Together: Towards Collaborative Living

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TOGETHER

DARINKA CZISCHKE
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Towards Collaborative Living

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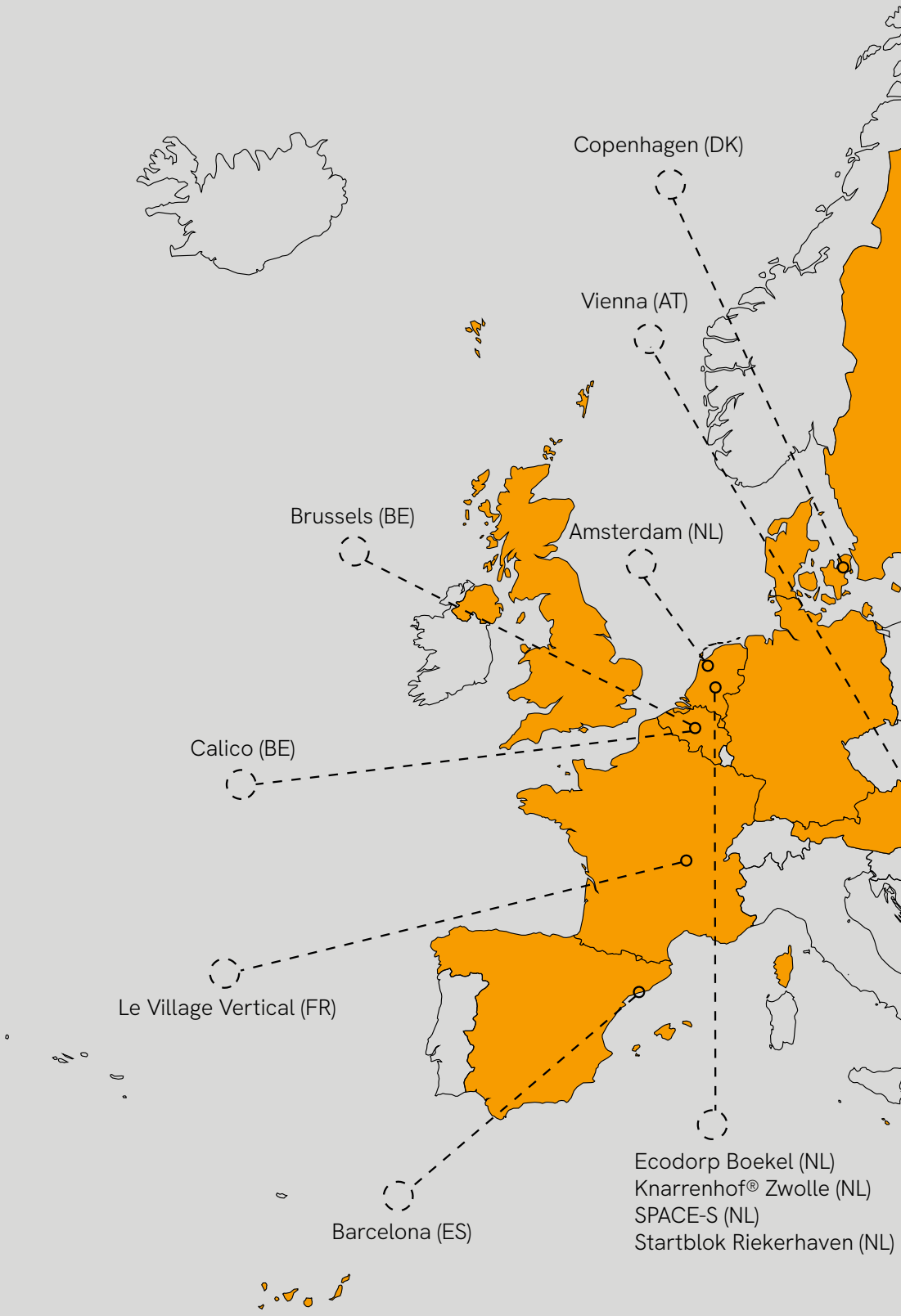
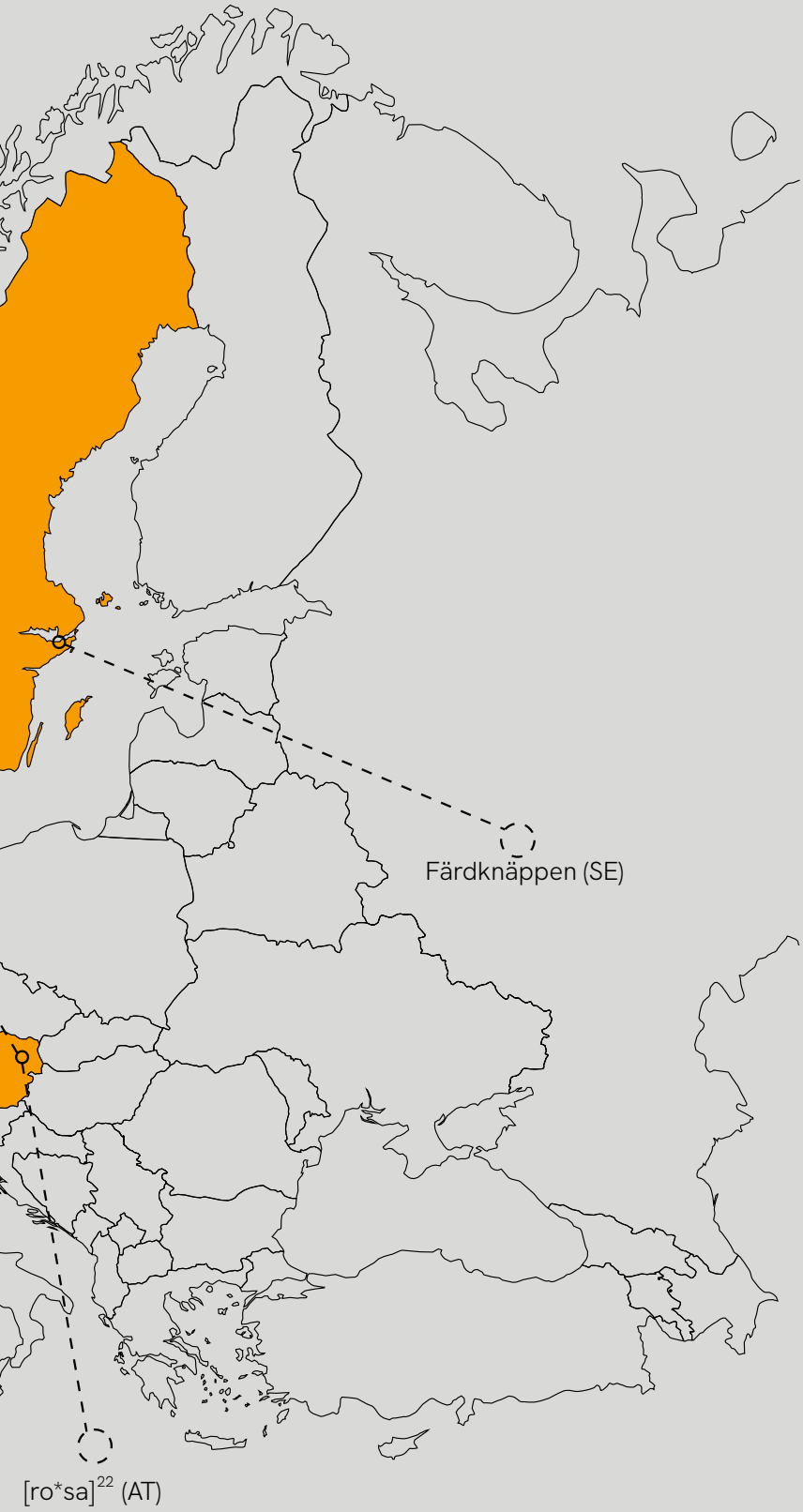
Map pinpointing the city cases and project cases displayed in the book





AT - Austria
BE - Belgium
CH - Switzerland
DE - Germany
DK - Denmark
ES - Spain
FR - France
NL - The Netherlands
SE - Sweden
UK - United Kingdom

DARINKA CZISCHKE
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TOGETHER
Towards Collaborative Living

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To Adri Duivesteijn, Ingela Blomberg
and Trevor James,
three passionate advocates
of collaborative living
who passed away
while we were writing this book.
May your legacies live on in us
and inspire many more.

CONTENTS

PREFACE

I was working in England in 2013 as director of an international housing charity when my attention turned to the potential of collective action in housing. I attended a hearing with Raquel Rolnik, the then United Nations Special Rapporteur on Housing, where she was listening to civil society representatives describing the acute housing crisis in their country. Raquel asked: 'And, what are the people doing about it?'. The audience, I sensed, did not expect such a question, and seemed unsure how to react. As a fellow Latin American, I did understand what Raquel was getting at: if institutions are not working, how is society self-organising to act? The activism and resourcefulness of people in developing countries, in the face of state and market failure, is well described by the likes of John Turner in his seminal work about self-provided housing. I asked myself the same question: what are people in Europe doing when they are confronted with the shortcomings of housing institutions?

After my encounter with Raquel, I discovered that collective action in housing was experiencing a renaissance across Europe through a variety of self-organised and self-managed collective housing projects, including cooperatives, cohousing, and Community Land Trusts. So, after ten years of working in the field of social housing in Europe, I decided to shift my focus to the study of what people are doing to provide housing by themselves, for themselves, together with others. This move was prompted by my realisation of the limitations of established housing provision actors, from government to the market, to respond to mounting housing exclusion amid multiple societal crises. This is how, in March 2015, I came to the Faculty of Architecture and the Built Environment at the TU Delft. Thanks to being awarded the Delft Technology Fellowship, I started a research strand on collaborative housing in Europe. I visited dozens of such projects all over Europe talked to residents, architects, planners and researchers; I stayed in these houses and joined their communal meals. I became fascinated by the ideals, commitment and resilience of these groups, and by the creativity and innovation of their social organisation and architectural designs.

Another milestone took place in the summer of 2017, when I visited the Vitra Design Museum's exhibition 'Together! The New Architecture of the Collective', curated by Ilka and Andras Ruby. I was impressed by the quality of this work and by its appeal to the public. Back in the Netherlands, I discussed the idea of bringing the exhibition to Delft as a way of kick-starting a debate about the possibilities of collaborative living forms in the Netherlands. This was the beginning of Project Together!, a partnership between the TU Delft, the municipalities of Delft and The Hague, the Province of South Holland, architecture firm Inbo, Platform 31 and the Dutch Ministry of the Interior (BZK). Although the COVID-19 pandemic stood in the way of bringing the Vitra exhibition to Delft, Project Together! organised a knowledge programme in the autumn of 2021. We invited thinkers and doers from the Netherlands and abroad to exchange their knowledge and experience about collaborative living in a series of activities. The highlights of the ideas and discussions held during those weeks are documented in a short movie and in this book. The goal of our book is to bring the knowledge and inspiration from Project Together! to a larger audience. We want to spur a new approach not only the current housing crisis, but to a number of connected societal challenges, whereby residents are at the centre of the planning, design, management, and governance of their living environments.

This book centres on developments in Europe, particularly in the Netherlands, while recognising that collaborative living forms also exist in other parts of the world. Amid the doom and gloom of current global events and the wider need for a transition to a more sustainable way of living, we believe that this book can send a positive message on what we can do to improve the way we live.

Project Together! is the collective work of many people who are passionate about fundamentally changing how we think about and build our living environments, where collectivity and sharing are central. Their names are acknowledged at the

end of this book. I would like to especially thank Vincent Gruis, who believed in Project Together! and in my capacity to steer this ship into port despite the turbulent pandemic times. Last but definitely not least, Marije Peute and Sara Brysch, my co-authors in this book, have provided crucial support and inspiration throughout the process.

Darinka Czischke
Delft, April 2023

HOW TO READ THIS BOOK

The book is structured in five chapters that loosely follow the structure of the knowledge programme, Project Together!, which took place in the autumn of 2021 in the Netherlands. Over the course of six weeks different activities were organised around three themes: why collaborative living matters; how collaborative living comes about; and the action required to create more collaborative living environments in the future.

The text is complemented by separate **case boxes** and two sets of cases: **cities** and **projects**. They are referred to throughout the book, and the geographical location of the cases is shown in the inner front and back covers.

In addition, QR codes have been included for online resources, notably the Co-Lab Mapping project, the Project Together! movie, and short videos about collaborative housing projects.

COLLABORATIVE LIVING: WHAT'S IN A NAME?

1 COLLABORATIVE LIVING: WHAT'S IN A NAME?

Imagine a neighbourhood where residents discuss how they want to live. They meet regularly to exchange their views on things like how to make best use of the scarce space to provide new homes for those who need them; ways to live more sustainably, to reduce their environmental footprint; and how to make housing more affordable for people of different income levels. But they also think about the future, about how they can stay in their homes when their children fly the nest, and they grow old. Many of those living on their own feel a bit lonely, both young and old. They realise that they can actually benefit from pooling their resources to achieve common goals; they can share more and own less. They can collaborate to build not only a home, but also a community. This is what we call collaborative living.

Figure 1 **Defining characteristics of collaborative living forms**

Collaborative living refers to a wide range of practices of collective self-organisation that people engage in to plan, organise, build, and manage housing for themselves in collaboration with others. This term is closely related to the concept of 'collaborative housing',[1] which has become popular since the 1990s, when researchers on both sides of the Atlantic started to study the re-emergence of these housing forms in Western societies. Our choice for 'collaborative living' in this book reflects our aim to go beyond the building and out into the neighbourhood scale. As examples in this book will show, housing projects based on the principles of collaboration and sharing often contain non-residential functions that people in the surrounding area can enjoy, thereby creating the conditions for vibrant and socially connected places.

In the Netherlands, collaborative housing emerged in the 1980s in the shape of 'Centraal Wonen', the Dutch version of the cohousing model that originated in Scandinavia in the late 1960s. More recently, the 'wooncoöperatie' (housing cooperative) has been gaining ground, and cluster homes for seniors, such as the Knarrenhof® model, are increasingly popular. Elsewhere in Europe, collaborative housing models include 'Bofeaelleskab' (Denmark), 'Kollektivhus' (Sweden), 'Baugruppen' (Germany, Austria), 'Genossenschaften' (Switzerland, Austria, Germany), 'Habitat Participatif' (France), 'Miethäusersyndikat' (Germany and, more recently, variants in Austria and the Netherlands), 'Community Land Trusts' (England, Belgium, France) and 'Cooperativas en cesión de uso' (Spain) and many other local variants.

To identify what constitutes collaborative living, projects have to comply with five main characteristics [**figure 1**]. First, the group develops a common vision of how they want to live together. Second, next to their own private space, residents share some common spaces, social activities, and a number of practical tasks, for example, cleaning common areas or cooking meals for the whole group. Third, residents choose to live like this, in other words, they are not forced to share out of necessity. Fourth, all of this requires collective decision-making by the group, starting as early as the conception and design of the project and continuing to the day-to-day management and maintenance of the project once it is inhabited. Fifth, (future) residents are involved throughout the different stages of the realisation of their project.

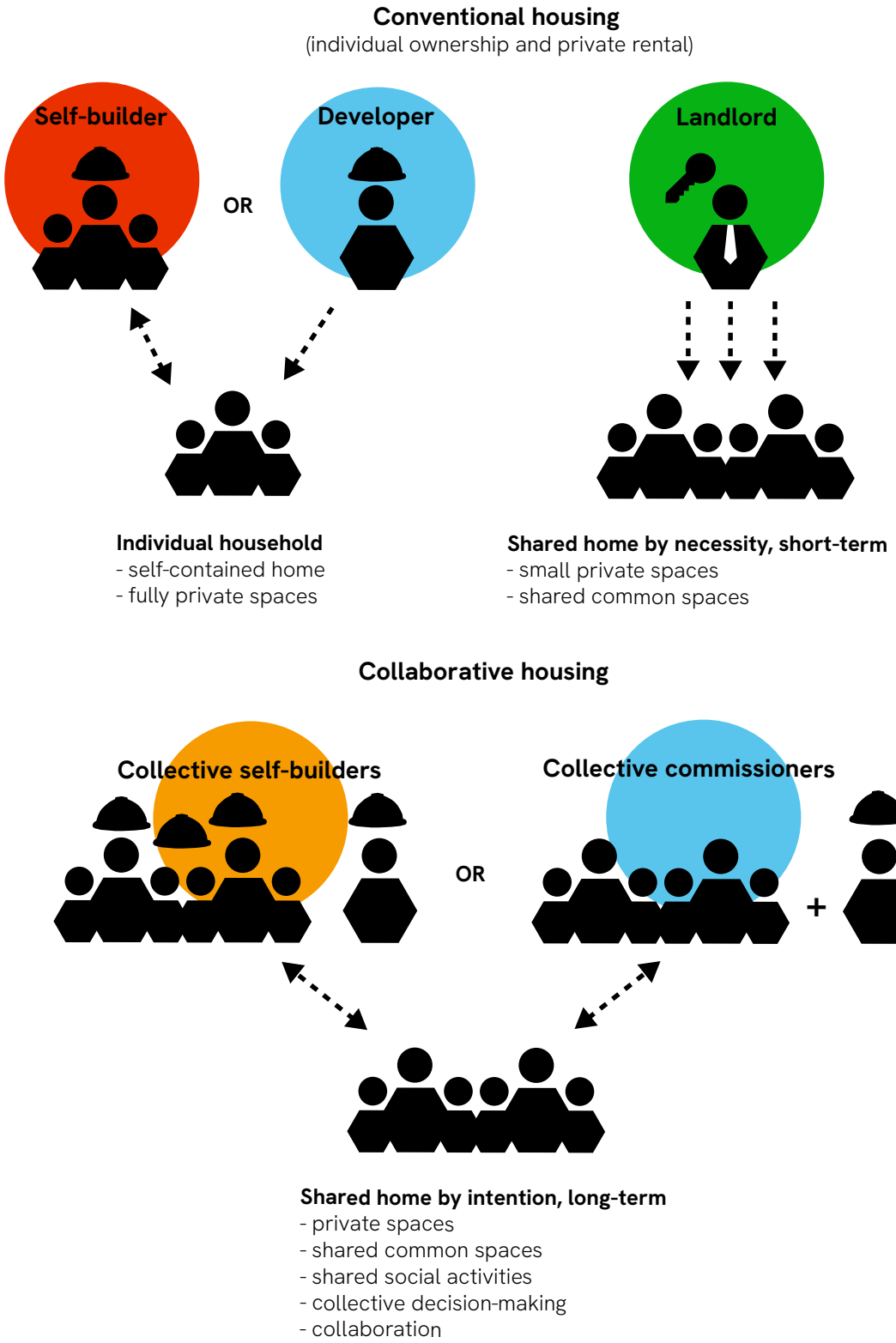


Figure 2 **Conventional versus collaborative housing provision**

What Makes Collaborative Living Different from Mainstream Housing?

Living collaboratively is about people coming together with a shared vision of how they want to live. They put their time, skills, and personal resources into a process of co-production of their private and common living spaces. In contrast, mainstream housing developments provided by the market consist of private self-contained units, either for ownership or rent [**figure 2**]. In the private rental sector, shared accommodation is becoming increasingly common in cities across the world, especially with worsening housing affordability. Shared living in the conventional rental market consists of a house or flat rented by someone together with others, often strangers, sometimes friends, on a temporary basis. This type of living arrangement is typically found amongst students or young professionals. In this case, each person has limited private space, usually only their bedroom, and shares most common areas. This housing is generally provided by a landlord, either private or institutional.

In collaborative living, people deliberately choose to live in close contact with others and to share a number of facilities and activities with the other residents.[2] Architecturally, in most collaborative living projects, each household has exclusive use of private spaces: the bedroom, a kitchen and a bathroom, and a small sitting and dining room. In addition, households enjoy a number of generous shared spaces, such as a common kitchen and dining room, a laundry, and even a carpentry workshop, a gym and, in Nordic countries, usually a sauna. In some projects, private spaces can be smaller than in traditional dwellings if they share facilities normally found in a home, such as a washing machine, guest bedroom, etc. Furthermore, residents self-organise in committees to carry out a number of maintenance and management tasks as well as social activities for children, the elderly and whoever else lives there.

Collective decision-making is the most complex characteristic of collaborative housing: since the group is in charge, they need to make all of the decisions about the house together. In many cases, collaborative housing projects are built entirely or partially through self-build with residents themselves putting a lot of their own effort into the undertaking: they contribute their 'sweat equity' to build the common home.[3] There are also projects where residents are not involved in the building phase, for example, housing for the elderly or for people with limited time, as well as in projects that are developed in partnership with a social housing provider, an architecture firm, or a construction company [see **chapter 3**].

A New Term with a Long History

'I would say that not living together is an anomaly. It's normal, and it always was normal, to live in larger communities together.'

Ilka Ruby, curator, at the BK Talks, Project Together!

While the labels that we give to collaborative living forms are fairly recent, collective self-provided housing and shared living forms have a long tradition. Throughout history, communal living forms were the norm across the world. Only after the Industrial Revolution in the late eighteenth century did the modern nuclear family and the single-family home become a dominant way of living, built on the separation of domestic and productive spaces.[4]

In the nineteenth century, housing cooperatives emerged in Europe as part of the workers' movement. A milestone was the creation of the cooperative principles in 1844 by the Rochdale Equitable Pioneers' Society, a group of workers who pooled their collective capital to set up a grocer's shop offering food at affordable prices. The seven cooperative principles set up by this group are regarded as the origin of the modern cooperative movement. Ever since, cooperatives have spread across the world and proved a resilient model based on mutual help and solidarity, declining in and regaining popularity at different points in time. Housing cooperative sectors in Europe that originated in this period and that continue to play an important role today include those in Switzerland and Scandinavia. In Switzerland, housing cooperatives were established in the second half of the nineteenth century to provide dignified housing for impoverished industrial workers. In Zurich, from 1895 to 1919, housing cooperatives built around 1000 apartments, equivalent to around 4 per cent of the total housing production. In the 30 years after that, housing cooperatives built one out of three apartments, reaching an all-time peak in 1948.[5] Similarly, the cooperative housing movement in Scandinavia arose from the labour and tenants' movement in the 1920s. After the Second World War, the Swedish and Norwegian governments both supported housing cooperatives. By 1980 the main cooperative housing organisations in Sweden, HSB and Riksbyggen, comprised around 375,000 housing units and 13,000 estate-based housing associations throughout the country.[6] Swedish, Danish and Norwegian cooperative housing share similar legal structures, where

residents own shares and exclusive user-rights to apartments in democratically governed housing associations. Unlike Sweden and Norway, in Denmark the expansion of cooperative housing is a relatively new phenomenon.[7] Today, cooperative housing ('private andelsboliger') accounts for almost 8 per cent of the Danish housing stock and around a third of all housing in Copenhagen [see **city case**, p. 100].

