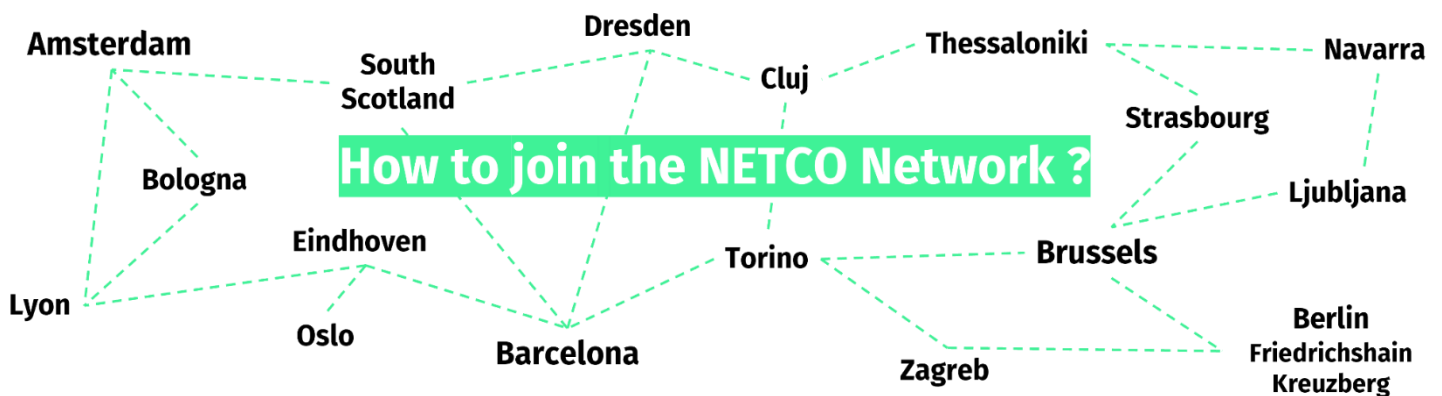


Network of Cities for Collaborative Housing

NETCO NETWORK OF CITIES FOR COLLABORATIVE HOUSING

2023-2024 Peer Exchanges
Policy Recommendations



Funded by
the European Union



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1. What is NETCO?

NETCO is the European **Network of Cities for Collaborative Housing**.

This network emerged thanks to a proposal from the City of Barcelona and funding from the European Commission's Citizen, Equality, Rights and Values programme (CERV) to promote peer learning and exchange among municipal public servants, practitioners, and civil society organisations on forms of **Collaborative Housing (CoH)**.

The main objective of NETCO is sharing knowledge and expertise regarding Collaborative Housing amongst European local and regional governments. In addition, NETCO raises awareness and cooperates with civil society and research institutions.

An increasing number of European cities are enabling the development of Collaborative Housing, responding to growing demands of civil society for more affordability, community, and democracy in urban housing. This is resulting in sustainable, inclusive, and often permanently affordable housing projects. This can in turn positively stimulate neighbourhood social and cultural life.

NETCO is networking local and regional governments that have established Collaborative Housing practices with others that are just getting their Collaborative Housing programs off the ground. The Network is now open to additional member cities and regions.

NETCO partners in the first phase (November 2022-April 2024):



- Amsterdam** (City)
- Torino** (Represented by Associazione Urban Lab)
- Barcelona** (City)
- Bologna** (City)
- Brussels** (Capital Region)
- Cluj-Napoca** (Metropolitan Area Intercommunal Development Association)
- Dresden** (City)
- Dumfries** (South of Scotland Community Housing)
- Eindhoven** (City)
- Friedrichshain-Kreuzberg, Berlin** (Represented by id22)
- Ljubljana** (Municipal Public Housing Fund)
- Lyon** (Grand Lyon Metropolitan area)
- Navarra** (Regional government)
- Oslo** (City)
- Strasbourg** (Metropolitan area)
- Thessaloniki** (City)
- Zagreb** (City)

2. What is Collaborative Housing for NETCO?

Collaborative Housing is an **umbrella term for a large spectrum of housing models** involving residents and other stakeholders. Such initiatives exist in most countries without public funding but often depend on public support to deliver affordable homes.

Find further information on Collaborative Housing definitions, studies, best practices, research, and other networks at the end of this report.

For NETCO: Collaborative Housing is where **public interest** overlaps with **community interest**, a fruitful partnership between local government and groups of residents or community housing developers to provide and manage affordable and sustainable housing solutions (see diagram on next page).

BASIC REQUIREMENTS:

- **Shared common spaces** for the use of residents.
- **A resident's organisation** (association, cooperative or other legal form) to take care of general administration and coordination as well as to work with the management of the building's shared spaces.
- **Participation of residents and/or their organisation in decisions** regarding housing costs, changes to their built environment, and admission criteria for new residents.

ADVANCED REQUIREMENTS:

- **Affordable homes.** Projects can have diverse types of land tenure and costs can be below market value or combine social and market prices.
- **Non-speculative land tenure or qualified resale mechanisms** to ensure permanent affordability (Community Land Trusts, housing cooperatives, cohousing on public land, among others).
- **High involvement of future residents in the conceptualisation and design phase** of the building(s), developing a common vision of their project (cohousing).
- **Interactions between the building(s) and the neighbourhood** through shared facilities or mixed uses and/or resident-led activities with local community organisations and neighbours (cultural, social, solidarity...).
- **Social integration of vulnerable population groups** (depending on each context and local target groups).

It is worth noting that a majority NETCO members consider one or some of the advanced requirements above as basic for their local Collaborative Housing definition and policy.

Collaborative Housing **where speculation is possible** exist in European cities but are not reliant on public funding and support.



