

## The Blueprint for a Co-operative Decade – An Interpretive Statement for Canada’s Housing Co-ops

In 2012, the International Co-operative Alliance developed the Blueprint for a Co-operative Decade to build on the success of the United Nations International Year of Co-operatives. The intention of the Blueprint, which was adopted by the Alliance General Assembly, is to mark the beginning of a worldwide campaign to “take the co-operative way of doing business to a new level”. The Blueprint has resonance for all forms of co-operatives, including Canada’s Housing Co-operatives. There are five elements to the Blueprint:

1. **Participation** – the active engagement of the member-owners in the life of the co-operative.
2. **Sustainability** – the co-op’s long-term economic, social and environmental viability.
3. **Identity** – the fundamental principles and values that are unique to co-operative enterprise.
4. **Legal frameworks** – the supporting laws and regulations that enable co-operative development.
5. **Capital** – the necessary access to financial capital that fosters co-operative growth and strength.

For Canada’s housing co-operatives Blueprint elements have a special resonance in this time of transition and renewal. Here is how we, as a movement, subscribe to and participate in the five fundamental elements of the Blueprint.

### Participation

Canada's housing co-ops recognize participation as member engagement in the democratic and community life of the co-op. We encourage democratic engagement at the board and membership levels, according to the good governance principles of 2020 Vision. We foster a welcoming, inclusive co-operative culture that creates strong, diverse co-operative communities.

### Sustainability

We place a priority on long-term economic success over short-term unsustainable financial benefit, through comprehensive asset management and financial planning. We are equally committed to investing in the creation of strong and vibrant co-op communities. In this way we contribute to the sustained social well-being of the Canadians whose housing needs we meet through co-operation. We aim for a superior level of environmental sustainability through investment in energy savings and green technologies as we regenerate our assets.

### Identity

Housing co-ops are part of Canada's network of community housing. What sets us apart is our unique cooperative identity, as defined by the core values of co-operation and the seven co-op principles. We actively communicate our co-op identity, both internally among our members and within the broader community. We apply our co-operative values to our role as good co-operative corporate citizens.

### Legal frameworks

The success of the co-operative model of enterprise depends on enabling legal and regulatory frameworks. For housing co-ops that means legislation for their establishment and corporate good-standing, requirements for governance structures, the rights and responsibilities of members, and all other legal frameworks governing the co-op’s finances, property and membership. We look to our network of federations to safeguard our enabling legal frameworks through representation to government, and to seek their enhancement where necessary.

### Financial capital

Housing co-operatives need access to capital so they can invest in the renovation, regeneration and development of their co-operative housing assets. Housing co-ops accumulate financial capital through the establishment of capital reserves and the financing and refinancing of their property. Through partnerships with the Canadian credit union movement, housing co-ops are able to meet their financing needs through new commercial lending under first and second mortgage arrangements.

