

@UIA\_initiative  
@URBACT



# Live at 11.00

in the

# Right to housing

# AM

*How can municipalities support co-led housing?*

24 April 2020

**WEB CONFERENCE #1**

@UIA\_initiative  
@URBACT



# Cities

## ENGAGING

in the

# Right to housing

#Right2housing

*How can municipalities support co-led housing?*

24 April 2020

**WEB CONFERENCE #1**

# Laura COLINI

Nuala Morgan

Raffaele Barbato

Alice Fauvel

Levente Polyak

Amélie Cousin

Ophélie Tainguy

- 11.00-11.10 Welcome and introduction by Laura Colini
- 11.10-11:25 City case on Community Land Trust by Arthur Cady
- 11:25-11:35 Reflections on CLT and co-housing by Michael Lafond
- 11:35-11:45 Q&A
- 11:45-12:00 City case on cooperative housing by Volker Tzschucke

# AGENDA

- 12:00-12.10 Reflections on cooperative housing by Andreas Wirz
- 12.10-12.30 Q&A
- 12:30-12:45 City case on co-housing by Rebeka Szabó
- 12.45-12.55 Reflections on collaborative housing by Darinka Czisckhe
- 12.55-13.05 Q&A
- 13.05-13.15 Closing session by Michalis Goudis

# CITY CASE

ON

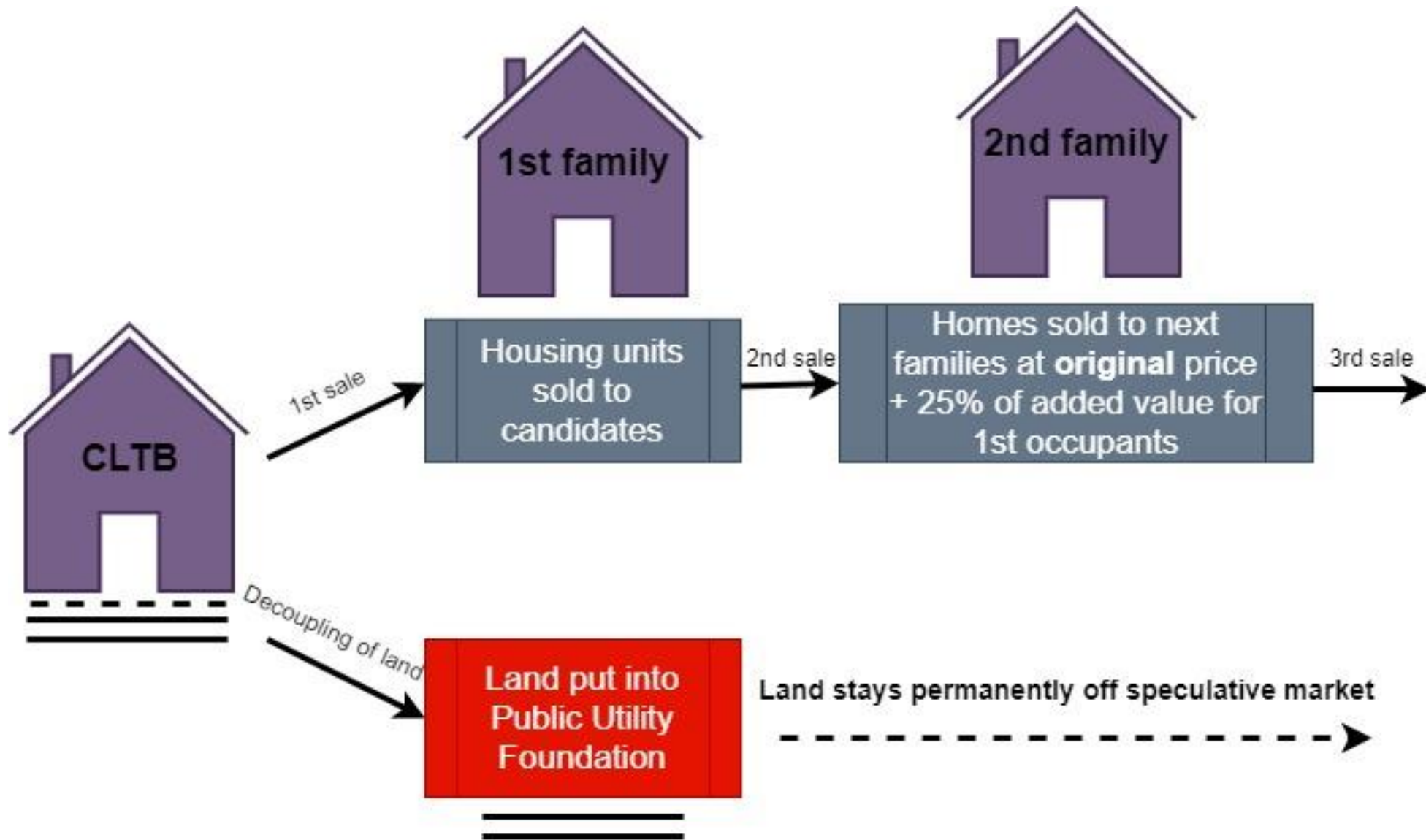
# Community Land Trust

**Arthur Cady, UIA CALICO project,  
Brussels Capital Region**

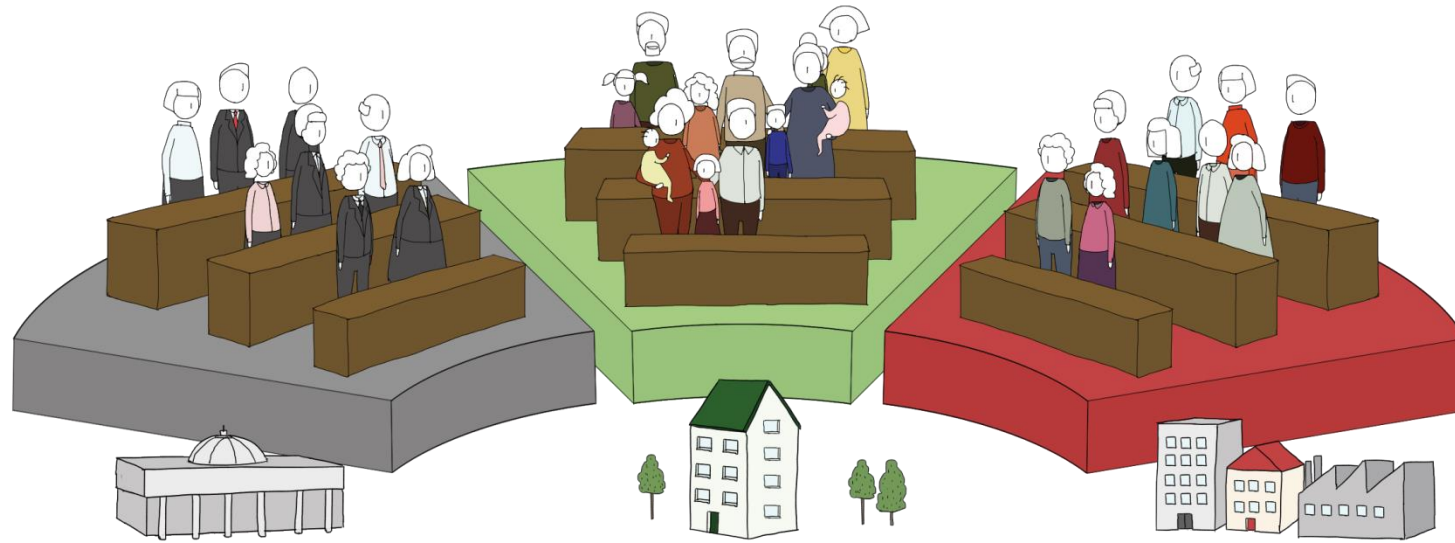
# Why a Community Land Trust to answer to Europe's housing crisis?

1. CLTs protect land and housing from real estate speculation.
2. CLTs make permanently affordable housing for lower-income households.
3. CLTs are a much more cost-efficient alternative to other social housing models.
4. CLTs give citizens a chance to claim back their own cities.





# Administrative council



$\frac{1}{3}$  POUVOIRS PUBLICS

$\frac{1}{3}$  HABITANTS

$\frac{1}{3}$  RIVERAINS & SOCIÉTÉ CIVILE





# Inhabitants' involvement



# CALICO : CAre and Living in COmmunity



# REFLECTIONS

ON

# COMMUNITY LAND TRUST

AND **co-housing**

**Michael Lafond**

COPRODUCTION +  
COMMONING  
COHOUSING +  
COMMUNITY LAND TRUSTS

Dr Michael LaFond

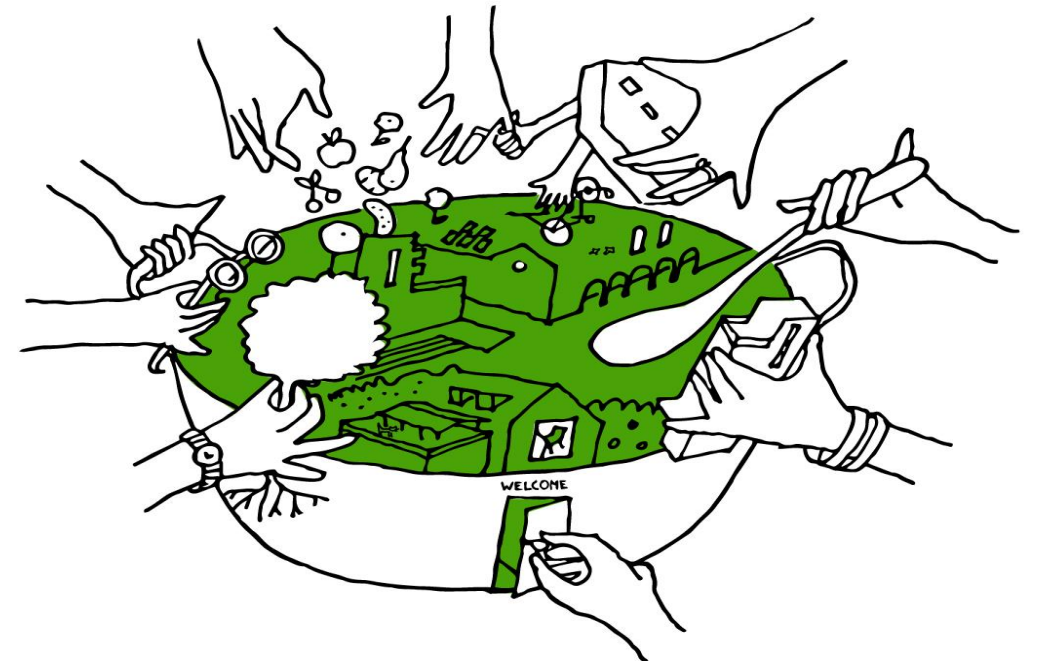
id22: INSTITUTE for CREATIVE SUSTAINABILITY, Berlin

www.  
cohousing-  
berlin.  
de

ID22: INSTITUTE FOR CREATIVE SUSTAINABILITY

# CO Housing Inclusive

SELBSTORGANISIERTES, GEMEINSCHAFTLICHES WOHNEN FÜR ALLE  
SELF-ORGANIZED, COMMUNITY-LED HOUSING FOR ALL



jovis

COHOUSING is ideally:

Self-Organized  
Community-Led  
Sustainable / Regenerative Development

# WHY CoHousing?

mobilize people and resources  
support and learn from housing innovations  
re-build local communities  
re-duce loneliness  
develop and maintain affordable housing



SPREEFFELD





or Haus 14

1990 – 2015:

500 (Co)Housing Projects / Berlin

Since 2016

virtually no access to land and property

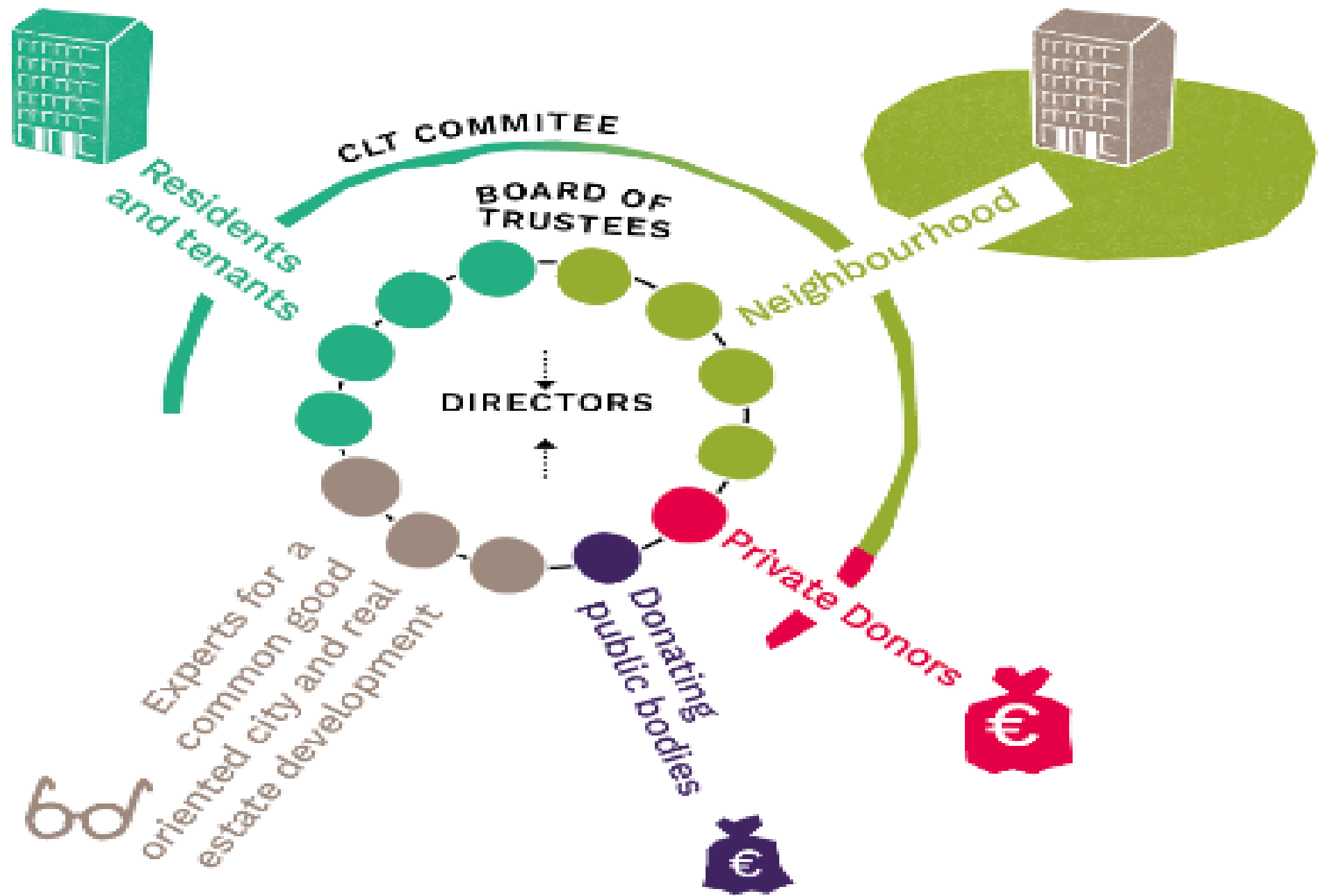
Now Developing

Civil Society – Local Government cooperation

Democratic, local community ownership strategies

**STADT  
BODEN  
STIFTUNG**

**Community**   
**Land  
Trust  
Berlin**



CLT Berlin: Structure

# CONCLUSIONS:

Support CLTs in order to support CoHousing, Cooperatives, etc.

## OPPORTUNITIES:

innovation+ inclusion  
local democracy  
learning projects and processes  
common ownership  
long-term strategies

# Q&A SESSION

**ARTHUR CADY**

**MICHAEL LAFOND**

**Levente Polyak**

# CITY CASE

ON

# cooperative housing

**Volker Tzschucke, URBACT ALT/BAU, Chemnitz**

# **BRÜHLPIONIERE**

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Coop housing in a shrinking  
city  
Volker Tzschucke



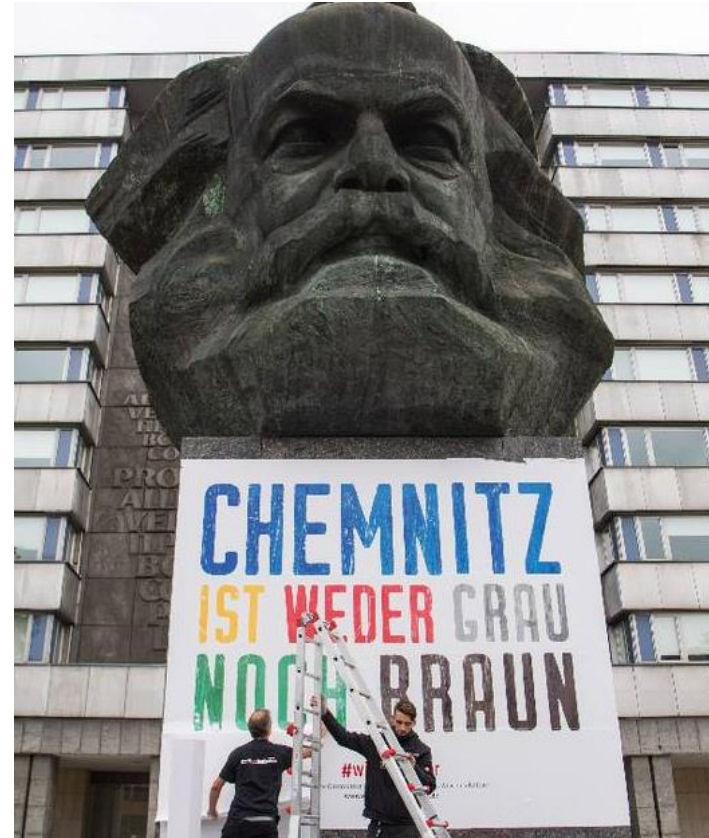
# Who we are

- ... cooperative „Brühlpioniere“
- ... founded in March 2013 by 12 inhabitants of Chemnitz
- ... first house: renovation from  
June 2013 till June 2015
- ... today: 52 people living in 3 coop houses
- ... investments of 2.4 mio Euro

# Chemnitz...

- ... a shrinking city in Saxony
- ... 1989: 302.000 inhabitants
- 2019: 247.000 inhabitants
- ... Thousands of empty flats and buildings, hundreds were demolished
- ... But: gap of bigger flats

**BRÜHLPIONIERS**



# What we wanted...

**BRÜHLPIONIÈRE**

to live

... together in one building

... in bigger flats

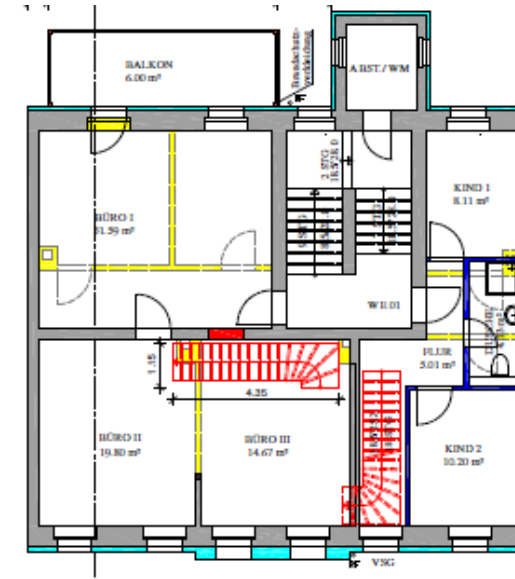
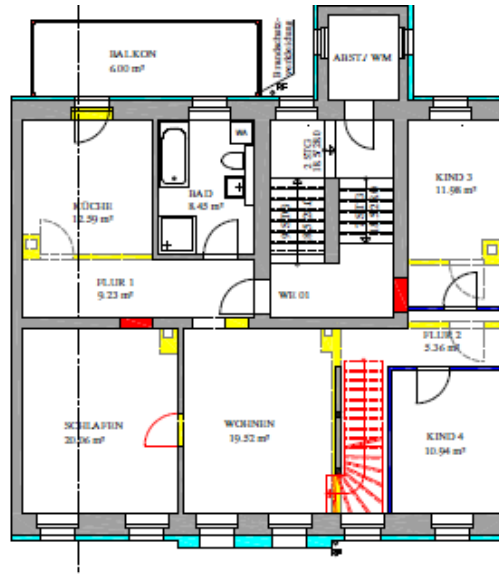
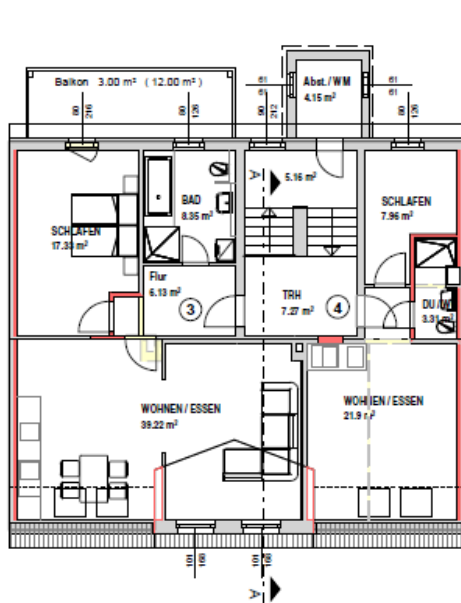
... with the same level of  
monthly spendings

... in a higher level

... everybody in its own  
way



# What we wanted...



Each apartment is different.

