

European Alliance for Collaborative Housing

Read-out Report:

Brussels Gathering & Policy Dialogue

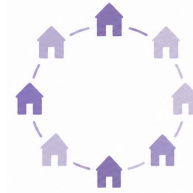
February 24–27, 2026



The European Alliance for Collaborative Housing brings together leading networks and organisations promoting **non-profit, community-led housing models** across Europe.

These actors collectively represent **hundreds of initiatives across Europe** delivering community-led housing.

Founding members



European Alliance for Collaborative Housing

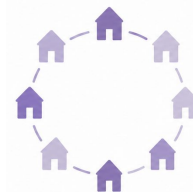
The **European Community Land Trust Network** is the voice for 500+ CLTs across Europe, with 6.000 homes built and another 26.000 in the pipeline. CLTs are non-profit, democratic, community-led organisations. They develop and manage affordable homes and other assets that contribute to thriving local communities. They act as long-term stewards of these assets, ensuring they remain permanently affordable. clteurope.org

MOBA works translocally on breaking ground with a novel cooperative approach to housing in Central and South-Eastern Europe. In this way, MOBA turns solidarity into infrastructure, creates permanently affordable homes and builds resilient communities in the region. MOBA is legally constituted as a European Cooperative Society (SCE), allowing them to act across borders while staying rooted in local communities and cooperative principles. moba.coop

World Habitat is an independent charity working internationally to help bring the best housing to those who need it most. Through their global networks, World Habitat finds innovative housing solutions from around the world and acts as a catalyst for change by strengthening them and supporting them to scale up to help more people facing housing injustice. <https://world-habitat.org/>

The **European Student Cooperative Housing Alliance (ESCHA)**, a network of housing cooperative organizations, is deeply committed to creating a pan-European association for student housing cooperatives. This is crucial to foster the emerging movement by providing cooperatives, who are currently isolated, with opportunities to exchange experiences and network with others. ESCHA

Founding members



European Alliance for
Collaborative Housing

urbamonde
des villes durables **par** et **pour** les habitants

UrbaMonde supports sustainable cities created by and for their residents. Convinced that residents and end-users of urban space must be at the heart of the processes that produce the city, urbaMonde is committed to sustainable cities produced by and for residents. It was created in 2005 in Switzerland and in 2015 in France, and it aims to promote participatory housing at the local and international level.

<https://urbamonde.org/en/>



NETCO - the Network of Cities for Collaborative Housing - empowers European cities to co-create inclusive, affordable and community-led housing solutions – together. By connecting local experimentation with European policy priorities, NETCO helps cities translate EU ambitions into concrete, place-based housing solutions – reinforcing collaborative housing as a key pillar of Europe's response to the housing crisis. <https://netcoproject.org/>



Sostre Cívic is an umbrella organisation that supports cooperative groups to purchase and/or develop buildings, usually on municipal land, and advocates for the sector in Catalonia and throughout Spain. Its ambition is to diversify the tenure options in Catalonia's housing market, so that in 20 to 30 years 10% of the region's homes are cooperatives. Under the right to use model, the cooperative retains collective ownership of the property and its members are granted the right to use the dwellings indefinitely.