Collaborative Housing for NETCO



Legal framework: Cooperatives, social rental, among others.:

- Target groups (low- middle income, mixed...)
- Affordable rents or costs.

Funding: Public, private savings and loans, self-help.

Developer: Self-development, limited-profit developer.

Tenure: Social rental, collective or individual ownership.

Governance: Public and community representatives.

Examples: Housing cooperatives, residents' coops, Community Land Trusts, cohousing on public land...

Legal framework: Social or affordable housing:

- Target groups (low- middle income).
- Affordable rents or costs.

Funding: Public, private savings and loans.

Developer: Limited-profit developers, housing associations.

Tenure: Social rental or individual ownership.

Governance: Public actors, limited-profit developers.

Examples: Public rental homes, rental subsidy, affordable home purchase scheme...

Community Interest

Legal framework: associations, coops, self-build, informal groups, Mietshäuser Syndikat...

Funding: Crowdfunding, private savings, and loans.

Developer: Self-development, collective forms.

Tenure: Collective or individual ownership.

Governance: Community-driven.

Examples: Cohousing, Intentional communities
Informal settlements upgrading, occupations...

Legal framework: planning & building standards.

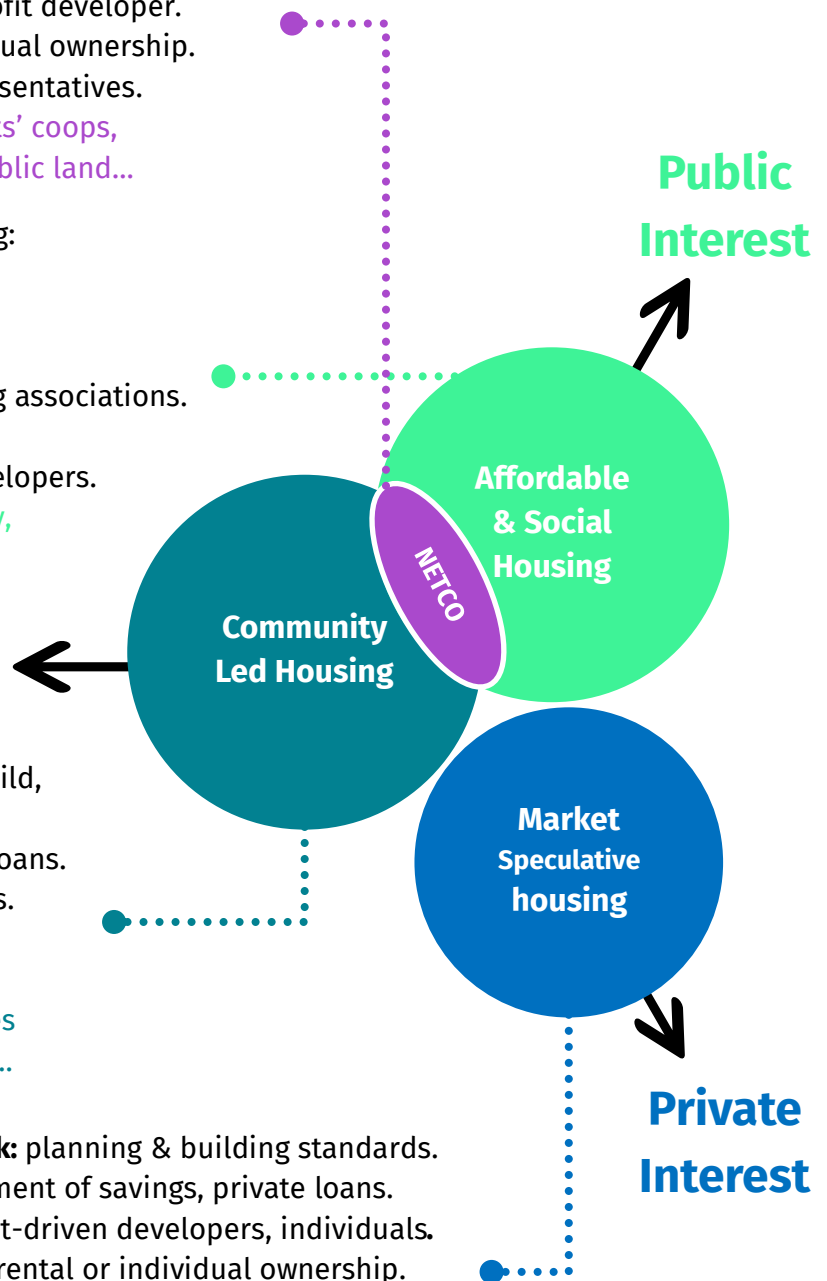
Funding: Investment of savings, private loans.

Developer: Profit-driven developers, individuals.

Tenure: Private rental or individual ownership.

Governance: Individual arrangements.

Examples: Private homes purchase, Co-living, Investment real estate...



3. Current development of Collaborative Housing and bottlenecks for scaling up

A survey made of NETCO partner cities identified their current stage of development regarding Collaborative Housing policies and what barriers are hindering its growth in their local context.

Advancement of current NETCO members in developing Collaborative Housing policies:



*The table below shows the responses of the 17 current NETCO members on **how significant the following factors are for the development of Collaborative Housing** in their context.*

	EU guidelines or policy framework	National or regional legal framework	National or regional funding schemes	Private bank funding schemes	Political will from local politicians	Technical knowledge of municipal public servants	Technical knowledge of other actors	Civil Society mobilisation	International crises context
A lot	1	9	12	6	8	3	4	9	2
Significantly	6	7	3	8	8	10	10	7	7
Not Significantly	7	1	2	3	1	4	3	1	8
Not at all	3	0	0	0	0	0	0	0	0

All participating cities consider four factors to be significantly impacting the development of Collaborative Housing: national or regional **Legal Frameworks** and **Funding Schemes**, **Political will** from local decision-makers, and the **mobilisation of Civil Society** in favour of Collaborative Housing. The role of **private banks** is also significant, as the absence of private loans for collective projects can prevent such projects from thriving in a region.