# Huge plans, but...

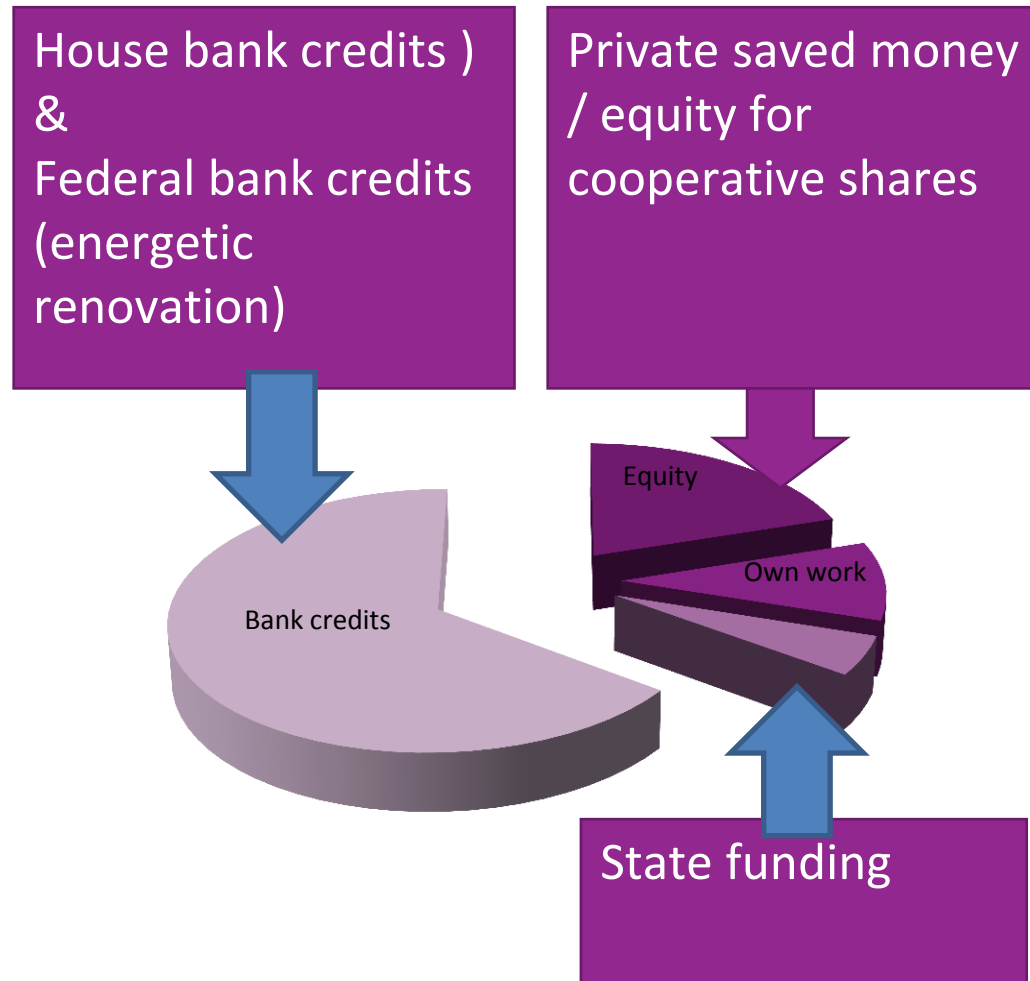
**BRÜHLPIONIERE**

- A group of people
- ... with „no“ money
- ... with „no“ knowledge  
of real estate market
- ... with less of time
- ... which never build  
a house before



Would you trust this man?

# How we financed it...



- 2/3 bank credits (running time 20-30 years)
- 20% equity
- 5% State funding: program for Urban redevelopment
- 10% personal contribution (work & money)

# How we financed it...

**BRÜHLPIONIÈRE**



Personal contribution.

# People like us need somebody who...



- ... wants such projects and has got the power to support them
- ... gives them time
- ... knows economical & legal possibilities
- ... is a guide through city administration
- ... has a network of role-models and good practices
- ... is open-minded for creative solutions



People like us need  
somebody who...

**BRÜHLPIONIÈRE**



Results.

# Why you should be this kind of „somebody“

People which...

... build houses, don't move to another town

... were supported by public and administration,

... are successful, are role models for upcoming

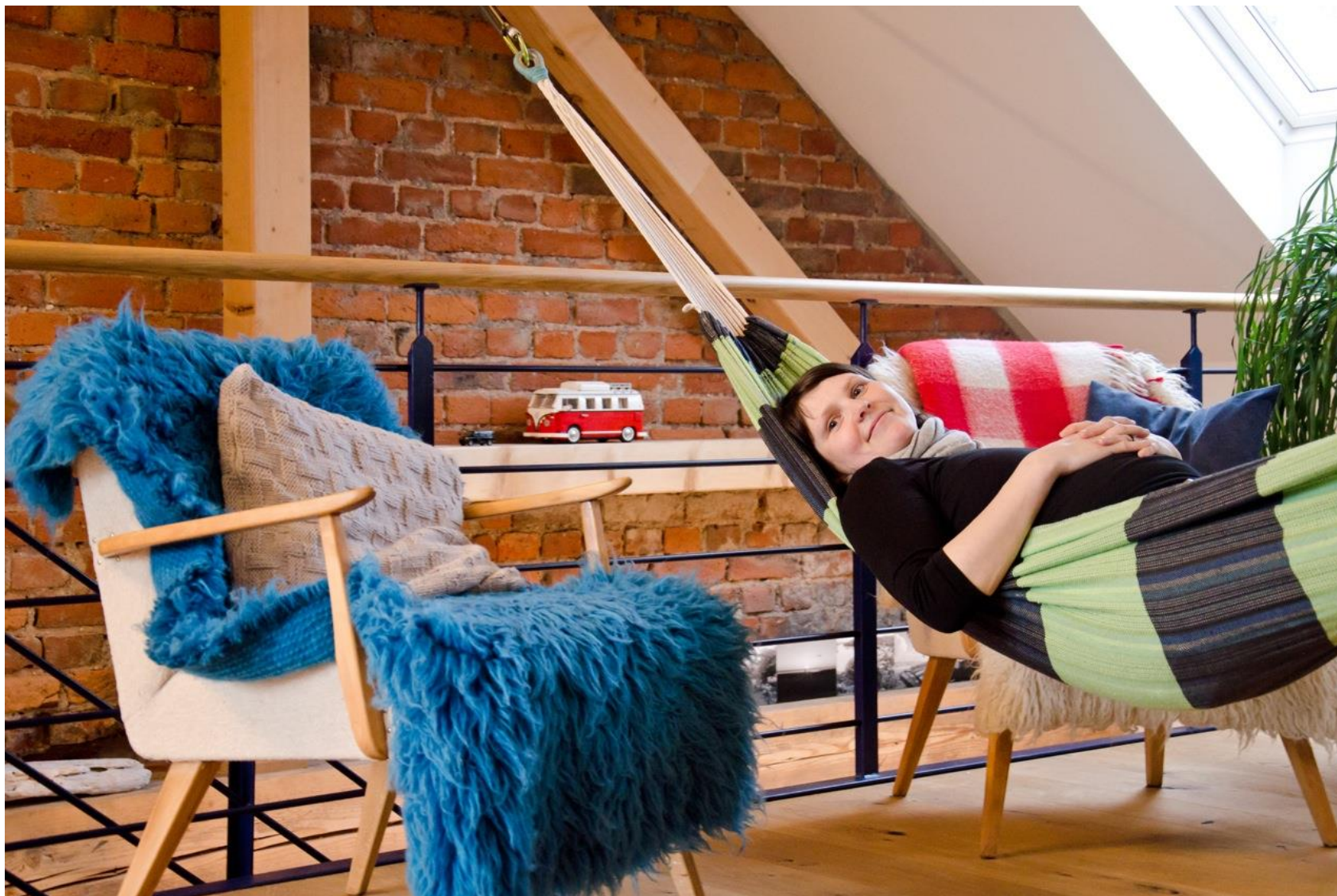
... can self-actualize, don't vote for populist parties

... feel safe, produce children

are open-minded to support public interests

projects

**BRÜHLPIONIÈRE**



# REFLECTIONS

ON

# Cooperative housing

**Andreas Wirz**



Community-Led practices  
Web Conference, 24. April 2020  
Cities engaging in the right to housing



## The challenges facing Swiss cooperatives

Andreas Wirz

Co-founder of the housing cooperative Kraftwerk1 [www.kraftwerk1.ch](http://www.kraftwerk1.ch)

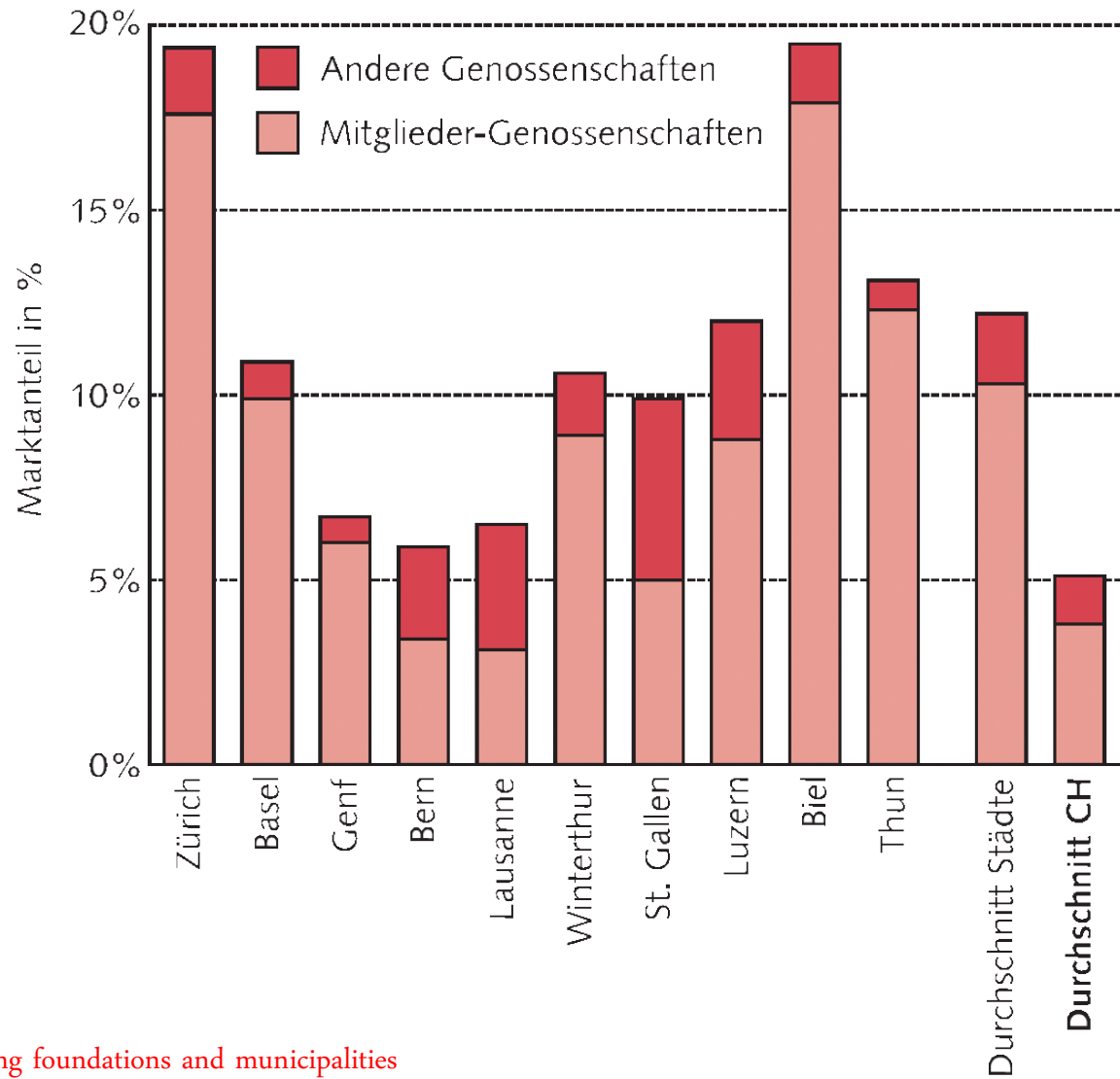
CEO of Archipel GmbH [www.archipel.ch](http://www.archipel.ch)