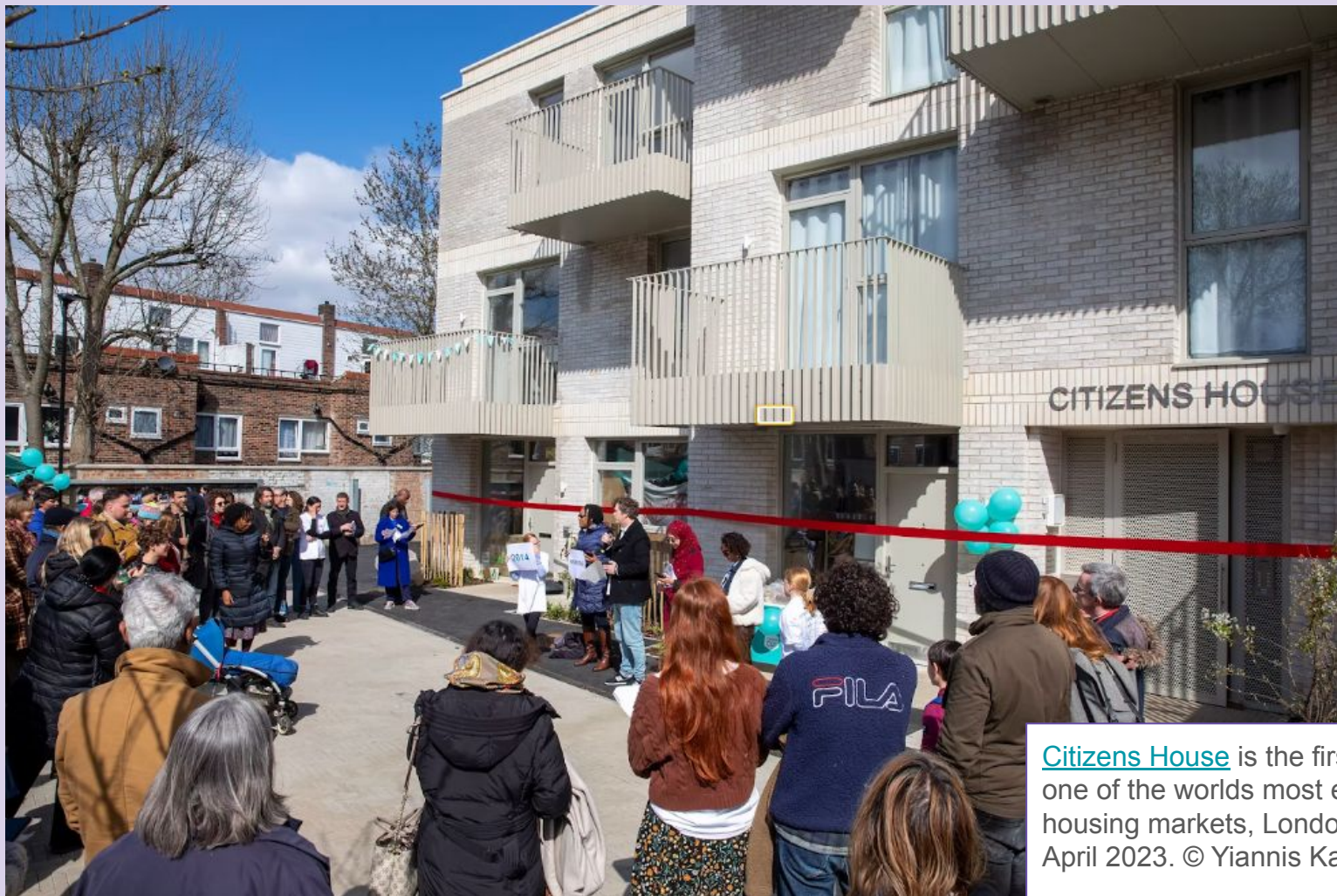
<https://sostrecivic.coop/>

What is collaborative housing?

Collaborative housing, also referred to as community-led housing, encompasses a range of housing models grounded in two core principles: long-term affordability and community stewardship.

→ **Forever affordable homes:** These models maintain affordability over time by removing land and housing from the speculative market, limiting price increases over time through resale formulas and rent caps, and ensure that housing remains accessible to future residents.

→ **Community-led & community-owned:** Residents and local stakeholders play an active role in shaping, owning, and managing land and housing through inclusive governance processes. By design, community land trusts (CLTs) and housing cooperatives respond to local needs and include shared spaces and community amenities — i.e. green areas, community rooms, shared gardens, co-working spaces and local businesses — that contribute to broader neighbourhood cohesion, economic development and environmental sustainability.



