

Why and how cities can promote affordable and sustainable Collaborative Housing (CH)

Notes and answers to questions.



7th of June 2023

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- Pierre-Charles Marais, Co-president of Habitat Participatif France, France
- Charlotte Grosdidier, Programme manager, Direction of Habitat & Housing, Grand Lyon, France
- Rebecca Bosch, European projects coordinator & legal advisor, Brussels Housing, Belgique
- Jeroen Laven, Housing Department Manager, The Hague City Council, Netherlands
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1. Main takeaways for policy-making

WHY: Benefits of Collaborative Housing for cities:

- * Collaborative Housing is generally a **community-led, bottom-up initiative** that thrives where the group can purchase land to build, or existing buildings to renovate. This makes it hard to occur in cities without public support to ensure these projects are both affordable and non-speculative.
- * Experience shows that Collaborative Housing projects **manage very high environmental quality and energy-efficiency** (often higher than the current standards), as people build for themselves and through collective intelligence, the best choices are made.
- * Similarly, CH groups spontaneously try to generate a **diversity of households** (ages, origins, household compositions...) and often include **homes for specific vulnerable populations** (asylum seekers, migrants, people with disabilities, single mothers, students...). However, the diversity of income-groups depends on the public funding available to cover the gap for low-income households to participate.
- * CH projects are generally **mixed use**, with facilities and activities open to the neighbourhood, people committed to sustainable ways of living (shared mobility, local food, renewable energies, etc.) and **solidarity with vulnerable groups** or processes affecting the neighbourhood (gentrification, COVID).

HOW: Public support to Collaborative Housing

- * In Barcelona, Brussels, Lyon and Vienna, Collaborative Housing is supported by the local or regional government when the **households respect the criteria of social housing** (under an income threshold, not owning another home). However generally it corresponds to the upper income-categories of the social housing ceiling (middle and lower-middle incomes).
- * Collaborative Housing non-profit developers can be recognised as social housing providers, which allows them to access **direct subsidies and municipal tax reductions** like the housing cooperatives in Barcelona and the Community Land Trust (CLT) in Brussels.
- * Alternatively, collaborative housing groups can **partner with institutional rental social housing developers** to set-up mixed projects (social rental + cooperative ownership or cohousing on the same plot), using the know-how and legal guarantees of the institutional developer.
- * **Public land** can either be sold at reduced price for non-profit collaborative housing like in Lyon and Vienna or leased over 99-years with a symbolic rent like in Barcelona and Lyon.
- * The **formal recognition by the authorities and public guarantees of bank loans** give security to the private financial actors to issue loans to CH groups for the building or renovation process.
- * **Regional, national, or European public development banks** can contribute to funding for City-scale development projects involving CH, like in Barcelona.
- * **Public tenders** which generate competition between CH groups and with other affordable housing developers work in Vienna but not in Barcelona, where the municipality has decided to establish an agreement with all affordable housing providers who agree on one single project for each public plot.
- * Participation in a CH process requires cultural assets, and time, which tends to be a barrier between low- and middle- income groups. **External technical and social assistance** is needed to facilitate the CH

group constitution and the design process with architects, social developers, public authorities, etc. The “Fabrique de l’Habitat Participatif” subsidised by the Grand Lyon authority gathers the professionals who work with interested groups as a single-entry point to dialogue with the public actors.

- * The “Fabrique de l’Habitat Participatif” also works with local community groups and associations to foster **CH projects in neighbourhoods that are not yet attractive for the housing market.**
- * **Mutual trust between CLH groups and public authorities** is the key ingredient for success.



2. Notes: WHY and HOW to promote Collaborative Housing

Vienna, Austria

Robert Temel: *Working with CH in Vienna for 15 years now. CH projects have existed in Austria since the 1970's, and a more recent wave started because of the 2007-2008 crisis, around 2010. CH implement elements that are often missing in the housing market and in social housing like: self-organisation, community, improved sustainability, mixed-use projects, innovative typologies.*

Two important public tools that CH projects can benefit:

- **Housing Subsidies:** these are not specific to CH but most CH projects are therefore under the conditions of subsidised homes and collective ownership (not individually owned apartments).
 - ✓ Enables low rents which include low- and middle-income households.
- **Concept tendering procedures:** sales procedure to buy land from the Viennese land fund for subsidised housing which has a small share of its land for CH projects. CH groups compete with each other for land but not with professional housing developers. Price of the land is fixed and the decision on the buyers is based on project quality criteria.
 - ✓ Enables to implement the projects in the City where land prices are high.
 - ✓ From the policy point of view, it facilitates social mixing in development areas.