Member of the INURA Network since 1997 [www.inura.org](http://www.inura.org)

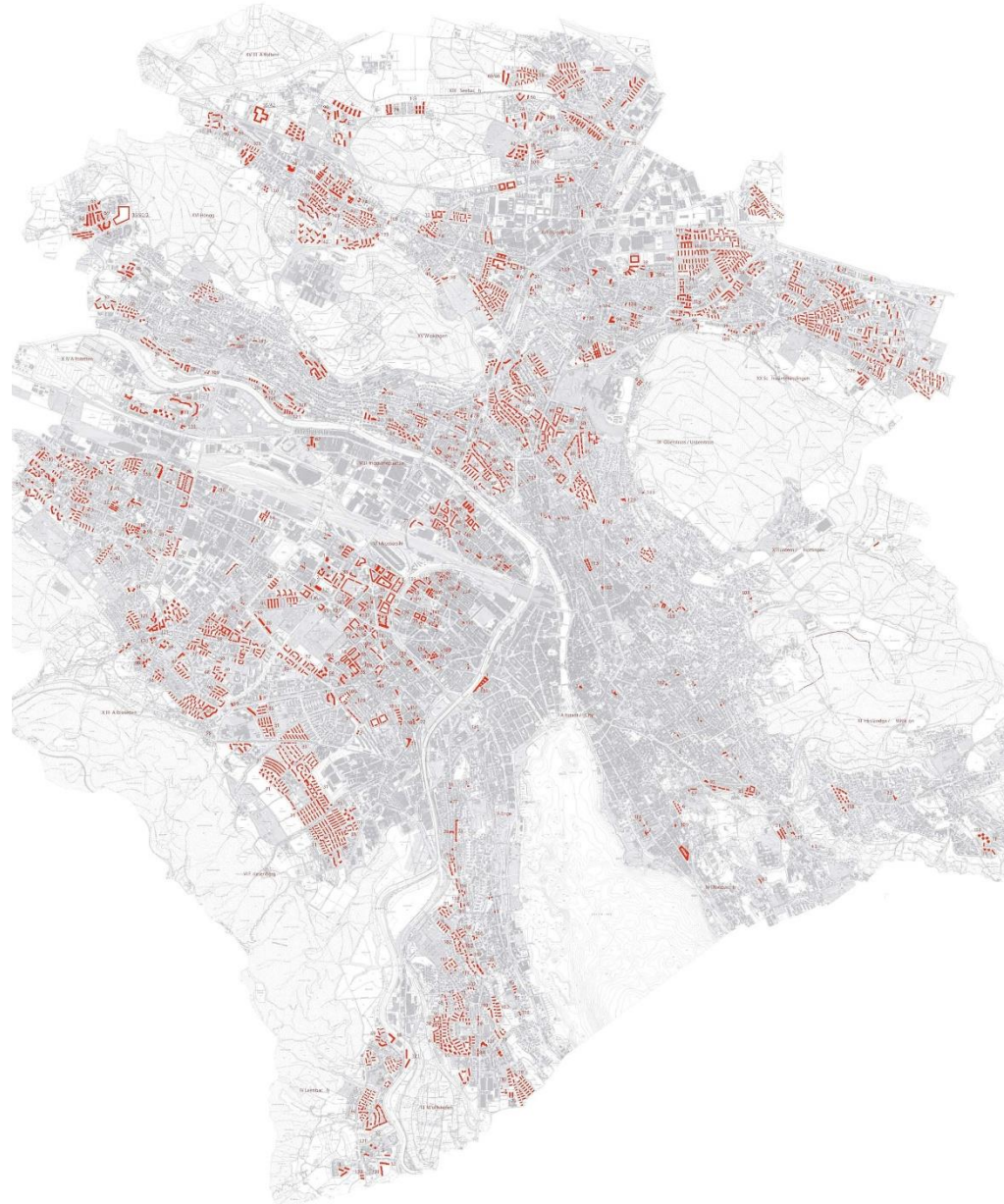
Board of Directors of the Swiss Housing Cooperatives Association Zurich [www.wbg-zh.ch](http://www.wbg-zh.ch)



# Cooperatives' market shares in the 10 biggest cities in Switzerland



# Cooperatives in the city of Zurich, Switzerland



27% off all rented apartments are calculated based on the effective costs, located all over the city

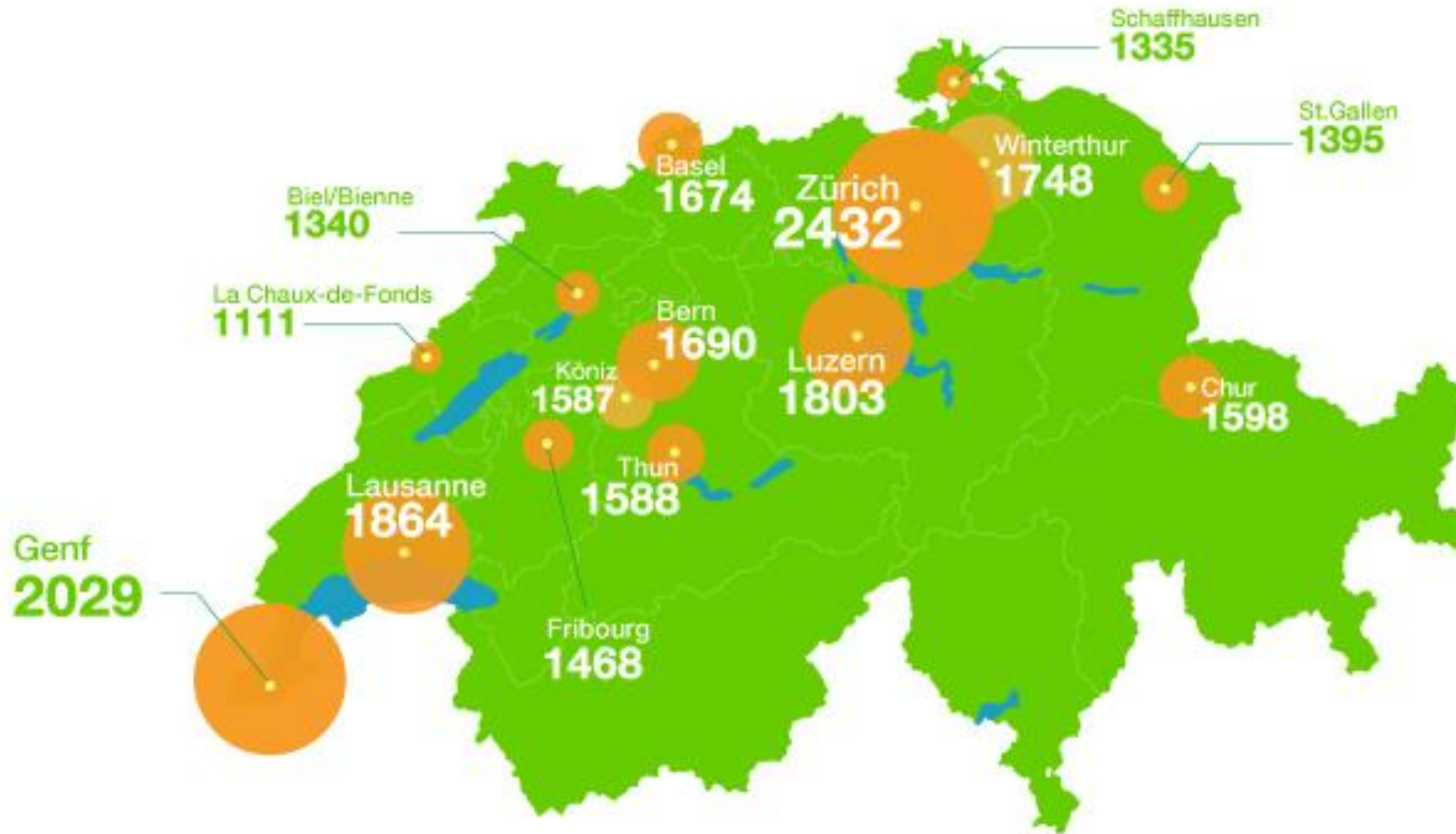
# Challenges



Housing supply

...or what means affordable?

# Offer prices 3 to 3.5 room apartments Switzerland

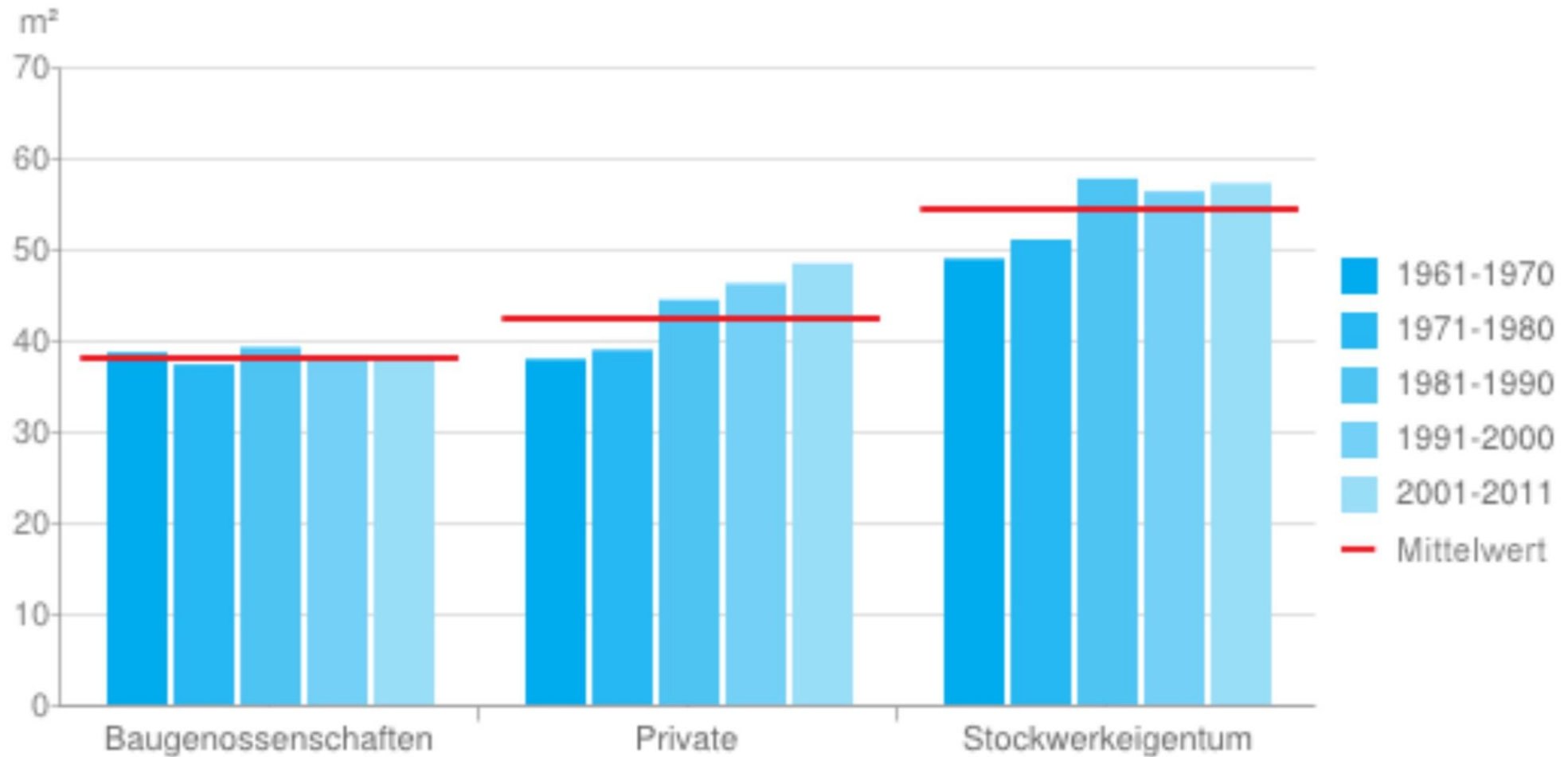


Rental price comparison 35'000 advertisements for 3 and 3.5 rooms/wheeled between 01.01.2013 and 31.03.2015 (CHF per month, excl. service charges), Comparis, May 2015

Population development and land requirements

...or how much is enough?