[Citizens House](#) is the first CLT in one of the world's most expensive housing markets, London, April 2023. © Yiannis Katsaris

Why collaborative housing matters

- **Long-term affordability**

Homes are removed from speculative markets.

Collaborative housing keeps homes affordable over time by removing land and housing from speculative market and embedding affordability safeguards into ownership and governance structures.

In practice, this can be achieved through mechanisms such as separating land and building ownership, capping resale values, using long-term land leases, and/or adopting cooperative ownership structures.

Examples

Barcelona's ESAL framework, which is expected to develop or refurbish around 1,000 housing units through long-term surface rights for non-profit entities and cooperatives.

Zurich's leasehold model, where the city currently has around 225 leasehold contracts in place and aims to raise the share of non-profit housing to one third of all rental dwellings by 2050.



[La Balma](#) is a housing cooperative headed by Sostre Civic in Barcelona. Under the “right to use” principle, this project was secured via tender and long-term land lease from Barcelona City Council. ©Milena Villalba, 2021

Why collaborative housing matters

- **Social inclusion**

Mixed communities and participatory governance strengthen social cohesion.

Collaborative housing reduces isolation, strengthens neighbourhood ties and creates more stable housing pathways for a wide range of households. Many projects intentionally combine different income levels, household types and generations within the same development, supported by shared spaces and participatory governance.

Examples

In Vienna, Lighthouse Wien brings together students, families, older people and formerly homeless residents within one cooperative community, combining affordable housing with mutual support and long-term stability.

In Brussels, Calico, developed by the Community Land Trust Brussels, combines permanently affordable homes with an intergenerational and feminist housing approach, creating a diverse community shaped around solidarity, care and shared spaces.



On average, [Community Land Trust Brussels \(CLTB\)](#) homes are 40% lower than the average market price and the vast majority (83%) of residents have a migrant background.

© Vincent de Lannoy, CLTB

Why collaborative housing matters

- **Environmental sustainability**

Projects often integrate high energy efficiency, circular design, and shared resources.

Collaborative housing can reduce the environmental footprint of housing by favouring long-term use over short-term profit. This means better energy performance, renovation instead of demolition, more efficient use of space, shared resources, and circular or low-carbon construction methods.

Examples

The Upcycling Trust project, brings together Community Land Trusts in Brussels, Ghent, Lille, Rennes and Cork to refurbish 150 homes to high energy standards while preserving affordability and avoiding displacement

In Barcelona, La Borda has become a reference point for low-impact cooperative housing through timber construction, shared spaces and reduced energy demand.



[La Borda](#), a flagship housing cooperative and CLT in Barcelona, was explicitly designed to prevent energy poverty, using 60% less energy than the average building. © La Borda, Lucas Amillano

Why collaborative housing matters

- **Local economic resilience**

Value and wealth generation remains within communities.

Collaborative housing strengthens local economies by keeping land and housing in non-profit ownership and reinvesting value locally instead of extracting it through speculation. It is closely linked to the Social and Solidarity Economy, through cooperatives, non-profits and mission-driven finance actors that prioritise social value, democratic governance and long-term stability.

Examples

Sostre Civic's €31 million loan from the Council of Europe Development Bank, backed by an InvestEU guarantee, enables them to finance more than 350 cooperative homes in Catalonia.

In Switzerland, cooperative housing benefits from a dedicated ecosystem of revolving funds, guarantees and bond financing that channels capital into permanently affordable housing.



[La Codha](#) is a not-for-profit housing cooperative based in Geneva. In the past 20 years, it built around 20 buildings offering more than 800 affordable housing units, while promoting social mixity and residents' participation. © La Codha

Why this gathering in Brussels?

Europe is facing a serious housing crisis.