One standard partnership practice:

- In the city, CH projects don't build alone, they collaborate with **Limited-profit developers (LPDs)** from whom they buy or rent the homes after completion.
 - ✓ Non-speculative land tenure keeps the rents affordable forever (no time limit).
 - ✓ The partnership ensures a professional development of the real estate project.

Example of Gleis21 (Vienna): wood building completed in 2019, 35 apartments of subsidised housing, ground floor open to the neighbourhood (event hall, cultural activities, artists' studios, music school), communal facilities on the roof. Co-residents involved in neighbourhood reflection groups on mobility.

CO-HOPE research project Collaborative Housing in a Pandemic Era: A "Living Lab" (series of workshops) is currently being implemented in Vienna with co-residents of different CH projects and people who are not yet living in a CH to learn from their experiences. Together with urbaMonde and academic partners, policy recommendation will be derived from the projects' learnings to promote more affordable CH in Austria, France, Spain, Sweden.

Habitat Participatif France

Pierre-Charles Marais: *HPF is a network created over 10 years ago to federate cohousing groups as well as professionals in the field, associations, to spread CH and give a voice to the organised residents as legitimate actors in the built-environment sector.*

There is often a critique against CH that there is a lack of social diversity. This is unfortunately due to lack of public policies that allows to reduce costs and development time of the CH projects to include vulnerable

groups. As CH is recognized for its social value and common interest, policy support is needed to open it up for other social groups.

Social housing is a very technical field which is difficult to understand and participate in when you are a citizen without background or training in the field. The fact that in countries like Switzerland where the housing policy is decentralised facilitates the experimentation and implementation of CH practices.

In France, there are 400 CH inhabited and almost 1,000 if you include those that are in preparation. Of these only projects 33 (435 homes), less than 8%, include social rental housing for low-income people. At least they demonstrate that it is possible to combine CH with the work of social rental housing developers.

A 2022 [study about these cases is available online](#):

- ✓ Very diverse projects: rural/urban, small/big, new buildings/rehabilitation, as well as a mixture of rented social housing and privately or cooperatively owned housing.
- ✓ **Collaborate with future co-residents in the design of the homes and common areas.** This helps to give identity, creativity and humanity to the project, adapted to different situations. On one hand, not every desire is technically or legally possible to include in the projects, on the other, residents may have other priorities or ways of using the spaces that the architects and the social developer anticipate, which makes this process interesting and beneficial for all. Trust and commitment are generated in the process.
- ✓ **Sustainable long-term management of the buildings:** formalising co-management contracts (i.e. residents commit to take care of the green areas instead of outsourcing it, which reduces costs), providing conflict management tools and procedures are essential.
- ✓ **Shared/mutualised spaces:** these are key for the development of social life, mutual help, solidarity, interaction between co-residents and with people from the neighbourhood. This enhances the sustainability: shared garden, shared cars, cultural facilities, and events, etc.
- ✓ **Most CH projects are initiated by a group of citizens,** but in the case of CH + Social Housing these projects are mostly fostered by municipalities (urban planning tools, tenders on public land...). An external social and technical assistance is recommended to hire as an intermediary between all stakeholders.
- ✓ These projects represent **huge social and environmental benefits for cities.**

Grand Lyon, France

Charlotte Grosdidier: Grand Lyon includes 59 municipalities, second largest metropolitan area in France. 2.5 million inhabitants. 500,000 new inhabitants in 15 years contributed to a high pressure on housing markets and social rental housing (1 to 10 ratio between offer and demand). Current objective 2022-2026 is to produce every year: 5,000 social rental housing units, 100 non speculative home ownership homes (Bail Réel Solidaire) and one non-speculative Cooperative Housing project in each development zone. CH empowers the residents in the process of producing affordable housing.

Started with an experimental pilot project in 2009-2011: Le [Village Vertical](#): 10 apartments of coop residents « the villagers », + 9 household income social housing + 4 apartments for young people in social programs + 24 apartments for affordable housing (subsidised ownership).

- ✓ Built by social housing provider Rhône Saône Habitat.
- ✓ Land sold by the Grand Lyon metropolitan area at a reduced price for the social housing purpose.

Currently **90 housing units in 6 finished buildings, ~150 housing units in 7 projects to come.**

For new projects, Grand Lyon requested project groups and CH facilitators (technical + social assistants) to group in a single organisation to have a single point of contact: [La Fabrique de l'Habitat Participatif](#).

- ✓ La Fabrique informs and trains the people who are interested in CH, support groups in developing their projects (cooperative or other land tenure forms), matching them with land opportunities from the Grand Lyon.
- ✓ Urban renewal strategies included CH projects. 2 case examples:

Example of Le Moulin (Lyon), 7 apartments in a rehabilitated building in a gentrified neighbourhood. Public Land of the Métropole du Grand Lyon with a **99 years lease** to the cooperative. Household's income must be below the social housing income threshold.

