



POLICY BRIEF

Collaborative Housing in Europe Living laboratories of the future

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CO-HOPE Research consortium:



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Collaborative Housing in CO-HOPE

COHOPE

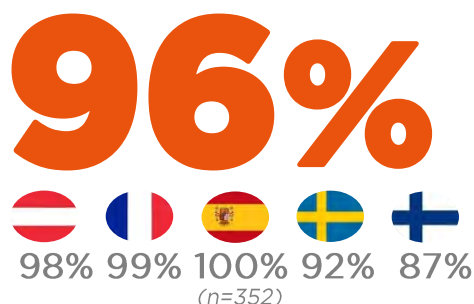
Collaborative Housing
in a Pandemic Era

is a consortium consisting of researchers and practitioners in urban planning, architecture, geography, social work and health from Austria, France, Spain and Sweden.

Collaborative Housing is an alternative approach to collective living that exists in both social and private housing provision. Residents live in individual homes keeping their privacy, whilst sharing common spaces that enable social integration and interactions. Collaborative Housing projects reflect the will of the starter groups to contribute to a better quality of life, based on participation in collective activities, mutualisation and cooperation. In this way, it can contribute to a more cohesive and caring society and is a possible lever for the development of more ecological and energy-efficient ways of living.

Key elements : Residents are actively involved at different stages of the development process –planning, design, construction, living and renovation. This leads to a shared vision and values, self-governance, self-management of common spaces, sharing practices and social relations based on trust, mutual support and care.

CO-HOPE has studied the resilience of these communities in the face of the COVID-19 pandemic through a quantitative survey and fourteen case-studies located in Austria, France, Spain, Sweden and Finland. All case studies are regarded as affordable housing according to their respective national contexts and forms of tenure.



of the CO-HOPE survey respondents consider that living in a Collaborative Housing has **benefits to face situations like the COVID-19 pandemic.**

A great diversity within Collaborative Housing: CO-HOPE focused on **urban and suburban** case studies. However, Collaborative Housing communities are also frequent in villages in rural areas of the studied countries. Case studies started either **bottom-up**, through the initiative of a self-organised group of prospective residents via a legal entity (association, cooperative, limited-liability company...); **top-down** as an initiative of a municipal housing company or a limited-profit developer; or as a **partnership**, combining resources and responsibilities between a starter group and an institutional actor.

Some of the studied Collaborative Housing communities are for residents of all ages (**intergenerational**) whilst others are for 40+ or 50+ residents without children living at home (**for the second half of life**) or only for **retired older adults**.

Learnings from COVID-19 times: Collaborative Housing projects seem like **laboratories of the future for affordable collective housing**. All case studies showed a **great capacity to adapt to the COVID-19 context of restrictions, fears and uncertainties**. Many residents even enjoyed these times of creative adaptation and enhanced solidarity amongst neighbours, made possible by quality indoor and outdoor shared spaces and the collective decision-making frameworks of these – still – uncommon living arrangements.

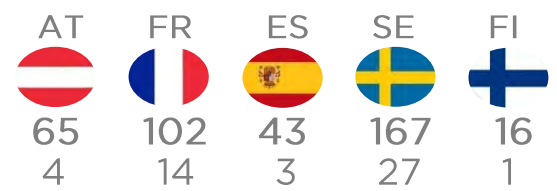
Anticipating future crises, knowledge gained from the COVID-19 times urges us, as a society, to both facilitate the scaling up of Collaborative Housing in our cities and villages, and to apply good practice to mainstream market and affordable housing.

Collaborative Housing in CO-HOPE

COHOPE Case Studies



The numbers presented are based on the CO-HOPE survey response by:
 393 residents (68% ♀ - 31% ♂):
 from 49 Collaborative Housing projects:



Common spaces: the main reason for joining a Collaborative Housing project.

