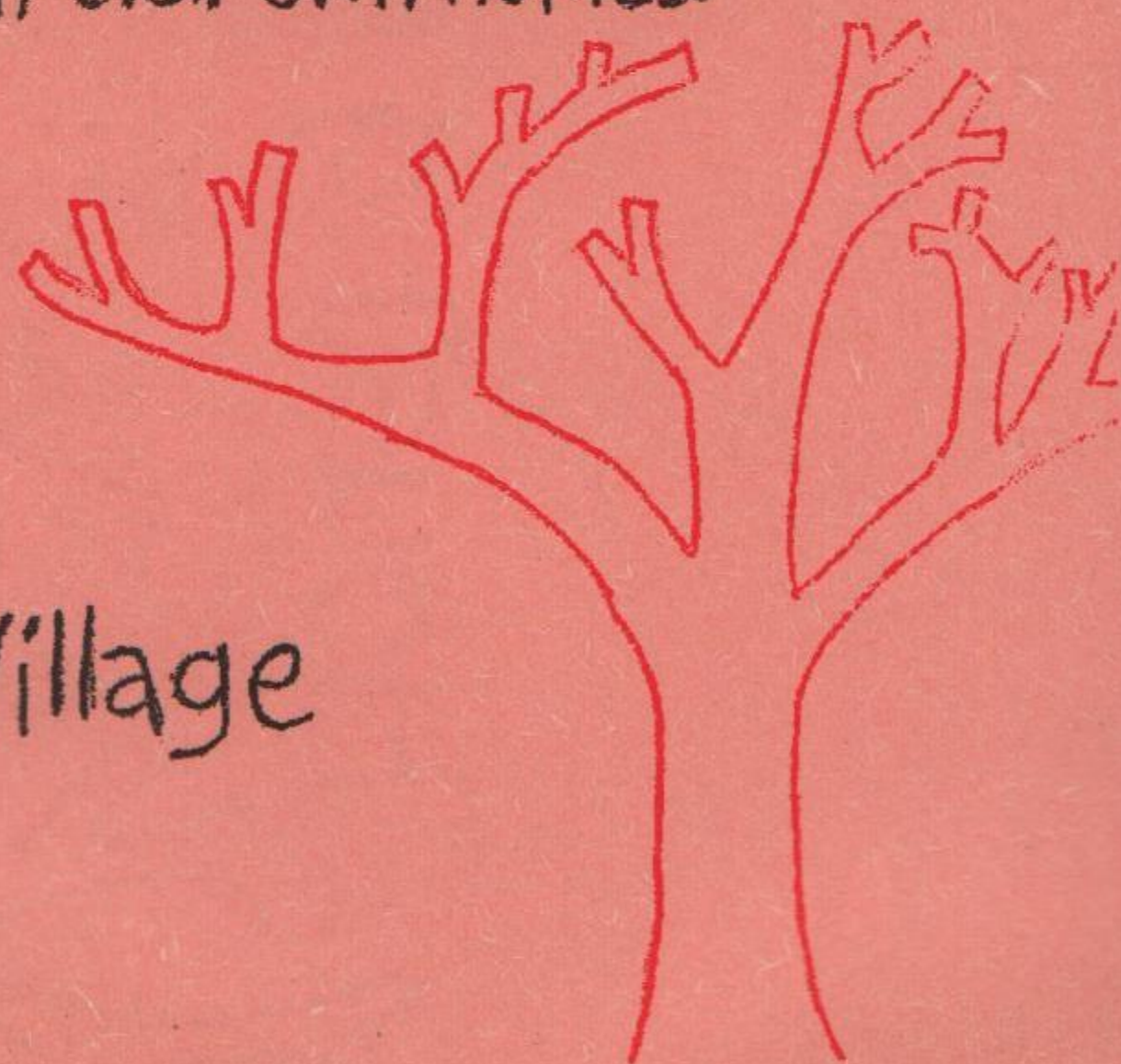
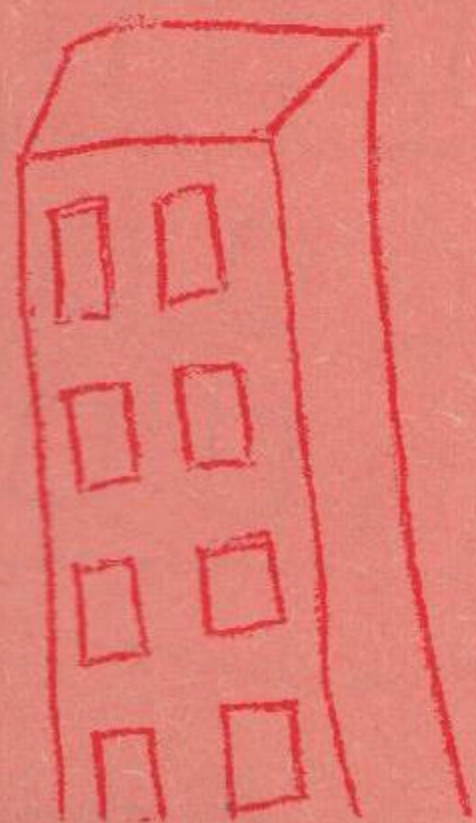
1. What Is A Housing Co-op?