- **Housing prices increased 60.5% since 2010**, while rents increased on average 28.8% - with newer rents increasing at a significantly higher rate ([Eurostat, 2025](#)).
- **Approx. 23 million households in Europe spend over 40% of their income** on housing. According to a [Eurobarometer survey \(2025\)](#), 61% of respondents say they feared no longer being able to pay their rent or mortgage, and more than a quarter of them (27%) described this concern as 'serious'.
- **Homelessness** continues to rise across the EU, [increasing by 70% over the last decade](#).

The European Commission launched the **European Affordable Housing Plan (EAHP)** to address this challenge.

This gathering aimed to **position collaborative housing as a key solution**, unpacking how the EAHP can foster a vibrant and thriving collaborative housing sector in Europe.



A community event organised by residents of the [Bijlmer / H-Buurt Community Land Trust](#). © AndThePeople

A first successful meeting

Hosted by [European Community Land Trust Network](#) and the [Community Land Trust Brussels](#), with the support of [World Habitat](#), the gathering allowed us to:

- strengthen collaboration among Alliance members
- develop a shared advocacy agenda & consolidate our policy positions
- engage directly with the European Commission's Affordable Housing Task Force
- demonstrate how collaborative housing can move from pilot-stage to systemic scale

The meeting has strengthened the momentum around collaborative housing in EU policy discussions.



Alliance members preparing the advocacy agenda and policy positions during a meeting at [BelMundo](#), a social economy project in Brussels. February 2026 © CLTB

Programme overview

The three-day programme included:

- Internal Alliance meetings
- A Walking Tour of Community Land Trust projects in Brussels
- A Meet & Greet & Policy Debate hosted at the CLT project Arc-en-Ciel (Molenbeek)
- A Meeting with the European Commission Housing Task Force

The gathering brought together practitioners, policy experts and EU officials.

Walking Tour of Community Land Trust projects in Brussels

Alliance members visited several projects that showcase a wide range of CLT housing applications in the Molenbeek neighbourhood, which faces housing exclusion and growing gentrification:

- **L'Espoir**, a pioneering social co-housing project and first passive house in Brussels
- **L'Ecluse**, the first CLT homes in the city
- **Indépendance**, a converted industrial building with a collective space

You can learn more about the work and projects of Community Land Trust Brussels: <http://cltb.be/>



L'Ecluse, first CLT in Brussels



L'Espoir sustainable social cohousing project

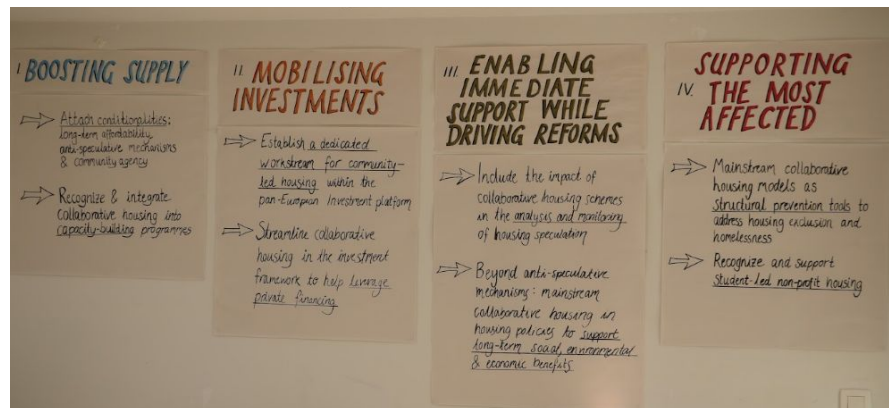


Alliance members listen to the history and meet residents of the [CLT Brussels site “L’Espoir”](#), inaugurated in 2010 as the first passive housing in Brussels, which also emphasizes social cohesion and community engagement through its co-housing model. February 2026 © CLTB

Policy Dialogue and Meet & Greet Event

The Alliance organised a policy dialogue that addressed the four pillars and ten actions of the recently released European Affordable Housing Plan, unpacking how EU policy and financing can enable a thriving collaborative housing sector.