What were your reasons for joining your CH? (% of respondent valuing the reason as "very relevant")	Presence of common spaces	Mutual support among residents	Avoid loneliness and isolation	Quality of the housing unit	Size of the housing unit	Safe and supportive environment for older adults	Safe and supportive environment for children	Not to depend on family members
All respondents (n=357)	74%	63%	58%	43%	32%	33%	31%	21%
♀ (n=239)	76%	64%	61%	41%	33%	34%	31%	25%
♂ (n=110)	70%	59%	50%	46%	29%	28%	23%	13%
65+ (n=181)	73%	61%	64%	37%	36%	46%	17%	31%
With children* (n=100)	74%	66%	47%	47%	29%	14%	68%	12%
With lower incomes per member** (n=146)	73%	63%	48%	45%	30%	18%	42%	13%

* Households with children <18 years living at home.
 ** Total household's net income / number of household member (including children) <1500€ /month.

How to read the table: The presence of common spaces is the most mentioned reason for all categories of respondents. 65+ respondents attach more importance than other groups for avoiding loneliness, being independent from their families and having a home surface that fits their needs. Respondents with children value more than others the supportive environment for children and the quality of their housing unit.

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Case Studies

2022-2024



Grüner Markt, Vienna



Abricoop, Toulouse



Kotisatama, Helsinki



Trabensol, Terremocha de Jarama



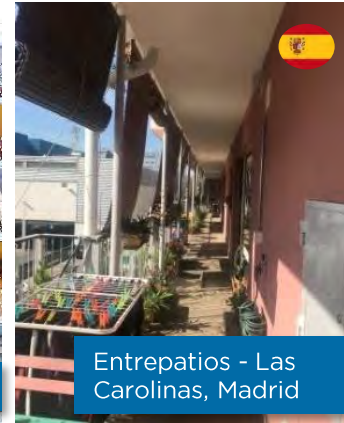
Dunderbacken, Stockholm



Mascobado, Montpellier



LiSA, Vienna



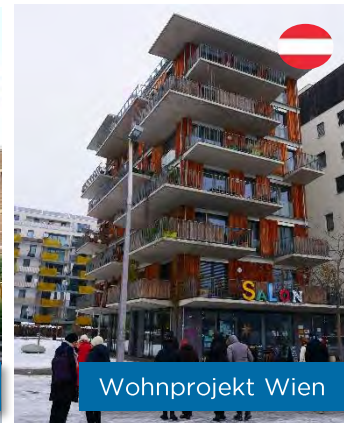
Entrepatis - Las Carolinas, Madrid



Rompemoldes, Sevilla



Stolplycan, Linköping



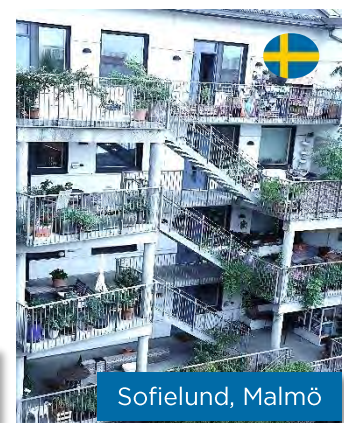
Wohnprojekt Wien



Kolokation, Vienna



CO-HOPE team at Coteau de la Chaudanne, Grézieu-la-Varenne



Sofielund, Malmö

COLLECTIVE RESILIENCE

During COVID-19 restriction periods, Collaborative Housing residents showed high levels of resilience to overcome the stress and anxiety that many people felt worldwide due to the uncertainty about the virus and its cure. Residents managed to quickly adapt their living space and collective practices to the imposed situations, which differed in each country (lockdowns, travel bans, controls, social distancing, quarantine, home office, home schooling, limited visits to hospitals...).