Example of l'Oasis (Saint-Priest), [co-housing in social housing](#). 40 apartments of which 20 for seniors and 20 for families. The project was co-designed with the senior resident's association "L'Oasis des Babayagas".

Projects under development:

Example of la Sauvegarde (Lyon) low-income neighbourhood. 15/20 apartments in homeownership with a priority given to households who currently live in social housing, and then other households interested to complete the group, if necessary. First project in collaboration with « La Fabrique » which works with local associations of the neighbourhood to create a CH group where it is hard to mobilise residents. Land is sold by a public land developer at a reduced price.

Example of Les Girondins (Lyon), urban renewal project of an area which will include 2 housing coop with 15 housing units each, and one project of 50 housing units with a real estate promoter. The **public land developer of la Métropole sold at a reduced price** with a household income limit for social housing.

Strengths of the collaborative housing model:

- ✓ Community involvement in the neighbourhood
- ✓ High housing performance (density, mixed-uses)
- ✓ Sustainable housing

Challenges:

- ✓ Location bias depending on the attractiveness of the neighbourhood.
- ✓ Costs: High land prices, recent increase in bank interest rates, High construction costs.

Brussels Region

Rebecca Bosch: *Brussels Housing is an entity of the Brussels Regional Government. Still in the early stages of structuring the model. Since the creation of the [Community Land Trust Brussels \(CLTB\)](#) 10 years ago, Brussels Housing became more involved in supporting CH through the CLT model. CLTB's vision was perfectly aligned to the regional administration's objectives and received support from the region. CLTB homes are permanent affordable homes for low-income households. Land is managed as a common good, so housing remains*

affordable to the future generations and CLTB does community work with residents, they organise neighbourhood activities. The region has supported it since the beginning by adapting the legislation, through management contracts and funding.

The CLT model in Brussels is based on:

- ✓ Acquisition and stewardship of the land in benefit of the residents and wider community.
- ✓ Homeowners are individual residents or cooperatives which rent the homes out to their members.
- ✓ Resale price of the homes is limited to preserve affordability.
- ✓ Conditions oriented to vulnerable populations: the beneficiaries must meet the criteria of social housing (not own another dwelling, income under a threshold).
- ✓ Over 100 dwellings constructed and 7 projects under construction for another 85 dwellings.

Public support:

- ✓ Subsidies from the region can be received for this affordable housing form (CLTB was officially recognized in 2012 in the Housing Code).
- ✓ April 2021, decree organising the regional land alliances, their accreditation and financing. This new legislation of the sector made it possible for new actors like the CLTB to enter the regional land alliance and get access to land.
- ✓ CLTB is recognised as an official operator of social housing which makes it a non-profit housing provider with favourable financial conditions to develop projects (i.e. 6% VAT for real estate transactions instead of 21%) and specific annual subsidies.
- ✓ In 2022, CLTB received from the region 3 M€ investment subsidies and 500,000€ operating subsidies. Support has been growing annually.

Example of CALICO (Brussels): Care and Living in Community. UIA EU-funded project that finance both the City and non-profit partner, CLTB. 34 dwellings on CLTB land, low-income families, single-headed incomes, elderly women, in a caring environment. Integration of a “birth and end of life” facility in the building. Two housing first homes. Two common spaces for residents and one open to the neighbourhood.

City of The Hague

Jeroen Laven: *He lives in a market version of a cooperative in Rotterdam. The Hague is the most densely populated city in the Netherlands (50% higher density than Amsterdam) with a major housing shortage.*

There is an urgent need for housing for vulnerable target groups such as immigrants, refugees, former homeless people, or people leaving care institutions. There are no CH projects in The Hague yet, just going to start a CH programme this year because there is a need for this specific kind of housing in the city with the following objectives:

- ✓ More diverse and inclusive city with innovative & collaborative housing concepts that invites people to meet and connect.
- ✓ More social cohesion: a closer relationship between resident, neighbour and living environment.

- ✓ More (collective) ownership and involvement of future residents.
- ✓ Better housing solutions for specific groups and needs.
- ✓ New urban architectural concepts.

Concrete goals and budgets:

- ✓ 100 social homes in CH a year (each year 4,000 new homes in the city of which 30% must be social housing including CH).
- ✓ The housing corporations which own around 35% of the homes in The Hague will also have to contribute to the creation of CH.
- ✓ 5 M€ budget over four years to accelerate affordable housing concepts, plus additional funding for vulnerable target groups.