The next table shows the **level** (municipal, regional, national or EU level) considered by respondents to be most **responsible for generating the hoped-for positive changes**:

	Funding	Strategy/ planning	Political will	Empowerment/ learning	Legal framework	Land allocation	Network/ Knowledge transfer	Policy framework/ guidelines
Municipal	5	4	5	6	0	6	0	0
Sub-national regional	5	4	1	1	0	0	2	0
National	9	1	1	0	7	0	0	1
EU	8	0	0	0	0	0	3	4

Depending on the country, housing planning and funding can be the responsibility of municipal, regional, or national administrations. Respondents highlighted the importance of political will, a planning strategy at the local level (municipal and regional) and the allocation of municipal land for projects.

Respondents consider that legal frameworks depend on the national level. They mention funding at all levels, especially at national and EU levels. The EU is also the scale for **policy frameworks and guidelines for member-states**.

Both tables show that **technical knowledge and empowerment of public servants** is important to advance the implementation of Collaborative Housing programmes and policies. Respondents see the European scale as relevant for networking and knowledge transfer. **This is the aim of NETCO**.



Bologna, NETCO visit to Il Giardino dei Folli cohousing, April 2023

4. NETCO Exchanges: Learning from the Field

Initial NETCO Exchanges (November 2022 - April 2024) included four field visits to cities with experience in promoting ground-breaking Collaborative Housing projects: **Bologna, Barcelona, Berlin, and Brussels.**

Each meeting, including conferences and project visits focused on four important topics related to Collaborative Housing:

- **Legal Frameworks**
- **Sustainable Innovation**
- **Funding**
- **Inclusion**

A. Bologna meeting: Legal Frameworks for Collaborative Housing

Legal Frameworks refer to the diverse legal and/or statutory provisions and administrative regimes that municipalities and regional governments adopt to allow and support Collaborative Housing practices. These Legal Frameworks can include relevant legal provisions related to the following aspects of housing development:

- Local and regional authority powers and practices regarding selling or leasing land and property.
- Planning and permitting powers and obligations.
- Local, regional, and national tax frameworks.
- Charity and non-profit frameworks, restrictions, and protections.
- Legal organisational and ownership structures for developing and managing housing.



Bologna, NETCO Conference, April 2023

The Municipality of Bologna was among the first in Italy to explore the possibilities offered by cohousing. It promotes the experimentation of innovative housing forms in public buildings, but also in private ones, through agreements with Collaborative Housing communities (cohousing, collaborative villages, or condominiums, etc.). Bologna includes CoH in the social housing regulation and defines it as follows:

Collaborative housing is characterised by a group of minimum five family units, in a building that includes common spaces, covered by an urbanistic destination bond for a minimum of twenty years. Residents are organised in a formal association or non-profit organization. The co-housers must sign a partner agreement with the Municipality and write -through a participation process- a charter of values, regulation, or statute. On its side, the Municipality supports them with waste tax benefit and volumetric incentives.

NETCO members visited three projects during the Bologna Conference in April 2023. The visits highlighted how legal frameworks developed in Bologna allow for the creation of CoH models adaptable to a wide range of social, economic, and urban planning needs. It strives to create social value through networks of relationships and reciprocity, ecological practices, and economic savings.



Bologna, Porto 15 cohousing. Picture: Fabio Mantovani - Mille Case per Bologna, 2021

1. Porto 15 cohousing

Location: Bologna, Manifattura delle Arti

Year of completion: 2017 (retrofit)

Developer: City of Bologna

Land tenure/legal form: Public ownership / rental.

Number of homes: 18 apartments.

Shared spaces: living-dining spaces with kitchen, laundry, leisure spaces, bicycle, and wood workshops.

Facilities open to neighbourhood: atrium with gallery, courtyard.

Sustainable innovations: historical building renovation with energy efficiency.

Inclusion: housing especially for people under 35 years of age with limited income.

Funding: ASP “Città di Bologna” with the Department of Youth.

Web: <https://www.porto15.it/>

The municipality of Bologna promoted Porto 15 cohousing in partnership with ASP Città di Bologna and with co-financing of the Department of Youth - Presidency of the Council of Ministers. It is the first Italian publicly managed cohousing.

Located in the historic city centre, it is a collaborative residence for people aged between 18 and 35 years. To be eligible, annual family income must be under 40.000€. Rents range from 290€ to 390€ per accommodation per month with agreed rental contracts for 6+2 years. About fifty people have been living in Porto 15 since 2017.

The Porto 15 experimentation has brought to light a new model of public housing in which residents are more than beneficiaries of a public service. They are promoters of relationships in the neighbourhood. This experience of regeneration of a public building within the framework of dialogue and collaboration between residents, institutions, and local communities, functioned as an incubator for new cohousing experiences and represented a fusion between traditional housing policies and socio-community empowerment: a laboratory of good coexistence practices.



Bologna, NETCO visit to Porto 15



2. Salus Space

Location: Bologna, Savena District

Year of completion: 2021 (retrofit)

Developer: Municipality of Bologna with sixteen partners.

Land tenure/legal form: Municipal ownership, rental.

Number of homes: 20

Shared spaces / Facilities open to neighbourhood: a multifunctional centre with art and craft workshops, a theatre, a study centre, a general store, a weekly farmers' market, vegetable gardens, an inn, and a small hostel.

Sustainable innovations: Wood construction realised with environmentally sustainable and eco-friendly materials, solar energy + energy efficiency, rainwater use, urban gardens, facilities for composting, for mushrooms and micro-greens, a nature-based-lake and a market for self-produced fruit and vegetables.

