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Richard Lang and Michela Giovannini

# HOUSING NEEDS AND COOPERATIVE HOUSING MODELS: A SCOPING REVIEW

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# HOUSING NEEDS AND COOPERATIVE HOUSING MODELS: A SCOPING REVIEW<sup>a</sup>

Richard Lang<sup>b</sup> and Michela Giovannini<sup>c</sup>

## Abstract

The growing affordability crisis has renewed interest in cooperative housing as an alternative to conventional housing. This scoping review explores traditional and emerging cooperative models across Europe, highlighting their potential to address affordability and resident needs. Traditional ownership and rental cooperatives have shown success in delivering affordable housing in different European contexts. Newer models respond to residents' evolving preferences regarding community engagement, social inclusion and sustainable development. The review maps existing research on cooperative housing, identifying key themes, trends, and gaps. It also includes innovative examples of cooperative projects in European cities. Findings stress the role of innovative financing, partnerships with municipalities and the social services sector, and non-speculative land use in sustaining cooperative models. Despite their promise, cooperatives face challenges around inclusivity, financial stability and resident participation. The review concludes with policy recommendations to scale cooperative housing while preserving its core values of social justice and democratic governance.

## Keywords

Cooperative housing; Housing affordability; Social inclusion; Community engagement; Democratic governance

## JEL Codes

L31; O18; R31; R38; R58

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<sup>b</sup> Competence Centre Management of Cooperatives, Free University of Bozen-Bolzano. Email: [Richard.Lang@unibz.it](mailto:Richard.Lang@unibz.it) (corresponding author).

<sup>c</sup> Competence Centre Management of Cooperatives Free University of Bozen-Bolzano.

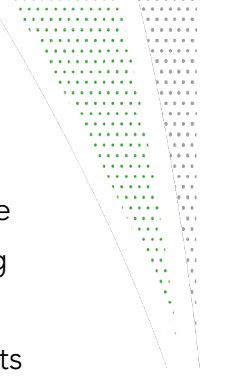
## 1. Introduction

The problem of housing in contemporary European societies is increasingly complex, shaped by a combination of economic, social, and political factors. Rising property prices, limited housing supply, and stagnating wages have made access to affordable housing a significant challenge, particularly in urban areas. The growing trend of real estate speculation, which also fuels processes of gentrification and touristification of historical city centres, have further inflated prices, often displacing lower-income residents. Additionally, the neoliberalization of housing policies, with austerity measures and cuts in social housing investments have worsened the situation, leaving many vulnerable populations without stable housing options (Jarvis, 2015). These dynamics have created a situation where securing a decent and affordable home is increasingly out of reach for large segments of the population, threatening social cohesion and economic stability.

Against this background, housing cooperatives present a promising solution for improving access to affordable housing, also for vulnerable groups. The value of cooperative housing extends beyond affordability, offering a unique framework that empowers residents, strengthens social cohesion, promotes sustainability, and ensures long-term housing security. Existing literature has identified various models of housing cooperatives, reflecting different contextual factors and distinguishing between traditional and more innovative typologies of these organizational arrangements (Ganapati, 2010; Lang, Carriou and Czischke, 2020). These models offer diverse approaches to addressing the pressing challenges of housing access, emphasizing both collective ownership and community-driven management as key elements in achieving sustainable and equitable housing solutions. Moreover, cooperative housing has been interpreted not just as a grassroots response to housing failures, but also as a political project of democratization and social transformation (Avilla-Royo, Jacoby and Bilbao, 2021).

While cooperative housing has historically been associated with social inclusion and affordability, it is also increasingly relevant for middle-class residents. Rising property costs and insecure rental markets have pushed middle-income groups toward cooperative housing solutions. As a result, cooperative housing models must be analysed not only as social welfare solutions but also as viable alternatives for various income groups.

This study, based on a scoping literature review, explores emerging models of cooperative housing in Europe, aiming to broaden the understanding of their potential in addressing the affordability challenges faced by specific demographic groups. While traditional housing cooperative models have been widely studied, this analysis shifts focus to newer, more innovative approaches, seeking to understand how they can offer viable solutions to




housing affordability for vulnerable populations. The central research aim guiding the study is to assess the potential of these novel cooperative housing models in tackling affordability issues and concerning the needs of specific demographic and lifestyle segments of the population. In this effort we build in previous literature that highlights several significant contributions of housing cooperatives beyond affordability, such as enhancing democratic governance, fostering greater citizen engagement, promoting social inclusion for marginalized groups, and supporting active aging (Brenton, 2013; Bresson and Labit, 2020). By examining these multifaceted benefits, the paper provides a comprehensive view of the broader societal impacts of cooperative housing.

The paper is structured as follows. Following this introduction, we outline the methodology employed to conduct this review. Next, we present an overview of traditional housing cooperative models, highlighting their key characteristics and historical significance. We then examine emerging and innovative cooperative housing models, analysing their evolution and distinctive features. In the subsequent section, we explore how housing cooperatives address residents' needs, categorizing them based on socio-demographic factors. Finally, we conclude with a discussion of key findings and their broader implications.

