

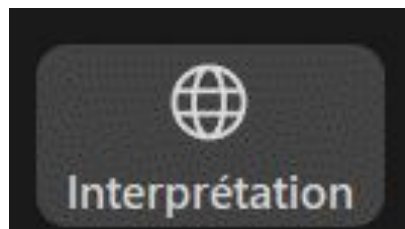
**WELCOME**  
**BIENVENIDXS**  
**BIENVENUE**

# Network of Cities for Collaborative Housing

**NETCO**project

Para **interpretación  
simultánea** haga clic  
en este logo:

Pour **l'interprétation  
simultanée**, cliquez  
sur ce logo:



**Eduardo González  
de Molina Soler**

NETCO coordinator  
*City of Barcelona*



Funded by  
the European Union



**B** Institut Municipal  
de l'Habitatge  
i Rehabilitació



# Programme

Introduction

What is collaborative housing for NETCO?

**ROUND TABLE: Benefits of Collaborative Housing for cities**

Questions (please use the zoom Q&A function)

**Policy-recommendations**

Questions (Q&A function)

**Next steps of NETCO, how to join the Network ?**

Conclusion



Funded by  
the European Union



# What is NETCO ?

**Network of local and regional governments: public servants, policy-makers**

**+ Allies from civil society and community-led housing developers**

**EU funded programme from November 2022-April 2024:**

**In this initial phase: 17 partners (10 EU countries + UK + Norway)**

**Now open to new members !**





# What did we do?

Four field visits and local conferences: Bologna – Barcelona – Berlin - Brussels



Bologna



Barcelona



Berlin



## What did we do?

Internal meetings, surveys and exchanges on what is collaborative housing and how to support it.



Brussels conference



Brussels work session

# Network of Cities for Collaborative Housing

NETCOproject

## What is Collaborative Housing for NETCO?

Pierre Arnold – Community Led Housing specialist  
**urbaMonde & World Habitat**





## Collaborative Housing ?

Collaborative Housing is an **umbrella term for a large spectrum of housing models** involving residents and other stakeholders. Many projects were recognised by national and international awards.

world  
habitat  
awards  
[www.world-habitat.org](http://www.world-habitat.org)