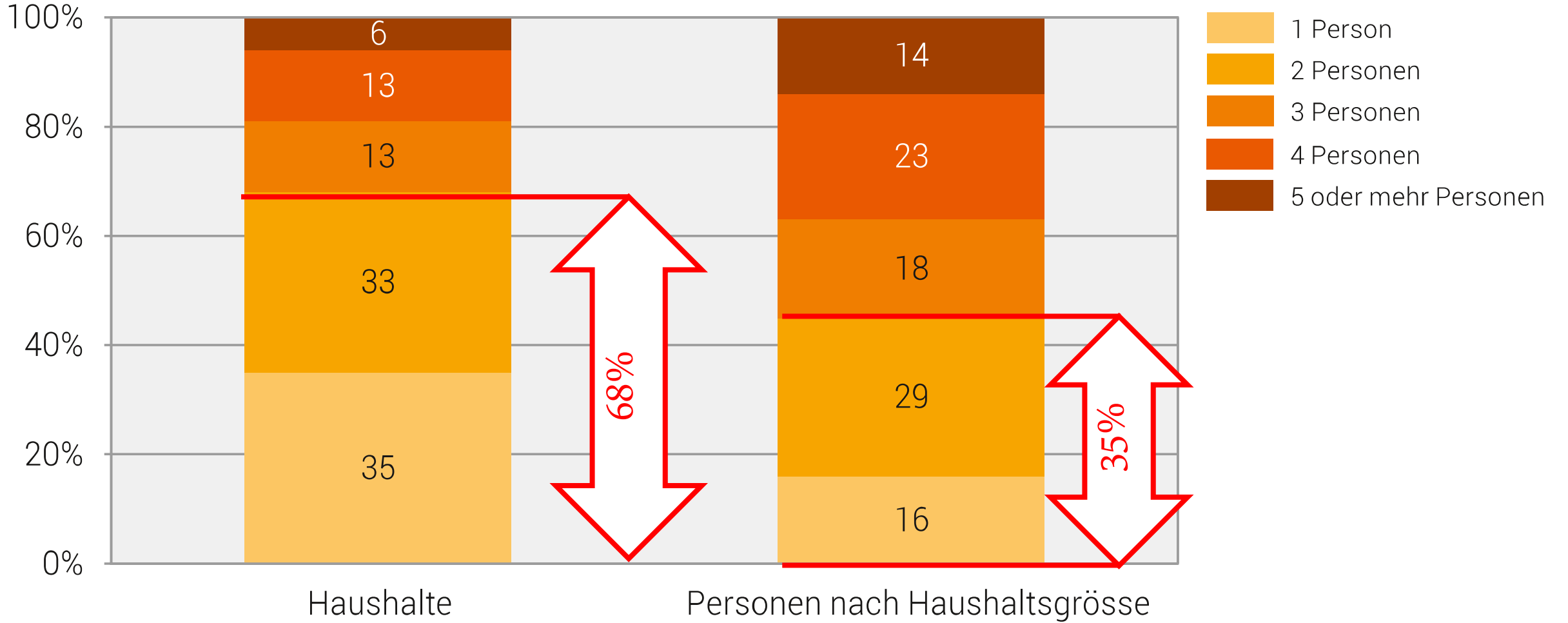
# Residential space consumption (net) per person according to type of owner



Growth and demography

...or what should we build?

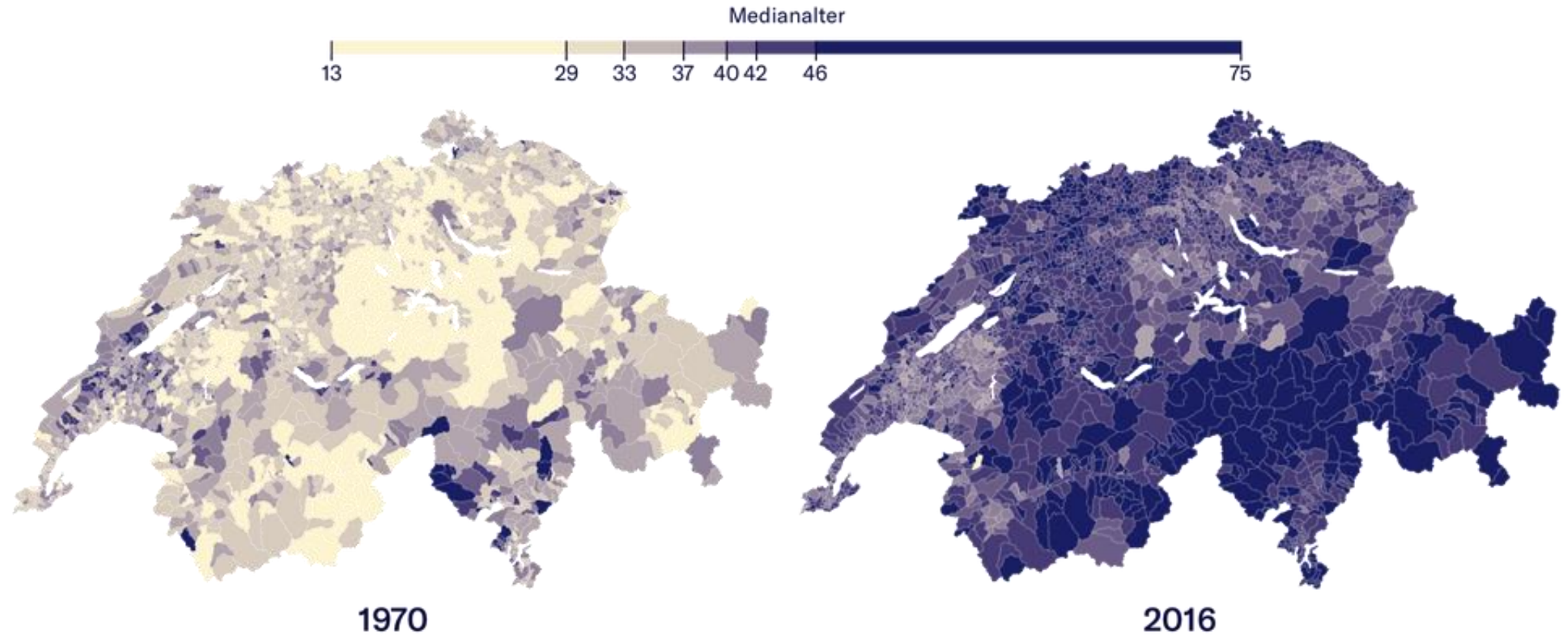
# Individuals and households by household size, Switzerland



In urban regions the proportion of 1-2-person households is > 70%

Swiss Federal Statistical Office, 2018

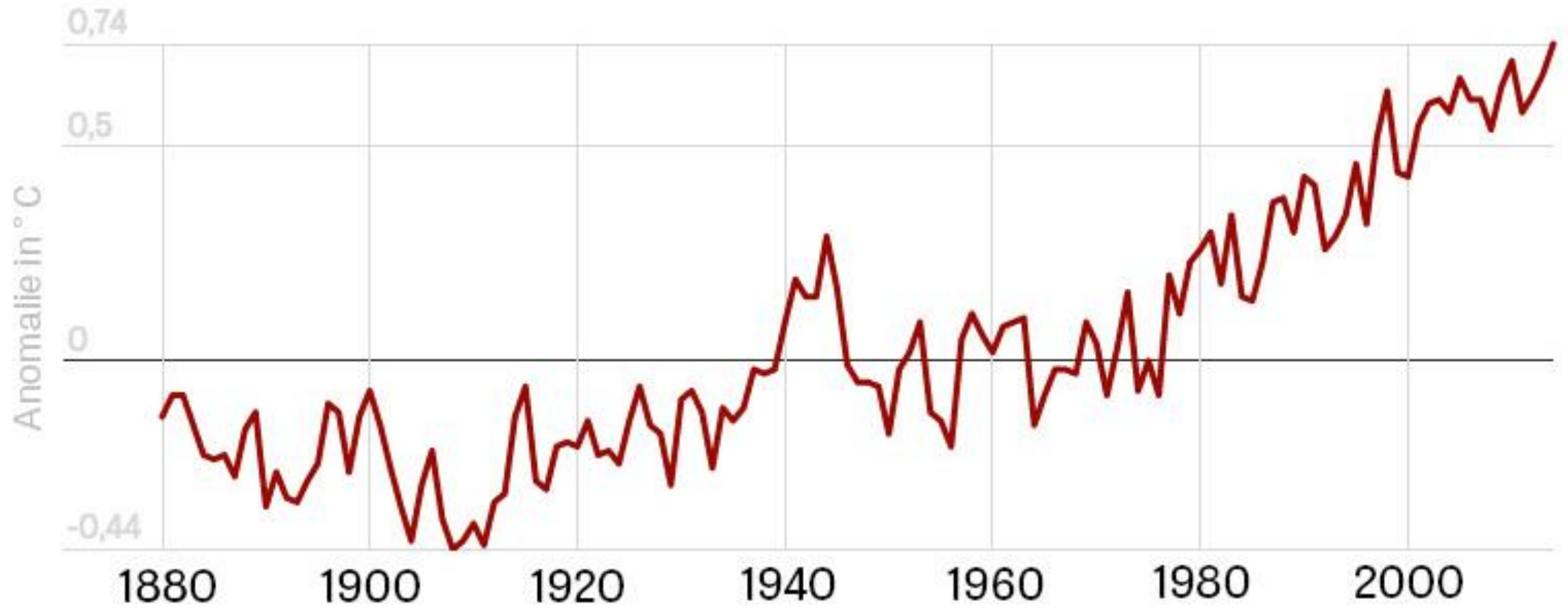
Between 1970 and 2016 Swiss population has aged by 10 years



Half of the population is older, the other half younger than the median, NZZ, 21.06.2018

We have a climate problem

...or how are we going to build?