## 2. Methodology

A scoping review was conducted to explore and map the landscape of old and new cooperative housing models in Europe, with a particular emphasis on affordability issues and the needs of different resident groups. The key objective of this method is to systematically identify, categorize, and synthesize existing literature while maintaining transparency and replicability (Arksey and O'Malley, 2005). Given the broad thematic scope and interdisciplinary nature of the topic, we employed an approach that prioritizes thematic synthesis and conceptual mapping rather than meta-analysis or systematic assessment of study quality (Peters et al., 2015).

While our primary focus is on legally incorporated housing cooperatives, we acknowledge that internationally, not all models labelled "cooperative" actually use the legal form of a cooperative. Collaborative and cohousing models often apply principles of housing cooperatives but operate under different legal forms, such as associations, foundations or even limited companies, due to different national legal frameworks and traditions. This distinction is critical for policy discussions, particularly regarding funding and promotion mechanisms and governance structures.

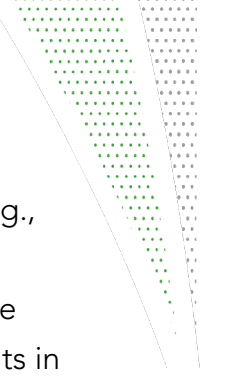


While this review is informed by an earlier systematic review of literature on collaborative housing in Europe (Lang, Carriou and Czischke, 2020), including its interdisciplinary approach, we did not exclusively focus on peer-reviewed journal articles in this study, but also incorporated relevant publications of other type, such as chapters in edited books. This approach also acknowledges the importance of diverse publication formats in the interdisciplinary field of housing studies. For the current study, the search strategy and analytical framework were further amended to reflect the explicit focus on cooperative housing models, affordability and housing needs of different resident groups. The temporal scope was also expanded to include relevant work that was published up to September 2024, allowing for a more comprehensive and up-to-date analysis of cooperative housing models. This approach ensured continuity with previous research and reviews in the field while incorporating recent developments and emerging trends.

The literature search for this study was conducted in the academic database “Scopus”. The temporal scope of the scoping review spans from 1990 to 2024, ensuring the inclusion of some influential studies in the early years of the emergence of new cooperative housing models, labelled as collaborative housing. The review was carried out collaboratively by the co-authors, enabling cross-validation of selected papers. Initial search terms included “cooperative housing,” “housing affordability,” “resident-led housing,” “self-organized housing” among others. Additional keywords were identified through a snowballing approach, drawing from an initial analysis of prior review papers.

The selection process followed a structured, multi-stage approach to ensure a comprehensive and systematic inclusion of relevant literature. First, duplicate records were removed, and remaining studies were screened based on titles and abstracts to determine their relevance to the research focus. In the second stage, full-text analysis was conducted for articles that passed the initial screening. Papers were assessed against predefined inclusion and exclusion criteria. Inclusion criteria required that studies (1) explicitly discuss cooperative housing models in Europe, (2) explore affordability as a central theme, and (3) also discuss needs of resident groups, such as low-income households, seniors, or young professionals which resulted in a dataset of 231 generally relevant publications. Articles were further categorized according to major thematic areas, including traditional and newer models of cooperative housing, affordability mechanisms and financial models, social inclusion and resident participation, and policy frameworks supporting cooperative housing.

The literature search process surfaced two relevant, and recently published, papers that predominantly focus on Italy (Peverini, Bricocoli and Tagliaferri, 2023; Bricocoli, Peverini and Tagliaferri, 2024). This observation suggests that compared to the discussion about



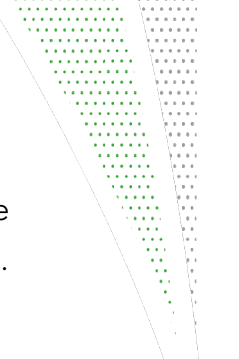
the wider concept of collaborative housing and in particular the cohousing model (e.g., Chiodelli, 2010; 2015; Iorio, 2015; Lang, Carriou and Czischke, 2020), Italy appears comparatively less represented in the international scientific discourse on cooperative housing models. This pattern in the literature seems to correspond with developments in the housing sector in Italy. While cooperatives played an important role in housing production throughout the second half of the 20th century, the total number of housing cooperatives has sharply declined since 2007 (Maggio, 2025). This date also corresponds roughly to the time when the cohousing movement in Italy was gaining momentum (Iorio, 2015). Yet, about the same time, new cooperative housing models started to emerge too, and have seen occasional public promotion on the regional level, such as the self-recovery cooperative as well as self-build and self-help initiatives (Marcetti et al., 2012; Minora, Mullins and Jones, 2013; Semperebon and Vicari Haddock, 2016).

This scoping review primarily aims to provide a structured overview of existing research and emerging trends in cooperative housing with focus on affordability and resident needs. The results highlight key areas for future research and policy development, particularly concerning social and economic sustainability in addressing contemporary housing challenges in Europe.

### 3. Traditional models of housing cooperatives

A housing cooperative is a distinct organizational and often legal entity that facilitates collective ownership of property and shared management by its residents, who are also the members and shareholders of the cooperative (Ganapati, 2010). Unlike traditional homeownership, individual residents do not own their housing units but instead hold a lease or a right to reside. In most cases, residents can move in and out of the cooperative relatively easily, as units are typically transferred between members rather than sold on the open market. However, in limited-equity cooperatives, the transfer value of shares can be partially tied to market value, providing residents with some financial return. In contrast, non-equity cooperatives operate on a model where shares are sold at the original purchase price, with no financial gain or loss for the individual (Lang and Mullins, 2015).