Cohousing is another popular collaborative living model, which often takes the legal form of a cooperative. Originating in Denmark in the 1960s under the name 'Bofaellesskab', the community stands central in this approach. Each attached or single-family home has traditional amenities, including a private kitchen. Shared spaces typically feature a common house, which may include a large kitchen and dining area, laundry, and recreational spaces. Shared outdoor space may include walkways, open spaces, and gardens. In the 1980s this concept became widespread in the United States and other parts of the world after American architects Kathryn McCamant and Charles Durrett visited such projects in Denmark and adapted this way of communal living to the United States context, coining the term 'cohousing'. The Swedish version of cohousing, called 'Kollektivhus', which originated in the 1930s, found new inspiration in the women's liberation movement in the 1970s. This living form revolved around domestic tasks being shared by all members of the group, which empowered women by allowing them more time to pursue their own career or personal interests. In the Netherlands, the Centraal Wonen model was inspired by the principles of Danish and Swedish cohousing.

In Germany, joint building ventures or 'Baugruppen' (literally, 'building groups') first emerged during the 1970s as an experimental way of self-providing housing. In recent years they have been regular actors in housing developments, especially amongst young people and families who want to build their own house as part of a collective project, using their own means, and make it more affordable.

A model that goes beyond housing only is the Community Land Trust (CLT), which emerged in the 1960s in the United States and has gradually spread across Europe since the 2000s. CLTs are not-for-profit, community-based organisations designed to ensure long-term community stewardship of the land. CLTs can be used for many types of development but are primarily a vehicle to ensure long-term housing affordability. To this end, the trust acquires land and maintains its ownership permanently.[8]

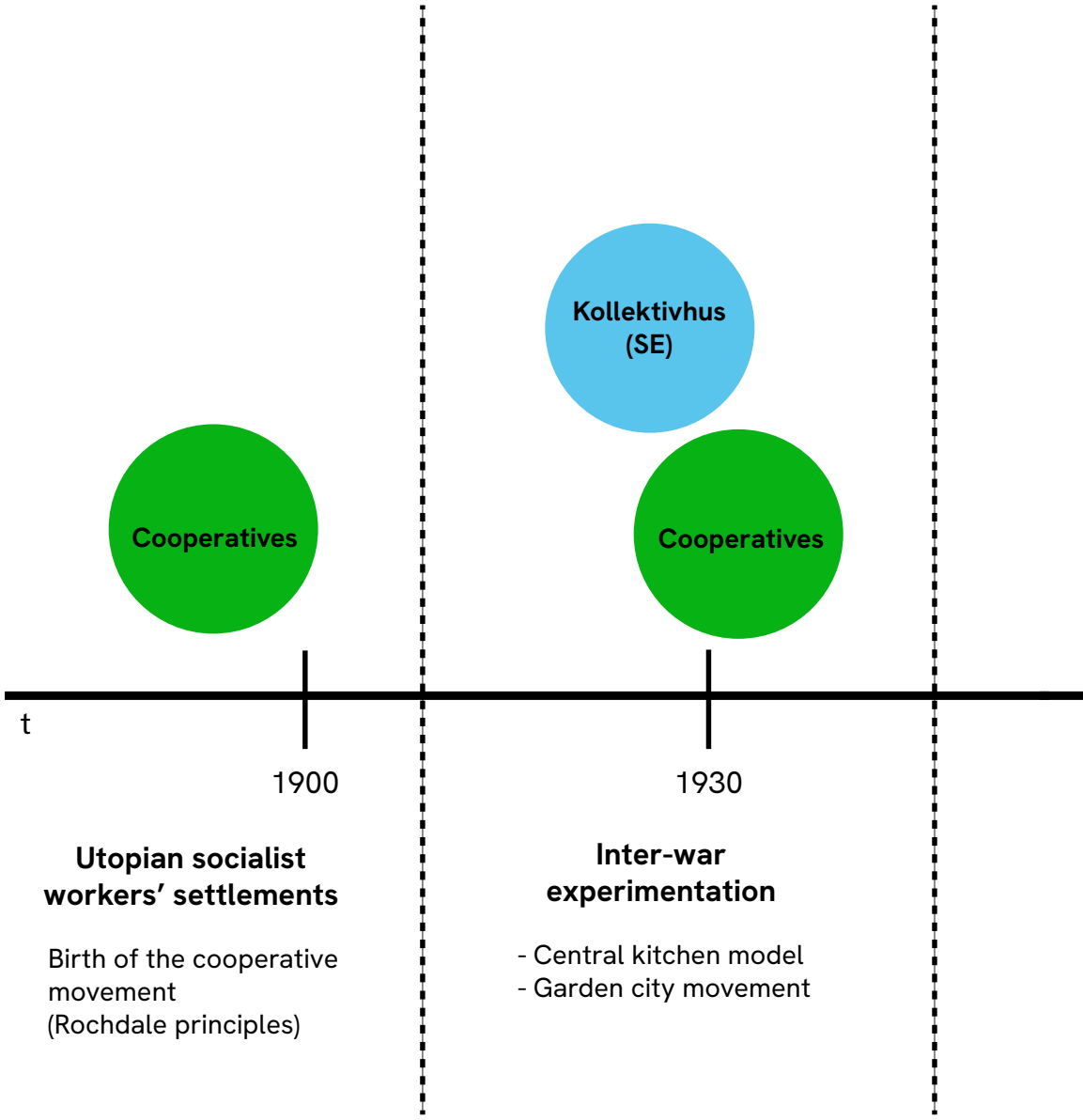
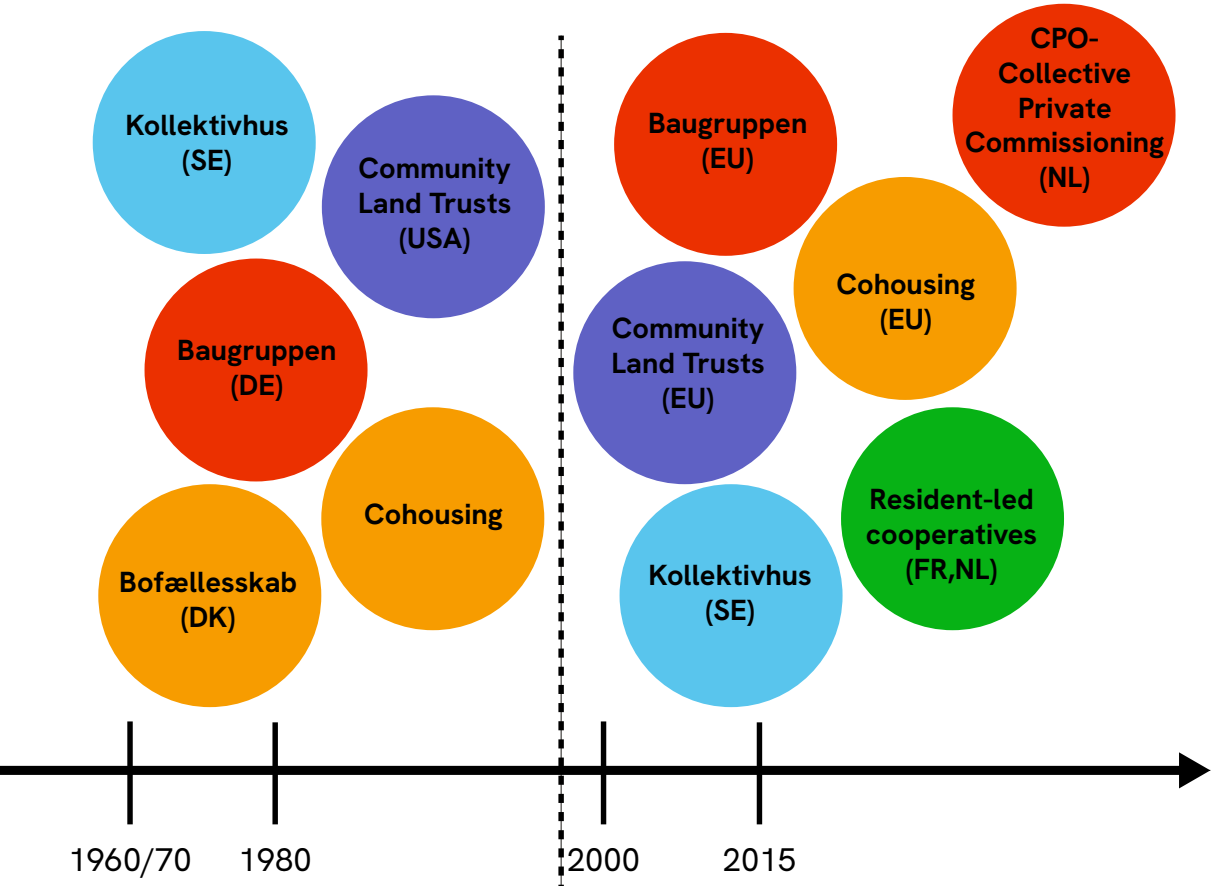


Figure 3 **Schematic timeline of collaborative living forms in the last 150 years in the Global North**



Counter-cultural movements

- Participatory design
- Communes
- Female emancipation
- Squatted housing

Post-capitalist movements

- Housing affordability crisis
- Environmental crisis
- Demographic transition
- Right to housing and right to the city

Figure 3 provides a schematic depiction of the models described above and of others that have developed in Western societies since the emergence of modern collective self-organised housing. We can distinguish at least four different periods, starting with the milestone birth of the cooperative principles in the mid-nineteenth century and a variety of utopian socialist workers' settlements in the United Kingdom, France, and Denmark. A second wave took place in the inter-war period, shaped by new urban planning ideas such as the Garden City movement and the Central Kitchen model.[9] The years after the Second World War were characterised across Western Europe by large-scale housing construction, primarily for the working classes. In this period, governments in some countries, including Sweden and Norway, supported housing cooperatives to meet demand, but in most countries, cooperatives retained only a modest role in overall housing provision. A third phase can be identified in the 1960s and70s with a revival of collective self-organised housing. This revival connected to wider counter-culture movements that questioned established institutions and promoted alternative lifestyles that included ideas about women's liberation and communal living. In urban planning and housing design, this period is marked by a turn towards participatory approaches, where architects and planners included the voice of residents. With the advent of the neoliberal era in the 1980s, the market was promoted by most Western governments as the main mechanism for housing provision, leaving little room for collectivity and self-organisation in housing.

Collaborative Living Today

The current and fourth wave of collaborative living began to emerge towards the end of the 1990s, in parallel with increasing globalisation and a series of crises that include worsening housing affordability, increasing severity of planetary environmental degradation, and deep social and demographic changes. All of these factors challenge the suitability of how housing and urban areas are currently developed. This might all lead us to conclude that, ideologically, collaborative living today is strongly linked to social movements claiming spatial and housing justice, as well as to post-capitalist discourses.

Amongst the wide diversity of collaborative living forms that can be found across Europe today, it is useful to distinguish the main motivations for groups to self-organise. In a study[10] conducted by the TU Delft Co-Lab Research group in 2019–20 that examined

collaborative living forms in 14 European countries, two main motivations stood out: 'community orientation' and 'collective self-provision' [see flip at the end of the book]. Both of these motivations can be found to different degrees in different projects, but there are some housing forms where one or the other motivation is more marked.

In community-oriented housing, groups deliberately seek social interaction in the day-to-day events of their lives. Community-oriented housing includes forms of cohousing, eco-villages and living groups.

In projects where the main motivation is collective self-provision, groups work together to achieve their joint goal, which is to create user-defined (affordable) housing together. In this strand, although a certain conviviality may be part of the project, taking part in each other's lives is not the main goal. In this category, we find housing forms that are collectively self-developed, such as Collective Private Commissioning or CPC ('Collectief Particulier Opdrachtgeverschap') in the Dutch context; self-help housing projects, housing cooperatives, and Community Land Trusts (CLT). For some collaborative living forms, we can identify sub-forms such as senior cohousing, rental cooperatives, and ownership/shared equity cooperatives.

'People say collaborative living is marginal, so we don't need to measure it. And because we don't measure it, we continue to think it's marginal. This is very self-reinforcing.'

Carla Huisman, researcher, at the Co-Lab Mapping webinar, Project Together!

How many collaborative living projects are there in Europe? Although there are no reliable aggregate figures due to the lack of common definitions across Europe, data compiled by the Co-Lab Mapping project [see the **case box** on the following page] show some characteristics of the sector in different countries. **Figure 4** shows a selection of reliable aggregate data about collaborative living forms in the United Kingdom, Denmark, Sweden and the Netherlands.

CASE BOX

THE CO-LAB MAPPING PROJECT

Data on collaborative living forms are scattered across countries, regions and cities, and there is a lack of standard definitions. This prevents a comparative understanding of the challenges faced by these housing forms and the opportunities they provide. Co-Lab Mapping provides a validated classification of different collaborative housing forms in Europe. This classification was jointly developed with researchers and practitioners across 14 European countries. The available data currently covers 10 countries where collaborative housing forms are well-established and represented by national umbrella organisations: Belgium, Denmark, England, Wales, France, Germany, the Netherlands, Spain, Sweden, and Switzerland. The data is visualised in a user-friendly online platform.

https://mapping.co-lab-research.net/

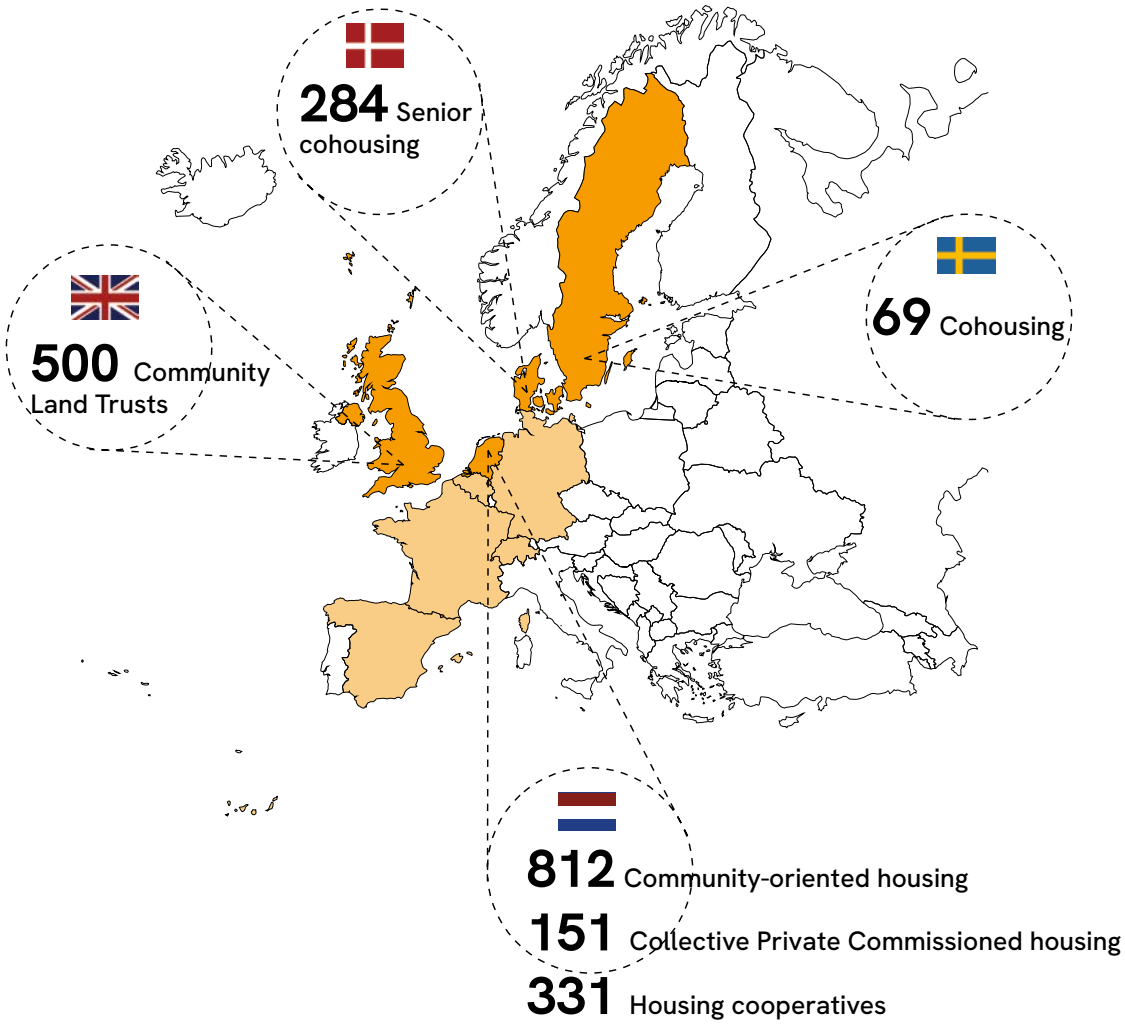


Figure 4 **Map with a selection of available data on collaborative living**

Collaborative living form	Total number	Active	Developing	Tenure	Location
Housing cooperatives (Wooncoöperaties) ** Some projects overlap with Gemeenschappelijke Wonen data* *Source: Cooplink.nl*	331			- ownership/shared equity cooperatives (vastgoedcoöperatie and koperscoöperatie) - (management) rental cooperatives (beheer-coöperatie)	All over the country. Higher concentration in big cities (Amsterdam, Utrecht, Rotterdam, The Hague)
Community-oriented housing (Gemeenschappelijke Wonen) *(*includes Central Wonen, Woongroep, Groepswonen voor Ouderen)* *Source: Co-Lab Mapping project / www.gemeen-schappelijkwonen.nl*	812	696	116 - 1969: first documented initiative - 1970-1980: ca. 100 initiatives	Mainly social rental	All over the country, higher concentration in big cities - 102 in Amsterdam - 66 in Nijmegen - 62 in Utrecht - 53 in The Hague - 38 in Rotterdam
Collective Private Commissioning (CPO) *Source: Co-Lab Mapping project / www.bouwen-ineigenbeheer.nl*	151	134	17 Peak after 2000 - 1984: first documented CPO - 1984-1999: only 6 initiatives - 2000-2023: all the rest	- 143 full ownership - 8 social rental	Most of them in smaller cities. - 26 in Eindhoven - 6 in Breda - 5 in Rotterdam

Figure 5 **Collaborative living forms in the Netherlands (selected data)**

In the Netherlands [**figure 5**], most of the collaborative living is community-oriented living ('Gemeenschappelijk Wonen'), which includes cohousing ('Centraal Wonen'), living groups ('Woongroepen'), and group-living for the elderly ('Groepswonen voor Ouderen'), with over 800 projects altogether. According to umbrella organisation Cooplink, in 2023 there were 331 known housing cooperatives ('wooncoöperaties') for rent and for shared ownership. However, Cooplink estimates the total number of initiatives to be much higher. In addition, the CPC model mentioned above, where the main motivation is collective self-provision, encompassed some 151 projects throughout the country in 2022.

WHY TOGETHER?

2 WHY TOGETHER?

In the previous chapter we referred to the two main motivations for people to engage in collaborative living. Apart from housing, research[1] shows that individuals join collective-action initiatives for a variety of reasons, ranging from the pragmatic to the idealistic. The former includes, for example, the search for economies of scale in the provision of services or goods, a better collective bargaining position when negotiating with authorities, sharing risks and resources, and lowering transaction costs. On the other hand, idealistic motives, such as community building, are as–and sometimes even more–important for engaging in collective self-organisation than pragmatic motives. But unlike services, whether it be food, energy, or mobility, collectivity in housing requires committing not only to the process of producing the good or service, but to sharing space and activities on a daily basis. A home, unlike a car or food, represents the physical and permanent embodiment of the collective endeavour. It is therefore important to distinguish two dimensions of togetherness in collaborative living: on the one hand, 'doing it together', and on the other, 'living together' [figure 6]. In this chapter, we look in more detail at the continuum of motivations that can be found in current collaborative living projects, both in terms of self-provision and community-orientation.

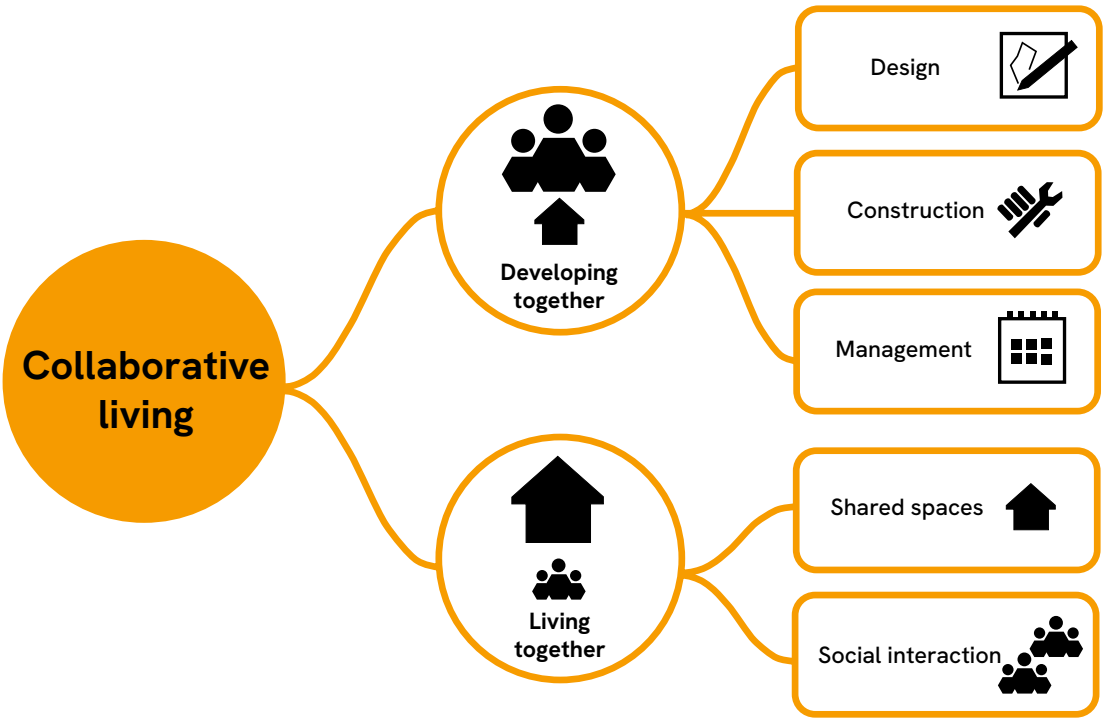


Figure 6 **Collaborative living: between self-provision and community-orientation**

Doing It Together

Collective self-organisation takes time and effort. Evidence shows[2] that a large number of collaborative housing initiatives are never realised: people disagree and fall out; some move to another city or country; others get divorced or even die before the project is completed. In other words, life happens. And this is only considering personal and interpersonal factors. If we add the difficulties faced by self-organised groups in places where the financial, legal, and planning regulations do not facilitate collaborative living, realising this type of housing seems an almost unattainable goal. So, why bother?