Inclusion: Homes for migrants and refugees, no architectural barriers.

Funding: Public financing and support from UIA (Urban Innovative Actions) programme.

Web: <https://saluspace.eu/>

The municipality strongly supported this “Public Cohousing” project, developed as a tool for social cohesion. It acquired the property in 2005 and in 2007 it used it to host migrant Roma families. A new process of redevelopment of Salus Space started in 2008, developing the design and activities from the point of view of environmental and economic sustainability. Salus Space presents itself as a centre of hospitality, work, culture, and welfare, and is becoming a location for participatory arts where all can experiment with new collaborative practices.



Bologna, NETCO visit to Salus Space

B. Barcelona meeting: Sustainable Innovation in Collaborative Housing

Sustainable Innovation refers to not only increasing energy-efficiency. Design and practices that encourage sharing, living, and working together also make reduction of energy and water consumption or even self-sufficiency possible.

Transformative strategies emphasising quality of housing and life are prioritised, with a strong focus on synergies among the social and ecological dimensions, including the combination of local potentials in community development and technological advances.

Sustainable Innovations can include a range of experimental, creative, and inspiring practices related to the following housing dimensions:

- Environmental technologies and ecological sustainability.
- Strategies for reducing the amount of private space needed per person, for example, with attractive community spaces, bicycle parking but no car parking.
- Affordable practices for reusing and retrofitting buildings.
- Involving residents in the management of gardens, spaces and building systems.

The NETCO Conference happened during the fourth [International Social Housing Festival](#) (ISHF) taking place in Barcelona June 6-9, 2023. Two Collaborative Housing projects opened their doors to the NETCO members during the Barcelona meeting, illustrating the innovative potential of such housing arrangements, especially when the local government works hand in hand with civil society initiatives.



Barcelona, NETCO and urbaMonde roundtable at ISHF, June 2023.

Robert Temel (independent, Vienna), Pierre-Charles Marais (Habitat Participatif France), Javier Burón (City of Barcelona), Pierre Arnold (urbaMonde), Jeroen Laven (City of The Hague), Charlotte Grosdidier (Metropolitan Area of Grand Lyon), Rebecca Bosch (Brussels Capital Region), Maite Arrondo (NETCO).

From pilot projects to a Collaborative Housing policy in Barcelona

The city council experimented with Collaborative Housing for households under the social housing income-ceiling in three phases:

- **Bilateral agreements with [La Borda](#) and [Sostre Civic](#)** (2014 and 2015): for two pilot-projects (33 homes in total). To experiment the model in new housing (La Borda) and retrofit (Princesa 49).
- **Public tenders** (2016 and 2019): eight projects (217 homes).

Competitive public tenders led to difficulties for both the municipality and the cooperatives who had to compete. The municipality critically reviewed the tendering instrument and created **new municipal procedures for affordable housing that are faster and more aligned with the non-profit sector** with the purpose of collaborating to create affordable housing solutions for all:

- **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](#)).
- **The three organisations invited their members to review project proposals** to see if they meet the ESAL criteria (technical, social, environmental); 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.
- **Revolving fund:** once the cooperatives and foundations have paid off their bank loans and enter into a profit phase through the rents of their members/tenants, 50% of the future net profit is to be annually put into a revolving fund to support other affordable housing projects within the framework of the ESAL agreement through the municipal Community Land Trust.

Objectives set to produce one thousand affordable homes on public land (99-year lease):

- 60% social rental housing by foundations (600 homes in 10 years): the municipality chooses the tenants based on the social housing waiting lists.
- 40% cooperative housing (400 CoH units in 10 years): Each cooperative chooses its members, but all must be below the social housing income-ceilings.
- Additionally, the Municipality reserves land for housing projects for older adults and for people with disabilities.



1. La Borda cooperative

Location: Can Batlló, Barcelona

Year of completion: 2019 (new building)

Developer: La Borda cooperative

Land tenure/legal form: Grant-to-use cooperative, on public land.

Number of homes: 28

Shared spaces / Facilities open to neighbourhood: Communal kitchen/dining area, guest rooms, rooftop, rented ground floor commercial space, bicycle parking, garden.

Sustainable innovations: Timber frame, passive energy design, PV panels, no car parking space, partitions between homes are removable so that bedrooms can be transferred from one apartment to another to adapt to changing household's compositions.

Inclusion: Affordable rent and low energy costs allow for social inclusion.

Funding: Equity, non-resident contributions, participatory loans, participatory titles, loans, grants.

Web: <http://www.laborda.coop/>

Barcelona Municipality owns the land and leases it to the cooperative for 75 years. La Borda serves to de-commodify housing and to avoid future speculative uses. Primary objectives also include working with a collective process of defining a new model for housing production, management, and ownership. This promotes egalitarian relationships among people, intergenerational relationships and equality between genders and ethnicities.

La Borda is neither a model for rent nor for purchase: it breaks this conventional thinking and has helped a new ecosystem of cooperative actors to emerge in Catalonia. Residents provided 18% of the budget through savings (18,500€ per household). The ethical financial services company [Coop57](#) provided 52% of the budget (equity loans and bonds) and 30% were loans and grants from the local, the regional and the national governments and crowdfunding.

This project expresses a participatory design process, and at the time of its construction, it was the tallest wooden building in Spain. The bioclimatic design incorporates internal open-air corridors and courtyards that enhance the building's comfort.



Barcelona, NETCO visit to La Borda

2. La Xarxaire cooperative

Location: Barcelona, Barceloneta district

Year of completion: 2023 (new building)

Developer: La Xarxaire cooperative

Land tenure/legal form: Grant-to-use cooperative, on public land.