Replies from cooperatives

# participatory community development



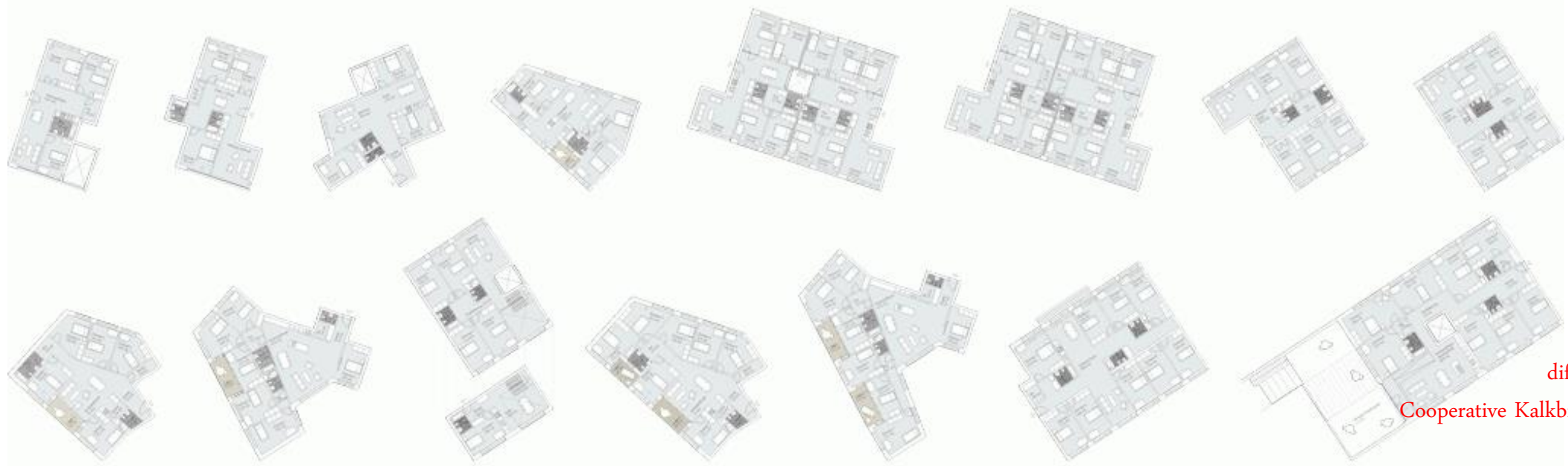
self managed foodstore  
Cooperative Kraftwerk1 Zurich, Hardturm, 2001  
[www.kraftwerk1.ch](http://www.kraftwerk1.ch)

# new typologies



Clusterwohnung  
Cooperative Kraftwerk1 Zurich, Heizenholz, 2012  
[www.kraftwerk1.ch](http://www.kraftwerk1.ch)

mixed diversity



different types and sizes of flats  
Cooperative Kalkbreite Zurich, Kalkbreite, 2014  
[www.kalkbreite.ch](http://www.kalkbreite.ch)

# sustainable neighborhoods



Cooperative «mehr als wohnen» Zurich, 2015

[www.mehralswohnen.ch](http://www.mehralswohnen.ch)

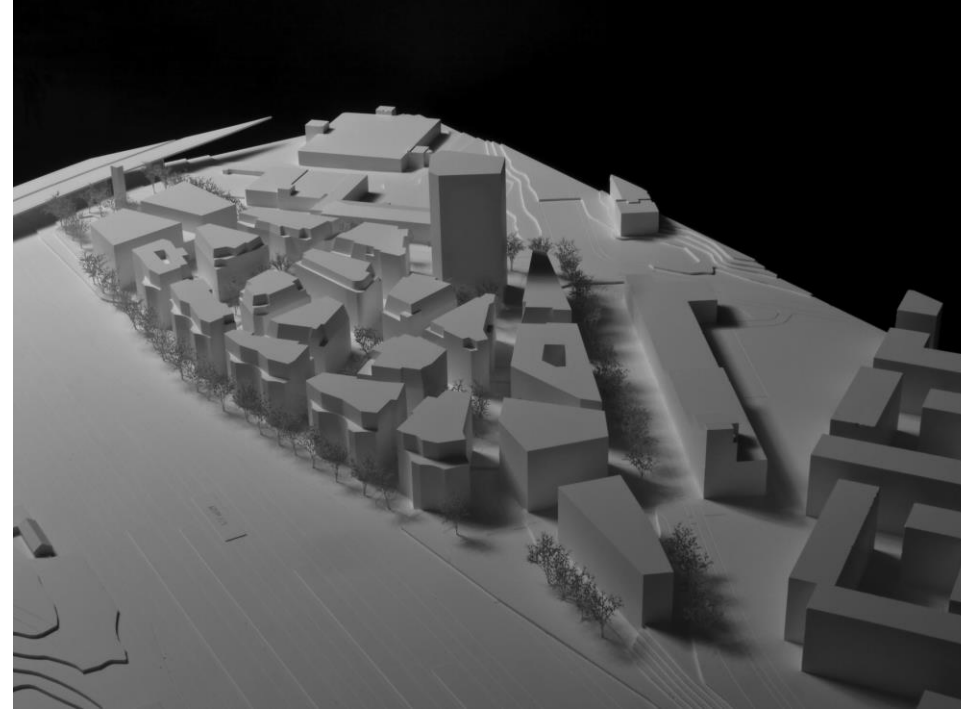
# Building the periphery



Cooperative Kraftwerk1 Zurich, Zwicky Süd, 2016

[www.kraftwerk1.ch](http://www.kraftwerk1.ch)

# Scaling up



560 residential units and 20'000m<sup>2</sup> public and commercial area  
Cooperatives Glattal and Logis Suisse together with Steiner AG, 2022  
[www.glasi-buelach.ch](http://www.glasi-buelach.ch)

# Role of public authorities & Associations



## Municipal regulations of the city of Zurich

- 2000 Watt Society
- 33% of all rental appartements for non-profit
- Housing subsidies (Social Housing)

## Cantonal regulations Canton of Zurich

- Housing subsidies (Social Housing)

## Federal regulations

- housing promotion law
- Mortgage Guarantee Cooperative
- central issuing office for non-profit housing construction
- Performance mandates Cooperative associations

## Swiss Housing Cooperatives Association

- Fonds de Roulement (Interest-bearing, repayable loans for all cooperatives)
- Solidarity Fund Foundation (Interest-bearing, repayable loans for financially weak but developable cooperatives)
- Foundation Solinvest (Equity participation)

# How are Swiss Housing Cooperatives financed?

## COSTS, 100%

20% land costs\*

80%  
construction  
costs

## FINANCING, 100%

20% equity

80% mortgage

## COOP EQUITY, 20%

5-10% tenants

10-15% swiss state\*\*

## BANK MORTGAGE, 80%

1st mortgage\*\*\*  
15% (refundable)

2nd mortgage\*\*\*  
65% (not refundable)

\* Leasehold from the public sector is often provided, reference interest rate, at the moment 1.50%

\*\* Loans from the swiss state with special conditions (sureties), managed by the association (refundable).

\*\*\*Interest Rate, Zurich Cantonal Bank, at the moment 1.17% (5 years)

# Q&A SESSION

**VOLKER TZSCHUCKE**  
**ANDREAS WIRZ**

**Levente Polyak**

# CITY CASE

ON

# CO-housing

**Rebeka Szabó, UIA E-CO-Housing, Budapest**





# What is E-Co-Housing?

E-Co-Housing is a model for establishment of a regenerative social housing community, co-created by municipality and its residents

- **Aim:**  
to secure non-profit, low cost and affordable housing by co-creation of space and community
- **Key activity:**  
construction of a multi-storey modular building with 27 residential units of different sizes to house different families to house appr. 100 residents
- **To whom:**  
a cross-section of people, families in need for affordable housing in Zugló – to be selected through a new local government decree based on a selection criteria system developed in the project

# What is E-Co-Housing?

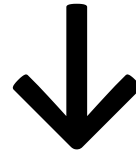
## Actors involved:

- governance actor (MUA)
- the municipal asset management company
- 2 technical know-how SMEs and one with strong process management and communication profile
- 3 NGOs of environmental research, green architecture and social housing
- 1 university with multidisciplinary trait



# E-Co-Housing – how?

- Lack of national social housing program/strategy in Hungary
- Municipalities struggling with meeting growing housing needs
- No similar examples

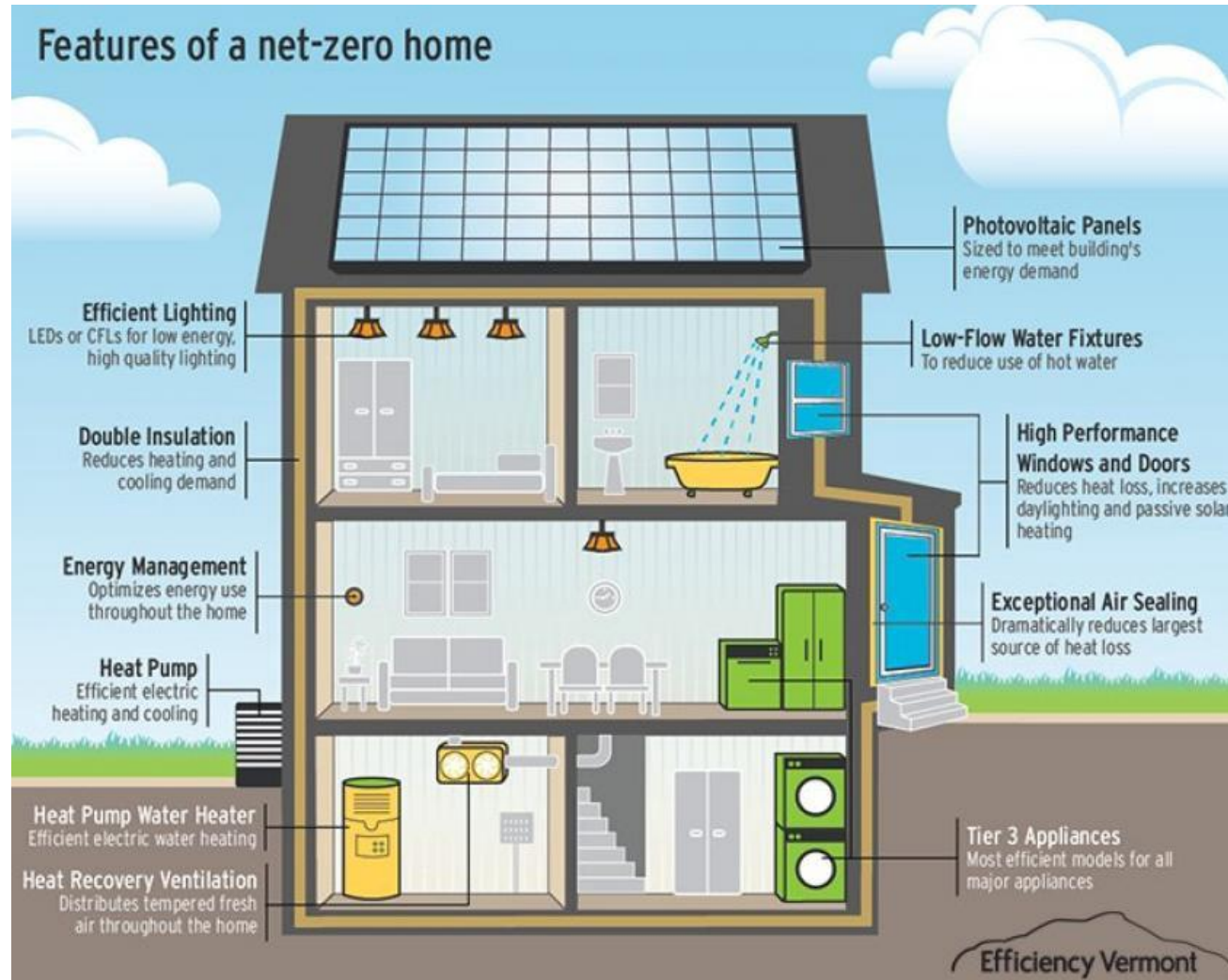


A unique, experimental project with the ambition to be presented as a best practice example for an economically feasible and environmentally sustainable social housing solution.