This event was held at a community land trust housing site, in [Arc-en-Ciel](#)'s community space, to ground this EU policy discussion in the reality of local housing providers and showcase innovative solutions in practice.



This first public event exceeded expectations and room capacity - it was a full house. It brought together key decision-makers and organisations from the housing sector in Europe, including the European Commission, [Housing Europe](#), [UN-Habitat](#), [FEANTSA](#), the [King Baudouin Foundation](#), [Van Leer Foundation](#) and the [International Tenants' Union](#).



Meeting with the European Commission's Affordable Housing Task Force

This candid discussion focused on the key policy recommendations to support and expand collaborative housing. These, organised along the four pillars of the European Affordable Housing Plan, are captured on the next slides:

1. Boosting Supply | 2. Mobilising Investments | 3. Enabling Reforms | 4. Supporting the Most Affected

During this meeting, members of the Housing Task Force asked for additional information that can feed into the reflections and drafting of the European Affordable Housing Act.

In response, we drafted a Q&A report that compiles existing research and experience to address some of the most pressing barriers for collaborative housing to expand and scale. This document draws on the diverse, local experiences of community land trusts and cooperative housing providers from across Europe.



Read our [Q&A with the Commission's Task Force](#) on the persistent barriers & best practice to enabling collaborative housing developments.



In-person meeting organised between the Alliance members the European Commission's Affordable Housing Task Force.
February 2026 © European CLT Network

EAHP Pillar I: Boosting supply

Support collaborative housing to deliver more homes

Collaborative housing cannot help boost supply if it is excluded from the systems that support affordable housing delivery. In many countries, housing cooperatives and CLTs are still not officially recognised as affordable housing actors. This means they often cannot access the same land, subsidies, guarantees or support schemes as other providers.

Collaborative housing is mainly mentioned under Action 7 on speculation. If it stays there, it may be seen as a niche solution instead of a solution that deliver affordable homes at scale.

Public money should come with clear conditions. If the EU supports new housing supply, that support should go to projects that keep homes affordable over time and create lasting public value – not to projects that become unaffordable later or generate private windfall profits.

Include cooperatives and CLTs across the supply actions of the EAHP, not only under Action 7

Make long-term affordability and non-speculation a condition for public support

Help Member States recognise collaborative housing as an affordable housing provider

Make sure State aid / SGEI rules work for these models

EAHP Pillar II: Mobilising investments

Financing must work for non-profit housing

While the Plan highlights the role of non-profit and limited-profit providers, many collaborative housing initiatives still struggle to access mainstream finance because their models do not fit traditional real estate investment frameworks.

Collaborative housing projects typically rely on a mix of public support, ethical banking, social finance and community investment. When these sources are combined, they can unlock significant housing development while maintaining long-term affordability.

Examples include cooperative housing projects supported by loans from the Council of Europe Development Bank and financing systems developed by national cooperative federations, such as in Switzerland. However, these examples remain difficult to replicate in many countries due to a lack of dedicated financial instruments and intermediaries.

Create a dedicated workstream for collaborative housing within the Pan-European Investment Platform

Support blended finance models combining public funds, ethical banks and impact investors

Provide guarantees and financial tools that help de-risk non-profit housing projects

Support the development of financial intermediaries that can bundle and scale projects

EAHP Pillar III: Enabling reforms

Collaborative housing does more than curb speculation

Under Pillar 3, the EAHP explicitly recognises cooperatives and Community Land Trusts as models that help limit speculation and stabilise housing prices over the long term.

Participants welcomed this recognition, but emphasised that the impact of collaborative housing goes far beyond addressing speculation. These models also deliver important social, environmental and community benefits.

Collaborative housing projects:

- strengthen community life and social inclusion
- create mixed-income and intergenerational neighbourhoods
- renovate existing buildings and reduce carbon emissions
- support neighbourhood regeneration and local resilience.