Housing cooperatives are typically governed democratically, often following a one-member-one-vote principle, ensuring that all residents have an equal say in decisions. These cooperatives generally function on a nonprofit basis, prioritizing affordable housing over profit generation, which allows them to keep rents or prices below prevailing market rates. While the core concept of housing cooperatives remains consistent, various institutional models exist across Europe, shaped by different historical, economic, and



cultural contexts (Clapham, 2012; Moreau and Pittini, 2012). It is therefore beyond the scope of this paper to go into the specifics of each national housing context in detail. Instead, we attempt to identify certain patterns that can be derived from an overall analysis.

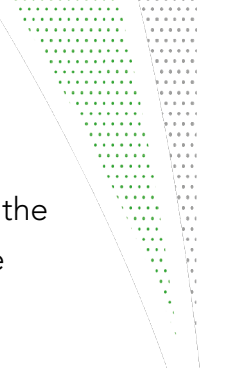
Despite variations across countries, housing cooperatives are typically classified into two main traditional models (Ganapati, 2010): ownership (or equity) cooperatives and rental cooperatives, each shaped by the local legal, economic, and cultural contexts.

### *3.1. Ownership cooperatives*

In ownership cooperatives, members purchase shares in the cooperative, which grant them equity in the property and the right to occupy a specific housing unit. Residents have a vested interest in the overall property development and participate in cooperative governance, ensuring democratic oversight and communal maintenance. Similar to homeownership, members can accumulate equity through their shares, which they may sell, potentially benefiting from any increase in property value. However, in many cases, the resale price of shares is regulated to maintain affordability for future members, which characterizes the limited-equity cooperative model. Ownership cooperatives have been particularly widespread in countries such as Sweden and Norway.

In the Italian context, the cooperative ownership model corresponds most closely to the so-called “individual or divided property cooperatives” (Maggio, 2025: 51), or also described as “conventional cooperatives” (Moreau and Pittini, 2012: 48; Ferri, Pogliani and Rizzica, 2018: 62). The model enables a group of individuals to jointly acquire plots of land, build or renovate housing and ultimately establish individual home ownership. Compared to buying apartments individually on the market, “divided cooperatives” can achieve savings for the owners as they can buy just under market price, benefitting from government subsidies (Ferri, Pogliani and Rizzica, 2018). As was traditionally the case in Scandinavian ownership cooperatives, the resale of the condominium can be subject to certain restrictions and conditions, within a certain period of time, e.g., 20 years (Moreau and Pittini, 2012).

International experience with ownership cooperatives—particularly in the Scandinavian countries, where this model dominates—provides important insights into their advantages and disadvantages for the creation of affordable housing, which also apply to the reality of housing cooperatives in Italy. The original idea of ownership cooperatives was to open up opportunities for the socio-economic middle class, which did not have sufficient funds of its own, to obtain affordable home ownership, while at the same time promoting



community and relative independence from the state. Thus, it is no coincidence that the development of “divided property cooperatives” in Italy was historically linked to the Christian social movement (Peverini, forthcoming).

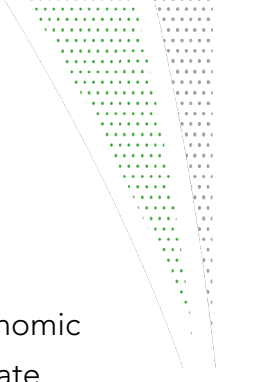
An important policy factor in ensuring the long-term affordability of ownership cooperatives in the Scandinavian countries was a state-based system of price controls which capped the transfer price of cooperative housing units (Bengtsson, 2024). However, already in the 1970s, the cooperative housing sector in Sweden started to be deregulated, and the same happened to the sector in Norway during the 1980s (Sørvoll and Bengtsson, 2018). With the increasing abolition of the policy instrument of price regulation for cooperative shares, the current owners were able to sell their cooperative apartments at market price value. As a consequence, there was no longer any visible difference between living in housing cooperatives and in conventional single-family housing.

With regard to the recent development of housing cooperatives in Denmark, Larsen (2024) concludes that with increasing market value and liberal economic policy reforms, cooperative housing dwellings are no longer affordable for the social class for which this form of housing was originally intended. Even with share price control still in place, as in the case of Denmark, there remains an incentive for cooperative home owners to make individual profit from the difference between regulated share price and market value, such as through legislative loopholes which enable housing cooperatives to inflate their share prices and leverage their mortgage positions using market-value cooperative shares as securities, just like ordinary homeowners (Larsen and Lund Hansen, 2015). One possible solution to counteract or safeguard against further commodification of ownership cooperatives can be the division of ownership rights to the apartment and land between different actors. This could be implemented in a “mother-daughter” model or the syndicate model which is discussed later in this paper.