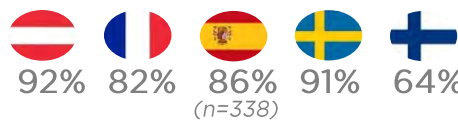
Collaborative Housing communities were able to make collective decisions on how to deal with the exceptional circumstances. This was largely due to well-established structures and methods of self-organisation (residents' assemblies, work groups, collective decision-making...), and their knowledge of their neighbours' particularities and state of health. Their spatial and social resources played a significant role in continuing community life as normal as possible for everybody, and particularly for the ones who were most exposed or vulnerable to the disease.

Takeaway: In Austria, France and Spain, during lockdowns, many of the analysed Collaborative Housing communities decided to isolate together, as a group, instead of individually. Meetings and social activities respected social distancing and happened in gardens, terraces or passageways.

Children were allowed to use certain areas to play or do homeschooling together while older or vulnerable people met in other places or at other times and received support from their co-residents to avoid infections.

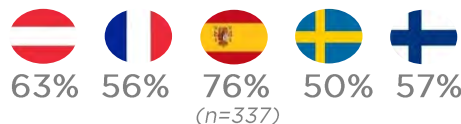
In France, residents often adapted guest rooms, common halls and other premises to do home office work, do quarantine or give shelter (to relatives of vulnerable residents, people from the neighbourhood or frontline workers such as nurses).

87%



of the respondents consider living in a Collaborative Housing made it easier to get access to help than in conventional housing. 11% consider it made no difference.

57%



consider living in a Collaborative Housing made it easier to align with national restrictions than in conventional housing. 30% consider it made no difference.

Rompemoldes (ES): three levels of shared spaces to meet neighbours: the artisans studios' patio, the passageways connecting the flats and the rooftop terraces. ▶

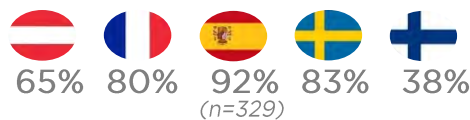


HEALTH

During COVID-19 times, **discussions, reflections, and decisions about how to care for vulnerable residents** led to a broader understanding of health beyond physical wellbeing, involving social, psychological and emotional dimensions. **Recreational, cultural and community activities** (cooking, sports, gardening, games, debates, etc.) **contributed to preserving mental health and a social life**. These activities could be partially suspended or adapted during COVID-19 restriction periods.

The architectural design of the buildings and outdoor areas were important factors regarding mental and physical health. Quality spaces and equipment allowed meetings to be held, and distress due to loneliness or physical distance of relatives to be alleviated. **Bioclimatic and sustainable design**, which characterises many Collaborative Housing projects, makes optimal use of sunlight, natural ventilation, and green elements which are also key for healthy homes.

79%



consider living in a Collaborative Housing made it **easier to take care of others** than in conventional housing. 16% consider it made no difference.

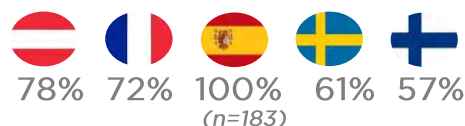


▲ © Abricoop (FR) keeping healthy amid the pandemic, May 2020.



▲ © Dunderbacken (SE) Collective cooking in the common kitchen

67%



of the 65+ respondents consider living in a Collaborative Housing **helped to reduce loneliness and isolation** caused by lockdowns and restriction periods.

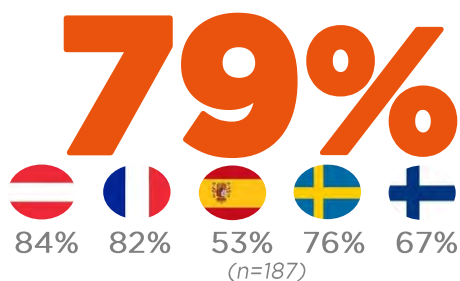
Takeaway: In most case studies, residents took initiatives to protect the most vulnerable ones from contamination and to keep social connections with their neighbours (looking after them, making collective purchases, hosting relatives in guest room...). Sports and well-being activities helped to maintain good physical and mental health during lockdowns.