Throughout history, people have worked together to provide shelter for themselves. Across the world, collective self-organisation represents a major way of producing housing for low-income populations. We saw in **chapter 1** that in modern times, one of the most long-standing forms of collective self-provided housing has been the housing cooperative. In addition, there are several other forms of collective self-organisation in housing that are defined by the need to join forces with others to realise a common project. 'Working together towards a common goal' is usually described in terms of cooperation and collaboration. Cooperation has been defined as an exchange in which the participants benefit from the encounter; this is different from the idea of collaboration, which can be understood as working together to create something new in support of a shared vision.[3] In collaborative living forms, both processes are at play. To succeed, residents need to agree on a shared vision about their common housing project. On the other hand, in order to cooperate, parties need to engage in a dialogue through which they become aware of their own views and enhance their understanding of one another. Furthermore some argue that the cooperative practices of collaborative living projects can also foster civic virtues such as tolerance and open-mindedness, thereby contributing to democratic values more broadly.[4]

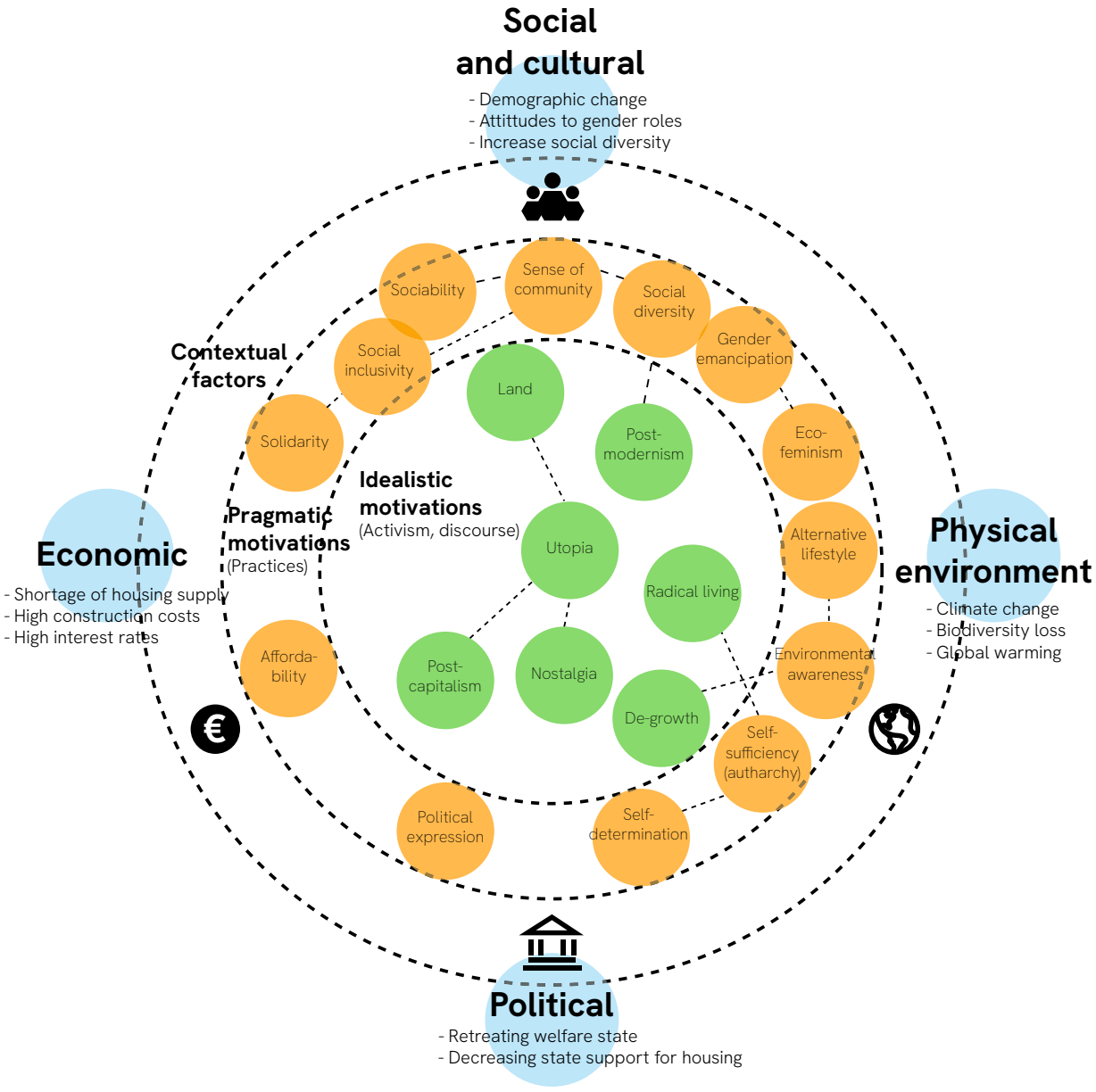


Figure 7 **Contextual Factors and Motivations for Collaborative Living**

Why Would Anyone Want to Live Together?

The authors of a review of the academic literature on collaborative housing spanning the period from 1990 to 2017[5] found that people are motivated to engage with these ways of living for a variety of reasons, ranging from idealism to pragmatism. On the idealistic end of the continuum are motives such as 'utopia', 'radical living', 'post-capitalism' or 'degrowth'. These aim to challenge the capitalist order, as illustrated by the theme 'political expression', which frames collaborative living forms as part of a political resistance or struggle. At the pragmatic end of the continuum is the pursuit of alternative lifestyles based on equality, neighbourly cooperation, and similar values. Overall, the 'emancipation of women' and a new relation to nature and to work are among the most common drivers of collaborative housing forms. Related to this is 'environmental awareness', a common motivation for groups seeking to reduce their environmental footprint.

In addition to the intrinsic motivations characteristic of collaborative living are external factors that help explain why people decide to live this way at a given point in time and in different contexts. These factors include the state of the economy and the political situation in a country or changes in social structures or physical environments. Thus, spatial and temporal changes shape the motivations that lead people to opt for collaborative living. **Figure 7** depicts major contextual factors that are currently influencing the development of collaborative living forms across Europe. In addition, the inner layers show pragmatic and idealistic motivations.

In the next paragraphs, we look in more detail at each of these factors and use concrete examples to show how contemporary collaborative living projects are responding to them.

A Persistent Housing Crisis

In the last decades, and especially since the global financial and economic crisis of 2008/09, a growing number of people have become homeless or inadequately housed.[6] After the crisis, mortgage lending conditions became stricter. This, combined with the gradual shrinkage of the social rental housing sector in many European countries, including the Netherlands, has resulted in a new gap in housing supply. This gap affects people on middle incomes and those in precarious employment conditions: they fall between the cracks of the home-ownership sector, which they cannot afford, and social rental housing, which they do not qualify for because they are not 'poor enough'. People affected by this situation include a high proportion of young singles and families, who feel forced to keep living with their parents or share a home with others.[7]

This represents a new type of housing exclusion, which is leading many people to adopt different strategies to achieve affordable housing. Some initiatives adopt a militant position, often organised in local or national federations or movements that fight land speculation to also reach more vulnerable groups. Examples include the 'Habitat Participatif' (literally, 'participatory housing') movement in France [see **case box**, p. 112], CLTs in England, Belgium and, more recently, France (called 'Organismes de Foncier Solidaire' – OFS), and new resident-led cooperatives in France, Spain and the Netherlands.[8] These models are exploring alternative strategies to restrict future private sales and subsequent speculation [see **chapter 3**].

Many people facing this new type of housing exclusion are coming together with others in a similar situation to start a collaborative housing project. Especially popular amongst middle-income families are 'Baugruppen' in Germany and Austria, or CPC in The Netherlands, where a group of initiators collectively buy land and co-design and co-manage the whole construction process. In some of these projects the group collectively self-builds their housing and, after moving in, self-manage the project. This saves money because there is no developer or building manager, which means there is no profit margin. Further savings are made if some building tasks are undertaken by the residents themselves. Furthermore, some co-design decisions are made to reduce building and maintenance costs, namely reduced surface areas and infrastructure in private units, spatial flexibility, and unfinished spaces or surfaces. Also, ecologically driven decisions such as the adoption of passive house

standards can contribute to saving costs, not only by lowering the overall construction and consumption housing costs, but also by collectively self-managing the building and sharing responsibilities. Through participatory do-it-yourself or do-it-together approaches, citizens and designers are reshaping domestic spaces into more suitable and, consequently, more affordable layouts.[9]

Beyond the Usual Suspects

A common criticism of collaborative living projects is that they are elitist, as residents usually possess high levels of social and cultural capital and complex skills that include budgeting, financing, planning and project management. In recent years, however, some countries have adopted the principles of collaborative living in social housing to give tenants more say and to respond to the new needs and aspirations of tenants in this sector. In France, for example, cohousing groups in social rental housing are able to live as a community, as part of the wider 'Habitat Participatif' movement.[10] In Brussels, the collaborative housing project L'Espoir, aimed to build affordable housing for a group of low-income families of ethnic minority origin on low incomes. The group pooled their resources to acquire a collective loan and a plot of land from the municipality to build their housing project. In the Netherlands, a recent example of how collaborative housing can help social inclusion within the social rental sector is the Startblok Riekerhaven project [see **project case**, p. 60].

Longing for Community

Since its beginnings, people embracing collaborative living have been inspired by values of community life. Doing things together and having a sense of social connection with others have been core drivers since the start of cohousing in Denmark in the 1970s. In the same period in the Netherlands, two parallel housing movements appeared: the squatters and 'Centraal Wonen'. Both were born out of a mixture of idealism and need, to different extents. In the squatter movement, there was an element of opportunity: at the time, there were empty properties and squatting was legal. 'Centraal Wonen', on the other hand, was inspired by the Danish cohousing movement, the aspiration being to live together as a group and share amenities and a social organisation. The squatters' movement dissolved over time due to changing legal and political circumstances. However, in the 1980s municipal housing agencies that later became housing corporations

actually legalised squatting in order to provide social rental housing. Many of these buildings are still managed by residents' associations, consisting of ex-squatters and those who have taken their place. Meanwhile, 'Centraal Wonen' continues to exist, mostly in the form of living groups who rent their apartments from a social housing provider.

From Boomers to Gen Z

Demographic transitions started to become a social issue in Nordic countries in the 1980s. At the time, baby boomers in Sweden were in their 40s and wondering about their living situation once their children left home and they retired. This gave rise to the 'second half of life' cohousing model, where elderly people without dependents live as a community with their peers.

Presently, 20,3 per cent of the population in the European Union is older than 65, and as the trend towards an ageing population continues, it is estimated that this will rise to 29,4 per cent in 2050. This trend is not only due to lower birth rates but also to improvements in living standards and healthcare over the past decade. According to the Dutch National Institute for Public Health and Environment (RIVM), there will be 2.6 million people aged 75 and over in 2040, an increase of 1.2 million from 2020 to 2040. The national government is cutting back on care and encouraging people to continue to live independently for longer and aims to build 290,000 different types of homes before 2030.

As Europe's society continues to age, senior cohousing is becoming increasingly popular in many countries. In 2019 Denmark had 284 senior cohousing projects, totalling 5,986 dwellings.[11] The Färdknäppen rental cooperative in Stockholm was founded in 1987. It was one of the first second-half-of-life cohousing projects and is still active [see **project case**, p. 52]. In the Netherlands, the Knarrenhof® model has become a highly successful not-for-profit model to develop collective senior-living concepts, including resident involvement at different stages [see **project case**, p. 66]. While models like these represent innovative solutions to rising housing and care demands for the elderly, we will see in **chapter 3** that such efforts lag behind demand because government institutions struggle to provide adequate support for them to grow. The following case box presents a novel research and policy approach to develop these types of housing solutions on a local level through a co-creation approach.

CASE BOX

LIVING TOGETHER IN OLD AGE IN DELFT

Faced with the pressure to find affordable homes for young families in Delft, the municipality wants to encourage elderly residents living in large homes in the Tanthof neighbourhood to move to smaller homes. In 2021 the action-research project 'Living together in old age' looked into the opportunities that collaborative living might provide to elderly residents in Tanthof-Oost. The research was conducted by TU Delft and the architectural firm Inbo in collaboration with the municipality of Delft. A co-creation approach was adopted to ask elderly residents in Delft Tanthof about their preferences and aspirations regarding housing and neighbourhoods if they were to leave their current homes. Participants were invited to visit different collaborative living projects nearby, where elderly people lived as a group or with other age groups. The aim was to familiarise participants with these living forms, which were little known to them. At the same time an architect from Inbo designed different types of collaborative housing for a number of available locations within and in close proximity to Delft Tanthof. These proposals were presented to the participants during a workshop, when they commented on the designs and expressed their preferences about moving to any of the different project designs. Most participants were positive

Figure 8 **Project visit with the elderly residents from Delft Tanthof to the project ParkEntree in Schiedam, where seniors live together with younger people.**

about moving from their current homes to one of the proposed locations as long as these met their aspirations in terms of the dwelling itself, their surroundings, and proximity to their established social networks in the area. The project showed that to match residents' housing preferences and aspirations, they have to have a say. Moreover, if residents are given a wider set of options – including some that they are not familiar with, such as collective and shared living forms – they are more likely to opt for these alternatives. Furthermore,

CO-DESIGN TOOLBOX

THE BUILDING

1. Modern materials
2. Sustainable technology - comfort and reduced energy bills
3. Houses with a view - feeling of spaciousness
4. Contact with public space - liveliness and interaction
5. Communal garden - meeting and gardening together
6. Shared space - on ground floor facing the garden and the street
7. (Shared) car at the front door - comfort and reduced energy bills

Figure 9 **Co-creation process with the elderly residents: architecture firm Inbo proposed a toolbox to facilitate design choices for the group, offering possible interventions on the scale of the house and the building.**

housing preferences are a very local issue. Top-down, mass solutions designed at the national level do not necessarily work well in all local communities. While these types of policy design approaches might be more time-consuming for civil servants and require the engagement of professionals such as researchers, designers and facilitators, their potential impact in terms of effectiveness, suitability and resident satisfaction is significant.

THE FLAT

1. Spacious bathroom - wheelchair-friendly and modern
2. Central storage room
3. Well-insulated and ventilated - comfort and sustainability
4. Wide entrance
5. Outdoor space - gallery and courtyard garden
6. Glazed loggia as outdoor space - to be used throughout the year
7. Transparent handrail – visual contact with the street
8. Second bedroom - flexible as guest room/hobby room
9. Flexible layout - sitting area, dining area and second bedroom interchangeable
10. Crossing lounge
11. Large windows - access to sunlight

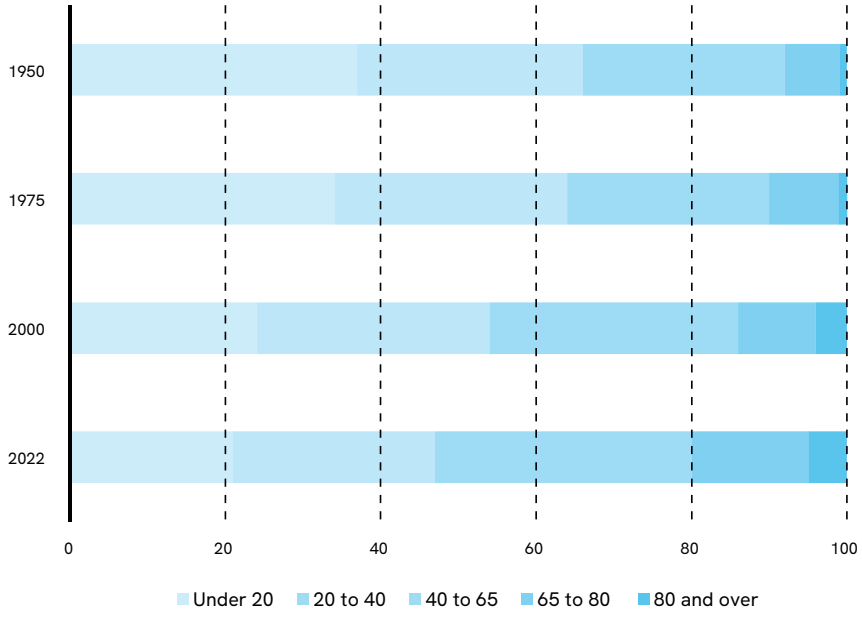


Figure 10 **Percentage of solo dwellers by age group in The Netherlands.** Source: CBS

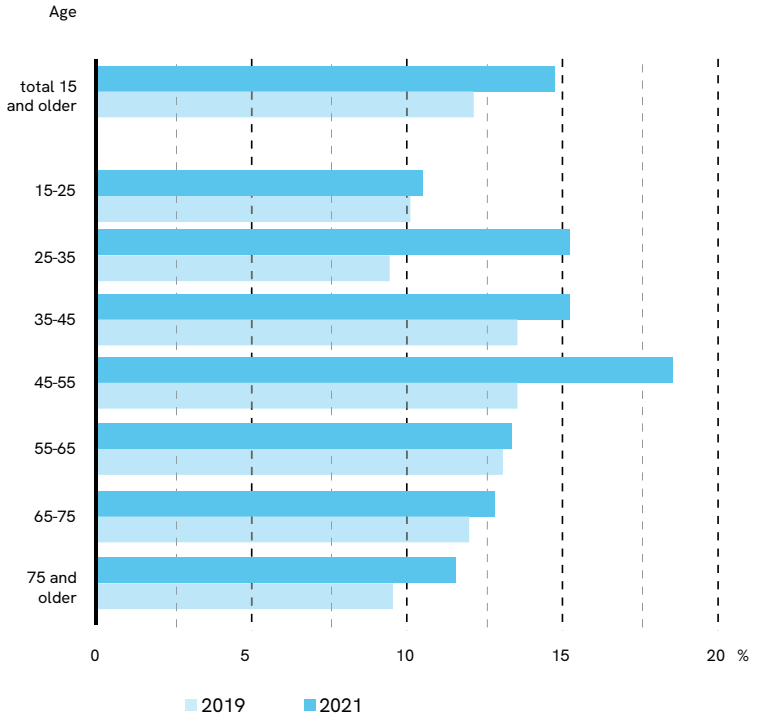


Figure 11 **Loneliness experienced by age group in The Netherlands.** Source: CBS

At the same time, a younger generation sees collaborative living as an affordable solution to the current epidemic of loneliness and urban isolation, particularly in advanced capitalist societies, where the proportion of solo dwellers is rising [**figures 10-12**].

The combination of a large pool of young singles and the lack of affordable housing in cities has given rise to the recent proliferation of commercial 'coliving' developments. These focus on young people and 'starters' and are usually marketed as a community-oriented housing solution for this group. While providing a number of shared spaces, these projects do not involve future residents at any stage. Typically, they offer very small private units, sometimes consisting of just one bedroom and a bathroom (no kitchen). The 'community' element is usually fulfilled by a hired 'community organiser'. Sometimes, these projects are also marketed as an affordable solution for young singles in hot market areas. However, research[12] shows that claims of 'community' and 'affordability' in coliving projects need to be taken with caution. While this type of shared living does not comply with the definition of collaborative living that we use in this book, it attests to the emerging trend of commercial developers and investors eyeing elements of the original cohousing forms to attract certain target populations.

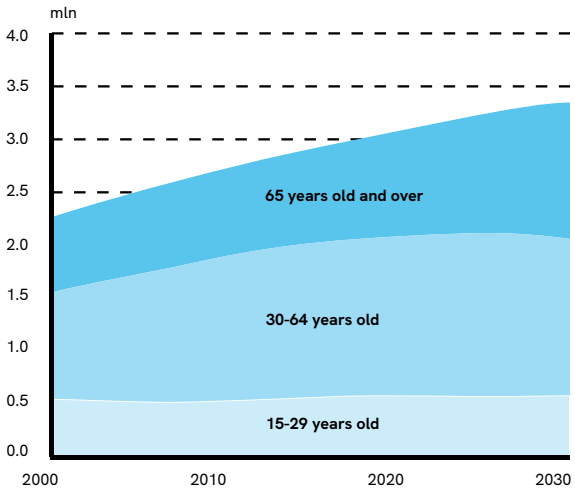


Figure 12 **Evolution of the percentage of solo dwellers by age in The Netherlands.** Source: CBS

Gender and Diversity

The aspiration to gender equality has been an important driver in many collaborative living projects, at least since the women's liberation movement in the 1970s in Europe. In Sweden, for instance, a second wave of the 'Kollektivhus' model in that decade sought to empower women by allowing for unpaid, domestic labour to be shared equally amongst the residents in the housing project, regardless of gender. This would enable women to spend less time on household tasks and more time in the labour market. Another example of this approach is the women's housing project [ro*sa][22] [see **project case**, p. 54] in Vienna [see **city case**, p. 104]. More recently, a new generation of LGBTQ+ cohousing projects have started to emerge, particularly in cosmopolitan cities such as London and San Francisco. Often, there is an inter-sectional element to these projects, where seniors who identify as LGBTQ+ find this a safe and inclusive way of living when they retire.

There Is No Planet B

The desire to live more sustainably is increasingly driving collaborative living projects. This motivation dates back to the 1970s, when the concept of sustainable development first appeared. Today, the reality of climate change is compelling more and more people to opt for environmentally sustainable living, reflected in the rise of eco-villages and sharing practices aimed at reducing their environmental impact. These include opting for environmentally conscious construction and consumption as a collective.[13] Through self-organised housing, a group is often able to prioritise sustainable design choices. Sharing space and household appliances—washing machines and the like—can lead to reducing a household's average environmental footprint by saving space, resources, and energy. The resident-led cooperative project 'Le Village Vertical' in Villeurbanne, France, is an example that features high environmental standards set by the residents themselves [see **project case**, p. 56].

Beyond environmental sustainability as a lifestyle choice, some projects aspire to fundamentally transform systems, aligning with the values of degrowth, post-capitalism and radical living. Examples include the LILAC (Low Impact Living Affordable Community) project in West Leeds in the United Kingdom or Karise Permatopia, a permaculture eco-community and working and living community for 90 households on the outskirts of Karise, south of Køge in Zealand, Denmark.

In the next chapter we look in more detail at different approaches and tools that can help residents achieve the ideals and goals that motivate them to participate in collaborative living projects and, at the same time, make these forms of living more familiar and accessible to a wide variety of people.