Number of homes: 8

Shared spaces / Facilities open to neighbourhood: common spaces on the ground floor and roof, laundry, co-working, exhibition space for the promotion of artistic and cultural initiatives open to the neighbourhood.

Sustainable innovations: high energy efficiency, wood-steel mixed construction, solar energy, (re)use of greywater and rainwater, green roof.

Inclusion: cooperative model encourages local democracy and participation.

Funding: Public subsidies combined with privately funded cooperative shares and bank loans.

Web: <https://laxarxaire.com/>

La Xarxaire is a housing cooperative in Barceloneta committed to a transformative housing model that puts people, the neighbourhood and sustainability at the centre. Like La Borda, it benefits from a 75-year land lease from the Barcelona City Council.

The ***Xarxaire Cooperativa d'habitatge de la Barceloneta*** consists of a group of eleven adults coming from the neighbourhood, with diverse backgrounds and work, who have opted for self-management and a permanently affordable housing scheme.



Barcelona, NETCO visit to La Xarxaire

C. Berlin Meeting: Funding Collaborative Housing

Funding refers to the fiscal mechanisms and programs regulating project financing involving the planning, building and management of Collaborative Housing. Both short-term initiations, meaning access to land and loans, and the long-term financial sustainability of housing projects is significant.

Funding is one of the main challenges facing Collaborative Housing, in rental, cooperative and other ownership tenures and with or without leasehold models. Funding examples for CoH may include:

- Direct subsidies and grants as well as Indirect subsidies such as tax incentives.
- Loans and public guarantees to assist with bank loans.
- Cooperation with ethical, social, ecological, and cooperative banks.
- Non-profit land foundations like Community Land Trusts can assist with land costs.
- Subsidies to establish and maintain housing affordability.
- Solidarity funds internal to projects or between projects: crowdfunding, “wealth pools” ([Vermögenspool](#) in German).



Berlin, NETCO Conference, October 2023

Four CoH projects were visited during the Berlin NETCO Conference. These express the great diversity of Berlin’s hundreds of community-housing projects, including smaller, self-organised buildings and neighbourhoods as well as entire districts depending on the resources and capacities of the municipality.

1. Model Project Haus der Statistik. Experimental Houses

Location: Berlin, District of Mitte

Year of completion: 2025-2030 (retrofit and new buildings)

Developer: Cooperative ZUSAMMENKUNFT Berlin (ZKB) with Berlin Senate and state-owned housing company WBM

Land tenure/legal form: (Public-Civic Partnership) Land owned by City; long-term lease for cooperative owning the buildings / rental housing.

Number of homes: 300

Shared spaces/Facilities open to neighbourhood: rooms for meetings and events as well as outdoor public spaces.

Sustainable innovations: energy efficient, adaptive structures.

Inclusion: affordable and assisted-living cohousing combined with health care facilities.

Funding: Public subsidies, privately funded cooperative shares, and bank loans.

Web: <https://hausderstatistik.org>, <https://zusammenkunft.berlin/>

The Haus der Statistik civic initiative is a public-civic partnership model bringing together politics, administration, and civil society, which since 2018 has been jointly responsible for planning the redevelopment of a large site in downtown Berlin as a mixed-use, community-oriented city neighbourhood. Beyond administrative uses, spaces for art, culture, social initiatives, and inclusive forms of housing, the project includes three Experimental Houses on the site, which should serve as a laboratory and highlight for the compatibility of social and ecological sustainability in construction.



Berlin, NETCO visit to Haus der Statistik

2. Spreefeld Housing Cooperative

Location: Berlin, District of Mitte

Year of completion: 2014 (new buildings)

Developer: Spreefeld Housing Cooperative

Land tenure/legal form: Cooperative ownership combined with private homeowners' association.

Number of apartments: 60 in three buildings.

Shared spaces / Facilities open to neighbourhood: Gardens, large community spaces, workshops.

Sustainable innovations: car-free, accessible, edible landscapes, high-energy efficiency with local sustainable energy and heating systems.

Inclusion: apartments for refugees, daycare, affordable use of community spaces.

Funding: privately funded cooperative shares and bank loans.

Web: <https://www.buildingsocialecology.org/projects/spreefeld-berlin> - <https://spreefeld.org>

Located on the River Spree in downtown Berlin, the self-organised, privately financed, and managed Spreefeld Cooperative constructed three mixed-use buildings, including substantial neighbourhood gardens and space for commercial (offices and workshops), public (daycare) and community uses (meetings, education, gastronomy).

A distinctive feature is the large cluster-apartments, which provide up to 800 m² of shared-living space.



Berlin, NETCO visit to Spreefeld Housing Cooperative

2. Mietshäuser Syndikat Kumi*13

Location: Berlin, Tempelhof-Schöneberg

Year of completion: 2023 (retrofit)

Developer: self-organised residential association.

Land tenure/legal form: Mietshäuser Syndikat / Rental.

Number of homes: 15 apartments

Shared spaces: Community and meeting rooms.

Facilities open to neighbourhood: Neighbourhood Centre, courtyards.

Sustainable innovations: affordable renovation of historic buildings.

Inclusion: refugee apartments

Funding: crowdfunding

Web: <https://www.syndikat.org/kumi-13/>

Based on the model of the *Mietshäuser Syndikat* (literally “union of rental homes” in German), the remarkably diverse residential association Kumi*13 is converting this former villa - with its apartments, commercial spaces, courtyards, and a large hall - into a creative and artistic centre that is accessible to the neighbourhood. Emphasising the decommodification of housing, the project is mainly financed through a *Mietshäuser* approach to crowdfunding.