In partnership with

UN HABITAT  
FOR A BETTER URBAN FUTURE



Coop. La Ciguë, Geneva **SILVER 2024**



New Ground cohousing, London **BRONZE 2024**



Coop. Sostre Civic, Catalonia, **SILVER 2023**



Coop Mascoop, Beaumont FR, **BRONZE 2023**



Community Land Trust Brussels, **GOLD 2021**



Coop. La Borda, Barcelona, **BRONZE 2019**



Coop. Mehr als Wohnen, Zurich **GOLD 2016**

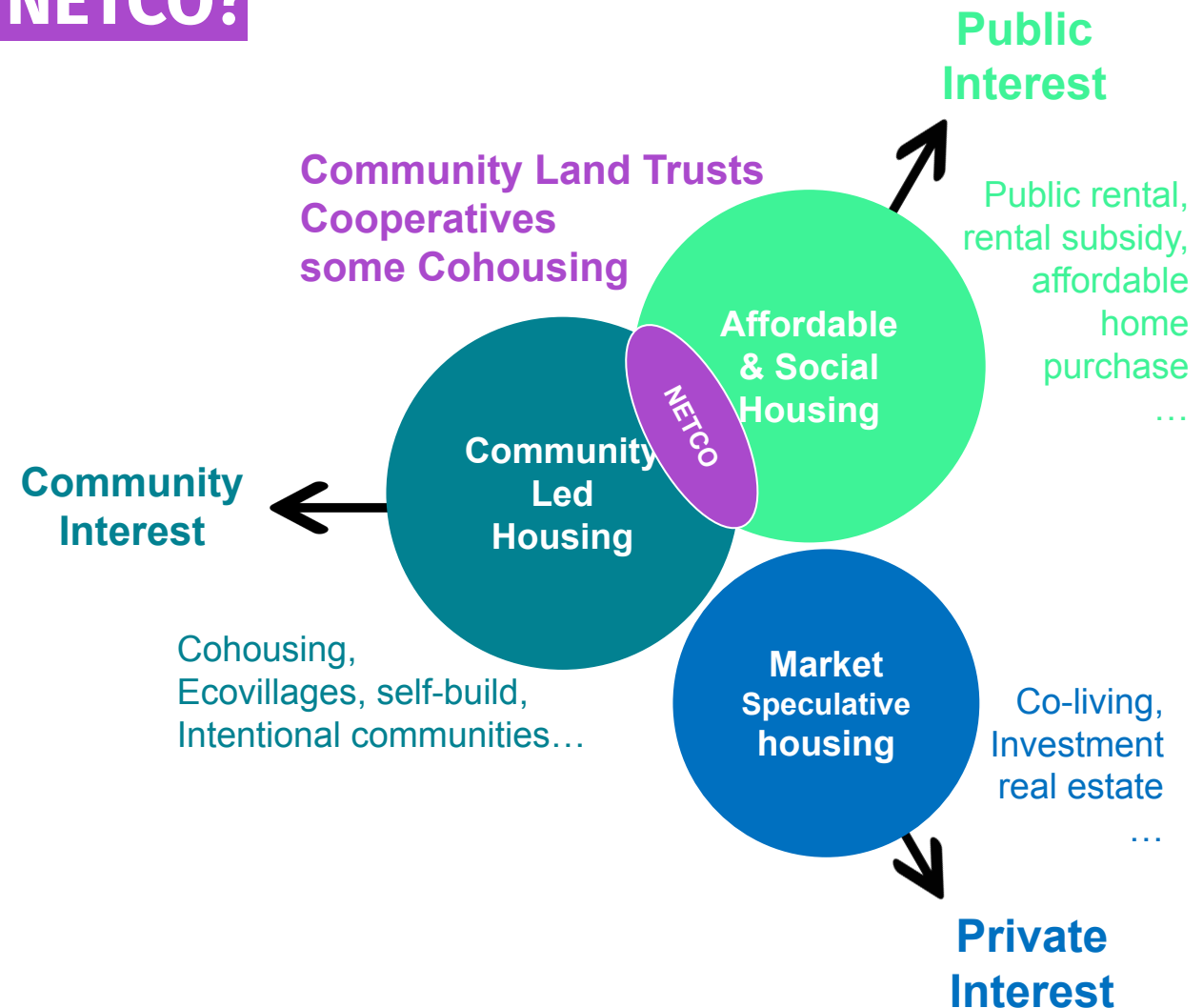
## What is Collaborative Housing for NETCO?

For NETCO, from local and regional government's perspective where they can help.

**Collaborative Housing** is where **public interest** overlaps with **community interest**:

A fruitful partnership between a local government and groups of residents or community housing developers to provide and manage sustainable housing solutions.

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





## BASIC REQUIREMENTS to be considered Collaborative Housing for NETCO:

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



Porto18, Bologna



La Xarxaire, Barcelona



Spreefeld, Berlin



Casa Viva, Brussels

## ADVANCED REQUIREMENTS\*:

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

\*In many cities some of these are basic requirements



# ROUND TABLE

## Benefits of Collaborative Housing for cities

# Network of Cities for Collaborative Housing

NETCOproject



**Moderator**

**Dr. Michael LaFond**

*id22 researcher, Berlin*



**Artur Fornés Salillas**

Lawyer, Housing Advisor

*City of Barcelona*



**Kristin Kjærås**

Special Advisor for Urban Development

*City of Oslo*



**Rebecca Bosch**

First Attaché, Brussels Housing

*Brussels Capital Region*



# Barcelona

## Emerging collaborative housing model

Artur Fornés Salillas

Lawyer – Housing Advisor

Ajuntament de Barcelona



Artur Fornés Salillas  
Advocat





## An emerging model

- 100% private management has turned out to be a failure.
- 100% public management is not viable if we want to be systemic.
- Housing is too important to be left exclusively in the hands of the market or the State.
- Effectiveness and efficiency will be the result of a combination of public, private and community solutions.