# E-Co-Housing construction: co-design, community spaces



# E-Co-Housing construction: nearly net-zero energy building



# E-Co-Housing construction: smart building

- Building upgraded with smart IT solutions
- Residents trained by mentoring programmes of community building, economic empowerment and smart living



# E-Co-Housing – challenges

## Challenges

- design of the building: new construction solutions => more complicated authorization (e.g. fire protection rules)
- co-design element: designing community spaces
- investment cost
- operating the building (different from other social housing stock)
- leadership, political commitment
- internal communication, cooperation of internal project bodies

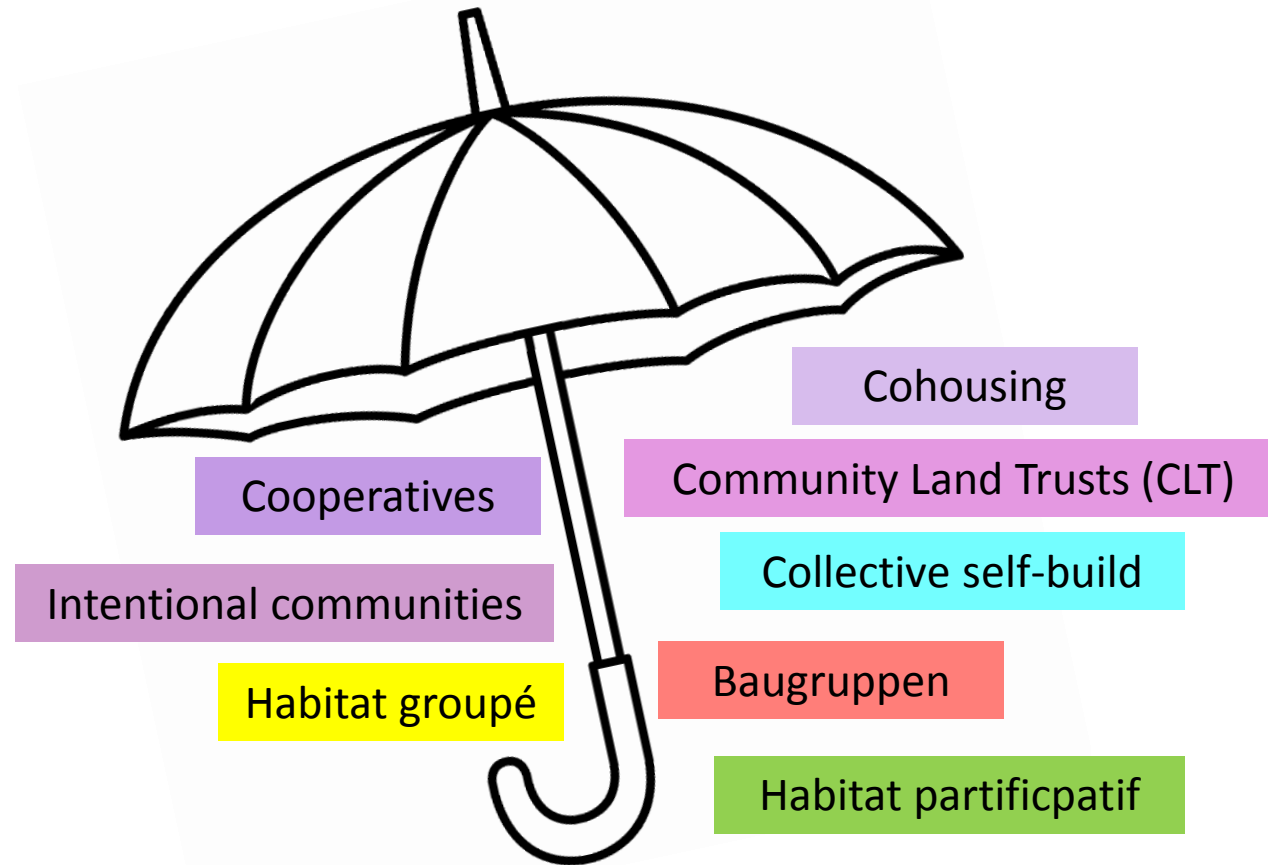
# REFLECTIONS

ON

# COLLABORATIVE housing

**Darinka Czisckhe**

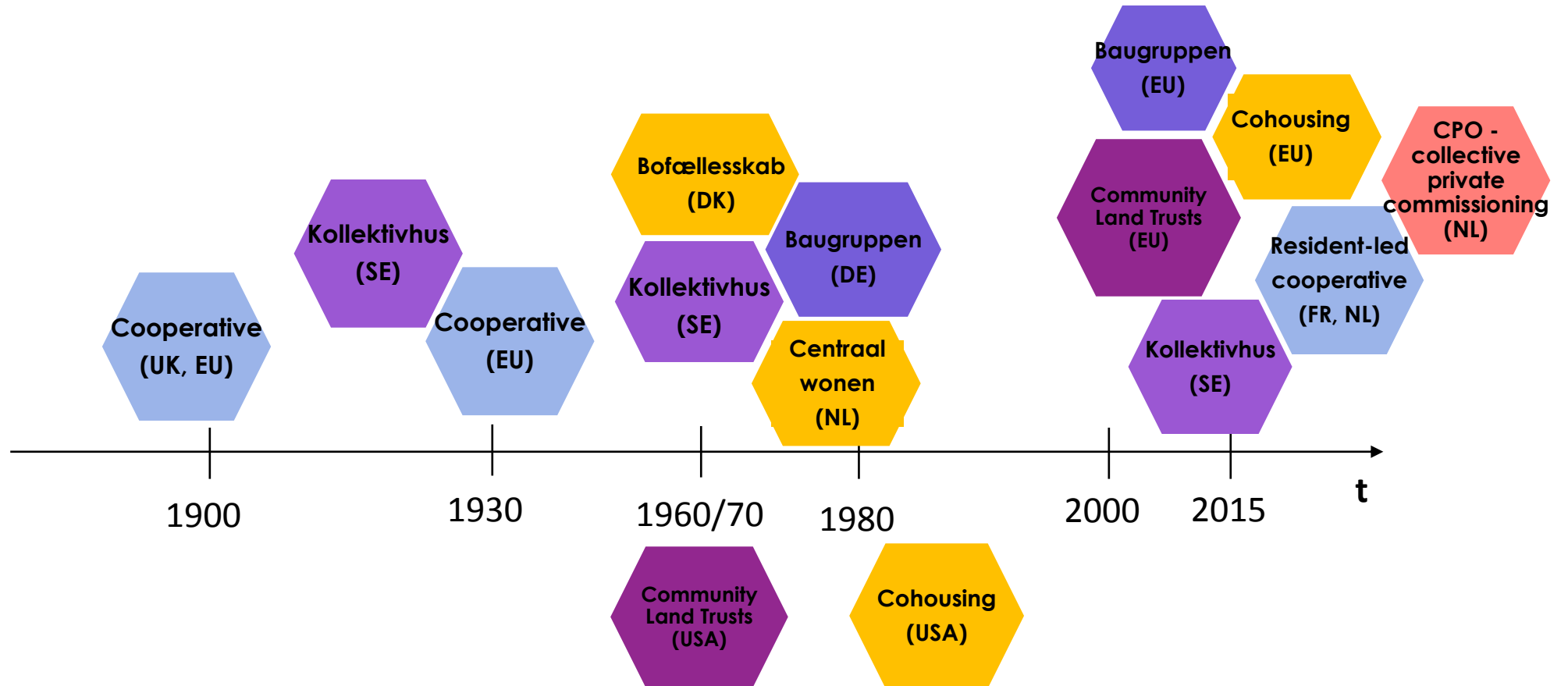
# 'Collaborative housing'



**Umbrella term** that encompasses a **wide range of collectively self-organised and self-managed housing.**

# Collaborative housing: a long history...

\*Global North





# (Re)emergence of collaborative housing in the 21<sup>st</sup> century: Structural housing 'crisis' in post-industrial societies

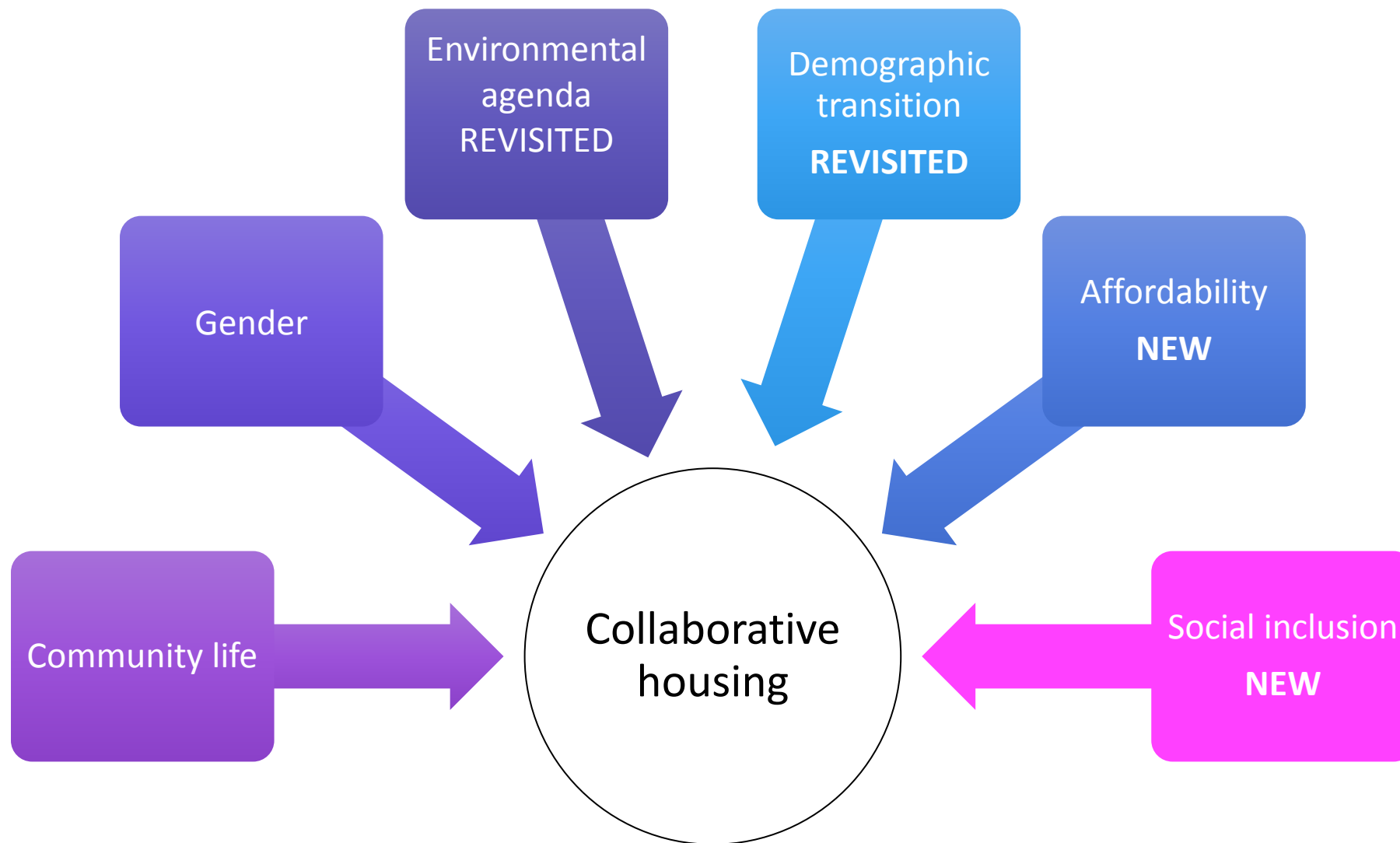
In het nieuws



De prijzen van huizen stijgen nu al zes jaar op rij. / ANP



# Why do people engage in collaborative housing? 'Old' and 'new' drivers



How to get it done?  
Partnerships needed!