### *3.2. Rental cooperatives*

In rental cooperatives, members pay a monthly rent to the cooperative to cover operational costs, maintenance, and sometimes contribute to a solidarity fund. While members hold shares, these typically have only nominal value, and they do not own individual units, but obtain a right to use their apartments. Moreover, their involvement in the cooperative’s governance provides them with some influence on the long-term housing stability. The cooperative itself may own the entire property, or it could be owned by another entity such as a municipality, a nonprofit organization, or a private housing






provider. Rental cooperative models are commonly found in countries like Austria, Germany, and Switzerland.

In all three countries, focus on provision of affordable rental housing, the socio-economic middle-class (instead of only low-income households) as well as the reliance on private initiative (although to different degrees) have traditionally been key features of cooperative housing providers (Lang and Novy, 2014; Kohl, 2015; Balmer and Gerber, 2018). Some of them achieved to build and manage large-scale stocks in metropolitan areas, such as in Zurich and in Vienna. In Zurich, the cooperative housing sector holds about 20% of the housing stock and in Vienna housing cooperatives together with the limited-profit housing associations accounts for almost 50% of all housing. In both cities, housing cooperatives operate under a so-called “limited-profit housing model” which enables them to benefit from the following key legal and policy mechanisms that leverage their housing affordability in both cities: the cost-rent principle, public land banking and distribution strategies, and public financial support, although their implementation differs between the cities (Lawson, 2010).

Vienna benefits from a long-standing federal subsidy system, where the government provides low-cost loans and also tax-privileged housing bonds to housing cooperatives (Matznetter, 2002). The approach in Zurich relies more on municipal land leases and occasional public loans, but the federal involvement is not so substantial. The success of these cooperative models also depends on the strong tenant protections legislation and strict nonprofit housing regulations which should prevent providers from speculation with assets and protect from privatization (Barenstein et al., 2022). However, in both urban contexts certain challenges persist which provide important lessons for potential policy transfer, including to Italy.

In Vienna, despite its well-established system of limited-profit cooperative housing, rising construction costs and reduced federal subsidies have recently posed risks to affordability. Additionally, mainstream housing cooperatives have come to be associated with top-down housing production and very limited, if any, direct resident participation (Lang and Stoeger, 2018). Moreover, highly centralized governance of the cooperative sector perpetuated organizational uniformity and a paternalistic approach among the individual cooperative providers (Lang and Novy, 2014). Similar trends have been observed in the German cooperative housing sector. In the so-called “*Traditionsgenossenschaften*” (“traditional cooperatives”), there has been an aging membership structure, and mergers, along with the promotion of indirect member representation and the limited responsiveness to new urban lifestyles, have led to alienation from the cooperative idea among residents in these cooperatives (Wiest et al., 2017).



In Vienna and in the main German cities, these developments prompted novel cooperative housing initiatives with a stronger emphasis on resident participation and communal living, including *Baugruppen* ("self-build groups") but also the "Mietshäuser Syndikat" ("tenant syndicate") (see further below), as a response to the "degeneration" of cooperative principles in mainstream rental cooperatives (Vey, 2016; Hölzl and Hölzl, 2022). In Zurich, land scarcity and weaker federal support limit cooperative expansion, making the market highly competitive. Additionally, in Zurich but also in Vienna, the reliance on cost-rent principles can lead to financial strain, as cooperatives must balance affordability with operational sustainability. These challenges highlight the need for long-term public policy commitment and adaptive financial strategies to maintain the stability of cooperative housing models (Lawson, 2010; Barenstein et al., 2022).

In Italy, the rental cooperative model is also known as "indivisible property cooperatives" (Maggio, 2025: 51), or "social housing cooperatives" (Moreau and Pittini, 2012: 48; Ferri, Pogliani and Rizzica, 2018). They provide rental housing while maintaining collective ownership of the housing stock. This cooperative structure safeguards against privatization and speculation, and should help members to benefit from stable, affordable housing. Their main focus has been on low-income residents and also vulnerable groups, such as elderly or people with special needs. Historically, these cooperatives can be linked to socialist and communist movements, provide rental housing while maintaining collective ownership of the housing (Peverini, forthcoming).

Indivisible cooperatives in Italy obtain financial support from both public and private sources. Overall, direct state funding remains limited and comes from regional governments and is lined to delivery of social housing programmes (Maggio, 2025). Many projects rely on below-market loans and cooperative member contributions, and also benefit from favourable tax treatment (Ferri, Pogliani and Rizzica, 2018).

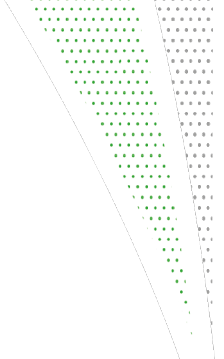
Similar to other European countries, in the aftermath of the Global Financial Crisis in 2008, rental cooperatives in Italy have been facing severe challenges to access sufficient funding for new housing production and balance affordability aims with financial sustainability goals. But they have remained a key instrument in Italy's social housing landscape, especially in selected regional contexts (Bricocoli, Peverini and Tagliaferri, 2024; Peverini, Bricocoli and Tagliaferri, 2024).