Method to implement affordable housing solutions including CH:

- ✓ Identification of vacant buildings and land where mixed projects could fit, involving partnerships, and combining different policy goals.
- ✓ Communication and connections between stakeholders (City Makers festivals in September 2023).
- ✓ Possibility of subsidising the start-up phase of collaborative housing projects.
- ✓ A revolving fund to cover the funding gap that housing cooperatives need to purchase land.

Challenge and doubt about potential competition between social rental housing (with long waiting lists) and CH. Why to prioritise land for CH instead of classical social rental.

City of Barcelona

Javier Burón: *In recent years the Municipality of Barcelona has done “jujitsu”, benefiting from an energy that was already present in the society. When they wanted to see the different instruments intervene in the social and affordable housing sector, they noticed that there was already a movement integrated by activists, professionals, academics, and others working on solutions and demanding support from the administration. It is also a way to diversify the provision of affordable housing, fighting segregation. To do so, they had to “hack the code” to change the way administration works. In the stage of replicating and scaling up for hundreds of homes to reach the critical mass and become a mainstream way to provide housing.*

Method to promote affordable CH:

- ✓ Policy that started with the goal of fostering a sector based on “Zero Net-Equity cooperatives”:
non-profit cooperatives build and manage the buildings, the ownership is collective, but the use is individual (inspired by cooperatives in Uruguay and Denmark).
- ✓ **CH users must comply with the social housing criteria** (no other property owned, incomes below a threshold, and be registered as current residents of the city when they apply) as well the cooperative housing membership rules that each cooperative creates.

- ✓ **Land is almost provided for free to the cooperatives:** the City Council grants a surface right over buildings or a public land leasehold over a plot for 75-99 years (renewable).
- ✓ **Refundable Grant, up to 16% of the total budget** of the construction development costs. Coops return it once they have paid the mortgage.
- ✓ **Public Bank line** from Catalonia (ICF, ICO) and EU (EIB) to provide affordable finance to Cooperatives and Foundation. The municipality provides a financial guarantee.
- ✓ **Municipal tax cuts**
- ✓ **NextGeneration EU funding:** up to 50% of the cost (450-700€/sqm).

In return:

- ✓ All projects have a strong focus on **both affordability and high environment and energy-efficiency**. Many of the projects have won awards for these aspects.
- ✓ Non-speculative ownership of the apartments by the cooperative members. The **building returns to public property** when the agreement ends.

From lighthouse projects to a CH policy

- ✓ **Bilateral agreements with [La Borda](#) and [Sostre Civic](#)** (2014 and 2015): for 2 pilot-projects, 33 units (La Borda, Princesa 49). To test the model in new housing and rehabilitation.
- ✓ **Public tenders** (2016 and 2019): 8 projects, total 217 units. This was a difficult phase for both the municipality and the cooperatives who had to compete. The tendering instrument was not adequate.

New municipal procedure for affordable housing:

- ✓ **2020: [ESAL Partnership agreement](#)** signed between the City Council and the three umbrella organisations of all non-profit cooperatives and foundations, working in affordable housing ([XES](#), [Habicoop](#) and [Cohabitac](#)) and the Association of Social Housing Policy Managers of Catalonia ([GHS](#)).
- ✓ **Public land is offered on 99-years lease to produce 1000 affordable homes** in the next 10 years (probably before) in a Community Land Trust inspired model:
 - 40% cooperative housing: 8 projects, 296 units (Goal is 400 CH units in 10 years).
 - 60% social rental housing by foundations (600 homes in 10 years).
- ✓ **The three organisations open a call to their member organisations**, review project proposals to see if they meet the ESAL criteria (technical, social, environmental) and they must agree with each other to propose only one project for each plot of public land. The municipality and GHS can accept or reject the propositions.
- ✓ **This process is faster and more aligned with the non-profit sector** with the purpose of collaborating to create affordable housing solutions for all.
- ✓ **[Framework Agreement](#) with public banks** (ICF and ICO) to provide 140 M€ in financing.

- ✓ **Revolving fund:** once the cooperatives and foundations will have paid their bank loans and enter in a benefit phase through the rents of their members/tenants, 50% of the future net benefit is to be put annually into a revolving fund to support other affordable housing projects within the framework of the ESAL agreement through the municipal Community Land Trust.



3. Discussion with speakers

Discussion moderated by Dr. Lorenzo Vidal based on questions from the audience.

1. Are competitive public tenders a solution in some of your cities or other more partnership-oriented forms better fitted to CH?

Robert Temel, Vienna: The City of Vienna started the competitive tenders in 2011 and they take place from time to time. The model has positive results. There is no such thing as a Community Land Trust in Vienna, but the city has a land fund that sells land for social and collaborative housing. Buyers are limited profit entities, and they have to use the land forever for the purpose of affordable housing, so there is no need for a specific CLT to protect the land use.