---

### OUR IDEAL

#### A 3/3 supplier system

- ▶ Private
- ▶ Public
- ▶ Community + Commercial  
non-profit limited profit

#### 2 operational approaches

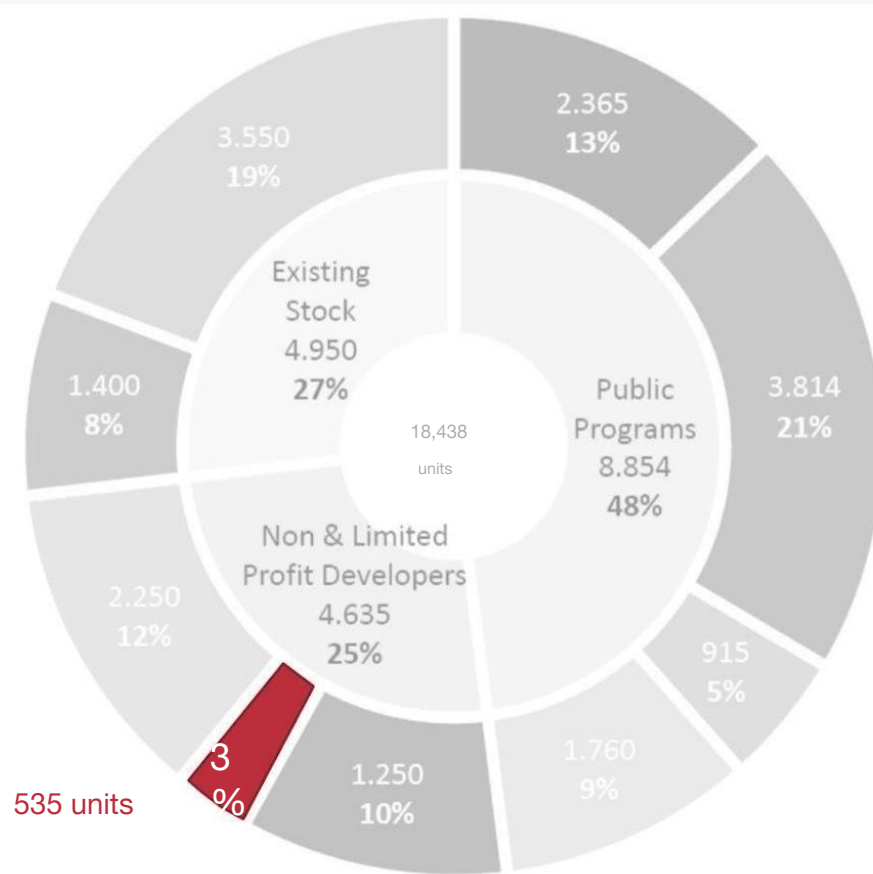
- ▶ New development  
How to do it with a high percentage of public, social and affordable housing?
- ▶ Urban regeneration  
How to intensify the availability of affordable housing in high-quality urban environments?

## Right to Housing Plan 2016-2025

➤ Instruments to increase the affordable housing stock GOALS

Cooperative housing is a relatively small program in Barcelona (only 3% of our total goal).

The objectives of the cohousing program.  
We hope to exceed our forecasts for 2026.



- Social rental
- Affordable rental
- Relocations (lease and rental)
- Private housing developers
- Cooperatives (cohousing)
- Housing associations
- Affordable rental units purchased on the market.
- Affordable rental units mobilized from vacant private stocks.



## Cohousing program (Cohabitatge)

### › Main objectives:

- Diversify the housing offer through collaborative housing
- Maintain public ownership of land.
- The cooperative acquires the right of surface/flight.
- Guarantee access to affordable and decent housing.
- Prevent speculation.
- Guarantee the long-term housing stability of users , through a right of use.
- Promote collaborative management of real estate.

## Cohousing program (Cohabitatge)

### > Key aspects of the model

- The **City Council** grants a surface right through **the transfer of public land** or building for (75 or 99 years, renewable).
- A **nonprofit cooperative constructs and manages the building**.
- **Ownership is collective, but the use of the homes is individual, through a right of use of the cooperative members**.
- There are no sales or reclassifications of protected housing, avoiding the commercialization of accommodation, but the rights of use may be transferred between partners.
- Projects must include **social and environmental return criteria**, as well as criteria oriented to the community, spaces and integrated management with the territory, social financing, etc., through the collaborative pact.
- The **building reverts to public property** when the agreement ends.

130 households already live in these cooperative projects.



## Cohousing program (Cohabitatge)

### > Key aspects of the model

- **The user requirements** include being registered in the city of Barcelona, not owning any other home and not exceeding the maximum income limits.

- **Allocation criteria** = Housing Standards (HPO) + cooperative membership

- **We guarantee affordability** through:

- Land transfers: **Very low rate**, almost symbolic. Reimbursable grant: **between 7 and 25% of the development cost amount provided by the city**. The cooperatives return it once they have paid the mortgage

- Council tax cuts

- Public financing from the ICF, ICO and/or EIB: **Better economic conditions than market conditions**.