A group of people who come together to be their own landlord.

A way for people of any income level to own their own homes.

Urban or Rural

One Flat or a Whole Village

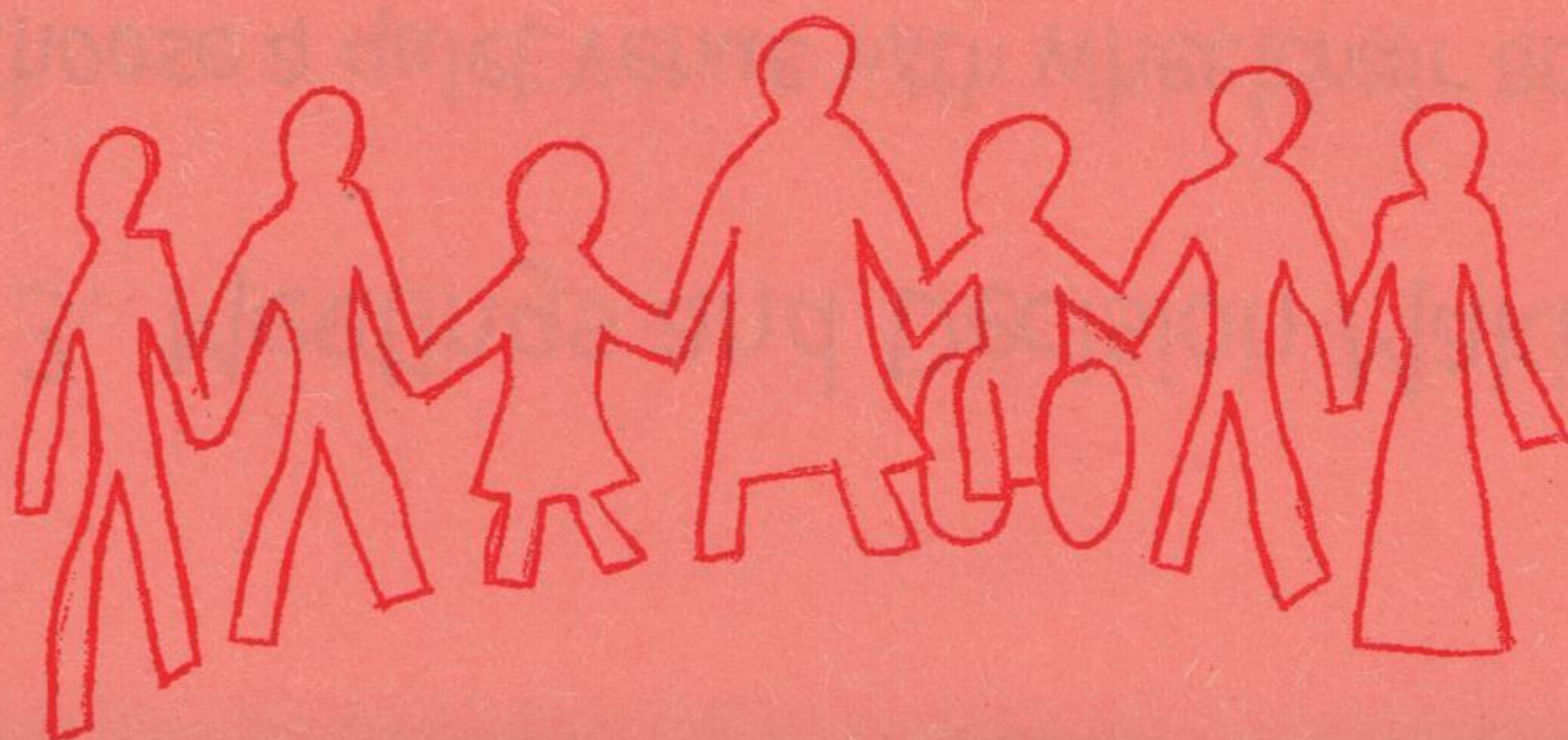


2. Getting the Group Together

Find a group of people who want to live together and start a co-op.

You can put up posters or online adverts to find the right people.

You should all get on well and want broadly the same things from a home.



3. Meetings and Decision Making

Choose a quiet venue with wheelchair access.

Start to have regular meetings.

Learn about consensus.

Make decisions everyone is happy with.

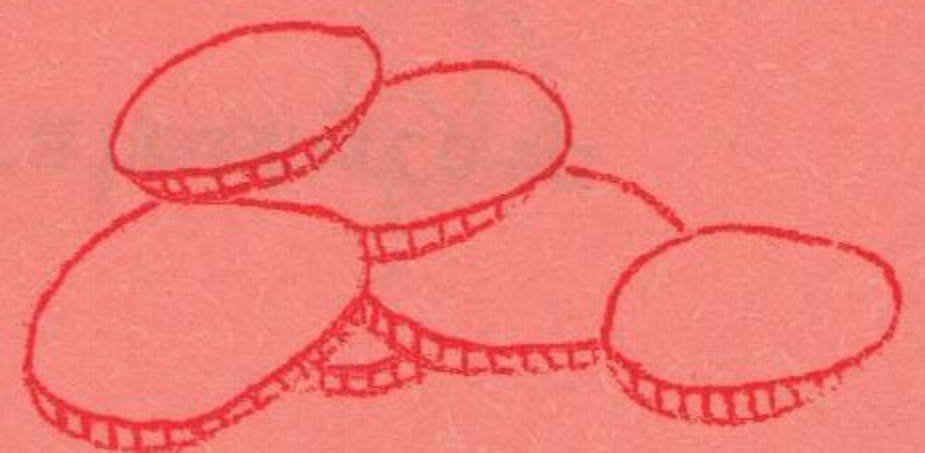
4. Initial Fund-Raising

You will need some initial funds to pay for registering your co-op.

Members with income could put a few pounds each in a pot at meetings.

Sell things your co-op members have made, like cakes or knitting.

Put on events like picnics or band nights and ask for donations.