There is not a lot of direct cooperation between the City administration and the civil society, and not as many CH projects, so this could still be improved in Vienna.

Jeroen Laven, The Hague: In the Netherlands, it's also complicated to have tenders, and competition is mandatory, even for temporary use of public land. We hope to find a solution through a more flexible organisation than the municipal authority to manage the land and work with the CH groups to make the projects happen.

Javier Burón, Barcelona: Each country has obviously its own legal frameworks. In Barcelona, tenders were a nightmare, the municipality was sued, 20% of the plots are still frozen by a judiciary process, a lot of fighting between applicants, some private companies claiming to complying with the requirements tried to get plots of land. In Catalonia, it's legal for cities to sign a single direct agreement with any NGO. But here the question is: what type of relation do we want to establish with the non-profit sector? Short term one-shot relations, or long-term relations diversifying the housing supply? We must develop framework agreements with guarantees of the public interest.

The idea is to foster that these collaborations get stronger, bigger, and more complex. In our case, public tenders are not adequate.

2. Could you give more details about the access to financing through public backup and revolving funds for Collaborative Housing?

Jeroen Laven, The Hague: For many organisations, it's difficult to get money from the banks. The gap that banks leave behind when they give a loan for a housing project can be paid by the municipal budget and paid back to a revolving fund. We have to accept to take a certain risk so that if the CH project fails, the people will not get bankrupt and end up on the street.

Rebecca Bosch, Brussels Capital Region (Brussels Housing): In our case, at the beginning it was really difficult for the CLTB to get funding from banks. The formally recognising them in our legislation recently gave banks more security to lend them money. And the other help is the subsidies through the operating and investment grants which ensures the CLTB can follow their work.

3. To what extent is it possible to build affordable CH also on private land?

Rebecca Bosch, Brussels Capital Region (Brussels Housing): The region does not possess land, so the CLTB has to buy private land. Through the CLT mechanism the land becomes collective ownership, and the price of the land is taken out of the price of the dwellings.

Charlotte Grosdidier, Lyon, France: The municipality buys the land then it sells it at lower price for projects which involve social housing because we want to limit the price of the social housing.

Pierre-Charles Marais, France: Most of the CH projects are built on land that the resident's groups can buy by themselves with their own resources. So, we often hear the stereotype that cohousing groups are only interested in the countryside, but in fact they do not succeed in buying land where the competition and prices are high. This is why public help should be concentrated on these areas where land is unaffordable. The CLT is of course a great instrument for that.

4. About the target groups, there were several mentions of mixed-incomes projects, low-income, how does this happen in practice to combine the group cohesion from cohousing with opening social origins, social housing waiting lists, etc?

Robert Temel, Vienna: In Vienna the projects are mostly in the framework of subsidised housing and are therefore affordable, but on the upper level of the "spectrum of affordable housing". This is because in Vienna the social housing policy mixes on purpose lower and middle incomes to avoid social segregation. Many of the CH projects aim for a diverse composition of households. It is quite successful in achieving diversity of ages, occupation, countries of origin, but not so much in terms of educational level and income level. Many projects include one or two homes for refugees that are subsidised by the CH members, but it is more difficult to achieve a large spectrum of incomes in the CH group.

Pierre-Charles Marais, France: To ensure cultural and social diversity, you need to create specific conditions to make people aware of CH and how they can be involved in such projects.

Charlotte Grosdidier, France: The cooperative housing groups promote social diversity and are sensitive to accommodate people with lower incomes. They can have a mix between income levels and sometimes the wealthiest pay more than the poorest inside the cooperative. You usually also find senior people, people with disabilities. This diversity is very important.

Rebecca Bosch, Brussels Capital Region: Brussels is already a city with a very diverse population in terms of origins, so this is reflected in the CLTB's membership. In the CALICO project, there were 3 non-profits associated to the project and each one has different conditions for people who could rent or become members: low-income people ([CLTB](#)), elderly women or single mothers with children ([Angela D](#)), intergenerational cohousing ([Pass'Âge](#)).

Jeroen Laven, The Hague: We work a lot with Housing Corporations which work with elderly vulnerable people. An interesting example we experimented with was a temporary use of a former ministry where we combined homes and helped to find jobs for asylum seekers and students. This was very successful, and we replicated it with cooperatives in projects we call "urban mix" with 50% of a specific target group and 50% of other social housing beneficiaries.

Javier Burón, Barcelona: In the municipality our housing policy is focusing 40% of social rent, 40% affordable rent, 20% leaseholds of public land. These are for people with different socio-economical groups, the cohousing groups are very much in the "affordable rental" groups. But today it is impossible to work with sectors from the social rental category in cooperative housing, because participating in a CH group requires investing time, money, knowledge, and relationships, which is not accessible for everybody. We can of course work to reduce that gap. For example, currently an average flat at market price costs around

400,000€ (difficult to find anything below 300,000€), and the cooperatives can produce for themselves flats that cost around 150,000€. This is affordable for many, but not yet social.