Financial guarantee from the City Council

- **NextGenerationEU financing**: up to **50% of the cost** (450 to 700€/m<sup>2</sup>)

## Cohousing program (Cohabitatge)

➤ Development through 3 phases

- **Bilateral agreements** (2014 and 2015): for 2 pilot projects, total 33 units.
- **Public tenders** (2016 and 2019): 8 projects, total 217 units.
- **Alliance City Council Cooperatives Foundations** (2021 ESAL AGREEMENT): 8 projects, 296 units  
(The goal is 400 units in 10 years)

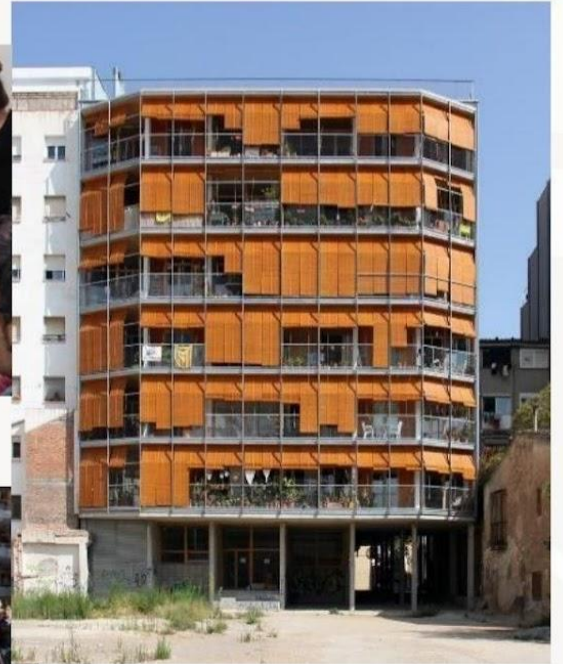


## Cohousing program (Cohabitatge)

### Bilateral agreements (2 Pilot Projects)

C. Princesa 49 (Civic Sostre): 5 units.

C. Constitució 85 (La Borda): 28 units.



## Cohousing program (Cohabitatge)

### Public tenders (2016 and 2019, 8 projects):

#### First contest

(2016) • C. Espronceda, 131 (La Balma): 20 homes. • p. Joan de Borbó, 11 (La Xarxaire): 8 units. rooms • C. Ulldecona, 2628 (La Chalmeta): 32 units. rooms • C. Pla dels Cirerers, 2 (Sostre Cívica). 29 units. • General Vives, 46 (Sarrià): 16 units.

#### Second Tender (2019)

- Page of Torras i Bages, 130134: 35 units.
- C. Constitution, 43: 45 units.
- C. Aiguablava, 7476: 27 units.





## Cohousing program (Cohabitatge)

### Framework Agreement with Social Providers (ESAL):

- The Agreement was signed in 2021 between:
  - Barcelona's town hall.
  - Cooperative and non-profit housing developers.
  - Federation of Social Housing Promoters (GHS).
- The public land will be transferred by the City Council through **long-term transfers** (99 years)
- Cooperative and nonprofit housing developers **propose projects for each of the plots.**
- GHS Council and **review and validate (or not) the proposed allocations.**



## Cohousing program (Cohabitatge)

### Framework Agreement with Social Providers (ESAL):

- \* Goal **1,000 units** on public land **in 10 years**.
  - 60% rent
  - 40% cooperative
- \* Framework Agreement with ICF and ICO to provide **€140Min financing**.
- \* The Agreement urges the parties to work to achieve development of a joint entity inspired by the **Community Land Trust model**.
- \* Once current loans are repaid, 50% of the future net profit will go to a revolving fund to support other affordable housing projects within the Framework Agreement.