## 4. New cooperative housing models

Since the early 2000s, a resurgence of cooperative forms of housing has been observed in many European countries, reflecting a renewed interest in community-oriented and participatory approaches to housing provision (Czischke, Carriou and Lang, 2020). These new models have emerged in response to ongoing housing crises, which have largely been inadequately addressed by conventional housing providers. In addition to addressing affordability concerns, contemporary cooperative housing models integrate key principles of sustainability, inclusivity, and social responsibility. They have arisen as a response not only to the limitations of the mainstream housing market but also as a critique of established cooperative and nonprofit housing providers, many of which have increasingly adopted top-down, less participatory, and more market-driven approaches to housing provision and management (Lang and Novy, 2014).

Among these emerging models, resident-led cooperatives are especially notable, and they align closely with the broader concept of “collaborative housing” (Czischke, Carriou and Lang, 2020). This umbrella term encompasses a diverse range of international housing models—such as co-housing, community land trusts, and collective self-building—which share a common emphasis on active resident participation and self-organization throughout the entire life cycle of a housing project. Compared to traditional housing providers, collaborative housing models are characterized by a much higher degree of interaction between residents and a stronger focus on community-driven processes (Aernouts, 2020). This engagement fosters a sense of ownership, both in terms of the physical space and the governance structure of the housing project. The architecture of these housing models and the support provided for community-building processes are crucial for their success, not only in new build projects but also redevelopment projects (Peverini, Bricocoli and Tagliaferri, 2023). Well-designed communal spaces and carefully structured processes play an essential role in promoting cooperation and ensuring the quality of shared areas also when it comes to social sustainability and health promotion (Reyes et al., 2022).

For these models to function effectively, they often require at least a core group of residents who intentionally form a value-based community. This community must exhibit internal solidarity, where members actively support each other, and external solidarity, extending their commitment to the broader neighbourhood and society. This sense of solidarity is critical to the cooperative’s social fabric and long-term sustainability (Sørvoll and Bengtsson, 2018). Given their foundational emphasis on collective self-management and social responsibility, collaborative housing projects often perceive themselves as active participants in civil society and as change agents within urban and rural



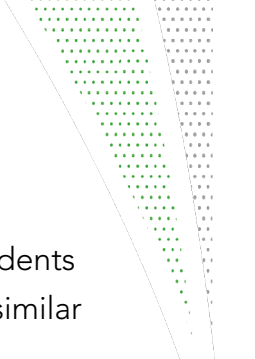
development. They position themselves as pioneers in the pursuit of sustainable development goals, contributing to broader social, environmental, and economic transformations in their respective communities (Cucca and Friesenecker, 2022).

Empirical studies from across Europe demonstrate the positive impact of collaborative housing models in fostering inclusive living environments (id22, LaFond and Tsvetkova, 2017), although often relying on individual case studies which would need to be substantiated with more extensive empirical evidence (Jeske, Hagbert and Engström, 2024). These models combine a range of social, economic, and ecological benefits. Socially, they encourage close-knit communities where residents form strong neighbourly relationships and engage actively in decision-making processes. Economically, they can reduce costs and increase affordability through shared resources and cooperative management, making housing more accessible for a wider range of people. Ecologically, they prioritize sustainability, including resource conservation, energy efficiency, and waste reduction, often serving as models for environmentally-conscious living (Droste, 2015; Bresson and Labit, 2020; Lang, Carriou and Czischke, 2020).

Originally, the focus of many collaborative housing initiatives was on promoting gender equality (Vestbro and Horelli, 2012) and fostering mutual support networks among older people (Pedersen, 2015). However, in recent years, the scope of these initiatives has expanded to address the needs of a broader range of vulnerable populations. Collaborative housing projects have increasingly targeted socially disadvantaged groups, including people with migrant and refugee backgrounds, providing them with stable housing solutions and fostering social inclusion (Meijering and Lager, 2014; Czischke and Huisman, 2018; Birkner, 2024). These projects have proven to be effective in creating environments where diverse groups can live together harmoniously while sharing resources, supporting one another, and contributing to a more inclusive society.

#### *4.1. The self-organized model*

This bottom-up housing model begins with a group of future residents who largely control the planning and construction process themselves, often with support from architects. The residents form a solidarity-based community of shared values, but at the same time deliberately seek to connect with the immediate neighbourhood (Gruber and Lang, 2018). Its roots can be traced to cooperative self-help and self-build movements, which have a long-standing tradition in many European countries. In Central Europe, for example, these movements emerged as a response to severe housing shortages resulting from economic crises during the inter-war period (Novy and Förster, 1991; Harris, 1999). Contemporary



self-organized housing projects—commonly known as resident cooperatives, *Baugruppen*, or cohousing—are often structured as condominiums and attract residents who tend to have higher education backgrounds, higher incomes, and often share similar lifestyles (Ache and Fedrowitz, 2012; Hamiduddin and Gallent, 2016).

Recent research, however, suggests that these projects can sometimes be more exclusionary than the affordability challenges traditionally associated with self-organized housing (Arbell, 2022). These bottom-up initiatives require significant investments of time, skills, and economic resources from both promoters and residents, and they inherently carry financial risks (Lang and Stoeger, 2018). Despite these challenges, collaboration among residents often results in cost savings and offers a high degree of autonomy. This autonomy enables residents to select their immediate neighbours, personalize their living spaces, and tailor their housing environment to meet specific preferences. In these projects, residents collectively own the building and are responsible for its management, embodying key principles of cooperative living. This model promotes a strong sense of community ownership and self-governance, reflecting the ideals of an idealtypical cooperative structure.