However, in Spain for example, the tough COVID-19 control measures deeply affected Collaborative Housing as much as other dwellings. Residents of Trabensol, considered a senior care residence, were not allowed to use common and outdoor spaces during lockdowns. Nevertheless, they cooked for sick people and shifted to online tools to keep interacting as a group.

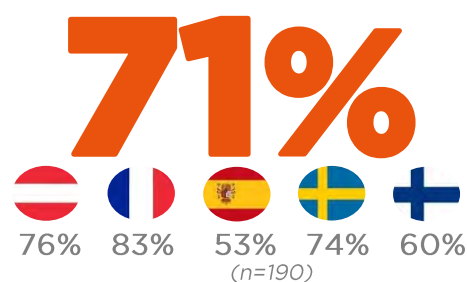
LIVING WELL TOGETHER AT ANY AGE

The older adults interviewed widely consider collaborative housing - i.e., the setting, but above all the interaction with their co-residents - to be an **important contribution to their health and well-being**. This is linked to daily contact with others, the feeling of being useful to the collective, the feeling of being in good hands when they are ill, better nutrition and a better quality of life. Several testimonials point to the fact that living in a collaborative housing has delayed the transfer of older adults to palliative care units or nursing homes by several years, thereby increasing the length of time they can live in society and “at home”.

During the pandemic, greater attention was paid to the older adults - the most vulnerable to COVID-19 and often disconnected from their families during this period. This experience sets a precedent for thinking about **self-help in old age**.



of the 65+ respondents consider that **during lockdowns and restriction periods, living in a collaborative housing increases the feeling of being supported and helped if needed.**



of the 65+ respondents consider **living in a Collaborative Housing helps making their financial situation more manageable.**

Takaway : The older adults and the sick were not the only ones to benefit from the mutual support of their co-residents. In intergenerational collaborative housing, particular attention has been paid to supporting families, especially during periods of lockdown: to compensate for the closure of schools, collective childcare has enabled parents to help each other, to pursue their professional activities in person or by remote working, and children to play and learn, express their fears, and so on. This has a positive impact on the mental health of children and young people.



◀ © Coteau de la Chaudanne (FR) children's “pirate boat” in the garden April 2020.

Why aren't there more Collaborative Housing projects in Europe ?

Collaborative Housing is far from being mainstream in the studied countries, and in Europe more generally. This is despite all its proven benefits in terms of social integration, the empowerment of citizens, collective resilience to crises, energy-efficient and innovative architecture and resources preservation through sharing.

Consequently, starting a new Collaborative Housing is not an easy task. It still often lacks legal recognition and policy support, adapted funding mechanisms and project facilitation. This means Collaborative Housing groups often spend an “insane number of hours” in capacity-building, planning, securing land and funding, negotiating, starting again after a failure, before securing a successful project. These slow and tiring processes and unpaid time can lead to individuals leaving groups through frustration or exhaustion.

The high workload required to develop a Collaborative Housing project is an obstacle for scaling up its development. It also prevents the inclusion of population groups that lack education, training, time and financial resources to commit to such a long process to improve their current housing situation. The support of committed associations and professionals is not enough.

POLITICAL WILL is the essential key to unlock all the barriers shown in the figure below and to implement the corresponding policy-recommendations in the following pages. Depending on the country, these recommendations may depend on municipal, regional or national authorities as well as strong EU-level guidelines and incentives.



Policy recommendations

1. Knowledge about Collaborative Housing

The lack of information and knowledge about Collaborative Housing leads to **misconceptions and stereotypes** by citizens, authorities, public servants, architects, developers, notaries, bankers, insurers, constructors, etc. There is a particular lack of understanding around projects proposing collective ownership forms, non-speculative resale mechanisms and financial solidarity between residents. These challenge the entrenched tenure types: individual ownership or rental tenure.

CO-HOPE Recommendations

1. Inform citizen, local governments and housing practitioners :

Create public online databases and local information desks to help practitioners and interested people to find clear guidance on Collaborative Housing, just as there is for other topics (health, energy-saving, responsible consumption, cybersecurity, etc.).