Berlin, NETCO visit to Mietshäuser Syndikat Kumi*13

D. Brussels Meeting: Inclusion in Collaborative Housing

Inclusion refers to the diverse strategies significant to developing and maintaining practices of inclusion in Collaborative Housing Best Practices. Whereas speculative housing has become one of the main drivers of social exclusion in our cities, community housing is often demonstrating opportunities for inclusion concerning income, ethnic background, sexual orientation, age and other identities and characteristics.

Examples of inclusion in Collaborative Housing may include:

- Creating open and inviting spaces and gardens.
- Income-based housing rents and costs.
- Anti-discriminatory housing measures.
- Universal design approach to ensure accessibility in all spaces.
- A range of apartment types and community spaces to respond to the diversity of lifestyles and family structures.

Brussels NETCO Conference included visits to three projects. These demonstrated the support of local and regional governments as well as the common-good approaches of regional cooperatives and the [Community Land Trust Brussels \(CLTB\)](#), in taking steps to develop affordable and inclusive housing.

Since the creation of the CLT in 2012, Brussels Housing, entity of the Brussels Regional Government, became more involved in supporting Collaborative Housing through this specific model. CLTB's vision was perfectly in line with the regional administration's objectives and received support from the region to adapt the legislation to recognise it as a non-profit housing provider eligible to social housing funding schemes (core and investment subsidies, low-interest loans, reduced VAT on real estate transactions, etc.).

In fact, 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 speculation is impossible. In addition to purchasing land and developing housing projects, CLTB's staff does community work with residents and organises neighbourhood activities. CLTB's board of trustees is composed by one-third of residents, one-third Brussels-based civil-society organisations, one-third public authorities.



Brussels, NETCO conference, January 2024

1. CALICO - Care and Living in Community

Location: Brussels, Forest Municipality

Year of completion: 2021 (new buildings)

Developer: Belgian Land

Land tenure/legal form: CLT land leased to diverse types of owners.

Number of homes: 34

Shared spaces / Facilities open to neighbourhood: One shared apartment, one shared space open to the residents and the wider neighbourhood, garden.

Sustainable innovations: Birth and end-of-life facilities

Inclusion: two Housing First units, Feminist cohousing (Angela D), intergenerational cohousing (Pass-ages)

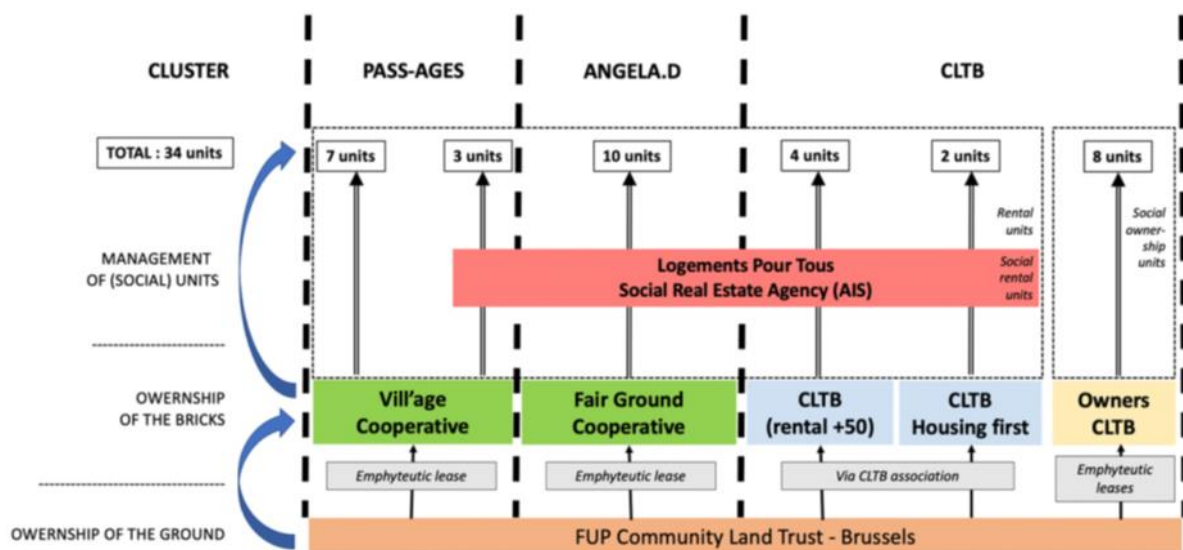
Funding: Urban Innovative Action (UIA) Programme, Brussels Capital Region, individual bank loans (homeowners)

Web: <https://www.cltb.be/calico>

The CALICO (CAre and Living in COmmunity) project was co-funded by the Urban Innovative Actions Programme (UIA) and developed by eight partners including the Brussels Capital Region, the Community Land Trust Brussels (CLTB), non-profit associations, another administration and a university for the monitoring and evaluation of the project.

The values of **mutual care, gender equality, and permanently affordable housing** are fundamental to CALICO. All the homes and shared facilities are kept out of the speculative market as the land belongs to CLTB.

Illustration of the different forms of tenure in the CALICO project



Complementary housing options at CALICO:

- The [Pass-Ages](#) cluster consists of **10 units**: 7 cooperative members are both shareholders and tenants of the "Vill'ages de Pass-ages" cooperative and 3 other shareholders of the cooperative are social tenants through the Social Real Estate Agency "Logement pour Tous".
- The [Angela.D](#) cluster consists of **10 units** made available to women in the context of access to social housing. They are all social tenants of the "Fair Ground" investment cooperative, via the rental management of the Social Real Estate Agency.
- The [CLTB](#) cluster consists of **14 units**: 8 CLTB members with limited income; 4 social tenants over 50 years of age from the CLTB Foundation via the rental management of the Social Real Estate Agency; and 2 "Housing First" social tenants (direct access to housing for homeless people), from the CLTB foundation via the rental management of the Social Real Estate Agency and a partnership with the association Diogènes and the Public Centre for Social Welfare (CPAS) of Forest.