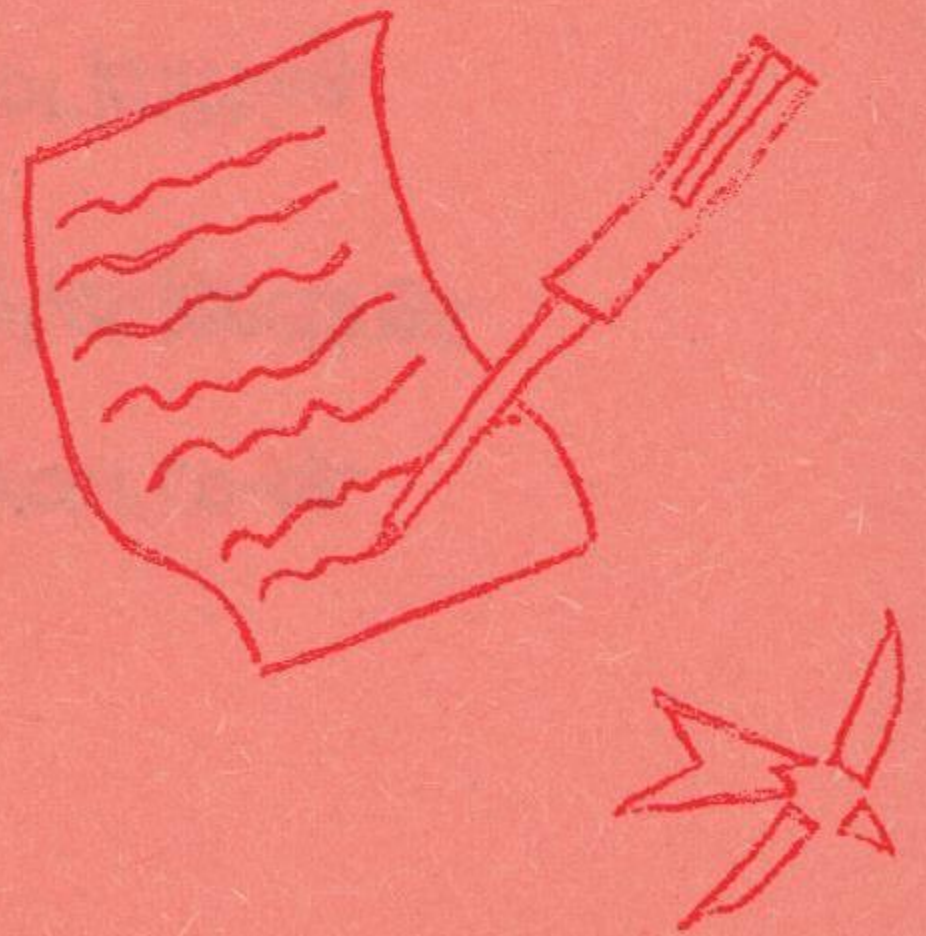
5. Registration

A Fully Mutual Co-operative Society is a great legal form for a housing co-op.

This form means you all have equal decision making power.
You are also not personally responsible for any co-op debts.

Co-operatives UK or Radical Routes can help you register for around £300.

You could also look into different legal structures and their advantages and disadvantages.