Good practice: In Denmark, a [national knowledge-support centre](#) gives guidance on relevant legislation, Collaborative Housing models, steps to start a project. Even some banks offer free guidance online or through specialised bankers like [ABS](#) (CH) [Coop57](#) (ES) [GLS](#) (DE, AT) [Nordea](#) (DK), [Rabobank](#) (NL) among others.

2. Support financially networks to train practitioners and public servants:

Networks of residents and Collaborative Housing organisations (see below) are in the best position to train civil servants, housing experts, staff from pension fund providers among others on the specifics and necessities to develop this type of projects.



Good practice: Malakoff-Humanis, a complementary pension fund, finances the national network [Habitat Participatif France](#) to train their staff and run webinars and a [study on Collaborative Housing for ageing well](#). [Strasbourg Metropole](#) subsidises the local support association for Collaborative Housing [EcoQuartier Strasbourg](#). The [Greater Lyon](#) authority subsidises the [Fabrique de l'Habitat Participatif](#) association to connect interested groups, municipalities, administrations, practitioners and project facilitators.

3. Support initiatives that help raise awareness on Collaborative Housing and its benefits:

Open house days, local and national events, international field trips, students' degree projects, research, documentaries, media campaigns, exhibitions, web platforms, festivals... all of these contribute to raising awareness about Collaborative Housing.



Good practice: For some time, the [UK Ministry of Housing](#) offered [Start-Up Support](#) grants (£4000 to £6000) to help groups interested in Collaborative Housing in the earliest stages (project visits, expenses, fees, etc.).

Networks for Collaborative Housing:

In various ways and to different extents, the exchange of good practice and knowledge occurs through networks such as the Network of Cities for Collaborative Housing ([NETCO](#)) for European local and regional governments, and the [CoHabitat Network](#) for civil society and umbrella organisations.

National Collaborative Housing networks include [INIGBW](#) (AT), [Habitat Participatif France](#) and [Habicoop](#) (FR), the housing areas of [REAS](#) and [Hispacoop](#) (ES), [Kollektivhus Nu](#) (SE) and [Hem i Stan](#) (FI). They advocate for and organise events to promote Collaborative Housing, map finished and projects under development, advise starting groups and sometimes train practitioners and policy-makers. Inopportunately, they usually lack permanent funding and rely on voluntary work. In France, there are also national networks of local governments for Collaborative Housing ([RNCHP](#)), project facilitators ([RAHP](#)) and committed affordable housing developers ([RHLMHP](#)).

Policy recommendations

2. Legal frameworks

For the most part, Collaborative Housing does not appear in laws regulating housing nor in local urban planning instruments. In the absence of a national or regional definition of, and specific legal statuses for Collaborative Housing, pioneering projects must fit into institutional arrangements that were not conceived for this purpose. Consequently, the access to land and funding is more difficult and experimental projects are not always easily replicable to scale up collaborative housing.

Even when they target low- and medium-income households, some Collaborative Housing projects cannot access ordinary-law benefits (reduced interest-rates, reduced VAT, subsidies...) because of their legal structure. The care and health benefits of Collaborative Housing for older adults and other vulnerable populations are not recognised. Rigid planning and building standards often limit environment-friendly innovations by Collaborative Housing groups.

CO-HOPE Recommendations

4. Incorporate Collaborative Housing and its legal structures in the regulatory framework:

Update or create laws and regulations to establish legal types of tenure, including forms of collective ownership or collective rental of homes and common spaces, guarantees and funding mechanisms for self-developed Collaborative Housing and projects involving public or limited-profit developers.

Good practice: In France, the 2014 ALUR act defines Collaborative Housing and two legal statuses to develop projects (residents' cooperatives, allocation and self-development companies). Unfortunately, some missing implementation decrees and a mandatory construction insurance, inexistent on the market, make the law unenforceable. In Spain, several regions have started adopting the "grant-of-use" cooperative framework developed in Catalonia to promote permanent affordable Collaborative Housing.