Shared facilities:

- 2 common areas remain the property of the CLTB Foundation, which mandates the Social Real Estate Agency to manage them in collaboration with the residents' collective: a guest apartment and "Le Delta", an outdoor and indoor accessible space, open to all without discrimination currently rented to a local association and co-managed by users to encourage daily connections among neighbours.
- The Birth facility, End-of-life facility and the consultation space of the Pass-ages project remain the property of Pass-ages. Another association does the daily management of these facilities ("Les sources", founded in 2021).



Brussels, NETCO visit to CALICO

2. Casa Viva

Location: Brussels, Central District

Year of completion: 2018 (retrofit)

Developer: LivingStones cooperative

Land tenure/legal form: Cooperative ownership, flats rented by a social housing agency.

Number of homes: 12

Shared spaces / Facilities open to neighbourhood: Kitchen and meeting hall of the association FORUM open to the neighbourhood (meals, social and cultural activities), rooftop with vegetable garden.

Sustainable innovations: timber construction, cork, hemp and cellulose insulation, wooden cladding, photovoltaic panels, heat pump, rainwater harvesting.

Inclusion: Solidarity homes, intergenerational.

Funding: LivingStones financing, bank loans and public grants.

Web: <https://www.livingstones.be/la-casa-viva>

Casa Viva is a flagship project of LivingStones, a social interest real estate cooperative created with capital from three social housing rental agencies (Agences Immobilières Sociales) and private investors. Casa Viva includes twelve solidarity and intergenerational housing units for elderly people and low-income, young families. Seven of these housing units are accessible to persons with reduced mobility. The social housing agency [Baita](#) manages the apartments. A primary goal is fighting discrimination and residential exclusion through Collaborative Housing.

On the roof of the building, a common terrace and a vegetable garden provide a meeting place for residents and the neighbourhood. On the ground floor is the Forum, a service centre where residents of the building and neighbours can meet, get fresh meals every day and join socio-cultural activities. The former owner, La Centrale Jociste, transferred the ownership to the cooperative in exchange for shares. The project is exemplary in terms of inclusion, energy, and environmental aspects.

The funding is a mix between equity of LivingStones (44%), a bank loan (40%) and public grants for the energy-efficient retrofit (16%).



Brussels, NETCO visit to Casa Viva

5. NETCO Policy Recommendations

The following recommendations regarding Collaborative Housing (CoH) are primarily based on input from NETCO partners and their experiences in developing CoH programmes and projects. However, they do not reflect the position of every partner city and region of NETCO, as national and cultural contexts lead to different approaches and solutions for the same challenge.

NETCO Recommendations to Cities:

1. **Think ahead: A common good, long-term vision of living and ageing in communities leads to sustainable choices for all.**



Collaborative Housing projects giving residents and the neighbourhood a voice demonstrate sustainable developments such as pioneering energy-saving technologies, green roofs, gardens and rainwater collection, shared cars, adapted designs of homes and shared spaces to cope with climate change.

2. **Advocate: Identify the legal and administrative barriers that slow down the promotion and development of Collaborative Housing.**



Advocate for changes at regional and national levels through networks of mayors and cities, members of regional and national parliaments, senators, public officials in ministries, etc.

3. **Be ambitious: Set CoH objectives for the coming years in your urban development and housing plans.**



For example, 100 CoH homes a year, 1 CoH project in each new development, 50% of building retrofit projects through CoH partnerships, etc.

4. **Train practitioners: Invite professionals involved in developing CoH and affordable housing projects to share knowledge, experience, and recommendations.**



Municipal employees, social housing developers, architects, notaries, public and private banks will all need to adapt their practices.

5. **Finance process facilitators: Technical and social expert advice is key for a successful collaboration.**



Experts can empower groups of future residents and mediate between them and the city or developer. Future residents should choose and hire the facilitators, but cities councils can help financing their work which will be essential to reach a collective understanding and necessary agreements from the co-design, construction, and residential phases.

6. **Lease public land: Renewable, long-term land leases are a win-win option.**



Instead of selling public land, which will eventually feed the speculative market, public land leases reduce initial project costs and ensure housing will remain permanently affordable.

7. **Foster collaboration: Reducing competition and tensions between community-driven and developer-led CoH increases transparency and efficiency.**



While most cities open competitive tenders to access public land, others like Barcelona, have set up an agreement with all CoH-developers so that they collaborate to propose a single project for each plot of municipal land offered for long-term leases.

8. Facilitate access to loans: Municipal stimulation loans or guarantees for a public or private bank loan can make the difference in securing financing.



New CoH-developers (cooperatives, CLTs...) or self-organised developers (cohousing) struggle to get loans because they do not have assets to use as guarantees or equity.

9. Support shared spaces: Create innovative funding mechanisms for Collaborative Housing community spaces.



These spaces are essential to foster a cohesive community but are difficult to fund for both social housing developers and residents. Municipal long-term loans, public investment in projects, community-oriented rent agreements, and mixed-use spaces open to the neighbourhood are options to explore.

10. Experiment: Pilot projects are key to demonstrating new ways of producing sustainable and affordable housing.



Initial projects may not be perfect but will show where improvements are possible. Financial schemes, construction methods and project roadmaps need to be experimented and then scaled up. Residents of existing projects can share their experiences to inspire and advise the next generations.

NETCO Recommendations to the EU

11. Set guidelines: The EU could encourage member states to adapt legal frameworks concerning affordable housing provision to facilitate Collaborative Housing.



Communicating Best Practices and offering guidance to member states is necessary to assist local governments in overcoming barriers by experimenting with innovative CoH.

12. European calls: More practitioners would work with CoH if it were more visible.



European contests of ideas, best practice collections, research, audiovisual productions, international field trips, and more initiatives would help put CoH in the spotlight.