#### 4.1.1. Innovative example: “La Borda”

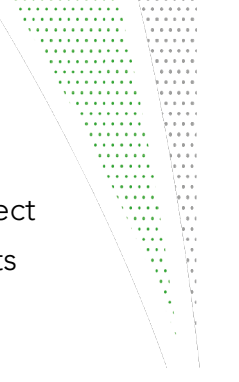
La Borda is a resident-led, self-managed housing cooperative in Barcelona. It shows how some of the typical shortcomings of self-organized housing projects can be successfully addressed through innovative approaches to financing, land access, governance and tenure form. La Borda emerged from a grassroots movement that pursued an alternative regeneration approach to the former industrial area of Can Batlló. The following points outline key characteristics of this self-organized housing cooperative from Spain (Cabré and Andrés, 2018; World Habitat, 2019; Girbés-Peco et al., 2020; Moreno, 2020).

- **Actors involved:** The housing project was formally initiated by a group of neighbourhood activists in 2012, including a cooperative of architects (Lacol) and members of local social movements and civil society organizations, who were involved in the experience of Can Batlló, an industrial area recovered and self-managed by people living in the Sants neighbourhood. At a later stage it was supported by the municipality of Barcelona which provided land access.
- **Development process:** La Borda was co-designed by residents and reflected local community participation throughout the entire development process, including self-building activities. In 2014, it was legally established as a residents’ cooperative,



and after securing a land lease in 2015, construction began in 2017. The first residents moved in by 2019.

- **Financing:** The cooperative avoided conventional bank loans, overcoming traditional financial barriers to community-based housing projects. Instead, it received support from an ethical banking cooperative called Coop57 that created a novel financial product that facilitated solidarity contributions to the project. Therefore, it issued a substantial number of participatory bonds (to be repaid including interest) from 443 individuals and organizations, raising EUR 865,000, about a third of the required total capital. The remaining funding came from resident contributions, subsidies and also voluntary contributions to be paid into a so-called “social capital fund” which represents the cooperative’s share capital fund.
- **Land access:** Following longer negotiations, the City Council of Barcelona granted La Borda a 75-year leasehold on land owned by the municipality in exchange for an annual fee of EUR 3,600. This leasehold model was subsequently replicated for plot allocation to other housing projects in Barcelona.
- **Governance and tenure form:** The housing cooperative La Borda operates a so-called “grant-of-use”-model, inspired by the cooperative Andel-model from Denmark. It helps ensuring long-term affordability and safeguarding against resale and speculation. The approach is in stark contrast to mainstream cooperative housing in Spain which sees individual housing units transferred into private ownership as soon as the construction process is finalized—also common in Italy (Maggio, 2025). La Borda’s “grant-of-use”-model does not provide individual ownership, but residents hold collective ownership of the property under the cooperative. The model guarantees residents an indefinite right to use their individual housing units as long as they remain cooperative members. Membership requires a monthly payment and a one-off entry fee which will be returned in case of exit. Governance is democratic, based on self-management through decisions taken by consensus in the assembly, and decision-making committees handling architecture, finance, legal matters, and community life.
- **Meeting residents’ needs:** The cooperative offers a “sustainable communal living model” (Cabr   and Andr  s, 2018) and emphasises decent and affordable homes, as well as intergenerational living and mutual care beyond the traditional family. Although it is officially classified as subsidised housing, with rent below market rates, it is hardly affordable for people with low incomes in Barcelona. Residents



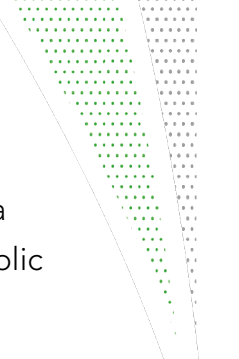
must meet income eligibility criteria and cannot own other property. The project is politically characterized in counter-hegemonic terms, with an emphasis on its transformative character with respect to capitalism.

- **Architecture and building:** La Borda consists of 28 residential units that accommodate approximately 60 residents. The building features shared spaces to foster social interaction, including a communal kitchen and dining area, as well as a guest apartment, with residents actively participating in parts of the construction through self-build initiatives. La Borda applied an energy-efficient, environmentally sustainable design approach.
- **Impact and challenges:** Despite the application of subsidized housing criteria, the financial contributions required to join and sustain the cooperative represent a barrier for lower-income individuals and therefore limit socio-economic diversity in the project. Although La Borda can be considered an innovative self-organized housing model, the participatory and self-management approach has been challenging for residents with demanding work schedules or other responsibilities. Nevertheless, La Borda's success led to changes in housing policy in Barcelona and inspired the implementation of similar cooperative housing models in the city, province and across the country.