# Integrating collaborative housing in (social) housing provision

## Some international examples



Kollektivhus (SE)



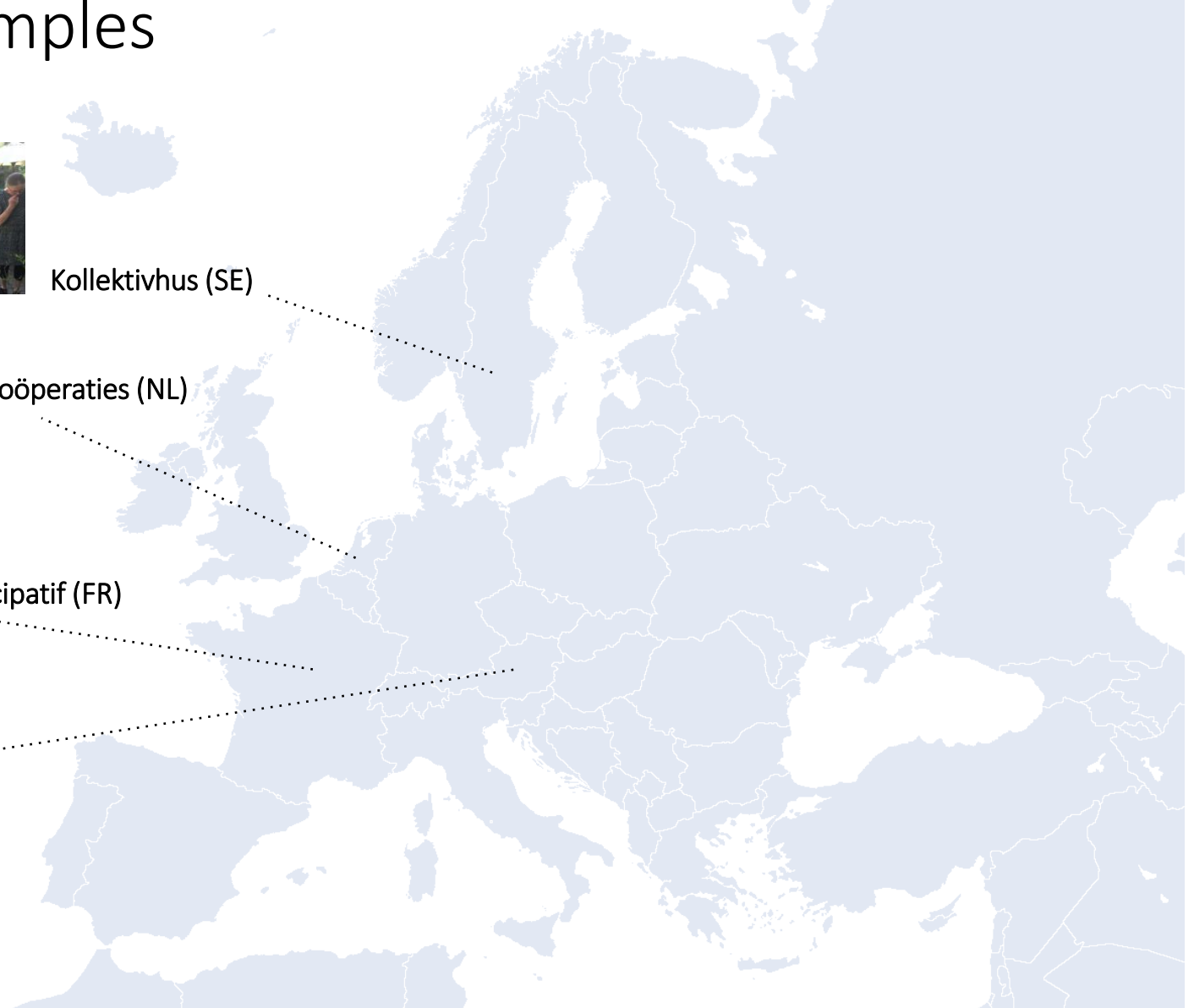
Wooncoöperaties (NL)



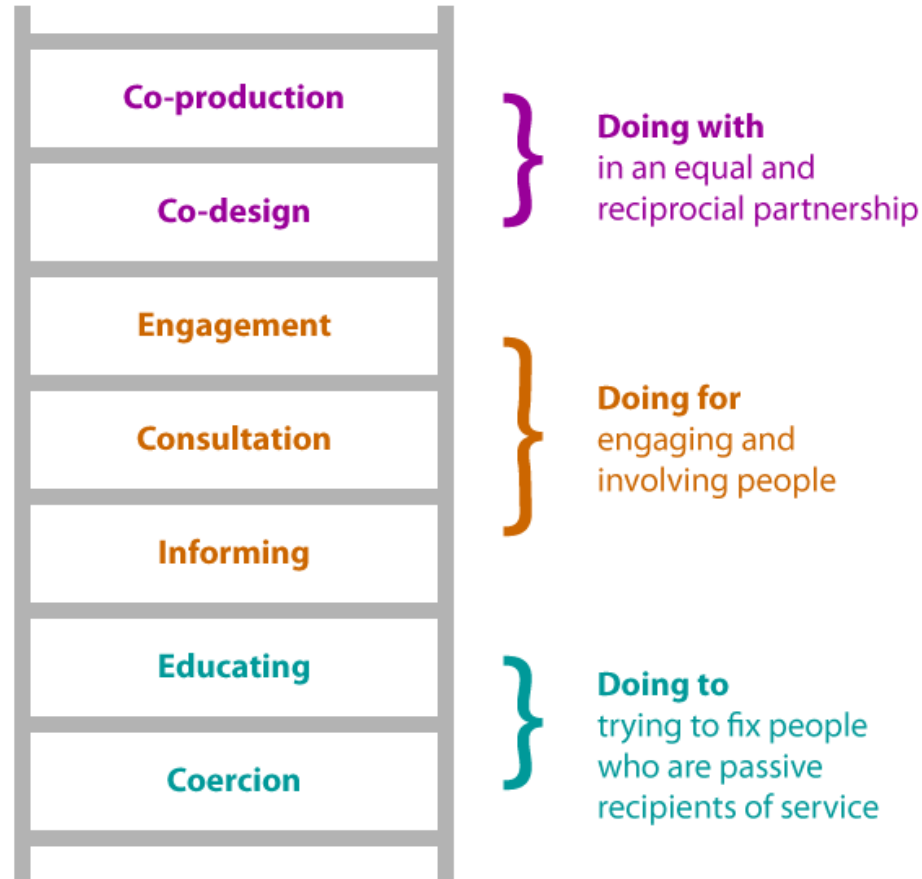
Habitat participatif (FR)



Baugruppen (AT)



# Paradigm shift From 'participation' to 'co-production'



"Co-production means delivering [public] services in an **equal and reciprocal relationship between professionals, people using services, their families and their neighbours**"

*(New Economics Foundation)*

Fundamental change in the relationship between service providers and users.

→ **people as active agents**, not passive beneficiaries.

# Key take-aways

- Collaborative housing will not solve the housing crisis, but can be **part of the solution**
- **Policy, legal and financial frameworks** need to be **adapted** to the specific characteristics of collective self-provision
- **Political support** requires **proof of impact** and **alignment with key policy agendas** (national and EU)
- ‘Tricky’ questions:
  - Core (social) values vs. professionalisation & institutionalisation
  - Perpetual affordability in the context of macro-level housing commodification?

# Further reading

**Czischke, D.**, Carriou, C., & Lang, R. (2020). Collaborative Housing in Europe: Conceptualizing the Field. *Housing, Theory and Society*. <https://www.tandfonline.com/doi/full/10.1080/14036096.2020.1703611> (OPEN ACCESS)

**Czischke, D.** (2019). Collaborative Housing: The Resurgence of Collectively Self-organised and Self-managed Housing in Europe *Research in Urbanism Series*, 5, 39-52. <https://doi.org/10.7480/rius.5.3986> (OPEN ACCESS) – Also available in Spanish

**Czischke, D.**, & Schlack, E. (2019). Collaborative Housing Processes: Paradigms in Transition from a North – South Perspective. *Research in Urbanism Series*, 5, 17-26. <https://doi.org/10.7480/rius.5.3984> (OPEN ACCESS) - Also available in Spanish

**Czischke, D.**, & Huisman, C.J. (2018). Integration through Collaborative Housing? Dutch Starters and Refugees Forming Self-Managing Communities in Amsterdam. *Urban Planning*, 3(4) [DOI: 10.17645/up.v3i4.1727](https://doi.org/10.17645/up.v3i4.1727) (OPEN ACCESS)

Lang, R., Carriou, C. & **Czischke, D.** (2018). Collaborative Housing Research (1990–2017): A Systematic Review and Thematic Analysis of the Field. *Housing, Theory and Society*, <https://doi.org/10.1080/14036096.2018.1536077> or <https://www.tandfonline.com/doi/full/10.1080/14036096.2018.1536077>

**Czischke, D.** (2018). Collaborative housing and housing providers: towards an analytical framework of multi-stakeholder collaboration in housing co-production. *International Journal of Housing Policy*, 18(1), 55-81. <https://doi.org/10.1080/19491247.2017.1331593> (OPEN ACCESS)

# Get in touch!

**Dr Darinka Czischke**

Assistant Professor

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 [@DarinkaCzischke](https://twitter.com/DarinkaCzischke)



COLLABORATIVE HOUSING  
RESEARCH



[www.co-lab-research.net](http://www.co-lab-research.net)



# Q&A SESSION

**REBEKA SZABÓ**

**DARINKA CZISCKHE**

**Levente Polyak**

# CLOSING SESSION

**Michalis Goudis**

# 26 JUNE No one left behind

WEB CONFERENCE #2

addressing specific issues of accessibility to adequate housing by vulnerable groups

## WHAT'S NEXT

6 November **Fair finance**

WEB CONFERENCE #3

focusing on municipal strategies protecting housing from speculation

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**thank  
YOU**

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Driving change for  
better cities



**EUROPEAN UNION**  
European Regional Development Fund