CASES

PROJECTS

FÄRDKNÄPPEN

Location
Stockholm

Housing tenure
rent

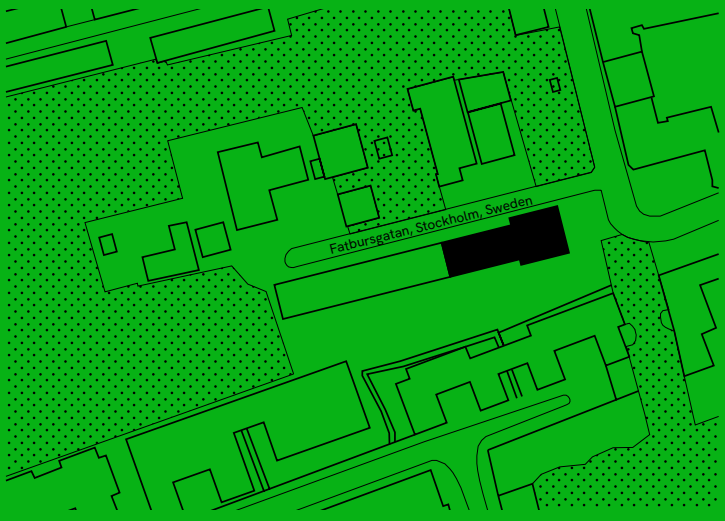
Project start
1987

Number of dwellings
43

Type of household
second half of life
with no children

Project realisation
1993

The concept of ‘second half-of-life’ living is a Swedish cohousing model for fit, healthy people over 50 who want to live collectively among seniors. Färdknäppen was completed in Stockholm in 1987. It consists of 43 private apartments and 350 m^2 of shared space. Residents share a large kitchen, dining room, multipurpose living room, garden, and roof terrace, as well as a laundry, sauna, and gym. The rooms have an open and transparent lay-out so residents can easily connect with their peers when they enter the building. The group cooks and eats together five days a week. Volunteers from the neighbourhood and other interested community members can take part in the cooking groups. Apart from valuing community and well-being in old age, the project’s initiators also considered gender relations, affordability, and sustainability in its design and organisation. The project is owned by a municipal housing company, which keeps rents affordable.



[RO*SA]22

Location
Vienna

Housing tenure
social rent and private ownership

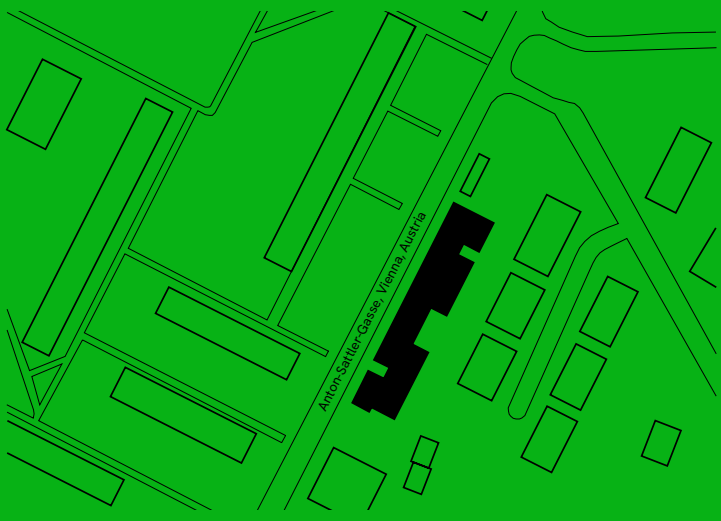
Project start
2002

Number of dwellings
41

Type of household
intergenerational

Project realisation
2009

The women's project, [ro*sa]22, was initiated by architect Sabine Pollak of Köb & Pollak Architecture in 2002. Pollak believed in the added value of collaborative housing to address women's specific housing needs. She organised discussions about her project idea with feminist groups in Vienna, which laid the groundwork for the group formation and design of [ro*sa]22. The women who participated drew on their own experience to help design features that would suit their needs, which included smaller apartments, many common areas and transition zones between shared and private spaces. In 2009 the group partnered with housing association WBV-GPA, which had an affinity with the project's concept. Affordability was also important to ensure the homes remained accessible for single mothers and older women with fewer financial means. Tenants in the subsidised rental flats have the option of buying their flat after 10 years. The project features a community kitchen, workshop, library, storage room for buggies and bicycles, laundry, a community roof terrace with sauna, broad corridors that allow social interaction and a common garden.




[ro*sa]
10 Jahre
2009-2019
[ro*sa]
KalYpso

LE VILLAGE VERTICAL

Location
Lyon

Housing tenure
social rent

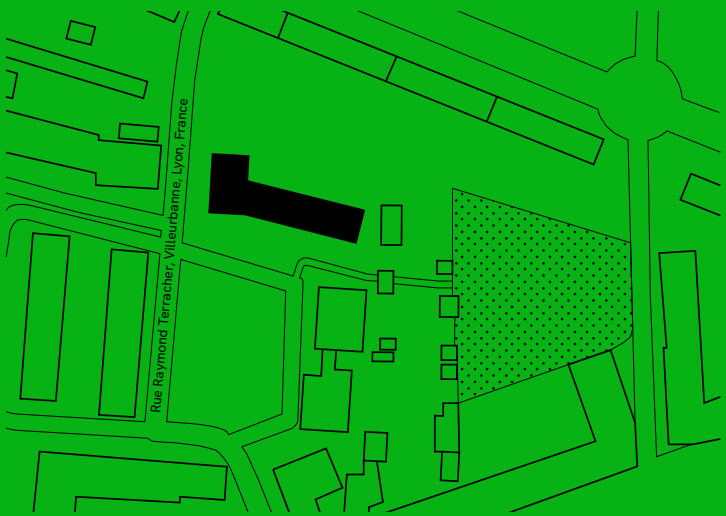
Project start
2005

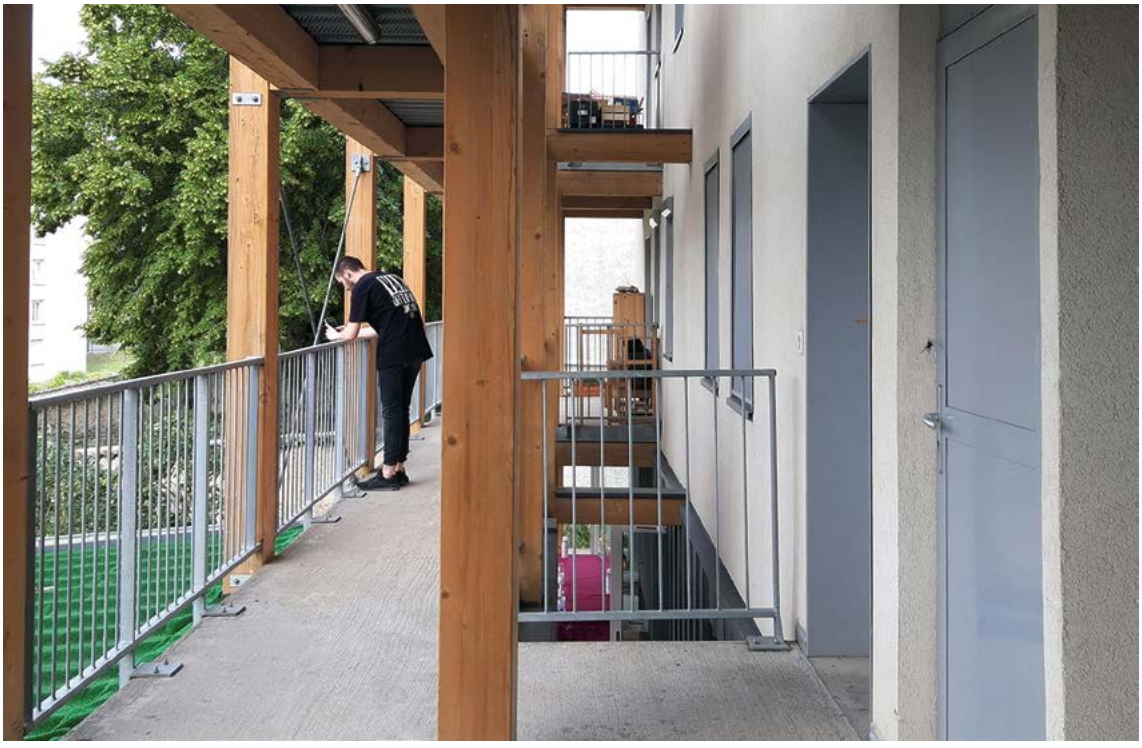
Number of dwellings
38

Type of household
intergenerational

Project realisation
2013

Le Village Vertical was initiated in 2005 and was inspired by ecological and social values. Energy-efficient housing would ensure that households on different incomes had lower monthly energy bills. The project was supported by the non-profit organisation Habicoop, whose mission is to help the development of resident-led housing projects in France. The mayor of Grand Lyon was supportive of this type of initiative and agreed to sell land from a holding of public land that was available for affordable housing. The Rhône-Saône Habitat (RSH) social housing organisation facilitated the construction, acting as a de facto intermediary between the banks and the residents' group. The project was finished in 2013 and provides 38 dwellings: 24 for social ownership and 14 for cooperative ownership. The building is owned by the residents' cooperative and RSH. Residents share common spaces such as terraces, a laundry and a common room with a kitchen and a vegetable garden. The cooperative organises the delivery of organic bread and local organic fruit and vegetables.





CALICO

Location
Brussels

Housing tenure
social rent and home ownership

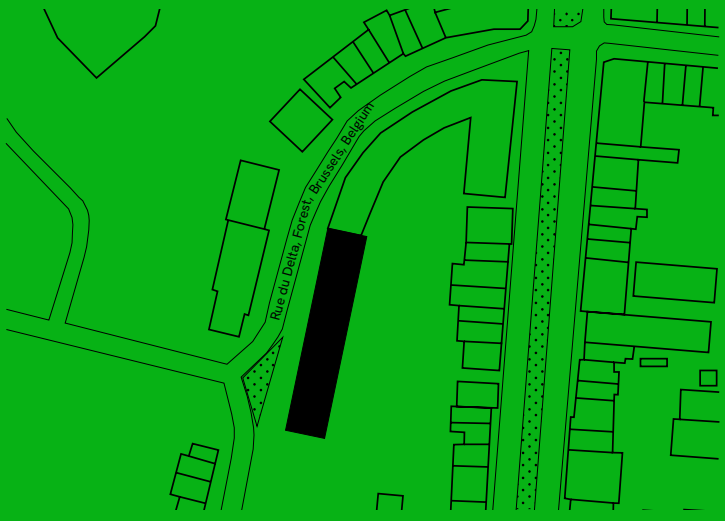
Project start
2018

Number of dwellings
34

Type of household
intergenerational

Project realisation
2021

CALICO is a Community Land Trust (CLT) housing project in Brussels that was initiated by the Brussels Capital Region (BCR), the Community Land Trust Brussels (CLTB) and other parties. Thanks to the European Union's Urban Innovative Action Grant, they were able to develop CALICO in collaboration with two not-for-profit organisations: Angela.D, a feminist housing organisation, and Pass-ages, an organisation that facilitates an integrated housing model with care from infancy to old age. The resulting CAre and LIving in COmmunity (CALICO) project provides intergenerational housing that draws together the beginning and end of life. The aim is to provide an inclusive living space for all genders and generations. More specifically, the project focuses on three types of households for whom adequate housing is less accessible in Brussels: the elderly, women (single, with or without children), and people with a migration background. CALICO was completed in 2021 and provides 34 co-designed private apartments as well as shared community spaces that include a garden, an activities space and special rooms for birth and death. Residents organise themselves through a governance committee and a care committee.



STARTBLOK RIEKERHAVEN

Location
Amsterdam

Housing tenure
Social rent

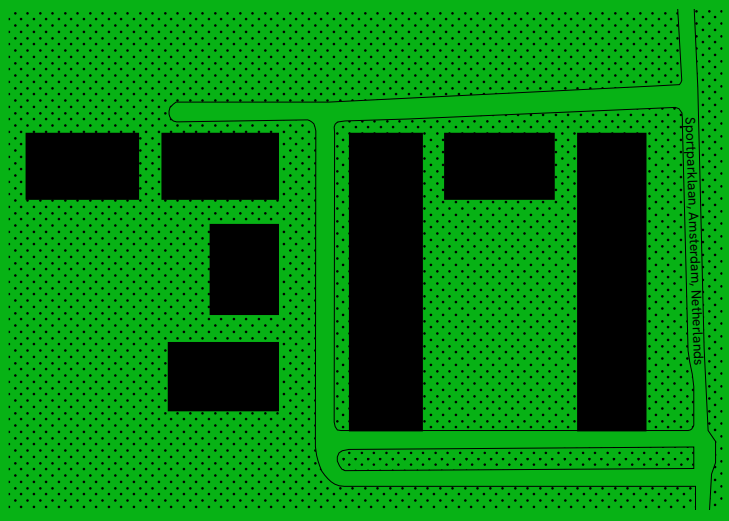
Project start
2015

Number of dwellings
approx. 500

Type of household
Youth

Project realisation
2016

In the wake of the 2015 refugee crisis, Lieven de Key, a social housing provider in Amsterdam, decided to house young refugees with young Dutch starters. This would be a springboard into adult life. The goal was to create a community by letting residents organise and manage the project themselves. Startblok Riekerhaven consists of 463 bedsits, 48 shared apartments, a small office, and a clubhouse. The first tenants moved in in 2016. The principle of community formation through regular interaction between tenants is built into the DNA of the project. The project has different governance levels, and some tenants have responsibilities for which they receive compensation in the form of a rent reduction. The spatial organisation of the building promotes community building. Each corridor has a communal space, while each bedsit has its own kitchen and bathroom and is, in principle, independent. Due to the fairly small size of the rooms, the tenants also use the common room in each corridor. Since the project's realisation in 2016, residents have found the weight of their responsibilities a challenge. This shows that self-organisation on this scale has its limitations if residents are not sufficiently supported by professional care and housing institutions.



SPACE-S

Location
Eindhoven

Housing tenure
social and private rent

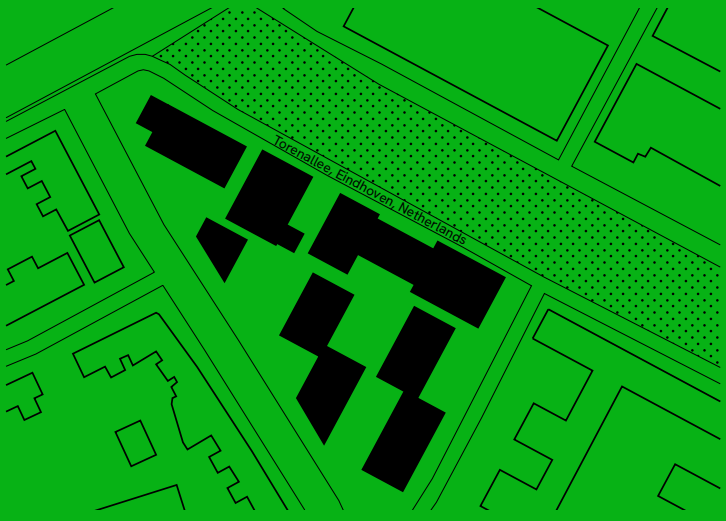
Project start
2005

Number of dwellings
402

Type of household
intergenerational

Project realisation
2013

SPACE-S is a new neighbourhood on Strijp-S, a large urban redevelopment in the Dutch city of Eindhoven. SPACE-S buildings cover 30,000 m^2 and provide 402 apartments of varying sizes. The project was developed between 2012-2017 by the INBO firm of architects and the Woonbedrijf housing corporation. They aimed to incorporate resident-led housing with shared facilities into social housing. Future residents were engaged in decision-making throughout the process of designing and developing the neighbourhood and buildings. The architects used innovative participatory design methods to stimulate community building, such as workshops with the future residents in mock-up interiors. The project catered to all age groups and care needs, the aim being to create an inclusive and diverse community. Since moving into their apartments in 2017, residents have organised themselves in working groups to take care of the various shared spaces, including the garden, and to organise different activities. The project also has common spare rooms to rent to guests. SPACE-S received the World Habitat Award in 2020.




OFFICE-S

ECODORP BOEKEL

Location
Boekel

Housing tenure
Social rent

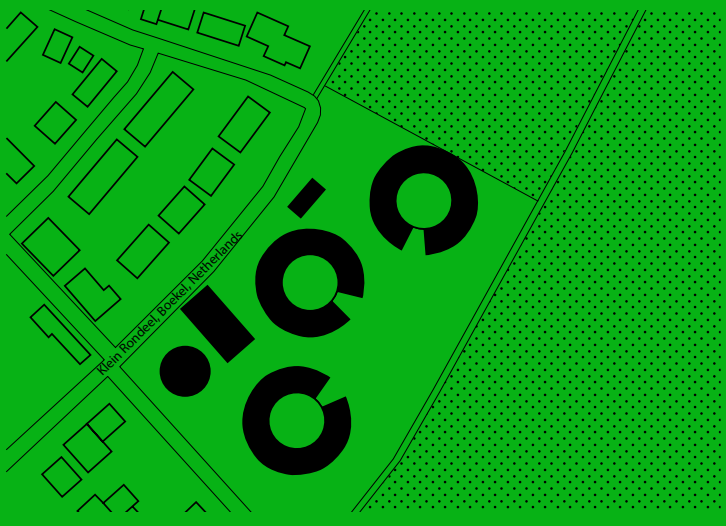
Project start
2013

Number of dwellings
36

Type of household
Intergenerational

Project realisation
2020

Ecodorp ('Ecovillage') Boekel was founded by a group of people who wanted to live more sustainably as a community. Together with architect Huub van Laarhoven, they designed building blocks as circles, inspired by the form of a crop circle. When they presented their plan at a conference for cooperatives, the mayor of Boekel, Pierre Bos, offered them a 1.2-hectare plot to realise their ambitions. With the support and trust of the local government and the financial investment of the province of Noord-Brabant, the Ministry of Economic Affairs and Climate Policy, and the European Union, they were able to test sustainable building methods and materials, such as hemp and wood instead of using metal and concrete structures. The resulting buildings are climate adaptive, energy positive, nature inclusive and meet the principles of the circular economy. Community is also an important value for the project members. In addition to the 30 housing units for social rental housing, they offer four homes for residents who need informal care and two homes for refugees. In 2021 the project received the prize for most sustainable organisation in the Netherlands, and it was awarded the circularity prize of the region of Brabant in 2023.



KNARRENHOF® ZWOLLE

Location
Zwolle

Housing tenure
social rent, private ownership

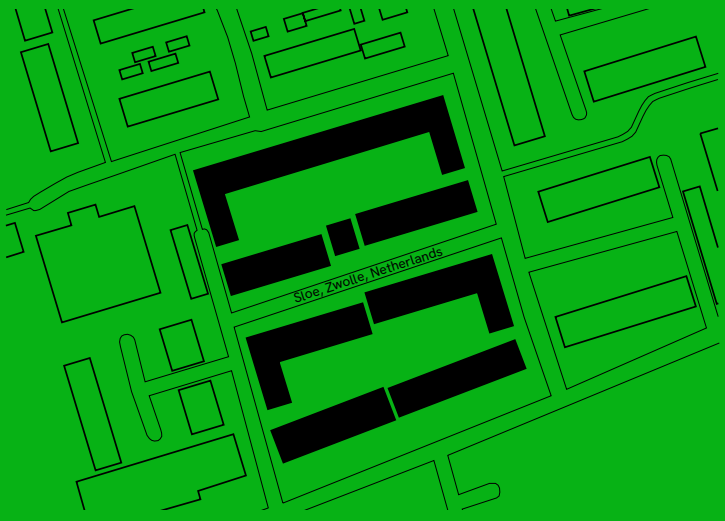
Project start
2011

Number of dwellings
48

Type of household
Elderly

Project realisation
2017

Knarrenhof® is a nation-wide foundation that aims to build age-proof housing for groups of self-reliant seniors. The *knar* in the name is an informal word for an old grump in Dutch; the *hof* part refers to a courtyard with smaller houses around it, known as almshouses in the United Kingdom. The first Knarrenhof® was built in 2017 in the city of Zwolle. This project was initiated by elderly people who were looking for a comfortable and age-friendly housing alternative where they could grow old together. The Knarrenhof® foundation helped them to find a suitable location and funding. The project now has 34 private dwellings and 14 tenured social rental dwellings. To ensure that new residents are also willing to invest in the community, they all sign a social contract that stipulates how they will care for each another. The residents hold social events together in the common room and organise activities that include hiking, painting, and film evenings. They organise themselves in committees that maintain the shared spaces and the garden. In addition to eight built projects, more than 15 are in the pipeline. A national waiting list of more than 36,000 people bear witness to the popularity of the Knarrenhof® concept.



ROLLING UP OUR SLEEVES: TOOLS FOR COLLABORATIVE LIVING

3 ROLLING UP OUR SLEEVES: TOOLS FOR COLLABORATIVE LIVING

What practical approaches and tools do we need to develop collaborative living? In Zurich and Copenhagen cooperatives make up an important part of the housing stock. Most European cities, however, are ill-equipped to allow citizen collectives to develop their housing projects. Conventional real estate and urban planning systems are driven by standardisation and efficiency and tend to exclude 'out of the norm', bottom-up initiatives. Moreover, the development of collaborative living requires switching from a top-down, technocratic professional culture to a horizontal relationship with end-users, where residents are seen as active agents in the development of their own living environments.

In this chapter we focus on key resources, tools and practical approaches that have been crucial in facilitating the development and expansion of collaborative living in different contexts. The information presented is based on evidence gathered from projects and city cases, and on the views expressed by practitioners and civil servants who participated in the Project Together! knowledge programme in 2021 [**see** case box, **p. 88**]**. The chapter is structured in two parts: in the first part we look at key resources, namely, land, finance, and development planning. In the second part we consider the cultural change that is required among professionals in the housing and urban development industries so that they can work with self-organised groups.**

It's The Land, Stupid!

'In Berlin, where we could organise self-organised cooperative relatively affordable community housing, it's not possible anymore. It's something of a tragedy, Berlin has been gentrified. It can't be repeated with the land values we have right now and with a lack of assistance from the government.'

Michael LaFond, id22 Berlin, at BK Talks, Project Together!