#### *4.2. The partnership model*

In the partnership model, a group of residents initially self-organizes as a residents' association or residents' cooperative, working in collaboration with large nonprofit developers (including large housing cooperatives) or public housing developers to plan and implement their housing project. Given the challenges of the initial stages in self-organized housing, these resident groups often turn to such established developers to minimize financial risks and professionalize the project management process. Nonprofit or public developers appear as suitable partners because, in principle—and in contrast to private for-profit developers—there are overlapping social objectives with resident groups who seek affordable and inclusive living, participation in planning, construction and housing management, as well as additional communal spaces. The developer typically finances the construction and retains ownership of the property, renting it out to residents with an option to purchase it later, so it can be eventually transferred into collective ownership of a resident cooperative. This partnership not only provides professional project management support but also allows the resident group to access suitable land for development and housing subsidies, which can significantly impact the affordability,





inclusivity, and social diversity of the project. In this respect, municipalities also play a key role in such multi-stakeholder partnership arrangements, helping to leverage public land or subsidies to make cooperative housing financially viable and thus also more inclusive, particularly in high-cost urban areas.


By specifying social sustainability criteria for land allocation through developer competitions, the municipality of Vienna has, for instance, created incentives for nonprofit developers to get involved as partners of resident-led cooperatives for new affordable housing production (Lang and Stoeger, 2018). In a similar way, some German municipalities have directly allocated plots to collaborative and new cooperative housing projects, such as in Freiburg, Hamburg or Munich (Dang and Seemann, 2021), which is referred to as “concept-based land allocation strategy” (Jeske, Hagbert and Engström, 2024: 14).

However, in exchange for providing subsidies, discounted land, or process support, and thus increasing the affordability of a housing project, the external partners—be it nonprofit developers or municipal housing departments—may also exercise direct influence on the management of the housing project, such as on the composition of residents by nominating individuals from their own public or nonprofit housing waiting lists. This can lead to tensions with the initial group of residents that started the project, who may have shared values and a cohesive vision. Empirical evidence suggests that the success of this model hinges on the strength of the relationship between responsible managers of the nonprofit or public housing developer and representatives of the resident group.

For the cooperative housing project to thrive, residents should retain a significant degree of autonomy, particularly in selecting new tenants who will become their neighbours. This autonomy ensures that the project can develop its full potential. Essential administrative tasks can be managed by the residents themselves, fostering a strong sense of ownership and commitment. The public or nonprofit housing developer, in turn, can benefit from well-maintained properties and reliable tenants. In Vienna, for instance, there is no evidence of high turnover in these cooperative housing projects, with longer waiting lists for vacant apartments instead (Lang, 2018). The model of partnerships between resident cooperatives and larger developers or municipalities has been successfully implemented in different places across Europe, including in Austria, Germany, Spain, Sweden, the Netherlands, and the United Kingdom (Ache and Fedrowitz, 2012; Labit, 2015; Lang and Mullins, 2015; Cabré and Andrés, 2018).

To fully realize the potential of this partnership model for vulnerable resident groups, long-term cooperation between residents and external partner organizations is crucial.



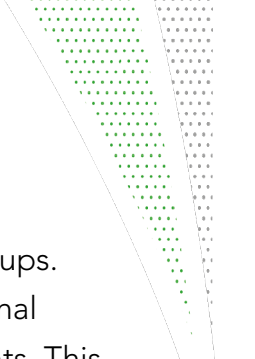


Such partnerships help reduce complexity and mitigate risks for residents, including the risk of personal overload. In Vienna, for example, collaborations between self-build groups (*Baugruppen*) and nonprofit housing developers are usually moderated, mediated and facilitated by external consultants, such as specialised planning offices (Brandl and Gruber, 2014; Gruber and Lang, 2018). The importance of such intermediary organizations to facilitate multi-level partnerships for new cooperative forms of housing has also been observed in Germany (Scheller and Thörn, 2018) or in England (Lang, Chatterton and Mullins, 2020). These intermediaries can also help leverage the socio-economic and environmental sustainability impacts of these housing developments (Jeske, Hagbert and Engström, 2024). More recently, social welfare organizations have in the field of homelessness and migration begun to play a significant role in novel forms of cooperative housing development (Search and Shape, 2022). In principle, nonprofit organizations from a range of sectors can participate in these housing partnerships, such as from elder care, nursing, and social work, as demonstrated by the recently completed innovative housing project “OASE.inklusive” in Vienna.

OASE.inklusive is located in Vienna’s Donaustadt district and represents a self-build group that partnered with the established nonprofit housing cooperative “Neues Leben” (Birkner, 2024; Lang, forthcoming). The project was allocated land and received public funding through a concept-based developer competition by the City of Vienna, organized specifically for collaborative housing initiatives in the Neu-Stadlau urban development area. The participatory planning process began in March 2017 and the first residents occupied the housing in April 2021.

Future residents actively participated in the planning process and later assumed self-management of the housing. The initiative aimed to provide affordable housing for an ethnically and socially diverse community, including for families with a refugee background. Through external facilitation by the nonprofit organization “neunerimmo”, 15 apartments were allocated this target group. Affordability in the project was enabled through the housing-first-approach, a model of homelessness assistance in cooperation with the municipal housing organization “Fonds Soziales Wien”. This approach prioritizes immediate and easy access to housing with individual rental contracts for the group of residents with refugee background and others in urgent housing need, accompanied by social support services to help these residents integrate into the housing community but also into society at large successfully.