The cooperatives themselves are very preoccupied by this. When they propose a project to the municipality, they propose that some of the units are social rent, other units for specific target groups. So, there is a will to create this social inclusion.

Here the key is regional and national governmental support to complete the municipal effort made. We have succeeded to include the national level in an agreement signed recently.

The key resource in addition to land, financial support, and the other things that have been mentioned is **mutual trust** between the administration and the civil society movements. If the administration does not trust that the collaboration will lead to a better housing portfolio than no collaboration, or the civil society organisation does not understand the authorities must deal with a lot of legal rules and a complex environment, nothing will happen. We must build this trust and merge these worlds to create something complicated, but nice.





4. Q & A

1. How do you ensure the participation of low-income households in the design and management of Collaborative Housing?

Robert Temel, Vienna: Access of low-income households in Vienna is ensured in principle by the fact that most CH projects are realised in the framework of subsidised housing, therefore rents are limited by law (cost rent). The question of diversity is more difficult, some kinds of diversity are easier to achieve (i.e. age, country of origin) than others (educational level, income level). Projects vary in their success in achieving diversity. In general, CH projects are somewhat less diverse in terms of income and education level than subsidised housing in general, but more in terms of age. To achieve higher diversity, there would need to be more top-down projects that reduce the requirements in terms of risk, time spent, skills needed to participate in a CH project.

Pierre-Charles Marais, France: The important factor is to consider this objective in public policies, so collaborative housing programs include rental social housing.

Rebecca Bosch, Brussels Capital Region (Brussels Housing): Collaborative housing, through the mechanism of the Community Land Trust Brussels, is exclusively open to low-income households. For the project [CALICO](#), for instance, they added an age threshold (+ 50 years old) for the rental apartments, since those people have difficulties obtaining mortgages. The other cluster in this project, NGO Angela.D, for example allocates their housing units to older women and single mothers.

Charlotte Grosdidier, Lyon, France: We developed the [Fabrique de l'Habitat Participatif](#) in order to do this job (one part time employee). In our project in a low-income neighbourhood, the Fabrique works with the popular education associations.

2. Do you have evidence of Collaborative Housing leading to better sustainability outcomes?

Robert Temel, Vienna: I do not have evidence in a strict or scientific sense. But experience shows that many residents of such projects are highly interested in questions of sustainability and therefore are better in realising projects that are, in one or the other sense, more sustainable than the average project. For example, many such projects use more sustainable construction materials (i.e. wood), develop sustainable mobility concepts with car sharing, bike sharing etc. or use renewable energy sources like PV. But it would be interesting to compare projects scientifically in that sense.

Pierre-Charles Marais, France: Just look at the projects delivered over the past few years: almost all CH projects have environmental performance that corresponds to the highest levels usually achieved in collective housing projects. The residents build for themselves: they are not looking for profits but to achieve the best possible quality for their homes. They therefore do not hesitate to invest for this purpose. Moreover, the phenomenon of collective intelligence leads them to be very aware of environmental issues. I noticed that when you look at the results of competitions awarding sustainable architecture, in the "collective housing" category you will mainly find participatory housing projects. For example: the [OFF Développement Durable](#) or the [World Habitat Awards](#).

Rebecca Bosch, Brussels Capital Region (Brussels Housing): I don't have any evidence, but every new building project must adhere to the highest level of environmental performances. On top of that, the CLTB

organises workshops with future residents on sustainability. And CH projects themselves search for more sustainable solutions for everyday problems, such as the collection of unsold food in the neighbourhoods.

Charlotte Grosdidier, Grand Lyon, France: Which sustainability? In all CH projects, residents want to develop the buildings with high energy performance. At the same time, the Metropole of Grand Lyon aims for housing to remain permanently affordable and not contribute to real estate speculation. That is why we subsidise cooperative housing.

3. How critical is public land ownership to Collaborative Housing and what happens when this is not the case?

Robert Temel, Vienna: In Vienna, it is highly critical, there would be only very few projects without public land ownership. If this was not the case, only very few and quite expensive projects would be developed.

Pierre-Charles Marais, France: Public policies that act on access to land and support for resident initiatives act on 2 levers:

- ✓ Facilitating the emergence of citizen initiatives makes it possible to multiply their number and therefore their impact, insofar as these projects have a positive impact on society.
- ✓ Opening these projects to people who are not able to purchase their own housing themselves, by mobilising the tools of social housing (partnership with social landlords or creation of residents' cooperatives).