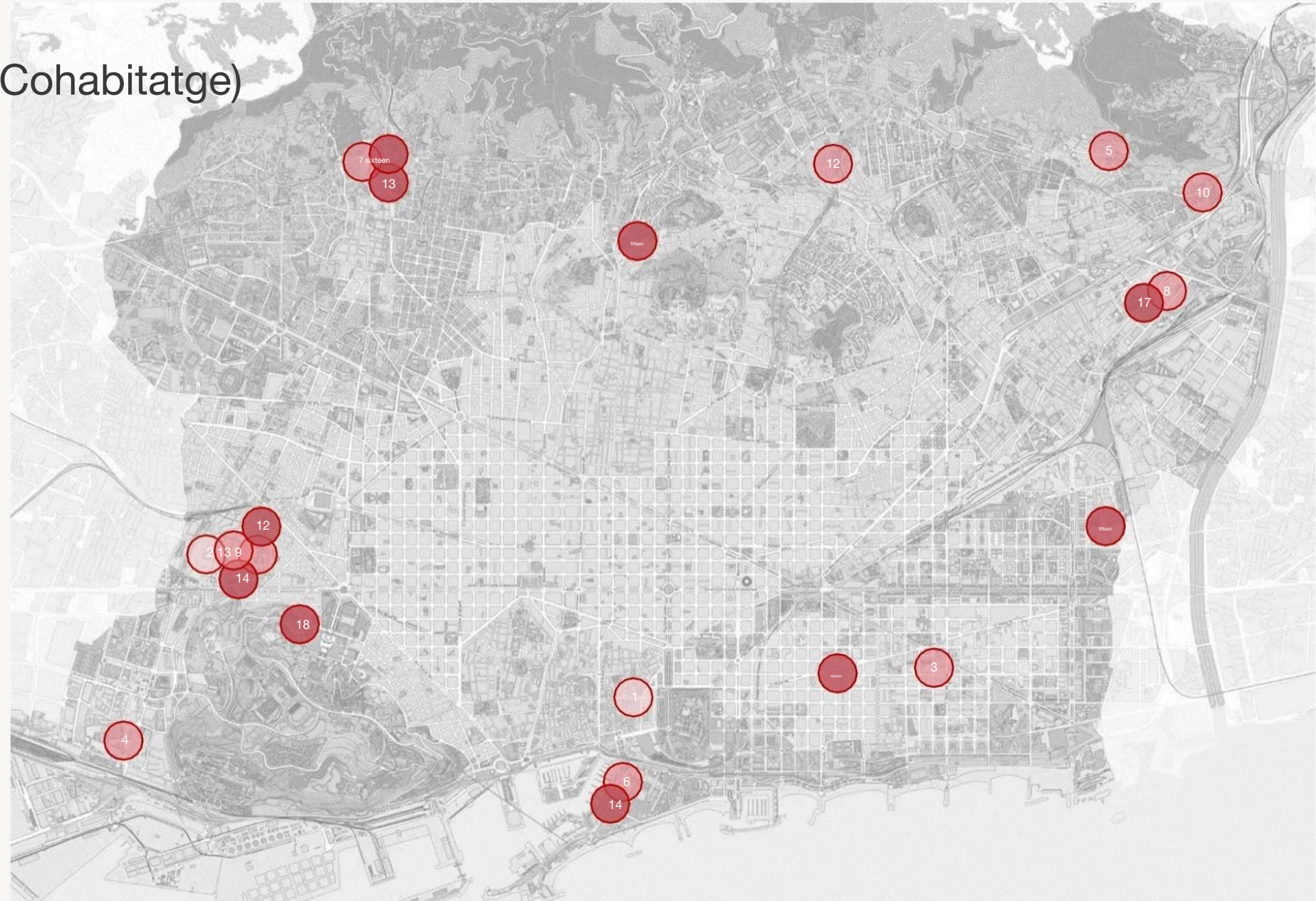
# Cohousing program (Cohabitatge)

Housing Cooperative	#Units
1 LA BORDA, SCCL	
2 SOSTRE CIVIC, SCCL (PRINCESS)	285
3 SOSTRE CÍVIC, SCCL (LA BALMA)	twenty
4 COOP. LLAR JOVE (LA CHALMETA)	32
5 SOSTRE CÍVIC, SCCL (CIRERERS)	32
6 LA XARXAIRE, SCCL	8
7 TORRENTE VIU, SCCL	seven
8 LA REGADORA, SCCL	35
9SOTRAC , SCCL	31
10 PENDANT	27
APRIL 11 POBLENOU, SCCL	17
12 LA DOMÈSTIKA, SCCL	7
13 SOSTRE CÍVIC, SCCL (CAN 70)	26
14 EMPRIU, SCCL	40
15 RUDERAL, SCCL	24
16 COOPERATIVE LIFE, SCCL	14
17 SOSTRE CIVIC, SCCL	80
18 LA XARXAIRE, SCCL	8

Total 450

Instrument	#Units
Bilateral agreements	33
Public tenders	391
Framework agreement	621

Total 450





Thank you for your time!