Examples include collaborative renovation projects such as the Upcycling Trust initiative, where CLTs refurbish homes to high energy standards while keeping them permanently affordable.

Recognise the broader social and environmental impact of collaborative housing

Include these impacts in EU housing investment and evaluation frameworks

Ensure collaborative housing actors are involved in developing monitoring and impact assessment tools

EAHP Pillar IV: Supporting the most affected

Collaborative housing is a solution to exclusion

Housing markets fail the most affected groups. Student housing has become increasingly financialised, while homelessness continues to rise across Europe. The EAHP proposes housing-led approaches and innovative accommodation models to address these challenges.

Collaborative housing can contribute to these goals in several ways. Student housing cooperatives provide affordable, self-managed housing for students, while community-led housing projects often create mixed communities that integrate households with different income levels and support needs.

Historically, cooperative housing and CLTs emerged precisely to address housing exclusion and instability. Today, these models continue to provide long-term affordable housing embedded in local communities, helping prevent homelessness and social isolation.

Recognise cooperative and student-led housing as “innovative accommodation models” under the EAHP

Ensure EU-supported housing projects include affordability safeguards

Include collaborative housing providers in housing-led approaches to homelessness

Support partnerships between housing providers, social services and local authorities

Key policy messages

The Alliance emphasised **several priorities for EU policy**:

- 1) **Recognise and promote** collaborative housing in technical assistance and advisory support for national housing strategies.
- 2) **Facilitate access to funding** through EU financial instruments and investment platforms, especially when considering eligibility, safeguards and conditionalities.
- 3) **Support access to land** including long-term public land leases.
- 4) **Promote partnerships** between municipalities, private sector actors, and community-led housing organisations.



Check [our policy recommendations](#)



From the Alliance's first public event: a policy dialogue and meet & greet with sector stakeholders.
February 2026 © CLTB

A historic opportunity

The European Affordable Housing Plan presents a major opportunity to move collaborative housing from small-scale pilots to systemic solutions across Europe.

By supporting community-led actors, the EU can:

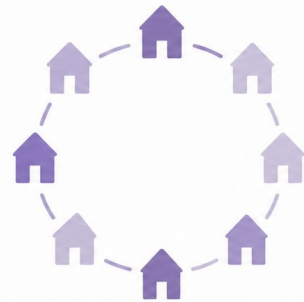
- diversify housing systems for long-term resilience and EU competitiveness.
- secure permanent affordability and ensure public investment delivers long-term public value.
- empower local communities to shape their own housing solutions.

Collaborative housing demonstrates that it is possible to deliver permanently affordable housing outside speculative market dynamics, while strengthening social cohesion and community resilience.



What's next for collaborative housing?

- **Engage in near-term policy opportunities, including:**
 - Attend the Informal Ministerial Meeting for Housing hosted by the Cyprus Presidency, 11-12 May 2026
 - Join the High-level Panel on the Housing Crisis in the European Parliament, 5 May 2026
 - Engage in a European Commission Workshop: Developing effective ecosystems for municipal housing (5 June 2026), exemplifying municipal-backed examples of collaborative housing projects.
 - Represent the European Collaborative Housing Alliance at World Urban Forum (Baku, Azerbaijan 17-22 May 2026), including engagement in the “Habitat Village.”
- **Drive an ambitious, future-focused strategy for collaborative housing, including:**
 - Research and evidence generation that underpins the positive social and environmental impacts, as well as the bankability and return on investment for collaborative housing models.
 - Strategic communications: collating best practices, toolkits, and city guides for establishing collaborative housing projects and streamlining community-led development in housing and urban planning.
 - Strengthen partnerships with public authorities, civil society, and industry actors that marry our strengths and ensure the experiences of local housing providers inform policy development.



European Alliance for
Collaborative Housing

Get in touch!

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