Collaborative living initiatives aiming to keep their housing affordable struggle to access land while competing with commercial actors. Due to the diversity of land use policies and ownership models across countries, and even across cities within the same country, solutions that work in one place might not work elsewhere. There are, however, general principles that are applicable across different contexts. In most cases where collaborative housing projects have succeeded, land or real estate that can be (re)used for this purpose have been accessed at below-market price. There are at least four main ways in which this can be achieved:

Land lease mechanisms implemented by local authorities that own land, as in Amsterdam [see **city case**, p. 96], Barcelona [see **city case**, p. 102] or Munich. In Amsterdam, the municipality can provide land through a leasehold system, but market prices are an obstacle for collaborative housing groups seeking to reduce costs. Given that land is commonly priced through residual land valuation, land is valued in terms of development potential, leading to higher costs for self-organised groups. As these groups aim to keep collective ownership and strive for low, stable rents, residual land valuation is problematic. However, through its privileged position in terms of land ownership, the city of Amsterdam can support certain uses through stipulations in private contractual arrangements for the sale or leasehold of land.[1] Furthermore, the municipality also limits rent increases and imposes restrictions on resales. Like Amsterdam, the city of Munich makes public land available by leasing it and incentivises developers to make part of their development plot available to housing cooperatives.

Urban planning mechanisms can be used to earmark plots for affordable housing developments and open up opportunities for collaborative living projects. Examples of such mechanisms are Section 106 of the of the Town & Country Planning Act 1990 in the United Kingdom and the ZAC ('Zone d'Aménagement Concerte') in France, which prioritise public development areas. In addition, municipalities may require developers submitting a tender to include a minimum percentage of land for self-organised groups to develop their housing project, as is the case in Vienna [see **city case**, p. 104]. In Berlin, although this is no longer the case, priority used to be given to community-based and 'green' projects rather than to the highest bidder when municipal land was being sold. In Villeurbanne, France, the residents' cooperative, Village Vertical [see **project case**, p. 56], gained access to land thanks to an alliance with a social housing provider with cooperative roots and the political support of the then mayor of Lyon, who granted the cooperative access to public land earmarked by the city for affordable housing development. A similar mechanism allowed the development of CLT projects in Brussels, which benefit from regional subsidies covering the cost of the land and a part of the building cost [see **city case**, p. 98].

Adaptive reuse of existing buildings, where local authorities encourage the repurposing of empty buildings for collaborative living projects, as in the Empty Homes programme in the United Kingdom [see **case box**, p. 74]. In the Netherlands, a good example is the Wallisblok project,[2] which helped to stimulate neighbourhood transformation in a deprived area whilst creating a business case for an otherwise unfeasible project. Whereas a traditional redevelopment would have resulted in a negative return, in this project the local government received one euro for each dwelling on the condition that the residents invested a minimum amount in the refurbishment.

CASE BOX

SELF-HELP HOUSING AND THE EMPTY HOMES PROGRAMME IN THE UNITED KINGDOM

Self-help housing provides a range of opportunities for the hands-on involvement of future residents during the refurbishment process. Self-help is different from self-build, which involves building new houses; self-help housing means refurbishing existing houses. The goal is to mobilise people to make use of empty properties for anyone who does not have access to housing. People are given some training and employment opportunities as they learn how to build things. In 2012, the self-help housing sector secured £50 million under the Empty Homes Community grants programme. Further support was leveraged from banks, social investors, and charitable foundations, and this continued after the grant funding ended. Organisations generally acquire empty homes to refurbish either by purchasing or leasing them. Properties need to be leased for long enough to make it financially viable for a landlord, such as a municipality or housing association. The self-help movement in the United Kingdom currently brings together more than 100 organisations.

Website: www.communityledhomes.org.uk/what-self-help-housing

Land reform, a more radical alternative, whereby the local authority changes land use and ownership regulations to prioritise uses that are deemed to fulfil the 'common good'. This requires making it the rule that land should be used as a common good, and not for speculation.[3] According to economist Josh Ryan-Collins, from the UCL Institute for Public Purpose, this approach implies a more proactive role for local and national governments in freeing up land for communities to access and purchase it. This might require legal reforms to give communities the right to buy land or give them access to land on conditions more favourable than those for individuals or companies. This approach has been taken in Scotland, where rules have been established to give preference to communities to buy land and give compulsory purchasing powers to municipalities to buy land at its present use value.[4]

Banking for Affordability

'In the Netherlands, banks treat housing cooperatives as a business customer, as opposed to a private customer; in other European countries these organisations fall within housing regulatory frameworks.'

Johan Conijn, Finance Ideas, at Seminar 'Financing Collaborative Housing', Project Together!

Acquiring financing for a collaborative housing project is a fairly standard procedure in countries where collaborative living forms are well established, such as Germany, Switzerland, Austria, and Denmark. Clear regulatory frameworks and the long-standing creditworthiness of those involved in collaborative living and their institutional backers mean that banks can make a low-risk investment. In the Netherlands, by contrast, banks are not used to lending to self-organised groups wanting to build their own housing projects. There is no tradition and no track record. This has led to a situation where the German bank GLS has lent money to some of the first Dutch housing cooperatives, such as Ecodorp Boekel [see **project case**, p. 64] and De Warren.

In countries where collaborative living approaches are new, private financing institutions tend to rely on signals from the government before deciding to enter this market. Government backing can take the shape of direct cash transfers such as grants or loans with soft repayment conditions, and/or the provision of indirect subsidies,

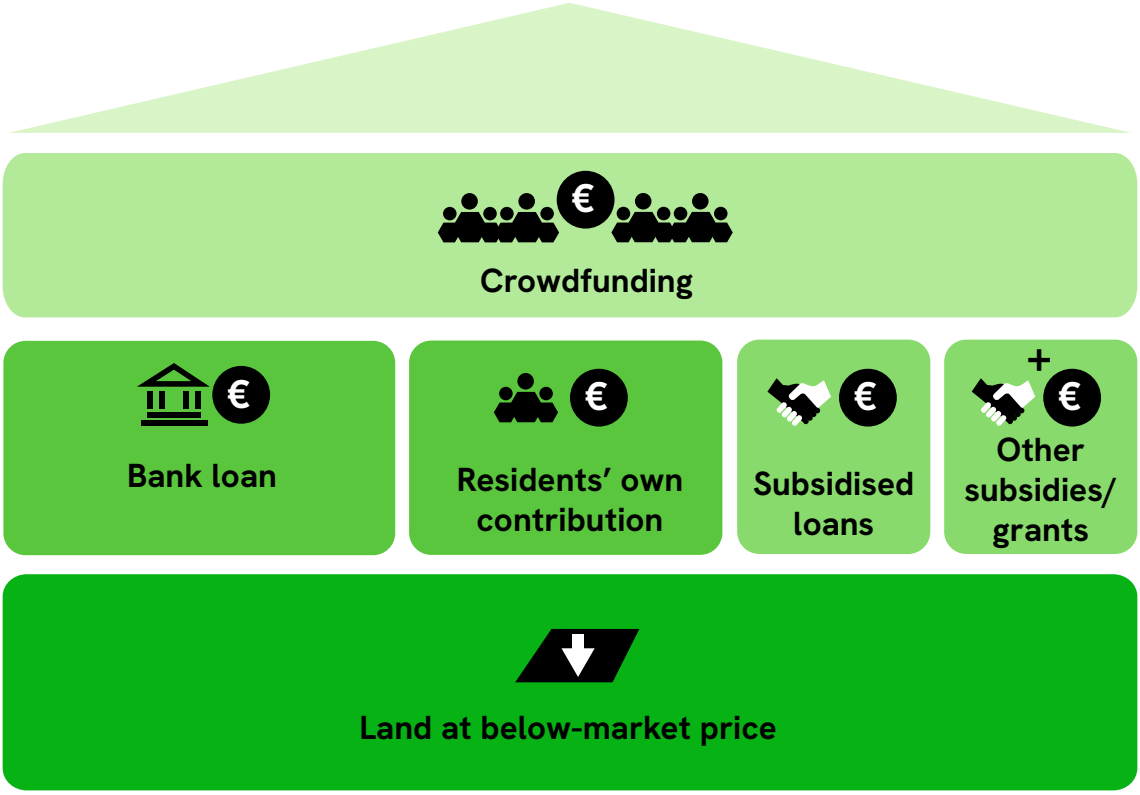


Figure 13 **Funding building blocks in collaborative living projects**

including programmes for the transfer of public land mentioned earlier. The existence of this type of government support has been crucial to kick-start new collaborative living models such as the CLT in Brussels [see **project case**, p. 58 and **city case**, p. 98].

In addition to government backing, there is the issue of trust and relationship-building with a group of organised citizens. Banking is a type of business that builds on subjective factors such as the perception of potential customers' solvency. The banking industry is heavily regulated, with due diligence playing an important role, particularly when it comes to assessing the business case and creditworthiness of new types of customers or products. Furthermore, mortgage lending in the field of housing has become increasingly cautious since the Global Financial Crisis. From a technical perspective, the type of lending contract that fits collaborative living projects takes different shapes depending on a country's legislation and its experience with these types of projects. In Germany, for example, self-organised groups ('Baugruppen') follow a standard procedure to acquire the legal status of limited companies, which banks easily recognise and trust, whereas in the Netherlands banks treat housing cooperatives as business customers instead of as private customers.

All this makes clear that the bankers, customers, and civil servants dealing with planning applications and subsidy regulations for alternative forms of housing are in a learning process. This means that on the one hand, the legal status of self-organised groups needs to be adjusted to comply with the goals of their projects and that, on the other hand, a suitable regulatory framework needs to be in place. The Dutch CPC model referred to earlier is a case in point. At first, it was difficult for banks to understand this form of collective housing provision, but now CPCs sell their projects to a bank using a buyer-contractor agreement to obtain financing for their project. Dutch banks that claim to want to support housing cooperatives recognise the need to achieve a workable but also scalable form. To this end, the 'Stimuleringsfonds Volkshuisvesting' (national housing stimulus fund, SVn) together with Cooplink (the national association of housing cooperatives) and three Dutch banks are in the process of advising the minister for housing on the creation of a national revolving fund for housing cooperatives.

Across Europe we can identify at least six main sources of funding for collaborative housing projects [**figure 13**]: first, access to affordable land, which can be achieved through any of the mechanisms mentioned in the previous section. Second, loans from commercial and/or ethical banks; third, residents' own contributions, as seen in the case of cooperatives. In addition, projects can often benefit from a range of special subsidies and/or grants, depending on their specific characteristics, for example, their focus on environmental sustainability, heritage conservation, or certain target groups. Crowdfunding is a more recent method of fundraising and was used in the Amsterdam cases of housing cooperatives for shared ownership.

A Developer's World

'I would really like to ask the aldermen for 30 per cent social, 30 per cent community development in your council programme. And then the officials just have to do that.'

Hans Sparreboom, Steenvlinder, Project Together! Talkshow

We have mentioned the important role that urban development planning can play in implementing and expanding collaborative living projects. We can distinguish two types of developers that are interested in working with these living forms, and each tends to operate at different scales and with a different logic. At one end of the scale are the small and medium-size architecture and urban developer firms, which are usually mission-driven and open to innovation and to working with collective customers in a collaborative way. At the other end of the scale are the large property developers who take a positive view of the role that self-organised groups and collective living forms can play in large-scale projects. In what follows, we look at the specificities of each type of developer.

Small Is Beautiful

In the Netherlands there is a growing number of small and medium-size architecture and urban developer firms that are working with self-organised groups to develop their collaborative living projects. A market for these types of actors started to open up with the introduction of the CPC model over a decade ago. This provided a good opportunity for experimenting with new co-creation concepts. The close contact between the group and the architect/developer calls

for a custom-made approach, different from the large scale, standardised methods of larger developers. Examples include Steenvlinder, Groupius Wonen, Space&Matter, Double LL and Open Kaart. Each of these companies has developed its own 'niche', some focusing on circularity, for example, others on co-creation methods, senior living and so on. Overall, these companies follow fairly strong value propositions, which shape their business model but also go beyond merely commercial goals. They claim to want to effect a change in the way homes and neighbourhoods are built.

Despite these positive aims, however, these developers face obstacles in realising their vision. They are often frustrated with competitive tendering procedures that tend to favour larger developers. Some of these small and medium-sized developers are trying to collaborate with large developers by including specific targets for collaborative living forms. Tjeerd Haccou, from urban design studio Space&Matter, explains 'we ask larger developers, in area developments with 400 to 500 homes, to please give 20 per cent to us, and then we give it to the people, so they can build their own houses. And that will be housing cooperatives, that will be different affordable types of homes. So, the larger developers can do the 80 per cent in the way they always do.' (BK Talks, Project Together!)

Big Brothers

The possibility to scale-up collaborative living relies to a great extent on its take-up by large urban development companies. They have access to land, financing, and know-how, which are crucial to mainstream innovations in housing. One way of doing this is by integrating collaborative living groups within larger developments, as is the case in Vienna [see **city case**, p. 104]. However, some of these groups are wary of involving commercial developers, fearful that they will distort the character of an initiative and ignore their independence and values.

At the same time, large developers in the Netherlands are gradually 'discovering' the potential of collective living forms as a product that satisfies demand. As seen in **chapter 2**, commercial coliving developments seek to capitalise on the demand from young urban singles seeking affordable housing as well as a degree of social interaction. Another example is senior collective living. There is a need for more circulation within the housing market so that seniors move out of their single-family houses to make room for young families. This situation has prompted commercial developers and investors such

as pension funds to enter this market, seeking replicable concepts. Denmark faces a similar challenge and since 2022 the government has promoted senior cohousing through national plans, seeing this as a housing form that can help tackle loneliness and care and health problems. In the Netherlands, some large developers are starting to explore collective senior living as a market niche, albeit cautiously. On the one hand, they are concerned about the time-intensive nature of community-formation processes in these types of projects. On the other hand, they are interested in the high levels of resident satisfaction in these types of projects, as compared to projects where only minimal resident participation is included in the design and planning phases.

When it comes to incentives for developers to engage with collaborative living forms in the Netherlands, the expectation is that the public sector will take the lead. Since the concepts associated with collaborative living are relatively new to the Dutch market, developers are cautious. While the examples mentioned above show an initial interest, these are branded 'test cases' or 'experiments', and they usually rely on some local authority support. As put by the representative of a large developer interviewed for this book, 'we decided to do a test case. From there we can decide to develop a project and find ways to improve the process. Being able to experiment, getting this opportunity from the municipality, we can launch test cases. If a municipality helps to finance a project for 10 years, they support the project very well."

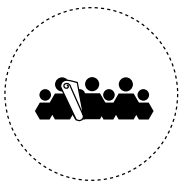
Changing Professional Roles

Collaborative housing calls for new professional roles amongst architects and other built-environment professionals who assist groups in development and construction procedures. Architects who are often involved in these projects do not work for, but together with, the future residents. Their role is therefore constantly changing. Sometimes they are fellow residents, sometimes they share the collective's vision, sometimes they themselves have an innovative vision of living, and sometimes they co-design as part of a large team.

Walter Segal, N. John Habraken, Christopher Alexander, and Frans van der Werf are architects who explored similar design models and strategies in the past. They wanted to make it possible for residents to appropriate and produce space. While there is a growing awareness in various sectors and disciplines that involving residents is important, many architects and built-environment professionals still think of the architect as an 'all-knowing expert. End-users are seen as passive clients.

Furthermore, many architects cherish the desire to leave their mark through their designs. This often ignores the resources and creativity that end-users can contribute as co-designers (co-creators) of their own housing and living environment. The growing digitisation of society gives lay people better access to online (self-)education and training. This changes the role of professionals and requires them to develop new tools and 'soft' skills such as teamwork, process facilitation, and joint decision-making.

The Architect as Co-Resident



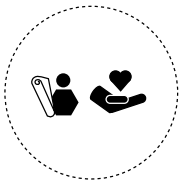
In many collaborative housing projects, architects are part of the resident group. They play a leading role in the construction and management aspects of the project. In these cases, the boundaries between the professional and the personal are blurred, as evidenced by the cooperative cohousing project La Borda in Barcelona [see **city case**, p. 102], where two residents are also the architects of the project, architecture cooperative La Col. As a result, they were more closely involved in the project and more committed.

During some meetings, they had to remind the group that they were the architects. They participated in all meetings of the group's 'architectural committee'. This committee was made up of six or

Figure 14 **The cohousing project Sofielunds, Malmö, Sweden**

seven residents who met every two weeks for the first few months of the project to compile the material to be discussed at the general meeting. The participation of the architects in all the meetings ensured that the necessary professional expertise and guidance were present when the committee discussed design matters.

The 'Benevolent' Architect



The outspoken vision of collective clients requires an architect who can translate this vision into a concrete plan, and who also feels involved. This is why groups often approach architectural firms that are known for their open attitude towards collaborating with their clients. Alternatively, they might find a specific aspect of an architect's expertise important, such as environmental sustainability.

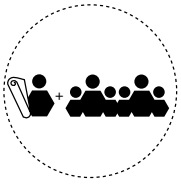
For example, the initiators of Le Village Vertical [see **project case**, p. 56] wanted to live in a housing project that met their ecological and social standards. The group therefore chose Detry-Levy & Associés, an architectural firm with expertise in of ecological construction. It was the first time that this firm worked on a resident-led housing project. According to one of the initiators, the architects invested a lot of time in the project. Although it was not a huge commercial success, they gained invaluable experience. Another example is the Dutch project Ecodorp Boekel [see **project case**, p. 64], where the group found a match with an architect who was able to translate the symbolic values of nature-inclusive building into the shape of the buildings.

In the Swedish cohousing project Sofielunds (Malmö, Sweden), the architectural firm Kanozi defined its role as a mediator. This means they guided the collective design process and democratic decision-making. The architects translated the residents' wishes into a single coherent design. Residents were involved in almost all design decisions, such as environmental sustainability (high energy efficiency), lower construction costs (smaller units, fewer lifts, stairs, no parking, outdoor galleries that double as balconies) and more community-oriented construction (collective spaces, kitchens with a view of the outside galleries, outside galleries as balconies). Although the process took longer than a standard project, the resident group was satisfied with the result. The project also added value to the neighbourhood in terms of its architectural quality and visual integration into its surroundings.

The 'Visionary' Architect

Projects are also started by architects with their own vision on housing. This is often based on their own ideas about architecture and its role in society. The housing project for women [ro*sa][22] in Vienna [see **project case**, p. 54 and **city case**, p. 104], was initiated by architect Sabine Pollak of Kob & Pollak architects. She wanted to develop a collaborative housing project that would meet the needs of women. Pollak thought that not only the wishes but also the knowledge of the future residents should be part of the project planning. In 2002 she organised discussions about her project idea through various feminist groups. Many women living alone attended these first meetings and indicated their preferences. Design elements that came up often were small apartments, good accessibility, many communal areas, and large transition zones between communal and private spaces. This led to the creation of [ro*sa],[22] which developed the ideas behind the project.

The Architect as 'Co-designer'



Established housing providers, such as housing associations, sometimes adopt the principle of collaborating with residents. They develop 'hybrid' models for collaboration. A good example is the Dutch SPACE-S in Eindhoven [see **project case**, p. 62], designed and developed jointly by the architecture firm Inbo, the housing corporation Woonbedrijf and the future residents. The project started with an open call to future tenants who wanted to contribute, under the motto 'Create your own SPACE-S!'. They also sought contact with certain vulnerable groups that were invited through civil society organisations.

Designing together with such a large group of non-professionals required new design methods. There were workshops with mood boards where future residents could indicate which images appealed to them. There were also plans of apartments built on a scale of 1:1 with foam blocks.

According to the architects, despite the great resident involvement from day one, they remained in charge by setting the right boundaries and asking questions underlying the design: 'How do you spend your day?' or 'If you have friends over, where do you sit?' This resulted in a much greater variety of plans compared to top-down projects and made it much more interesting for the architects to work on.

Towards Co-production Cultures

The examples above show that not only architects but a wide range of housing and urban design professionals require a broader set of skills when working with self-organised groups. This sometimes creates tension, as there must be a balance between the users' control on the one hand and the experts' influence on the other.

'Sometimes you're more like a psychiatrist than an architect because there's a lot you know about group dynamics, there can be a lot of tears and you need to be able to manage that. But I also see it as a kind of design thing to make a method, how can we design a method that brings people together?'

Tjeerd Haccou, Space&Matter, at BK Talks, Project Together!

These projects are generally seen as very time-consuming and slow to implement. However, some architects note that if there is good planning and management, collaborative housing does not necessarily have to be more time-consuming than traditional projects: because more time has been invested in communication and consultation, the final design can ultimately be realised more quickly.

This requires investing in process facilitation and training future residents. The CLTB [see **project case**, p. 58 and **city case**, p. 98], for example, has learned from past project experiences with residents and is continuously developing better ways to involve residents in the process. Nowadays, for example, the CLTB brings future residents together when it has the relevant building permits. After that, a team of professionals working for the CLTB meet every other month with the group to discuss how they will live together. CLTB offers training on joint decision-making, on how to live in a passive building, and organises explorations of the neighbourhoods where the group is going to live.

When it comes to the end result, collaborative housing also provides a more diverse range of housing types and thus enriches the architectural output. Building methods based on DIT (Do-It-Together) are also phased and constantly evolving because they have to match the (changing) needs of residents and are aimed at long-term quality.