6. Finding a House

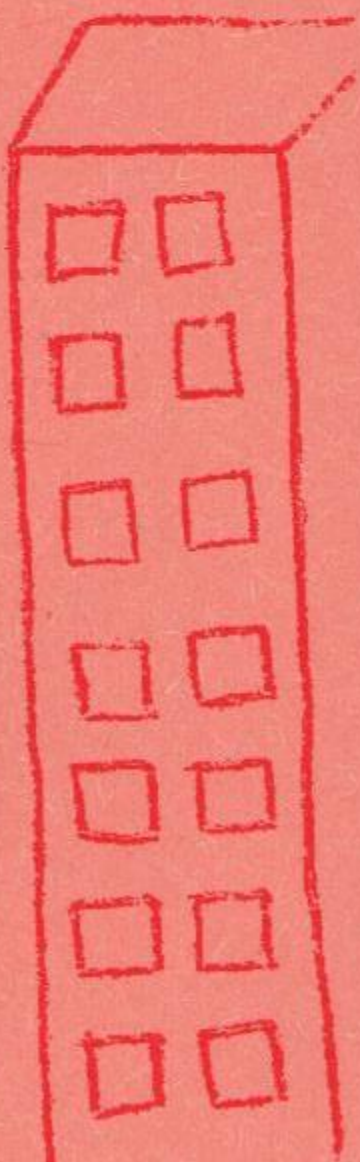
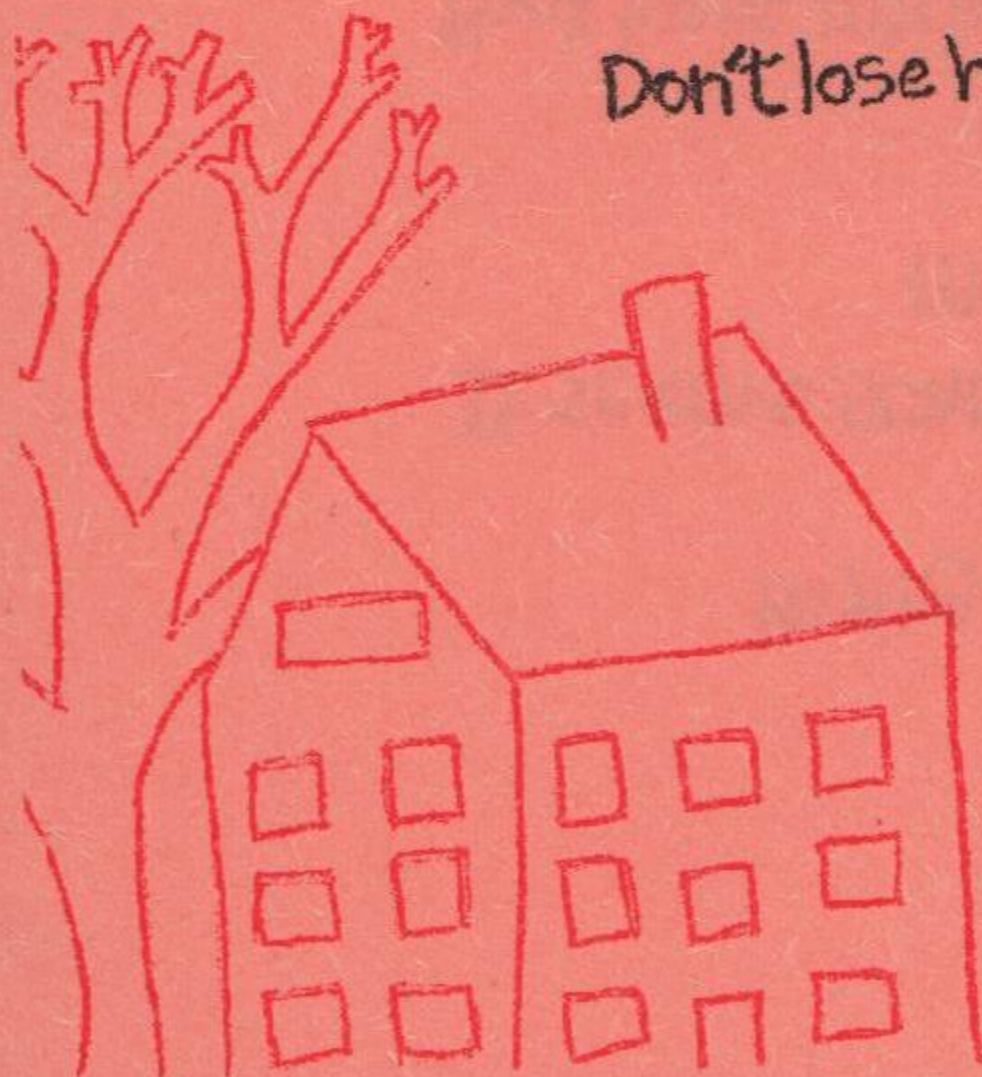
It is a good idea to rent a house first to check you all enjoy living together.

Some co-ops choose to squat instead.

Most co-ops aim to buy a house at some point.