13. Co-fund groundbreaking projects: Pilot projects are useful in countries and cities where there is no or little Collaborative Housing experience.



European funding cannot be a permanent solution to funding innovative projects, but it can inspire local stakeholders to replicate and scale up projects with local funding.

14. Revolving funding: Establish a European funding facility to give loans to sustainable, affordable housing projects that they can use as collateral.



CoH-developers from different countries could take low-interest loans and pay them back to the revolving fund when they receive a larger loan from a local bank.

15. Fund research and advocacy: Transnational Collaborative Housing knowledge production can convince reluctant regional stakeholders to support it.



For example, the banking, impact funding and insurance sectors.

6. How to join NETCO?

NETCO is a non-bureaucratic and flexible space for members to interact and work together in on-line and in-person formats. There is **no membership fee**, but members must adhere to the mission, vision, and objectives of the Network.

NETCO is a network of local and regional governments, represented by public servants and/or elected policymakers. Other types of strategic stakeholders can become partners of the Network but do not participate in the core group of leading and associate members.

Roles for members:

Leading members. Cities/Regions that actively contribute to the Network financially and/or in-kind and can therefore participate in strategic decision-making:

- **Financial contributions:** contributors will appear as co-sponsors of the network.
- **In-kind contribution:** time for fundraising for the Network (submissions to EU or other calls for funding); active participation in organising online or in-person events; contribution to the knowledge-sharing on a regular basis.

Associate members: Cities/Regions who participate in the proposed activities but do not (yet) take a leading role in the Network.

Partner organisations: Non-governmental organisations active in the field of Collaborative Housing wanting to participate in exchanges and joint initiatives (Civil society organisations, knowledge platforms and researchers, financial institutions, affordable housing developers and their federations...).

If you are interested in joining NETCO as a Leading member, an Associate member, or a Partner organisation, please reach out to us: netcoprojectcontact@gmail.com



Berlin, NETCO field visit, October 2023



Resources on Collaborative Housing

Concepts, Cities and Collaborative Housing:

- [Collaborative Housing in Europe: Conceptualising the field](#) 2020. Housing, Theory and Society, Volume 37, Issue 1 (7 online articles)
- [TOGETHER. Towards Collaborative Living.](#) 2023. Darinka Czischke, et al. TU-Delft OPEN: Naioio publishers:
- [Why and how cities can promote affordable and sustainable Collaborative Housing.](#) 2023. Pierre Arnold. urbaMonde. CoHabitat Network.

Cooperative housing, Community-Land Trusts, Affordability, Inclusion

- [Access to land and finance for community-led housing. Case studies.](#) 2022. urbaMonde
- [Catalytic capital investment as an enabler of affordable rental and cooperative housing in Central and South-Eastern Europe.](#) 2022. MOBA Housing SCE.
- [Cohousing Inclusive: Self-Organized, Community-Led Housing for all.](#) 2017. Id22.
- [Community Land Trusts in Europe. Case Studies.](#) 2021. SHICC project.
- [European Community Land Trust Network.](#) 2023. ECLTN.
- [International policies to promote cooperative housing.](#) 2020. Carles Baiges, Mara Ferreri & Lorenzo Vidal. Barcelona: La Dinamo, Lacol, CIDOB.
- [On common ground: International Perspectives on the Community Land Trust.](#) 2020. John E. Davis, Line Algoed & María Hernández-Torrales (eds.). Madison: Terra Nostra Press.
- [Social-Ecological Cooperative Housing.](#) 2023. Michael LaFond/id22. Berlin: Jovis.

Resilience and Care in Collaborative Housing:

- [Collaborative Housing and Innovation in Care.](#) 2024. Karen West et al. CHIC project. University of Bristol.
- [Collaborative Housing. A tool for social integration and increased sustainability,](#) 2022. Ivette Arroyo et al. Lund University.
- [Community-led housing: a concrete response to COVID-19.](#) 2021. Pierre Arnold & Nina Quintas. urbaMonde.
- [Special Co-Lab Blog Series: COVID19 and Collaborative Housing.](#) 2020. Co-Lab Research, TU Delft.

Recent research projects on Collaborative Housing:

- **CHIC** [Collaborative housing and innovative practice in social care](#), (University of Bristol 2021-2023) UK.
- **CO-HOPE** [Collaborative Housing in a Pandemic Era](#) (JPI Urban Europe 2022-2025) Austria, Finland, France, Spain, Sweden.
- **MICOLL** [Migration and Housing: Meeting Refugees' Housing Needs through Collaborative Housing Programmes](#) (JPI Urban Europe 2021-2022) Austria, Sweden, UK.
- **RAPSODIA** [Recherche Action Participative, Solidarité, Domicile, Innovation dans l'Âge](#) (Hal'Âge 2020-2023). France, Belgium, Germany.
- **SHICC** [Sustainable Housing for Inclusive and Cohesive Cities](#) (Interreg NWE 2017-2021) Belgium, France, UK.

Networks, publications, and mapping:

- [International CLT Center](#): publications and database on Community Land Trusts worldwide.
- [Cities engaging in the Right to Housing](#), case studies, webinars.
- [CoHabitat Network](#): Publications, webinars, events on Community-led Housing.
- [CoHabitat.io](#): wiki world map for Community-Led Housing projects.
- [CoLab Mapping Project](#): Collaborative Housing map for some European countries.
- [Cooperative Housing International](#): resources on cooperative housing worldwide.
- [Community-Led Homes](#), UK database, toolkit for local authorities.
- [European CLT Network](#): resources on CLTs in Europe.
- [URBACT-UIA web conference on community-led practices](#). How can cities build alternative community-led housing models? 2020.



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