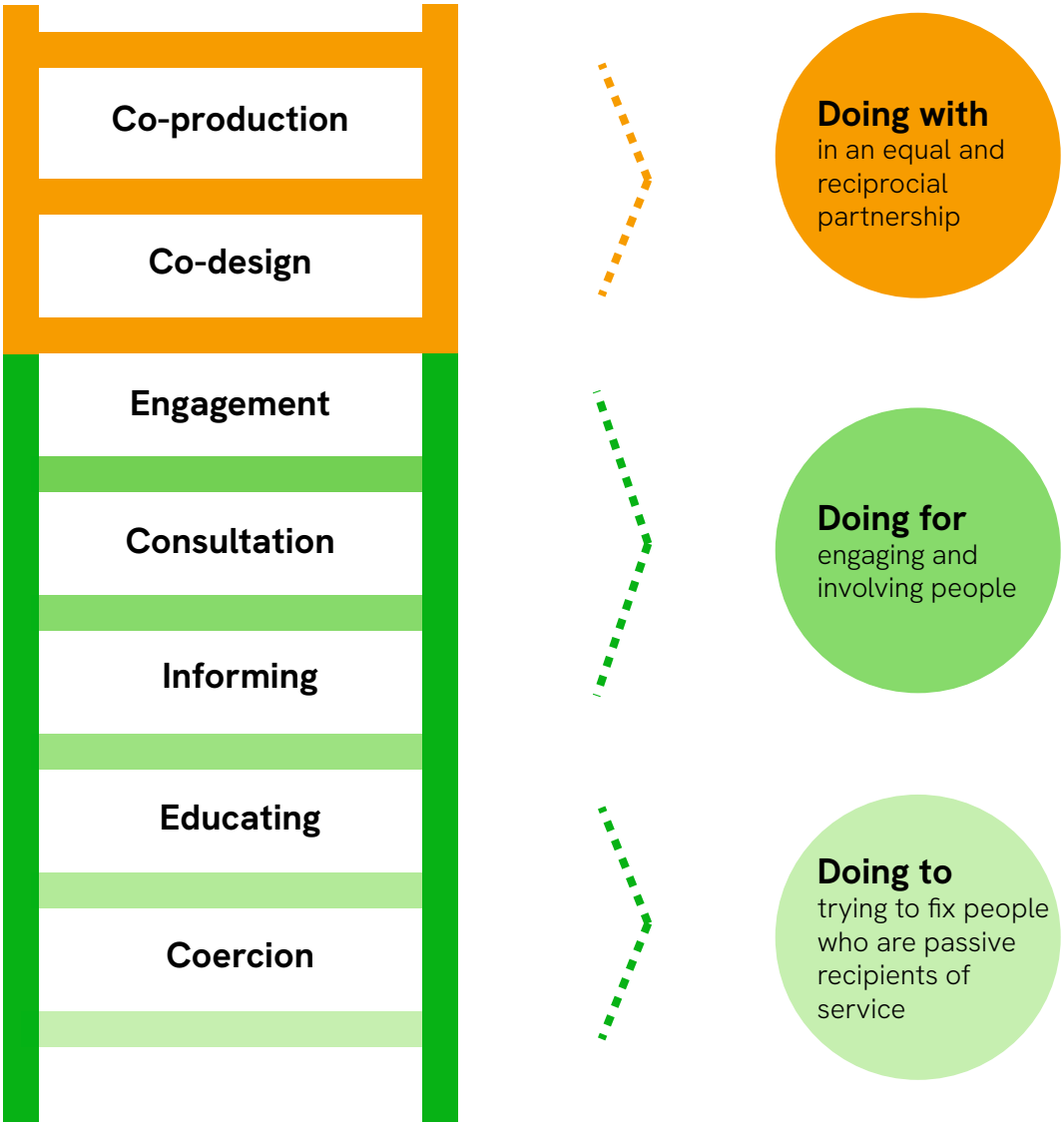


Figure 15 **Co-production ladder.** Source: www.thinklocalactpersonal.co.uk (adapted from Arnstein, 1969)

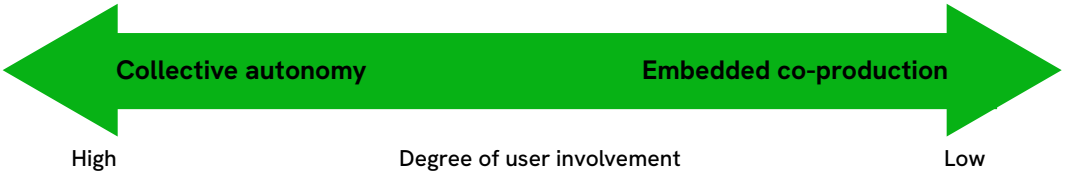


Figure 16 **Continuum of co-production in collaborative living**

Self-builders develop different buildings than project developers would do. Collaborative housing results in a more diverse street image within the city. Diversity in buildings but also a proven higher quality of buildings. Also, it is easier for self-builders to build on locations that are not destined for living if they see that there is a chance for building.

Marije Raap, Amsterdam municipality, interview

Architects collaborating with residents' collectives generally opt for an approach aimed at co-production. This means providing services in an equal and reciprocal relationship between professionals, people who use their services, their families, and their neighbours [**figure 15**]. This requires a fundamental change in the relationship between architects and end-users. In this approach, residents are seen as active participants, not as passive clients. Architects who work with residents' collectives must therefore have a special vocation and affinity with the ideals of the group. They take on the role of process supervisor and are prepared to hand over power to the residents by making co-creation the starting point of a project.

The cases and examples in this book show different levels of residents' involvement in the process of co-producing their living environments. In practice, each project is characterised by a different position on a continuum of resident involvement. In **figure 16**, on one end of the continuum are projects where almost everything is done by the residents. We call this 'collective autonomy'. On the other end of the continuum are projects where residents have more involvement than in standard housing projects, but do not necessarily take part in every step of the process with the same level of intensity. This is the case, for example, for projects initiated by a housing corporation or by a large developer, where future residents are invited to form a group and make collective decisions on a number of aspects of their future homes and common living environment. Between these two extremes are a wide variety of projects with their specific models of resident involvement.

CASE BOX

THE KNOWLEDGE PROGRAMME OF PROJECT TOGETHER!

September 2021–November 2021

In the autumn of 2021, the TU Delft Faculty of Architecture and the Built Environment organised a knowledge programme on collaborative housing in partnership with the municipalities of Delft and The Hague, Inbo Architects, Platform 31 and the Dutch Ministry of BZK. Over a six-week period different activities were organised around three themes: **why** collaborative living matters; **how** collaborative living comes about; and the required **action** to create a more collaborative city of the future. Doers and thinkers – both Dutch and international – shared their knowledge and experiences during three debates, a panel discussion, an exhibition and three seminars.

BK Talks:
Why, How and Action!

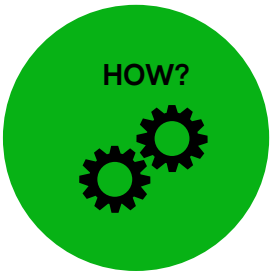
- **Why together?** Rethinking living environments through collaboration
- **Building Together!** Concepts and tools for shared futures
- **Act Together!** The politics and policies of collaborative habitats.

Seminar:
Financing collaborative housing

Talkshow:
Getting started with collaborative housing forms

Drivers and motives

The first part of the programme puts collaborative living in a wider socio-political context, focusing on the societal drivers, motives and expectations leading to collaborative approaches in housing and cities. Why has collaborative living become relevant?



Design, financing and management

The second programme part offers concrete instruments on how collaborative practically takes place. How can collaborative approaches be realised in the 21st century? What are the tools needed in the fields of planning, land use, design, financing and management?

Policies and strategies

The third part of the programme focuses on concrete actions: policies and strategies necessary to strengthen the development and implementation of collaborative approaches to housing in the Netherlands and beyond.

SEPTEMBER

Growing up Together!
Seminar

Why Together?
BK Talk

Getting started with collaborative living forms
Talkshow

Housing for an aging society: inclusive neighbourhoods
Inspiration session

OCTOBER

The Co-Lab Mapping project
Webinar

Financing collaborative housing
Seminar

Building Together!
BK Talk

Act Together!
BK Talk

BK Expo: Together! The future of living

BK TALKS:
WHY, HOW AND ACTION!

↓ **BK Talk: Why together? Rethinking living environments through collaboration**

↑ **BK Talk: Building Together! Concepts and tools for shared futures**

BK Talk: Act Together! The politics and policies of collaborative habitats ↓

SEMINAR:
FINANCING COLLABORATIVE HOUSING

TALKSHOW:
GETTING STARTED WITH COLLABORATIVE HOUSING FORMS

CASES

CITIES

AMSTERDAM

By 2050, 10 per cent of the housing stock should be cooperative.

Since 2011 the city of Amsterdam has promoted Collective Private Commissioning (CPC) as a self-build model in new development areas, enabling future inhabitants to play a role in housing production. However, with the steep rise in land prices over the last decade, this model, which used to be accessible for middle-income households, has become unaffordable. Moreover, the city's rapid gentrification has pushed away middle-income residents who are neither homeowners nor eligible for social rental housing. This has led the municipality to embrace the housing cooperative *(wooncoöperatie)* model, which is included in the 2015 Housing Law. In 2016 housing cooperative pilots were launched and potential locations in Amsterdam were explored. The first project to be built as a result of the pilot programme is De Warren. After seven years of planning and struggles to cover rising building costs, the project was finished in 2023. The municipality's aim is for 10 per cent of its total housing stock to consist of housing cooperatives. It will facilitate this by providing loans to cover the financing gaps confronting the projects. Furthermore, housing cooperatives can benefit from lower land prices if they commit to retaining an affordable rental model in perpetuity. The municipality has also introduced a *kaartenbak* (card box), a type of institutionalised cooperative membership that makes it easier for the housing projects to connect to the municipality. This helps the municipality to have a clear overview and to provide new initiatives with the necessary information about the formalities of becoming a cooperative. Despite this support, external factors such as national policies and rising energy and construction costs pose further challenges for the development of housing cooperatives.

Reduced land prices for cooperatives.

Municipal loan to bridge the financial gaps.

Kaartenbak: the municipality's central platform for cooperatives.

↑↓ **De Warren, Amsterdam**

BRUSSELS

On average, Community Land Trust homes in Brussels cost 40 per cent less than those on the private market.

A housing crisis has developed in Brussels over the last decades, largely due to long-term disinvestment in social housing, a sharp increase in house prices and population growth. Compared to Wallonia and Flanders, the Brussels Capital Region (BCR) has the highest number of inhabitants at risk of poverty. This group has very limited access to social housing, because demand for this type of housing is more than twice as great as supply. The global financial crisis of 2008/9 made the situation even worse. At that time, a coalition of activists and bottom-up organisations came together to find a model that could help solve the housing problem. They were inspired by the Community Land Trust (CLT) model that was developed in the United States in the 1960s. In CLTs, local communities hold the ownership of land and buildings in the form of a foundation or trust, which ensures that homes remain affordable in the long term. The CLT Brussels (CLTB) was established as a foundation in 2012. By developing housing together with residents, the CLTB contributes to providing affordable housing as well as to community-building in poor neighbourhoods. The land is owned by the trust while the housing is owned by the residents. If a housing unit is resold, a percentage of the purchase price is made over to the trust, which reinvests the money in the CLT. The BCR municipalities provide support by making sites that are not attractive to private developers available at below market prices. The CLTB follows the original tripartite governance model, composed equally of representatives of (future) residents, civil society, and regional authorities. Today, the CLTB has grown into an organisation with five completed projects and seven under development. It has also streamlined its way of working with residents. The CLTB has taken a leading role in fostering a Europe-wide movement of CLTs by forming the CLT Europe network.

CLT officially recognised, providing a more solid basis for financial support.

Annual investment budget of 2 million euros from the Regional Government granted to CLTB.

CLTB: established to promote CLTs in Brussels and to expand the CLT model.

↑ **L'Espoir, Brussels**

CLTB Endance-Ransfort, Brussels ↓

COPENHAGEN

There is currently a great demand for cohousing, but not enough supply.

In Denmark cooperative housing (*Andelsbolig*) has been developed since the 1910s. Someone acquires a share in a cooperative, tied to a dwelling, which gives the exclusive right to rent the respective dwelling. Denmark was also the birthplace of 'cohousing' in the 1970s, a model that promotes a community-based way of life, a matching architectural form and is mostly privately owned. *Sættedammen* is often considered the world's first cohousing project. Unlike in Sweden, where these housing forms prevail in more urban settings, most Danish cohousing communities (*bofællesskaber*) are located in suburban or rural areas because of the high land prices in the inner cities. The exception is Bo90, established in 1993, which is the first senior cohousing project built in the centre of Copenhagen. In the 1980s, the state began to support the construction of housing cooperatives, which were sometimes humorously referred to as the 'Volkswagen' of cohousing because they were more affordable. The cooperative sector expanded rapidly because the legal framework allowed for existing rental flats to be turned into cooperatives. In 2022, 7 per cent of the Danish population lived in housing cooperatives, whereas in Copenhagen alone one third of the housing stock is cooperative. The growth of this type of housing has stopped since the 2000s, when housing policy was liberalised. More recently, there has been a new wave of cohousing, mostly for seniors, initiated by private developers: approximately 30 per cent of the newly built cohousing stock in 2020-2021 was developer-led. Furthermore, due to changes in the Planning Law in 2015, municipalities are able to allocate 25 per cent of all dwellings to non-profit housing in new urban development areas. Additionally, a new concept emerged, called *Almebolig+* (General Housing+), an affordable housing concept developed by non-profit housing associations, mainly in Copenhagen. This model aims to provide tenants with more autonomy and responsibility by putting them in charge of maintenance.

Municipality's right to reserve up to 25 per cent of non-profit housing for allocation to vulnerable citizens.

Financial state support to build housing cooperatives during the 1980s.

Bofaellesskab.dk: an umbrella organisation for Danish co-housing.

↑ **Bo90, Copenhagen**

Sættedammen, near Copenhagen ↓

BARCELONA

By partnering with cooperatives and foundations, 1000 housing units should be developed on public land over the next decade.

The housing crisis triggered by the 2008 global financial crisis led the municipality of Barcelona to take radical measures to reform the housing system. The 'Plan for the Right to Housing in Barcelona 2016–2025' includes a variety of innovative housing policy instruments aimed at diversifying and democratising housing, such as promoting higher levels of citizen participation. To help achieve this, the municipality has implemented a new kind of resident-led housing cooperative called the 'right-to-use' (or grant-of-use) housing cooperative; residents can become cooperative members by paying an initial entry fee and a monthly fee. La Borda is the pilot project that has spearheaded this emerging housing form in Catalonia. This project was the result of cooperation between a group of aspiring residents, professionals, and municipal officials. The construction of the six-storey building was mainly financed by Coop57, a credit union with no previous experience in working with residents' cooperatives. The project could be built on public land thanks to a long-term leasehold agreement between the municipality and the cooperative. La Borda has received considerable international attention due to its innovativeness in terms of resident involvement, community values and architectural qualities. It featured in the 2021 Venice Architecture Biennale and won the Mies van der Rohe award in 2022.

Access to public land through leasehold agreement between residents' cooperatives and the municipality.

Public subsidies to support the construction of grant-of-use housing cooperatives.

Sostre Civic and La Dinamo: some of the organisations supporting the right-to-use housing cooperative model in Catalonia.

↑ **Can Batlló, Barcelona**

La Borda, Barcelona ↓

VIENNA

In Vienna more than 40 collaborative housing projects have been completed since 2013 and 10 are currently being developed.

The city of Vienna's strong local government control of housing for over a 100 years has led to generous housing subsidies, a land-bank, a long tradition of non-profit cooperative housing and a large municipal housing sector. Unlike other European capitals, Vienna has been able to provide a large amount of affordable, rent-based housing stock. In the past 10 years a new movement of smaller housing initiatives has brought back the inhabitants' say in shaping collaborative housing. Over 40 projects with an average of 32 units have been completed since 2013 and about 10 are currently being developed. In 2009 social sustainability was added to evaluation criteria in tenders for subsidised housing. All these measures have meant that participatory approaches and community building have only grown in importance. Developers often see the inclusion of self-organised groups as a good way to meet evaluation criteria, and their inclusion has resulted in the recent completion of several new collaborative living projects, such as Pegasus, [ro*sa][22] and so.vie.so. Seestadt Aspern is one of the largest new urban development projects in Europe and is intended to house over 25,000 people. This city-within-the-city is comprised of 10 projects developed by Baugemeinschaften (building groups) and they will be developed in several stages. Some of them were initiated top-down rather than by prospective residents. One of these projects is Wohnprojekt Seestern Aspern, which was built in 2015. It accommodates 27 households, which also have access to common rooms.

Social sustainability as criterion in subsidised housing tenders.

Limited-profit housing associations are partners of collaborative housing to facilitate access to public subsidies.

Gemeinsam Bauen & Wohnen: national networking hub advocating for the right conditions to establish collaborative living projects.

↑↓ **Seestadt Aspern, Vienna**

ACTION! THE POLITICS AND POLICIES OF COLLABORATIVE LIVING

4 ACTION! THE POLITICS AND POLICIES OF COLLABORATIVE LIVING

The housing market is not a working market. When you have a lock-in situation or resources are limited, then the market fails. So, we must look at it from that kind of perspective: not as a working market that we have to heal. We have to approach it with different politics. And that gives the cities and the towns, the politicians, the reason to act strong.

Hans Rupp, ABZ (Zurich), at BK Talks, Project Together!

The current confluence of multiple crises on a global scale has been described as a 'polycrisis'[1] – a cluster of related global risks with compounding effects, such that the overall impact exceeds the sum of each part. These crises include, amongst others, increasing social inequality, accelerating climate change and environmental degradation, and global migration due to conflict or environmental disasters. Housing and spatial planning systems are closely connected to all these phenomena. Proponents of collaborative living forms not only recognise these threats but aspire to help solve them, or at least create resilience, through the principles of collectivity and sharing embraced by these living forms. At the same time, scholars, activists, and practitioners are increasingly critical of the belief that the market can, on its own, solve the acute housing problems we are facing today.

Two Perspectives on Political Action

In the Netherlands housing has been declared a top political priority by the current government, but policy responses have fallen short. The emphasis is primarily quantitative, top down, and technocratic. A holistic approach to the housing question is missing, one which includes the multiple dimensions of the housing problems faced by the Dutch. The housing question draws together not only physical and technical agendas (mobility, energy, the nitrogen problem) but also urgent social agendas (ageing, care, social inequality, loneliness, economic homelessness and so on). A qualitative understanding of this complex array of factors is missing. In the policy discourse, there is a conspicuous absence of the perspective and voice of the people, of residents. Policy briefings are full of numbers of new homes needed, square metres, millions of euros, years that it will take to achieve these targets. While there is a recognition that addressing the quantitative shortage is important, too little attention is paid to the 'how' question: what homes, for whom, in what places, in which configurations.

If we agree on the diagnosis, the patient is sick. The housing system is not fit for purpose. In this book, we argue that collaborative living forms can implement many of the values that good homes and living environments are meant to embody. We have learned about why and how to do this from a practical standpoint. But what are the policies and politics needed to enact these good intentions and practices on a larger scale? In this chapter, we present two perspectives on political action that can lead to taking collaborative living 'out of the niche'; one is bottom up, initiated by collective action; the other is top down, pursued by leaders who dare. In both approaches residents lead the way in achieving the core objective: creating room and opportunities for collective living.

The Power of Collective Action

Across Europe, the last couple of decades have seen the emergence of new social movements that denounce increasing housing exclusion. A good example is the Plataforma de Afectados por la Hipoteca (Platform for People Affected by Mortgages), a grassroots organisation in Barcelona fighting to stop evictions in the wake of the 2008 housing crisis. The platform's members staged mass protests and started a citizen platform Barcelona En Comú. Ada Colau, one of the platform's founders, became the city's mayor in 2015 and put forward a housing agenda where cooperatives and cohousing are amongst a range of new policies aimed at democratizing access to housing.

In France, a nation-wide movement promoting collaborative housing ('Habitat Participatif') began to take shape at the end of the 2000s, when political representatives and grassroots actors started to discuss alternatives [see **case box**, p. 112]. The growing citizen participation in housing was triggered by the difficulties the middle class faced when trying to access housing: from 2000, the housing market in large cities became increasingly unaffordable and the social housing stock was progressively reduced. These challenges, combined with new environmental demands, contributed to the rise of alternative initiatives within anti-globalisation and environmental grassroots movements, which defended new forms of non-speculative, participative, and ecological housing.[2] Among these initiatives, two main strands gradually developed during the 2000s, one promoting collective self-development, the other promoting residents' cooperatives. The purpose of both is the same: to create a new anti-speculative housing model.[3] Following intense lobbying by French citizens and municipalities, the ALUR[4] law came into effect in July 2015. It provides statutory recognition to collaborative housing. The law also aims to provide greater clarity on the role that social housing organisations can play in tandem with residents' groups because it is now possible for them to construct a building. The adoption of the ALUR and the other political tools encouraging collaborative housing are the result of a long process of negotiation.

CASE BOX

HABITAT PARTICIPATIF FRANCE: THE NATIONAL NETWORK FOR THE PROMOTION OF COLLABORATIVE LIVING

Founded in 2013 under the name Coordin'action Nationale des Associations de l'Habitat Participatif, Habitat Participatif France (HPF) today brings together around fifty associative and professional structures in France and is linked to several hundred groups and projects. The collaborative housing sector in France includes self-managed collective housing, residents' cooperatives, self-development groups and the like. Each has developed their own methods and expertise and they all share a common denominator: the central role of the group of residents in their housing project. HPF campaigns to promote the inclusion of collaborative housing in public housing policies. To this end, it works in partnership with institutional actors that include the Ministry of Housing, local authorities, the Union Sociale pour L'Habitat and the Federation of HLM Cooperatives, the Caisse des Dépôts et Consignations, banking organisations (notably Crédit Mutuel), the order of architects, the Federation of CAUEs, the national council of notaries. The Coordin'action published the White Paper on Collaborative Housing in 2012 and in 2014 it helped draft the section on collaborative housing in the ALUR law. This established the creation of collaborative housing companies. HPF also develops financial and insurance models that make it possible to realise projects in favourable legal and financial conditions. Furthermore, HPF collaborates with its partners and member associations to organise the biennial National Meetings of Collaborative Housing (RNHP) and to bring together about 1000 participants for three days of workshops, to exchange experiences and receive training. The annual Open Days are aimed at making collaborative housing known to the general public. They include visits to completed and new projects and events throughout the month of September.

Website:
www.habitatparticipatif-france.fr

In the Netherlands, the surge of collaborative living forms in recent decades has been a quiet, gradual phenomenon rather than an outspoken social movement. Interestingly, the emergence of collective self-organised housing models has been initiated by politicians and civil servants. The CPC model was created during the Global Financial Crisis as a way to incentivise the construction sector during market downturn. Some local authorities tried to kick-start construction by encouraging future residents to collectively develop and design houses themselves. The CPC approach bypassed traditional developers, who were no longer able or prepared to run the risks of newbuild at a time of economic uncertainty.[5]

In 2015 the inclusion of the housing cooperative ('wooncoöperatie') in the new Housing Law was the result of senator Adri Duivesteijn's vision of more self-determination for people regarding their housing situation. A series of housing protests took place in Dutch cities in 2021. Until then, there had not been a social movement calling for collaborative living forms to be part of the solution to the housing crisis. In the current system of tendering, project initiators are encouraged to compete with each other rather than cooperate. As a result, they have become good at promoting the importance of their own project, but not the movement as a whole. Furthermore, the variety of 'labels' that different projects adopt creates a fragmented picture for politicians and the wider community. According to Trevor James, former chairman of Cooplink, 'While many of the current initiatives are housing cooperatives, some define themselves as an "eco village", the other says 'we are a multi-generational project', and another says, "we are a tiny house in the food forest". Because you have to pretend to be unique in order to realise it.' To counter-act this fragmentation, Cooplink submitted a manifesto to all the new provincial governments in the first half of 2023. The manifest was signed by seven collaborative housing organisations.

The example of France, however, shows that a wide variety of collaborative living approaches can coexist and even reinforce each other, provided there is a unifying banner and common agenda vis-à-vis the government and other parties. The Habitat Participatif movement fulfils this role. In the United Kingdom, too, different umbrella bodies representing diverse collaborative living models have joined forces under the banner of 'Community-Led Housing' [see **case box**, p. 142].