Work out what you can afford and look at lots of houses.

Don't lose hope if you don't get the first house you decide on.



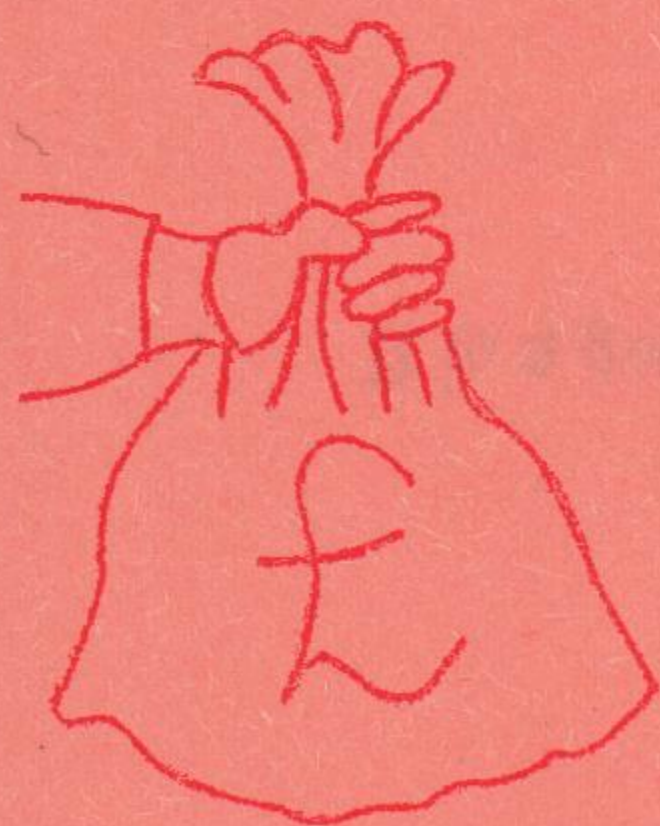
7. More Fund-Raising

Buying a house means getting more money together.