5. Recognise affordable Collaborative Housing as public-interest developers:

Allocate to Collaborative Housing developers or self-managed cohousing projects which produce and manage affordable housing for low-income and/or for older adults similar benefits than for conventional institutional developer and care institutions (tax incentives, loan guarantees, subsidies, public land leases, etc.).

Good practice: The Catalan and Swiss cooperatives and the Community Land Trust Brussels (CLTB) are considered public-interest developers favouring the development of innovative and permanent affordable housing. This recognition entitles them to receive the same benefits as social housing developers and foundations to build homes.



6. Simplify and streamline Collaborative Housing development processes:

Every Collaborative Housing project is unique due to the shared values and vision of its founders and its built environment. Nevertheless, the development process can be simplified to ease and clarify the actions of all the stakeholders. Where possible, reduced bureaucracy for general-interest construction and the retrofit of existing buildings favour the scaling up of affordable Collaborative Housing models for all.



Policy recommendations

3. Access to land and funding

In cities and tourist areas, competition for land and existing buildings for refurbishment is high. Therefore, many Collaborative Housing projects are developed in rural areas and small towns. Public planning, funding and guarantees to access private bank loans and others forms of financial support are essential to scale up and diversify Collaborative Housing where speculation is present.

Collaborative Housing groups that work with a limited-profit developer (e.g. private or municipal housing company, housing associations, housing cooperative, Community Land Trust...) have a higher possibility of accessing land and funding than self-developed Collaborative Housing initiatives (cohousing, residents cooperatives, self-built projects, and so on).

CO-HOPE Recommendations

7. Include Collaborative Housing in municipal policy documents and specifications for urban development areas :

Establish quantitative objectives of Collaborative Housing to be built each year and pre-allocate land for Collaborative Housing in (re)development areas.



Good practice: Cities such as Barcelona, Gothenburg, Lyon, Montpellier, Nantes, Rennes or The Hague have established an objective of Collaborative Housing homes to be produced each year in their local housing programmes. Hamburg imposes a minimum percentage of Collaborative Housing in every new private development.

8. Lease or sell public land to permanent affordable Collaborative Housing:

Public land banks and municipalities can lease or sell public land to Collaborative Housing who guarantee a non-speculative resale mechanism. This produces permanent affordable homes and services for their neighbourhoods.



Good practice: see example from Vienna in the box on next page.

9. Promote access to public and private funding for Collaborative Housing:

Usually, Collaborative Housing projects need a mix of funding to be viable. This includes savings, collective or individual loans, housing subsidies for low-income groups or outstanding environmental quality, subsidies from pension funds for senior housing, and even crowdfunding schemes. Public guarantees, seed funds or micro-loans are key for groups to access private bank loans.



Good practice: The city of Amsterdam offers stimulation loans to Collaborative Housing starter groups which they can use as collateral to secure a loan from a private bank.

10. Encourage banks to create financial services adapted to Collaborative Housing:

Banks must be innovative and adapt their collective loan offers, recognising differences between the groups and conventional clients. For example, in an intergenerational Collaborative Housing there will be young householders who can take on loans but do not have savings; and, by contrast, older adults with small pensions but savings or a property which can be sold.



Good practice: In the Netherlands, the Rabobank offers 100-year collective loans for Collaborative Housing groups.

In France, a representative from the confederation of the Crédit Mutuel/CIC bank, which has already financed many Collaborative Housing projects highlighted that, to his knowledge, none of the groups has defaulted on their loans.

Policy recommendations

4. Finance common spaces & process facilitation

Common spaces are pivotal to Collaborative Housing. They are the scene of social activities, resource sharing, hobbies, collective decision-making, solidarity and hospitality, ecology and well-being, growing up and ageing together. Sometimes they are open to the neighbourhood. In self-developed projects, people choose to reduce the size of their apartments in exchange for larger common spaces. Conversely, in top-down projects, social or private developers might want to reduce common spaces to maximise the number of dwellings.