Figures 17 and 18 **Housing protests, the Netherlands, September 2021**


#WOONOPSTAND
WOON
VERZET

Leaders Who Dare

While grassroots activism and collective action in housing can demonstrate why collaborative living forms are needed, politicians can ensure that key resources – land and money – are distributed fairly among regions and municipalities. The development process remains lengthy and complex, so a clear national and local agenda is needed to give space to new and alternative living concepts. From this perspective, initiators recognise the crucial role of support from public authorities to get started. Some housing practitioners go further, and consider such support a public responsibility:

> Brussels has very little social housing. It was quite affordable for many years, but from the year 2000 housing prices started to increase. So, people who were used to live in private housing on affordable rents, now had to look for something else. So that was our target group, we wanted to offer affordable housing for low-income families. There is a right to housing so there is also a responsibility for authorities to invest in that.
>
> Geert De Pauw, CLTB, at BK Talks, Project Together!

In the Netherlands, national policy greatly influences local politics. Municipalities are financially dependent on the distribution of resources from the central government. Because the government provides less support for social services, municipalities are increasingly forced to prioritise financial interests over public interests. Since the 2008 financial crisis, and faced with a tight housing market, the government has been trying to issue more guidelines for housing policy. 'We see in all party programmes that they want the government to take control. So of course, we don't just have to take control of quantity and affordability, but also of quality,' says Marja Appelman, director of the housing market at the Dutch Ministry of the Interior and Kingdom Relations. To guarantee quantity, the government set a target in 2020 to build one million additional homes before 2030. Furthermore, the post of Minister of Housing was re-established in 2022. Previously, housing fell under the mandate of the Ministry of the Interior and Kingdom Relations. At the end of 2022, a motion was passed and a budget of 10 million euros was made available for cooperative projects. These developments are expected to stimulate policy at a local level to focus on cooperative movements. After a long period

during which housing became the domain of professionals, this seems to represent a turning point, making room for citizens' initiatives.

But are these measures enough, and is this the right way to stimulate collaborative living? Cooplink sees this as a positive signal. However, a pot of money alone is not enough to stimulate a fully-fledged third sector: housing for and by residents. According to Trevor James 'politics at a national level should create a much fairer playing field.' A higher level of support is necessary, as Cooplink estimates that existing initiatives with an allocation of land will need a total investment exceeding 100 million euros in 2024, with many more cooperative housing initiatives in the pipeline.

As we saw in **chapter 3**, municipalities have various instruments to facilitate collective housing: land policy, financial support, and capacity. Adjusting tender rules in area developments can encourage market parties to build collectively or create more space for residents' initiatives. In addition, plots can be given a collective residential function, so that groups no longer have to compete with commercial parties. Municipalities can also help financially, offering plots for a lower price, for example, or lending money to groups through a loan fund. Finally, capacity can be organised through separate programmes and project teams that focus solely on developing and supporting collaborative housing projects. Without this support, projects progress slowly or not at all.

'Municipalities can ensure that people easily get the right information. But also, very simply, that there is one contact person. So, when people say, I have a collective housing initiative, that there is one official who guides them through the maze of local legislation. Someone who says: you have to do this when it comes to the parking standard. And this to achieve building regulation permission.

Trevor James, former Chairman of Cooplink

In Amsterdam, civil servants, public institutions, and politicians work together to stimulate collective living. Clemens Mol, advisor at !Woon and board member of Cooplink, sees that 'the municipality is learning". While civil servants are used to working with professional housing developers, they are now developing a new system to adjust land prices and select and guide initiatives.

Aldermen determine the course of a municipality and whether the development of the above instruments is prioritised. 'Municipalities can make agreements with developers there with anterior agreements, and then you just need a good strong alderman who will do that,' says Professor of Housing Systems at TU Delft, Peter Boelhouwer. Adri Duivesteijn was one such alderman: he was responsible for developing 60,000 new homes in Almere between 2006 and 2013. He formulated a new vision that gave self-construction ample scope and led to the first self-built areas on a neighbourhood scale. 'In 2006 we broke with the long tradition of supply-centred, institutional housing. With the program IkbouwmijnhuisinAlmere (IBMHIA) and later also the IkbouwafbaarinAlmere (IBBA) scheme, a form of urban development been chosen that puts the citizen at the centre,' wrote Duivesteijn. He was one of the initiators of incorporating the housing cooperatives into the Housing Law, driven as he was by enlarging possibilities for individuals to control their living environment. He wanted to provide alternatives that filled the gap left in the traditional housing market of owner-occupiers and tenants. His ideas developed in the 1990s, when he proposed that the parliament should 'make home ownership possible for low incomes'.[6] Later, he identified self-built and self-managed housing as sectors that could offer adequate and comfortable dwellings for low-income earners.[7]

Martijn Balster, alderman for housing at the municipality of The Hague, follows Duivesteijn's example by developing a separate programme for collective forms of housing and including it in the new housing vision: 'Living together is the motto of our housing vision, we called it "Haags Samenwonen" [Living together in The Hague]. We have a huge housing agenda and affordability is central to this. We have the ambition to introduce truly innovative forms of housing for all kinds of different target groups.'

In Amsterdam, the tone was set by alderman for spatial planning and land affairs, Maarten van Poelgeest, who implemented the idea of self-build. Since then, various aldermen have expanded and tightened this political agenda. The municipality wants 10 per cent of housing to be owned by cooperatives by 2050. To close the funding gap that initiatives encounter, they have set up an Equalisation Fund. Marieke van Doorninck, alderwoman for area development, is positive about these developments. 'The biggest challenge lies in creating an affordable city,' says van Doorninck. In Amsterdam, house prices have risen sharply in recent years, and this is often blamed on a shortage

of housing. But besides building more homes, the city needs to counter speculation by short-term investors. One way of doing this privileging housing cooperatives that aim to decommodify housing.

However, not all aldermen can organise enough resources or political support to implement their vision. Municipalities need the required knowledge and capacity to achieve political objectives. In Delft, for instance, the municipality wants to commit itself to collaborative housing models but lacks the resources to support residents in this. Karin Schrederhof, alderwoman for housing, care, education, and sport, says:

'We do not have our own land in Delft, but we do have a housing vision and housing agenda. So, if a developer wants to build homes in Delft, they know exactly what we ask of them: 15 per cent social housing, 15 per cent student housing, and 20 per cent intermediate housing rent. And the prices of the land for social rent are cheaper. But the land also has a price, so there is a debate about whether we can afford this kind of housing program. And it is also a political statement, there are other local politicians who want something different.'

Karin Schrederhof, at BK Talks, Project Together!

Schrederhof illustrates the dilemma many aldermen find themselves in. On the one hand, they want to create more diversity in the housing stock and preferably stimulate affordable forms of collaborative housing. On the other hand, the affordable housing sector yields less for the municipality because land prices are lower, which makes it a financial risk. There are also differences between politicians, as not all aldermen see collaborative housing as a social investment that ultimately yields more than just housing.

Steps are being taken in the Netherlands to facilitate collaborative living, but at the moment resources and knowledge are unevenly distributed between regions and municipalities. Poorer municipalities can be supported financially so that initiatives cannot only be successful if the municipality can afford an adapted land policy. Instead of, or in addition to, financial support for the initiatives themselves, the government can compensate for changes such as higher inflation. This is the case in municipalities such as Delft, where there is a shortage not of willpower but of resources. A municipality like Amsterdam can invest the profit from area development in lower land prices for certain plots that they make available for collaborative

housing. However, compared to the large area developments taking place, this is still scarce and fragmented. Municipalities can exert the greatest influence by setting clear local objectives and expressing target for a percentage of collaborative housing in addition to the percentage for other types of housing. In project developments, civil servants can achieve these goals by making room for collectivity in tender rules and in the assessment of project applications. To realise complete collaborative residential areas, like in Zurich, even more courage and faith is needed in the Netherlands.

In short, starting and developing collaborative living forms in countries where there is no such tradition requires leaders with a clear vision, not only in politics, but also in industry and civil society. In the next chapter, we propose four different pathways for leaders to implement such a vision.

PATHWAYS TOWARDS COLLABORATIVE LIVING

5 PATHWAYS TOWARDS COLLABORATIVE LIVING

‘A vision is very important. That’s why I like the idea of saying we need 20 per cent of collaborative housing. Because now, we are still seen as something very fringy, something marginal. And it’s important to be able to already tell the story that it would be possible, to show what difference it would make.’

Geert de Pauw, CLTB, at the BK Talks, Project Together!

The previous chapters in this book have shown the diversity of collaborative living forms that are developing across Europe, including the Netherlands. We have explained the motivations of people embarking on these projects, ranging from idealistic to pragmatic, and placed them in the context of the polycrises that the world is currently experiencing. We have also delved into a variety of practical tools that have proven useful in different contexts to implement and expand these living forms. Lastly, we have examined the complex political and policy dimensions that are crucial for including collaborative living forms as part of a renewed approach to housing and living environments.

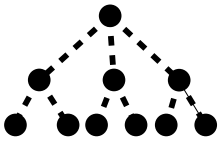
In September 2021, the Netherlands saw the first mass housing protests in decades. Participants, most of whom were young people, took to the streets to denounce the lack of affordable housing in a country that for many years had been regarded as having one of the most robust housing systems not only in Europe, but in the world. The Netherlands is at a crossroads, with an unprecedented housing crisis and the opportunity to turn around the way homes and living environments are planned, designed, built, and managed. The fundamental question that the Dutch population needs to ask itself is: How do we want to live, today and tomorrow? This points to the need for a larger vision that goes beyond numbers. The country needs to develop an inspirational and shared idea of how it wants its cities, towns, and villages to be in 20, 50 or 100 years from now. This vision should then be turned into actionable pathways that create opportunities for residents to shape their living environments. In this chapter, we draw on the knowledge and examples presented in the previous chapters to propose four complementary pathways to achieve inclusive and collaborative living.

Four Pathways

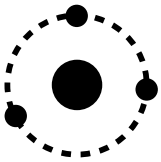
How to implement a vision for collaborative living futures? Based on what we have learned from the cases, expert views and research, we propose four pathways through which collaborative living forms can be developed further in the Dutch context: federations, partnerships, embedding, and networks. These pathways include a large variety of specific models, such as housing cooperatives in different tenure forms, Collective Private Commissioning that pursue collaborative ways of living, Community Land Trusts, cohousing communities and ecovillages. Rather than promoting specific models, our pathways idea refers to productive relationships through which a wide variety of collaborative living forms can thrive in the Dutch context. They represent a roadmap, or a possible strategy, for interested parties to increase the number of collaborative living projects in the country.

Figure 19 shows how these different pathways fit on a continuum, ranging from projects where self-organised groups enjoy a high level of autonomy, to collaborative living as part of existing housing provision institutions ('embedding'). This resembles the continuum of co-production presented in **chapter 3**. Crucially, the idea of a continuum implies that these different pathways are not mutually exclusive, but, rather, complementary. In this way, there is a greater variety of options for people with different resources, skills, and preferences to join a collaborative living project.

Federations



Partnerships



Collective autonomy | **Mixed forms**

Shared ownership cooperatives (vastgoed coöperaties)

Collective Private Commissioning (CPO)

Mixed tenure projects, e.g. Knarrenhof® and Ecodorp Boekel

Switzerland: Rental housing cooperatives Wohnbaugenossenschaften

Germany: Mietshäuser Syndikat

Austria: Wohnbaugruppen

Spain (Barcelona): cooperativas con cesión de uso

Belgium: Calico project (Brussels)

France: Mixed tenure projects, e.g. Village Vertical (Villeurbanne, France)

Networks

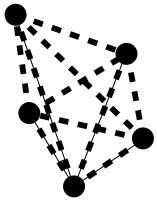
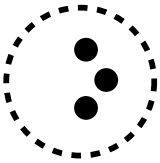


Figure 19 **Pathways to collaborative living in the Netherlands from a European perspective**

Embedding



Embedded co-production

Management rental cooperatives (beheer coöperaties)

Startblock model / magic mix

Centraalwonen (social rental)

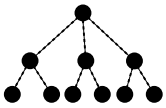
Dutch models

Sweden: Kollektivhus rental cooperatives

France: habitat participatif social

Austria: Mietgenossenschaften (Sozialwonungen)

International models



Federations

Over the past decade there has been plenty of experimentation with new collective action models across the Netherlands across different sectors.[1] Some organisations consider themselves ready to start new collectives on the basis of a standardised format and to spread their model, which has often been designed after a considerable period of trial and error. They then distribute this model and help people to adapt it to their local conditions.[2]

Across Europe, the spreading of tested models of collaborative living often takes the shape of federations, which link different actors or projects in a shared vision and set of values and goals. The productive success of cooperative housing federations in Scandinavian and German-speaking countries demonstrates their capacity to enable common practices to sustain each other, share resources and enable solidarity mechanisms that help them to reproduce.[3] Another example is the Miethäuser Syndikat (MHS), a model established in Germany in 1992 [see **case box**, p. 132], which has facilitated other housing projects through a solidarity-based funding approach and knowledge-sharing. Across Germany, the MHS brings together nearly 2000 people living and working together in collectively owned buildings in which individuals rent the space they use and share. Savini calls this model a federation 'because it allows autonomous housing projects to build structural interdependencies. In the syndicate… each member project co-owns half of the other housing estate.'[4]

In the Netherlands the Vrijcoop association of housing cooperatives is modelled on the MHS. Vrijcoop aims to ensure that housing remains affordable in the long term. The members support each other through knowledge exchange. Their members include the Ecodorp Boekel housing cooperative [see **project case**, p. 64]. Once the cooperative has paid off its loans, it expects to be able to subsidise new housing cooperatives.

Despite the advantages of this model, in practice it has been difficult to develop it in the Dutch context. Factors mentioned in **chapter 3**, including difficulties accessing financing as well as changing market conditions have stood in the way of some collectives getting off the ground. In this sense, an interesting contrast is the situation of De Warren and De Nieuwe Meent, two self-organised groups that are part of the first pilot programme for housing cooperatives in Amsterdam. While De Warren has successfully acquired funding and started building, De Nieuwe Meent has struggled with changing market conditions and administrative mishaps. Overall, due to a combination of internal and external factors, each new housing cooperative follows a different path in an uncertain regulatory and financial landscape. The lack of stable conditions and standardised procedures in the Netherlands make it difficult for this structure to grow from scratch. For it to succeed, greater government support is needed to guarantee the realisation of a critical mass of new projects that can then develop a self-sufficient federation structure to reproduce and upscale the model.

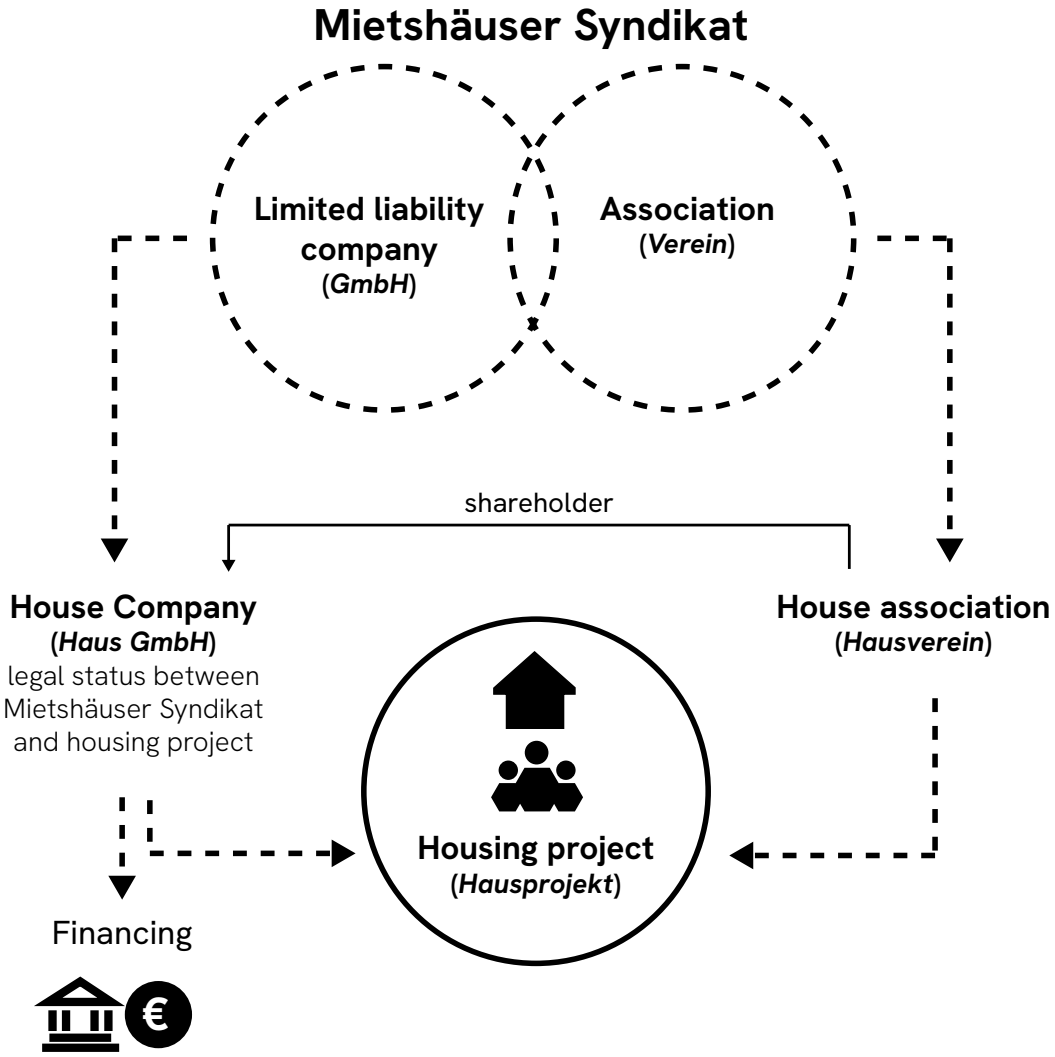


Figure 20 **The legal structure of Mietshäuser Syndikat**

CASE BOX

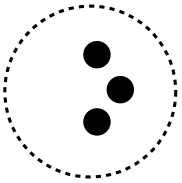
MIETSHÄUSER SYNDIKAT, GERMANY

The Mietshäuser Syndikat (MHS) is a non-commercial joint venture in Germany that helps self-organised groups acquire long-term affordable living space via a collective property arrangement. The MHS was founded in 1992 in Freiburg im Breisgau by former squatters. Since September 2022 it has brought together 177 housing projects (Hausprojekte), with 17 further initiatives looking for suitable property. The 177 projects house 3800 residents and collectively represent over 150,000 m^2 of living space. A group wishing to create a Hausprojekt within the MHS first forms a legal association called a Hausverein ('House association'). This provides a legal basis for their collective organisation and financing and is a requirement for joining the MHS. Further requirements include accepting a legal obligation to contribute to the MHS solidarity fund and a commitment to provide mutual aid to other Hausprojekte in the future. With free assistance from the MHS, the Hausverein creates a general concept, including a financial plan, before applying for membership to the MHS. The MHS has two legal entities, an association, and a limited liability company (GmbH). Members of the MHS include every accepted Hausverein, other associations and private individuals. Hausprojekte and their respective Hausvereine are considered for membership at quarterly general assemblies organised by the MHS. Decisions are made by consensus. Once a Hausverein is accepted into the MHS, a Haus GmbH is created, which owns the future property and effectively ensures it will not be reprivatised. The foundation of the GmbH requires €25,000 starting capital, of which 49 per cent is attributed to the MHS and 51 per cent to the Hausverein. Once the Haus GmbH is established, it raises money with direct loans from Hausverein members, their families, friends, and the MHS, with the rest coming from bank mortgage loans. As of November 2020, 170 million euros was tied up in MHS projects, with 54 per cent being bank loans, 39 per cent direct loans and 7 percent starting capital.

Website: www.syndikat.org

Housing corporations with collaborative living projects	N° of collaborative living projects
Ymere, Amsterdam	125
Lieven de Key, Amsterdam	101
Eigen Haard, Amsterdam	66
WBVG, Arnhem e.o.	46
Stadgenoot, Amsterdam	44
Together they manage 216,107 dwellings	**382**

Figure 21 **Embedding of collaborative housing in Dutch housing corporations**
Source: Cooplink, Platform31, Aedes (2022)



Embedding

This pathway consists of the development of collaborative living within the social housing system. While the social housing provider retains ownership of the property where the group lives, the management, social and spatial organisation of the homes and common areas is in the hands of a cooperative association. The cooperative is made of tenants, who pay their rent to the social housing organisation either as an individual or as a group. There are variations of this model in countries like Sweden, France, and the United Kingdom.

In Sweden many cohousing projects have been realised from the beginning in partnership with a municipal housing company. An agreement is drawn up whereby the company retains the ownership of the building but transfers most management responsibilities to the group of tenants, including the right to select future residents. France also provides an interesting example of how the embedding strategy could be developed. Since the introduction of the new ALUR law, many social housing companies now include self-organised groups as part of their new developments and also participate as partners in mixed-tenure developments [see **case box**, p. 138].

In the Netherlands, embedding is possible through the 'beheercoöperatie' (management cooperative), one of the legal forms included in the 2015 Housing Law for the formation of housing cooperatives. According to a study conducted in 2022, 382 collaborative living projects are part of the stock owned and managed by housing corporations in the Netherlands. This makes a total of 215,107 dwellings [**figure 21**].

There are precedents for this model in the Netherlands. In the 1970s and 1980s, as explained earlier, Centraal Wonen was created, inspired by Scandinavian cohousing. In many cases, these groups developed in close cooperation with housing corporations, and they became social housing tenants when they moved into the building. Rather like the Swedish model, the agreement with the housing corporation established certain rights for the group, including the management of the buildings and the right to co-optation. Central wonen in Delft is one such project. It is still active and is owned by the DUWO housing corporation.

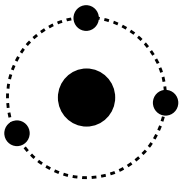
In previous chapters we have referred to the presence of a large housing corporation sector in the Netherlands as one of the reasons for the lack of collective self-organisation in housing. With a high level of professionalisation, increasing market-orientation over the years, and a rather top-down management culture, housing corporations have struggled to give more say to tenants who want to take more ownership of their living situation. This was expected to change following the inclusion the Wooncoöperatie in the 2015 Housing Law. There are, however, a number of stumbling blocks. As pointed out by Johan Conijn,[5] an expert in housing finance, housing corporations have to comply with a number of regulations that include the allocation policy, the rental policy, and the sales policy. The housing associations set preconditions, which must therefore be accepted by the housing cooperative.