It seems scary at first but it is possible, even if none of the members of your co-op have money.

Options include:

Bank loans, mortgages, Radical Routes loans, loans from individuals and grants.

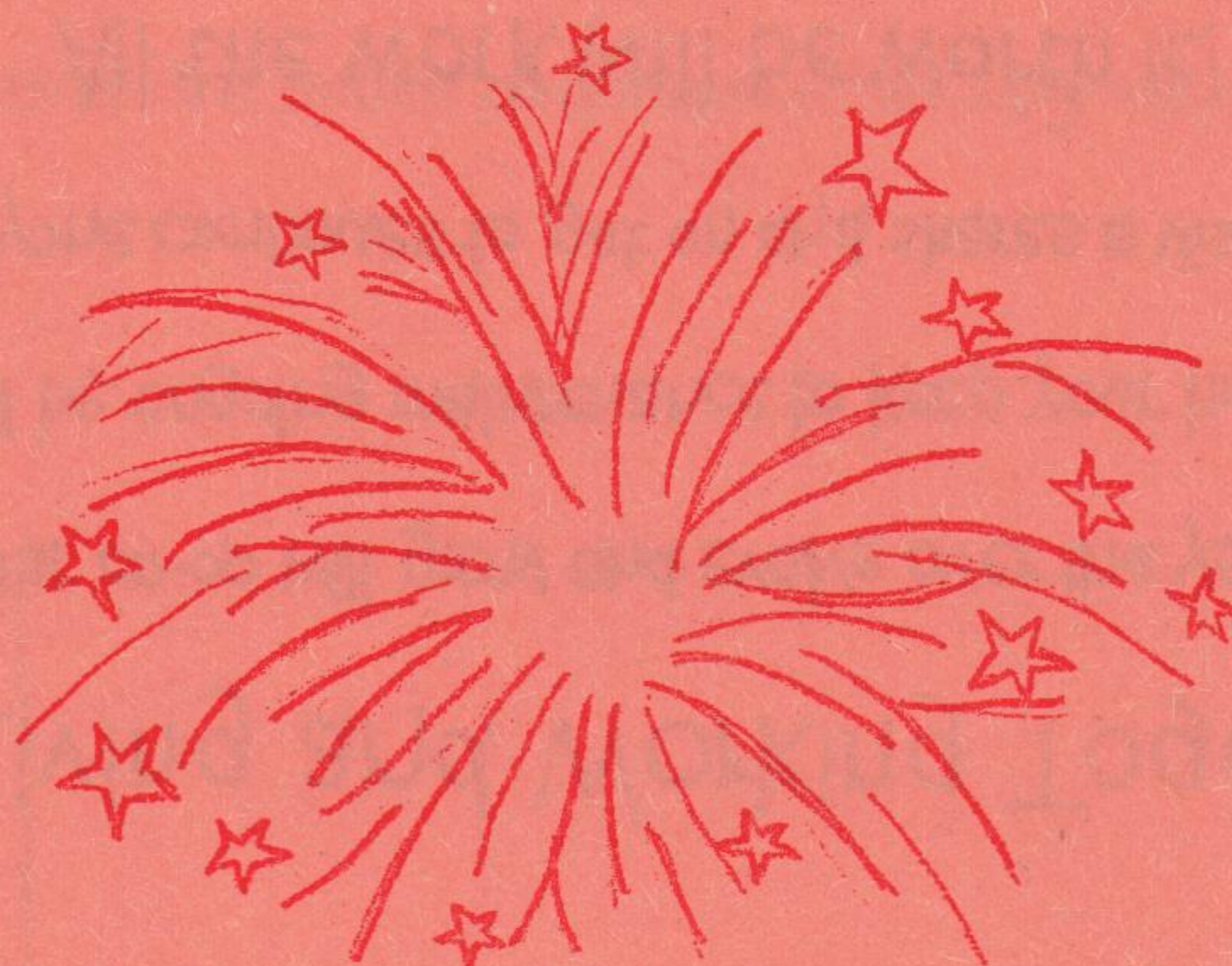


8. Moving in

Be sure to get advice from other co-ops before buying your house.