<https://www.habitatge.barcelona/accesoalavivienda/covivienda>

<https://ajuntament.barcelona.cat/barcelonallibres/ca/barcelonaentransformacio>

Artur Fornés Salillas

Lawyer – Housing advisor

Ajuntament de Barcelona



Artur Fornés Salillas  
Advocat



# Collaborative housing in Oslo

Kristin Kjærås  
Special Advisor on housing  
Department of Urban Development  
City of Oslo  
23.04.2024







# Oslo context

- Oslo is a fast-growing city
- Rapidly increasing housing prices
- New development through densification
- A market-liberal approach
- The City of Oslo owns little land
  - Sale of land at market price
  - Concentration of ownership in the private developer market



# Oslo context

- Homeowner city: 68 percent of households own their own home in Oslo
- 30 percent of households in Oslo are organized as housing cooperatives
- A small public housing sector (4 percent)
- Approx. 50 percent of households are single-person households
- Aging population





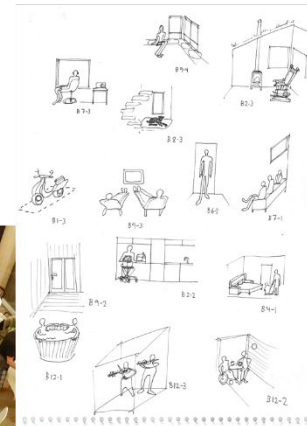
# Cooperative housing in Oslo

- Over 100 years of cooperative housing in Oslo
- Initiated by unions building housing for their members
- Postwar – self-builds and cooperatives were supported through municipal acquisition of land, long terms land leases and affordable loans by the State Housing Bank.
- Formalized in 1960 as a joint ownership shareholder model with individual housing cooperatives organized through cooperative housing associations.
- Housing cooperatives holds an annual general assembly where a board of directors is elected. Each shareholder holds one vote.
- Price regulation until 1980-1990.



# Collaborative housing in Oslo

- Context:
  - Cooperative housing tradition
  - Collaborative housing through a market-liberal approach
- Increased participation in planning and building stage
  - Planning and design of shared solutions
  - Self-build dimensions within housing projects







# Collaborative housing in Oslo

- Context:
  - Cooperative housing tradition
  - Collaborative housing through a market-liberal approach
- Environmental/climate dimension
  - Sharing facilities and technologies
  - Local energy production
  - Local food production
  - Mobility







# Barriers to collaborative housing in Oslo

- Land prices and building costs
- Loans
- Contracts/responsibility
- Municipal zoning categories
- Restrictions on the sale and lease of public land



# What is the City of Oslo doing?

- Building knowledge
- Communication and information
- Learning from other cities
- Mapping barriers and potential solutions

## Alternative boformer

Kartlegging av kommunens handlingsrom



## Byøkologiske boliger og områder

Temahefte for prosjekt Nye boligkvaliteter



Temahefte for prosjekt Nye boligkvaliteter

## Sosiale boformer

- boliger med deling og nabofellesskap



Temahefte for prosjekt Nye boligkvaliteter

## Selvbygging

- byggfellesskap, beboergrupper og egeninnsats







# Thank you for listening!

[Kristin.kjaras@byr.oslo.commune.no](mailto:Kristin.kjaras@byr.oslo.commune.no)







**BRUSSELS HOUSING**

BRUSSELS REGIONAL PUBLIC SERVICE



# NETCO: benefits of collaborative housing for the Brussels Capital Region

Rebecca Bosch

First Attaché – project manager

# The Brussels Capital Region : our context



- **Population** (in 2023) : 1.241.175
- More than **60% rent** a home
- The **10% poorest** Brussels residents spend on average **45% of their income on housing**
- Pressure on housing market from **financialisation** of housing (co-living ; tourist accommodation)



**BRUSSELS HOUSING**

BRUSSELS REGIONAL PUBLIC SERVICE



# Why do we support CH ? For what target groups ?

- **Alternative** way of providing affordable, sustainable and quality housing to **low-income residents** of the Brussels Capital Region
- **Community Land Trust Brussels**