In addition, research[6] shows that social tenants who are interested in forming a housing cooperative might prefer the full autonomy provided by a shared ownership cooperative ('vastgoed coöperatie') to a management cooperative. This can be a sticking point in negotiations with a housing corporation that owns a building because the corporation might be reluctant to sell to tenants. There are a number of reasons for this: First, as organisation with a public purpose, housing corporations need to ensure that the housing stock continues to be managed in the public interest. Despite commitments by tenants' groups that they will keep housing affordable, housing corporations fear such commitments will not be honoured once the housing is sold. The same applies to the right of co-optation. Since a housing cooperative has the right to select its members, some housing corporations fear it might exclude people who are in urgent need of affordable housing. A third problem is selling housing at discounted prices. Faced with the huge pressure to provide more homes, housing corporations are reluctant to dispose of their assets at below market prices, as is required by law when selling to a tenants' cooperative.

It would therefore seem that the opportunity to accelerate the take-up of management cooperatives in the Netherlands relies on a better understanding of the possibilities for self-determination while at the same time remaining a tenant. New management housing cooperatives such as IEWAN, Ecodorp Zuiderveld and Boschgaard are awakening the interest of housing corporations to facilitate these projects. Overall, however, this is happening at a very slow pace. There is room for housing corporations to embrace and promote

this option more fully amongst their tenants. Furthermore, in cases where housing corporations are starting to support management cooperatives, there is often a tendency to replicate top-down management styles, which stand in the way of trust-building and the true empowerment of tenants' groups. In this sense, a co-production mindset [**chapter 3**] needs to be learned and implemented both by housing corporation professionals and by tenants' groups.

Partnerships



In **chapter 3**, we described how different collaborative living projects across Europe have been developed in partnerships with developers, social housing organisations, local authorities, self-organised groups, and others. These often involve mixed-tenure configurations, where each partner plays a specific role: local authorities provide a regulatory framework, affordable access to land and, sometimes, additional grants and subsidies; social housing providers can also facilitate access to land, as well as channel funding with favourable conditions. This can be combined with embedded forms of collaborative living, where residents remain tenants in the social rental sector, but adopt a cooperative associative structure to manage their homes and common areas. Often, different social organisations working with specific topics or target groups also join the partnership, as in the example of Village Vertical or SPACE-S [see **project cases**, p. 56 and 62]. Capacity building for the resident group can be provided by different actors in these partnerships, including private consultants, specialised NGOs or a network organisation, such as HabiCoop in France or !Woon in the Netherlands. Developers are another crucial partner in these partnerships. We have discussed the different roles and challenges faced by smaller developers compared to larger developers. While the former usually have a closer mission-alignment with the self-organised groups, the latter have access to greater leverage and resources thanks to their size and financial clout. Ultimately, despite their diversity, what is common to all these partnerships is the need for everyone involved to adopt a way of working based on co-production principles. As explained earlier, this means giving future residents a seat at the table and treating their knowledge and ideas as valid in their own right.

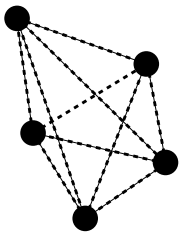
CASE BOX

COLLABORATIVE HOUSING AND SOCIAL HOUSING PROVIDERS IN FRANCE: EMBEDDING AND PARTNERSHIP

The French Construction and Housing Code provides the regulatory framework for collaborative housing. The ALUR law defines collaborative housing (article 47) as being 'a citizen approach which allows individuals to associate, where appropriate, with legal persons, in order to participate in the definition and design of their accommodation and spaces intended for common use, to build or acquire one or more buildings intended for their habitation and, where applicable, ensure the subsequent management of buildings constructed or acquired'. Social housing providers (called HLM) can participate in these initiatives by producing social rental housing, but also through social homeownership, where the HLM organisation carries out the operation as a social real estate developer. In the case of social rental housing, most social landlords set up pre-allocation processes which make it possible to secure residents who are candidates for social rental in the initial phase of the project. While this pre-

Figure 22 **Annual national meeting of the Habitat Participatif network, Marseille, July 2015**

allocation does not have legal value, it allows the parties to agree on how to process the allocations for these specific operations on the one hand, and to verify the eligibility of candidates for social housing on the other. They must be confirmed by an official allocation process, which meets a few months before occupation takes place. Allocation methods include, for example, a proposal by the residents' association in compliance with social and legal criteria. In social rental housing renewals, waiting lists of eligible candidates are set up and it is agreed to propose them as new tenants to the landlord in the event of the departure of a member. In some cases (particularly in Paris), the launch of a collaborative housing operation is based on a call for projects. The residents' group is chosen at the end of this call. Amongst the different social landlords in France, are the 'cooperative HLM' (Coop' HLM), which have their roots in the early cooperative movement. Coop' HLM are social real estate developers. The Coop' HLM have adopted a special commitment to work with self-organised groups to realise their collaborative living project as part of the social housing system. Coop' HLM can identify and make land available and sometimes initiate the participatory housing process by steering the constitution of the group of future buyers, who are thus assured of the high-quality construction of their home at the right price. In some cases, however, the Coop'HLM focus on the development of the project, while the social support aspect is carried out by specialised professional associations.



Networks

Cooperative and other collective self-organised groups today follow a network strategy to grow. Networks are interest groups of similar organisations that 'exchange knowledge to identify joint local problems and address these collectively vis-à-vis, for example, the national government in manifestos and petitions, and to form multi-level connections.'[7] Such umbrella organisations can also be critical to manage tensions between different agendas. Scholars[8] have identified a crucial role for networks to scale-up grassroots innovation. This mechanism involves three main processes, namely the formation of solidarity-based networks within the specific sector, as well as a broad network of external stakeholders; the implementation of learning mechanisms among the members of the network; and the formulation of shared visions and expectations.

Habitat Participatif France [see **case box**, p. 112] is an example of such a networks in collaborative living. It aims to contribute to the development of collaborative housing ('Habitat Participatif' in French) by leading the movement on a national level, making the diversity of projects visible and promoting the development of collaborative housing throughout the country. Another interesting example of a network of umbrella organisations is Community-Led Homes in England [see **case box**, p. 142].

In the Netherlands, Cooplink is a clear example of an actor operating with a network logic. Cooplink was formed in 2020 as an association that facilitates knowledge-sharing with and between housing cooperatives. It has an extensive database of initiatives, including built projects and those in preparation, and it lobbies the government to promote the development of housing cooperatives. As a result, it can not only support projects in setting up cooperatives, but also convey a clear message to politicians. Cooplink is also working on setting standards across the sector throughs statutes, business plan developments, governance principles and the like. The expectation is that this will make it easier for housing cooperatives to obtain financing and approval from institutions such as banks and local authorities. At the same time, Cooplink is working with banks, the SVn and the housing ministry to set up a National Lending Fund for housing cooperatives. Cooplink also connects up with other collective initiatives working in related fields, such as care, energy cooperatives, and organisations that help people in poor neighbourhoods to create economic activity.

CASE BOX

COMMUNITY-LED HOMES: AN ALLIANCE TO PROMOTE DIFFERENT COLLABORATIVE LIVING FORMS IN ENGLAND

Community-Led Housing (CLH) in England is defined as 'housing shaped and controlled by a group that represents the residents and/or the wider community that will be served by the housing.'[9] There are five identifiable CLH forms in England: Community Land Trusts (CLTs), mutuals and cooperatives, cohousing, self- and custom-build, and self-help housing. Community Led Homes is a partnership between the Confederation of Co-operative Housing (CCH), Locality, the National Community Land Trust Network, and UK Cohousing. They work together to make it easier for interested people and groups to access support and build community led housing.
After an earlier period of high activity in the 1960 and1970s, the re-emergence of CLH in the 2000s was stimulated by several contextual factors. The British government's localism agenda was an opportunity for the cooperative model to be rediscovered and for new CLH forms to get more political attention as innovative, alternative forms of housing provision that can respond to social problems.[10] Besides the longstanding cooperative umbrella body CCH, five other CLH forms developed their respective regional and national intermediary bodies. The establishment of umbrella organisations started in 2006 with a national CLT demonstration programme, which eventually led to the formation of the National CLT Network (NCLTN) in 2010. The CLTs addressed the crisis of rural, and later also urban,

housing affordability and second-home ownership. This engagement with dominant political discourses helped new CLH intermediaries to gain the required legitimacy for modifying institutional rules and resources in their favour. NCLTN established a statutory definition of CLTs, which modified government practices in their favour. A significant milestone in the development of the network was the UK government's 2016 budget announcement to establish an annual £60 m Community Housing Fund. It invited several CLH umbrella organisations to work with the government's Department for Communities and Local Government (DCLG) to develop a strategy for the sector. Moreover, three large, national third-sector support and funding organisations with a wider remit than housing (Unltd, Locality and Power to Change), in turn, launched dedicated programmes for CLH in 2017. After the successful proposal for the Community Housing Fund in 2016, the collaboration between the three NCLTN, CCH and UKCN umbrella organisations and Locality, an umbrella organisation for development trusts, was formalised. While preserving their own identity, each umbrella agreed to take responsibility for different roles.

Website:
www.communityledhomes.org.uk

CONCLUSION

MAKING COLLABORATIVE LIVING A LARGER PART OF THE SOLUTION

As shown in this book, we believe that collaborative living forms can become part of the solution not only to the housing crisis, but also to the many other crises we face by

- adding to the housing stock by focusing on groups that these living forms are more suited to.

- unleashing the capacity of end users (residents) to develop or co-produce housing, freeing up other types of housing for other groups.

- addressing qualitative aspects of the housing crisis through innovative solutions, such as sharing space, reducing users' environmental footprint, increasing opportunities for social connection for those experiencing loneliness, and neighbourhood activation.

- providing more choice in the market, so that those who want to live like this are able to, and so that those who do not know about these forms but who would live like this if they had a choice can also do so.

From residents' point of view, allowing a wide range of pathways and collaborative living forms to flourish provides a range of alternatives that suit different preferences, skills, and resources. In the Dutch context, models that are closer to the 'collective autonomy' end of the spectrum require stronger and more consistent public support to get off the ground. At the moment, despite steps being taken by different levels of government, too much of the risk falls on the shoulders of self-organised groups. Faced with the uncertainty of macro structural factors, such as economic downturns, this emerging sector requires a system change. This change should be based on a firm com-

mitment by political leaders and the civil service to sustain their support for individual initiatives to allow a critical mass to develop. As illustrated by the examples of federations of collaborative living forms in other countries, such as the Mietshäuser Syndikat in Germany or the cooperative housing federations in Scandinavia, it takes decades to build a self-sustaining sector. At the other end of the spectrum, we believe there is greater scope to reach the full potential of the tenant management cooperative in the Netherlands. For this to be successful, housing corporations will need to step out of their often top-down way of working with tenants and adopt a co-production perspective, which sees tenants as equal partners in the process. A range of partnership models is possible between these two ends of the spectrum. They will require the establishment of co-production relationships between market, public and social partners. This can only be achieved through a common vision on making our homes and living environments more collaborative places and communities.

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Page 29
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Page 43
Marije Peute

Page 44
Stephanie Zeulevoet

Page 53
Kerstin Kärnekull

Page 55
Ingrid Shukri Farag (top)
Markus Zahradnik (bottom)

Page 59
Community Land Trust Brussels (CLTB)

Page 61
Lieven de Key

Page 63
Woonbedrijf Eindhoven (top)
Inbo (bottom)

Page 65
Ad Vlems

Page 67
Knarrenhof® Zwolle (top)
Eric Creemers and Ron Blom (bottom)

Page 82
Werner Nystrand (©: Kanozi Arkitekter AB)

Pages 90-93
Alex Schröder

Page 97
Natrufied Architecture

Page 99
Maxime Delvaux (top)
Community Land Trust Brussels (CLTB) (bottom)

Page 101
Silje Erøy Sollien (top)
Sættedammen (bottom)

Page 103
Institut Municipal de l'Habitatge i Reabilitació de Barcelona (IMHAB) (bottom)

Page 105
Luiza Puiu

Pages 114-115
Eric Creemers

Page 138
Darinka Czischke

Page 156
Henry Varga (left)
Alex Schröder (right)

Page 157
José Calvet

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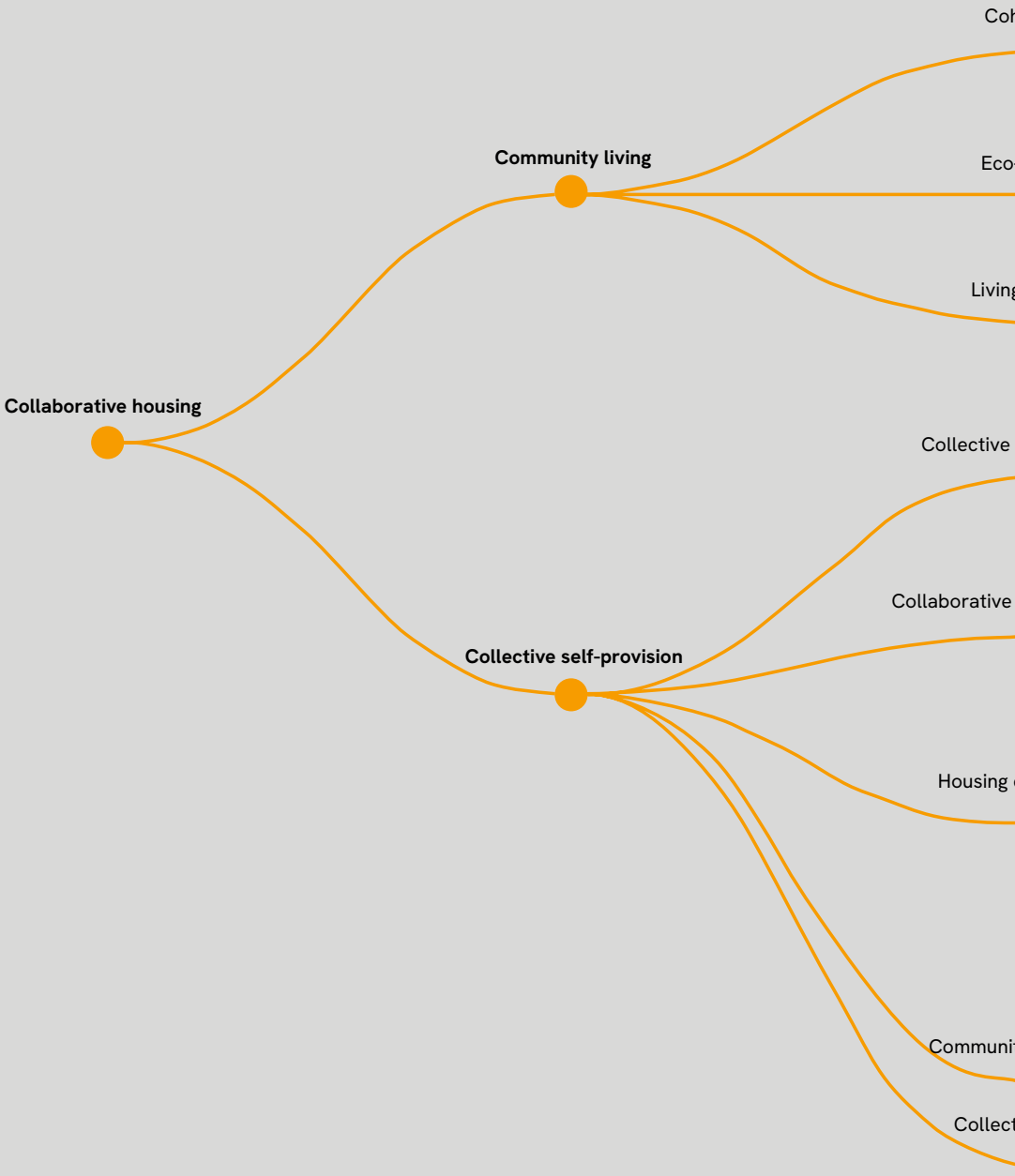
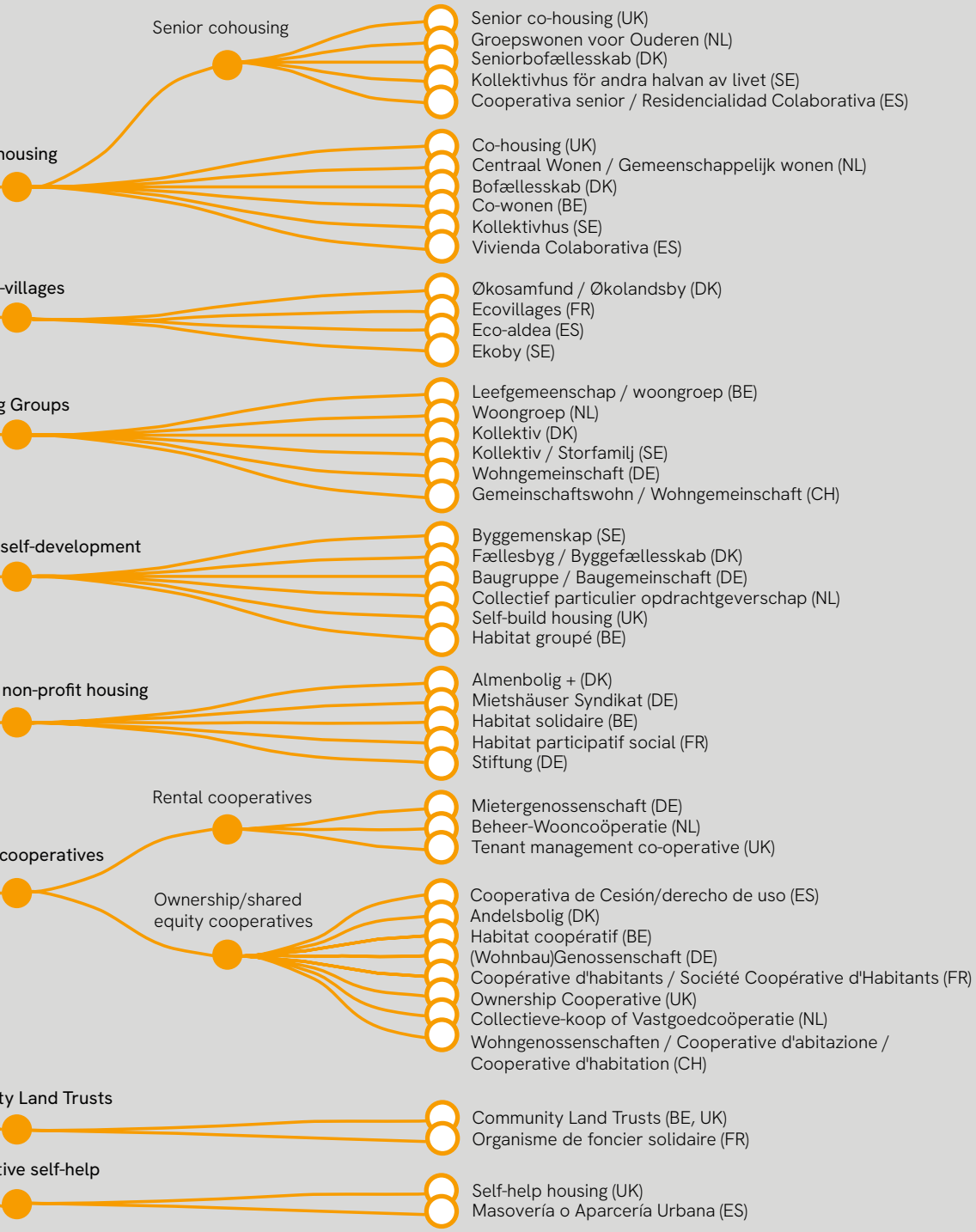
Taxonomy of collaborative housing in Europe (selected countries)
Source: Co-Lab Mapping




Senior cohousing
Senior co-housing (UK)
Groepswonen voor Ouderen (NL)
Seniorbofællesskab (DK)
Kollektivhus för andra halvan av livet (SE)
Cooperativa senior / Residencialidad Colaborativa (ES)
housing
Co-housing (UK)
Centraal Wonen / Gemeenschappelijk wonen (NL)
Bofællesskab (DK)
Co-wonen (BE)
Kollektivhus (SE)
Vivienda Colaborativa (ES)
-villages
Økosamfund / Økolandsby (DK)
Ecovillages (FR)
Eco-aldea (ES)
Ekoby (SE)
g Groups
Leefgemeenschap / woongroep (BE)
Woongroep (NL)
Kollektiv (DK)
Kollektiv / Storfamilj (SE)
Wohngemeinschaft (DE)
Gemeinschaftswohn / Wohngemeinschaft (CH)
self-development
Byggemenskap (SE)
Fællesbyg / Byggefællesskab (DK)
Baugruppe / Baugemeinschaft (DE)
Collectief particulier opdrachtgeverschap (NL)
Self-build housing (UK)
Habitat groupé (BE)
non-profit housing
Almenbolig + (DK)
Mietshäuser Syndikat (DE)
Habitat solidaire (BE)
Habitat participatif social (FR)
Stiftung (DE)
Rental cooperatives
Mietergenossenschaft (DE)
Beheer-Wooncoöperatie (NL)
Tenant management co-operative (UK)
cooperatives
Ownership/shared
equity cooperatives
Cooperativa de Cesión/derecho de uso (ES)
Andelsbolig (DK)
Habitat coopératif (BE)
(Wohnbau)Genossenschaft (DE)
Coopérative d'habitants / Société Coopérative d'Habitants (FR)
Ownership Cooperative (UK)
Collectieve-koop of Vastgoedcoöperatie (NL)
Wohngenossenschaften / Cooperative d'abitazione /
Cooperative d'habitation (CH)
ty Land Trusts
Community Land Trusts (BE, UK)
Organisme de foncier solidaire (FR)
tive self-help
Self-help housing (UK)
Masovería o Aparcería Urbana (ES)

Collaborative living is experiencing a revival in The Netherlands. In the midst of an unprecedented housing crisis, more and more people turn to collective self-organisation to provide housing that is community-oriented, environmentally sustainable and affordable. But why is it so difficult for these initiatives to get off the ground? And what can be learned from other European countries?

TOGETHER. Towards Collaborative Living presents a collection of essays, data and cases from The Netherlands and other European countries that build on a knowledge programme developed in 2021 by Project Together!. The book addresses the following questions: why is collaborative living relevant, how can we realise such forms of living, and who should take which actions for collaborative living to contribute to more sustainable cities and regions? The book illustrates the dilemmas and opportunities to move towards a new paradigm on how to live in the twenty-first century, together.

- Solutions for sustainable, affordable and inclusive housing
- Methods to organise collaborative living forms
- Including case studies from collaborative ways of living from across Europe

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