When there is no public policy, there are simply fewer projects, and these projects tend to concentrate favoured cultural and economic classes.

Rebecca Bosch, Brussels Capital Region (Brussels Housing): It's really important to avoid speculation in the future and to lower the costs for the most vulnerable.

Charlotte Grosdidier, Lyon, France: The balance of these operations is complex, and public land control helps alleviate the financial burden of the project.

4. Can Collaborative Housing thrive in places where there is no strong support from municipalities?

Robert Temel, Vienna: I don't think so. Maybe in situations where there is no high demand for housing.

Pierre-Charles Marais, France: Yes, but especially in areas where land is cheaper. And people with low incomes will hardly participate.

Rebecca Bosch, Brussels Capital Region (Brussels Housing): No, certainly not for CH for low-income households in big cities. Without regional (or local) financial support, the CLT Brussels would not have been able to develop all their projects.

Charlotte Grosdidier, Lyon, France: Yes, projects can thrive without support from municipalities, especially in areas where land and real estate prices are low.

5. Are there more favourable conditions for Collaborative Housing organisations than for traditional for-profit developers to access public land and funding?

Robert Temel, Vienna: No, if for-profit developers accept the rules of subsidised housing, they have the same conditions. If they do not accept these rules, they are not able to buy land from the city's land fund.

Pierre-Charles Marais, France: No, absolutely not, it's the opposite! Land transfer mechanisms operate in two ways: either on the private market (with developers with lots of money) or on the public market (with developers with public approvals). In both cases, the citizens have almost no chance of "winning the competition". I usually say that a residents' collective in competition necessarily loses. This is the reason why collectives often acquire original places, which no one wants. Or they meet a "good fairy" who understands their project and prefers to choose them rather than to a traditional developer!

Rebecca Bosch, Brussels Capital Region (Brussels Housing): Yes, for instance since the official recognition of the CLTB in our regional legislation, they can benefit from a lower VAT rate (6% instead of 21%) and they receive yearly (operational and investment) subsidies from the Capital Region.

Charlotte Grosdidier, Lyon, France: There are more favourable conditions for CH projects to access land, as the city council has decided to develop a housing cooperative project for each development project with the aim of creating long-term affordable housing. Additionally, when households have income-levels under the social housing threshold, the Grand Lyon sells the land at a reduced price.

6. Have you developed Collaborative Housing projects coupled with rehabilitations of old buildings?

Robert Temel, Vienna: That was often the case in the 1980s and 1990s. Today it happens seldom because old buildings are too expensive to buy.

Pierre-Charles Marais, France: Examples of buildings: [La convention](#) (Auch), [La Basse-cour](#) (Briançon).

Rebecca Bosch, Brussels Capital Region (Brussels Housing): Yes, for example: [Verheyden – Le Nid](#).

Charlotte Grosdidier, Lyon, France: Yes, for example [Le Moulin](#).

7. How to promote Collaborative Housing also in the outskirts of cities?

Robert Temel, Vienna: In Vienna, most of the plots for collaborative housing are sold in urban development areas in the outskirts of the city since most of these areas are not in the inner city.

Pierre-Charles Marais, France: If these suburbs offer conditions of sustainability (services, public transport, etc.), the municipality can dedicate land for this purpose. In areas that are not very attractive, but where it is believed that initiatives of this type should emerge, then it is appropriate to provide support and emergence mechanisms.

At the moment, in France, Habitat Participatif France supports the emergence of citizens' initiatives in low-income outskirts. Funding is allocated to citizen groups, associations, and professionals to help them develop projects. Have a look at [our online report](#).

Charlotte Grosdidier, Lyon, France: Metropole of Lyon is composed of 59 municipalities, around Lyon there are also small municipalities where we present the cooperative housing model. We give subsidies to the Fabrique de l'habitat participatif which helps the groups to develop their projects.

8. How do you deal with EU rules to provide public land to CH lower than the market price?

Robert Temel, Vienna: Selling of land to collaborative housing projects is part of the general process in which the city's land fund sells plots for subsidised housing. Since these plots can only be used for subsidised housing, it is possible to sell them below market price.

Pierre-Charles Marais, France: in this case, the sale of land is generally associated with conditions that justify the reduction in the sale price (social criteria, obligation to build common areas or obligation of environmental performance, etc.)

Charlotte Grosdidier, Lyon, France: These rules are why we sell the land at a lower price only for households below the income thresholds for social housing.

9. With a growing housing demand, is it necessary to stimulate turn-over in CH? How?

Robert Temel, Vienna: Of course, this would be necessary. But it is not easy to achieve that. The city would have to sell more plots reserved for collaborative housing, and right now it does not look like the city was willing to do that.

Pierre-Charles Marais, France: I think it is necessary to stimulate the number of projects!