# How do we support CH ?

## 1) Subsidizing of the Community Land Trust Brussels

- **Officially recognized** by Brussels' Government in **2012**
- First CLT in continental Europe
- Philosophy: access to **affordable, quality housing** is a **fundamental right for all**
- **Land = collectively owned**
- **Sale price limitation** -> guarantees affordability for the future
- Population that can **benefit** from this model:
  - No home owner
  - **Low income families** (revenues under access income applicable for social housing registration)
- CLTB : construction of 104 dwellings (+ 84 are under construction at this moment)



# How do we support CH ?

- 1 April 2021: adoption of a **decree** organizing the regional land alliances (CLTB), their accreditation and their financing
- **Management Contract** between BCR and CLTB
- CLTB : clear status as an operator of (social) housing policy  **lower VAT rate** (6% instead of 21%) for real estate transactions
- **Yearly subsidies:**
  - Investment subsidy: € 2.627.117,08 in 2023
  - Operating subsidy: € 500.000,00 in 2023

## 2) Subsidizing of recognized organization “Habitat & Participation”

- “Associations working to promote integration through housing”
- They **inform, advice and accompany** in setting up a collaborative housing project in our Region.



# Examples of CH projects



CALICO: Care and Living in Community



Casa Viva





# NETCO : lessons learned + next steps for our Region

- Peer to peer learning
- Political willingness = key □ advocate
- Future for collaborative housing in our Region ?



A graphic at the top of the slide features a network of white house icons connected by dashed white lines on a background that transitions from teal on the left to purple on the right. Two text boxes are overlaid on the right side of this graphic: a purple box with white text and a teal box with white text.

# Network of Cities for Collaborative Housing

NETCOproject

## Policy Recommendations

Pierre Arnold – urbaMonde France & World Habitat

Michael LaFond – id22



## RECOMMENDATIONS FOR LOCAL & REGIONAL GOVERNMENTS



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

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



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

*For example: 100 Collaborative Housing homes a year, 1 Collaborative Housing project in each new development, 50% of building retrofit projects through Collaborative Housing partnerships, etc. (Lyon, Rennes, Strasbourg, Gothenburg, Vienna...).*

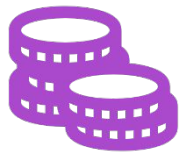
\*Find all recommendations in the NETCO report: [netcoproject.org/#download-our-report](https://netcoproject.org/#download-our-report)

## RECOMMENDATIONS FOR LOCAL & REGIONAL GOVERNMENTS



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

*Instead of selling public land, which will sooner or later feed the speculative market, public land leases reduce short-term project costs and ensure that housing will remain affordable in the long term.*



**Facilitate access to loans:** Public support can make the difference in securing financing through private or public banks.

*New Collaborative Housing developers (cooperatives, CLTs, etc.) or self-organised developers (cohousing) struggle to get (collective) loans because they do not have assets to use as guarantees or equity. Municipal stimulation loans (Amsterdam, Geneva...), public guarantee of the loan (Barcelona...).*

\*Find all recommendations in the NETCO report: [netcoproject.org/#download-our-report](https://netcoproject.org/#download-our-report)

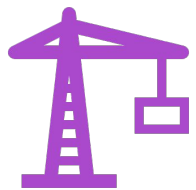


## RECOMMENDATIONS FOR THE EU



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

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



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

*European funding cannot be a permanent solution to funding innovative projects, but it can inspire local stakeholders to replicate and scale up projects with local funding (CALICO project in Brussels).*

# Network of Cities for Collaborative Housing

NETCOproject



## How to join NETCO ?

Maite Arrondo Segovia

Housing Manager, Region of Navarra, Spain

## Join NETCO

- Online and in person knowledge exchange, shared resources, field trips
- Joint participation in European projects and initiatives
- Non-bureaucratic management and flexible space



Brussels



Berlin



## Participation

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

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

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

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

**Interested ? Please reach out to us:** [netcoprojectcontact@gmail.com](mailto:netcoprojectcontact@gmail.com)

Final words

Short survey

Conclusions



**Eduardo González  
de Molina Soler**

NETCO coordinator  
*City of Barcelona*

Interested ? Please reach out to us: [netcoprojectcontact@gmail.com](mailto:netcoprojectcontact@gmail.com)



Funded by  
the European Union