The decision on what spaces and facilities to share in new projects is usually an important one for the starter group. This question as well as the shared values, land tenure options, funding schemes or governance structures **request a broad range of knowledge and professional facilitation skills**. Dialogue with other stakeholders such as developers, architects or public authorities can also be easier with an experienced process facilitator.

CO-HOPE Recommendations

11. Create financial mechanisms to fund common spaces in collective housing:

Considering the wide range of benefits that common spaces offer to residents, new mechanisms are needed to facilitate their systematic inclusion. These can be managed by residents, not only in Collaborative Housing, but also other collective housing settings.

Good practice: In France, AGIRC-ARRCO which holds all complementary pension funds can subsidise part of the common spaces of Collaborative Housing projects involving a significant number or retired people.

The city of Rouen subsidises shared spaces open to the neighbourhood.



12. Finance process facilitation to accompany and empower the Collaborative Housing group:

Funding for this support is key at the early stages until the construction starts. It can be subsidised by local or regional governments, pension funds or even banks. But the group must always be able to choose a facilitator that fits with the aspirations of the group (changing that person if necessary).

Good practice: During the initial phase, the Austrian province of Carinthia and the French region of Brittany provide Collaborative Housing groups with small grants to hire project facilitators in order to increase the chances of success. Not only does Collaborative Housing benefit the future residents, but also the wider local community.



The Viennese Collaborative Housing development:

In the 2010s, the municipal administration of Vienna saw Collaborative Housing projects as a great way to promote lively neighbourhoods and allocated plots of land in the urban development areas around the central and the former northern train stations (Sonnenwendviertel, Nordbahnhofviertel) and newly developed areas, such as Seestadt Aspern. Collaborative Housing projects are more than just housing, they provide a vibrant community which promotes a circular economy, employment, solidarity initiatives, social and cultural services.

The municipality created concept tenders to sell municipal land to innovative Collaborative Housing projects (Baugruppen) open to households eligible for subsidised housing. Collaborative Housing groups can create partnerships with architects and limited-profit developers to win the plot for their project. Once the building is built, the residents' association either buys it or collectively rents it from the developer and manages the homes and shared spaces. These collective tenure arrangements prevent speculation.



CO-HOPE interdisciplinary research and Urban Living Lab

This Policy Brief is the result of a **co-creation process** coordinated by urbaMonde-France within the project Collaborative Housing in a Pandemic Era. CO-HOPE has received funding from the European Union's Horizon 2020 research and innovation programme on **Urban Transformation Capacities** (Grant N° 101003758). UrbaMonde - France was co-funded through the French Agence Nationale de la Recherche (ANR-22-ENUT-0004).

CO-HOPE was carried out from April 2022 to March 2025. The four country teams carried out interdisciplinary research with a **mixed-method design** to study the link between affordable housing, social integration and health, before and during the COVID-19 pandemic. A CO-HOPE online **quantitative survey** was made. 393 residents living in 49 different Collaborative Housing communities located in Austria, France, Spain, Sweden and Finland responded. **Qualitative empirical data** was collected through onsite observations, interviews and focus group discussions with residents of the fourteen case studies.

CO-HOPE also set up an **Urban Living Lab** across consortium countries, in which academics collaborated with practice partners (policymakers, housing developers, practitioners, civil society organisations, collaborative housing residents and future residents). It consisted of online exchanges in 2022; study visits to Collaborative Housing communities in Seville (Nov. 2022), Stockholm (Sept. 2023), Vienna (Dec. 2023) and Lyon (June 2024); local co-creation workshops in consortium countries; a validation workshop in Vienna; and a Policy Workshop in Lyon.

CO-HOPE publications: [JPI Urban Europe](#)

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