Rebecca Bosch, Brussels Capital Region (Brussels Housing): Yes, it would be necessary. CH isn't considered as social housing in our Region. So, there isn't a yearly evaluation of their financial situation. In case of rental CH for low-income households, generally speaking, there isn't much turnover.

Charlotte Grosdidier, Lyon, France: CH is not social housing, the CH are independent so we cannot stimulate the turnover.

10. Do you allocate land to Collaborative Housing in the city's spatial plan?

Robert Temel, Vienna: No, there is a political process related to each urban development area in which the city and further on the landowner decides if there shall be plots for collaborative housing in the respective area. This is usually fixed after zoning.

Rebecca Bosch, Brussels Capital Region (Brussels Housing): No

Charlotte Grosdidier, Lyon, France: No

11. What would you say to convince authorities in other countries to subsidise Collaborative Housing?

Rebecca Bosch, Brussels Capital Region (Brussels Housing): This depends of course on the CH-model used. But, for instance, by subsidising the CLT model, we get a lot of return for our investment. The balance between the expenses and the outcome is positive. Besides the financial benefits, there are also other benefits such as the emancipation of the residents (who are mostly vulnerable groups), the involvement in the neighbourhood, the creation of social links, etc.

Charlotte Grosdidier, Lyon, France: We decided to develop cooperative housing because the pressure on social housing has increased and the property price have significantly increased, with these buildings we develop **Sustainable affordable housing**.

Note: a recent article about construction costs of CH vs. mainstream housing:

Brysch, S.; Gruis, V.; Czischke, D. Sharing Is Saving? Building Costs Simulation of Collaborative and Mainstream Housing Designs. *Buildings* **2023**, *13*, 821. <https://doi.org/10.3390/buildings13030821>

12. What is NETCO doing to promote the benefits of Collaborative Housing to municipalities who are not currently interested or aware about the CH models?

Rebecca Bosch, Brussels Capital Region (Brussels Housing): Talking to other cities/regions who are already implementing CH, might encourage them to study the possibilities in their city and to establish themselves a CH model. So, these meetings/conferences are very important in the promotion of the benefits of CH in Europe.

13. How does this Living Lab you mention work?

Robert Temel, Vienna: The Living Labs are part of the CO-HOPE research project. In Vienna, we invited people interested in collaborative housing and people living in such projects to participate in a few workshops.

Approx. 40 people answered that they are interested, coming from approx. 20 different existing projects. We organise real-life workshops and online workshops, usually around 15–20 people participate in the in-person workshops and around 5–10 in the online workshops. We collected important topics during the different phases of the project development – things that did not work well, things that worked well or are important, things that should be thought of or considered, etc.

We did this collection and a discussion about these aspects during four workshops until now. Over the summer, I will write a first draft of the design process that shall be the result of the Lab in the end. In the autumn workshops, we will further discuss, refine, and complete this draft.

Other living labs are organised in Lyon by urbaMonde, and in Sweden by Lund University. In December, we will have an event in Vienna with participants of the CO-HOPE research project and with local stakeholders to discuss the process. In the end, the process shall be a tool to develop future CH projects with specific focus on affordability, social inclusion, and health.



5. Toolbox for Community-Led Housing

Networks, publications, and mapping:

- * [CoHabitat Network](#): Publications, webinars, events.
- * [CoHabitat.io](#): wiki world map for CLH projects.
- * [CoLab Mapping Project](#): CLH map and description for some European countries.
- * [Cooperative Housing International](#): resources on Cooperative Housing worldwide.
- * [Center for CLT Innovation](#): publications and database on CLTs worldwide.
- * [European CLT Network](#): resources on CLTs in Europe.
- * [Network of Cities for Collaborative Housing \(NETCO\)](#), Europe.
- * [Cities engaging in the Right to Housing](#), case studies, webinars.
- * [Community-Led Homes](#), UK database, toolkit for local authorities.
- * [Collaborative Housing webguide](#), FAQ, descriptions of CLH models.
- * [World Habitat's Global Community Led Housing Programme](#), award winners, publications.

Recent research projects:

- * CHIC [Collaborative housing and innovative practice in social care](#), UK.
- * CO-HOPE [Collaborative Housing in a Pandemic Era](#): Austria, France, Spain, Sweden (+ cases from Denmark and Finland).
- * MICOLL [Migration and Housing: Meeting Refugees' Housing Needs through Collaborative Housing Programmes](#): Austria, Sweden, UK.
- * RAPSODIA [Recherche Action Participative, Solidarité, Domicile, Innovation dans l'Âge](#), France (+ cases from Belgium and Germany)
- * SHICC [Sustainable Housing for Inclusive and Cohesive Cities](#): Belgium, France, UK.