Finalise the paperwork and finances and pack your boxes.

Housewarming party!



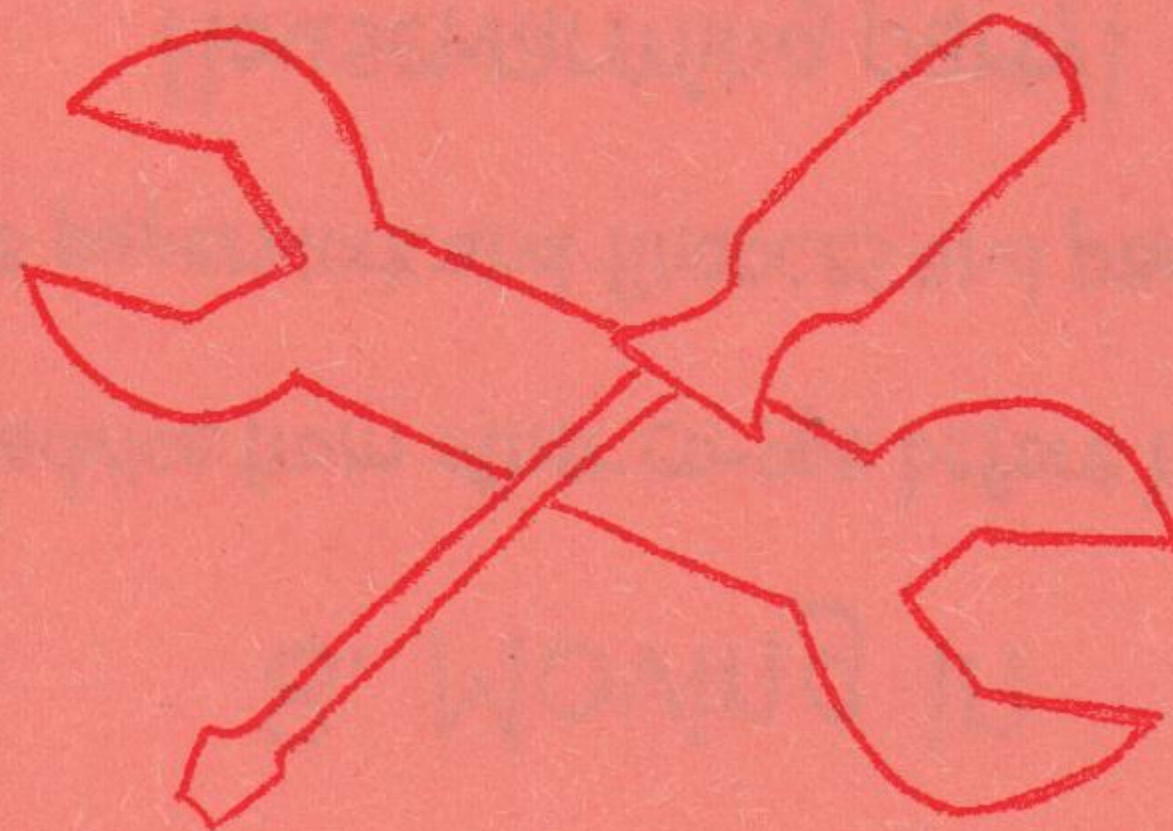
9. Living and Working Together

Your co-op will grow and evolve over the years.

There will be ongoing maintenance to keep your home stable.

Make sure everyone continues to get on and shares a vision for the co-op.

All the work will be worth it!



10. Find out More

Detailed information on starting a co-op:

radicalroutes.org.uk/publications-and-resources.html

Or email the author at greta.w.schultz@gmail.com