This example shows how the inclusion of multiple partners in new cooperative housing models, including a self-build group (*Baugruppe*), a large nonprofit cooperative housing developer, municipal housing organizations and nonprofit welfare organizations, can



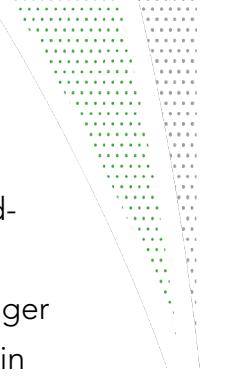
enhance the housing's inclusive and integration potential, particularly in terms of networking, mentoring, and promoting active participation of different resident groups. However, a key challenge remains the tension between the need for targeted external support and the requirement for active participation and responsibility from residents. This balance is essential for the sustainability and success of new cooperative housing models, particularly when addressing the needs of marginalized or vulnerable populations.

New opportunities for cooperative housing are also emerging in Italy through partnership models, as demonstrated by the following innovative example from Milan.

#### 4.2.1. Innovative example: “Quattro Corti”

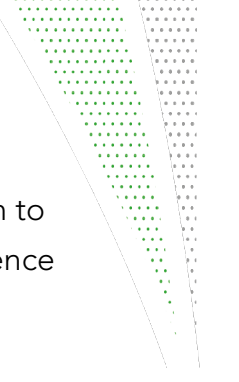
Quattro Corti is a pioneering public-cooperative partnership located in the Stadera neighbourhood of Milan that explores innovative approaches to the management of public housing. It addresses the shortcomings of conventional public housing by integrating cooperative actors into management and refurbishment processes. This partnership prevents the privatization of public assets while maintaining affordability and sustainability. The following points outline key characteristics of this hybrid housing initiative from Italy (Peverini, Bricocoli and Tagliaferri, 2023; Bricocoli, Peverini and Tagliaferri, 2024; Peverini, Bricocoli and Tagliaferri, 2024).

- **Actors involved:** The project was developed through a partnership between the provincial public housing company ALER (“Azienda Lombarda per l’Edilizia Residenziale”) and two locally based housing cooperatives, “Dar=casa” and “La Famiglia” (later renamed “Solidarnosc”). These cooperatives took on a hybrid role in public housing provision, managing refurbishment and tenancy while maintaining social objectives. The initiative was also supported by the Lombardy region and the Municipality of Milan as part of an urban regeneration plan.
- **Development process:** The initiative emerged in the early 2000s as part of a broader urban regeneration program for the Stadera public housing estate: constructed in the 1920s, the development comprises four closed-court residential buildings, each originally containing approximately 400 small apartments. Over the decades, the Quattro Corti experienced significant deterioration. By the late 1990s, many units were uninhabitable, leading to a substantial number of vacancies. In 1999, a pioneering urban renewal initiative was launched to address the decline of the Quattro Corti: thanks to a public-private collaboration, two of the four buildings were granted on a 25-year loan to Dar=casa and La Famiglia—by the Lombardy Region and ALER. These cooperatives undertook comprehensive renovations and



managed the properties without profit motives, offering apartments at agreed-upon rents to members meeting specific requirements. Simultaneously, ALER renovated the remaining two buildings, aiming to rehouse tenants who no longer qualified for social housing at agreed-upon rents. The renovation, completed in 2004, transformed 97 small substandard flats into larger, more livable apartments while maintaining public ownership of the buildings.

- **Financing:** The refurbishment was funded through a mix of sources. A third of the costs were covered by a grant from “Fondazione Cariplo”, while the rest was financed through social loans and mortgages taken by the cooperatives. Rental income was structured to repay these loans over the 25-year period of the agreement, ensuring financial sustainability without reliance on speculative market mechanisms.
- **Land access:** The public housing company ALER retained ownership of the buildings while delegating their management to the cooperatives under a temporary agreement. This arrangement safeguarded the properties from being sold off and ensured that they remained part of the public housing stock after the contract expired.
- **Governance and tenure form:** Quattro Corti operates as a cooperative-managed rental model. Unlike conventional cooperative housing in Italy, where ownership is often transferred to individuals, the cooperative maintains collective management of the units, ensuring long-term affordability and sustainability. Rent levels are regulated under the *canone concordato* agreement, which provides below-market-rate rents while allowing for financial viability.
- **Meeting residents’ needs:** The project provides rental housing for low- and moderate-income households, including many with a migrant background who face barriers in accessing public housing. While slightly more expensive than traditional public housing, Quattro Corti offers significantly lower rents than market rates in Milan, making it an affordable option for those excluded from both public and private housing markets, who can find a conveniently priced housing opportunity in a semi-central and well-connected area of the city. At Quattro Corti, efforts have been made to achieve the greatest possible diversity among residents, taking into account factors such as age, origin, family size, and economic conditions. Specifically, in the Dar Casa courtyard, families from 15 different nationalities live alongside a third of Italian residents. The cooperative plays a vital role by supporting its members throughout their time there, assisting with integration,



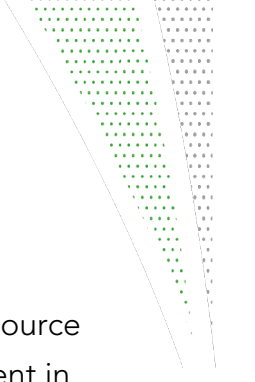
maintenance, and tenant relations, while also organizing social initiatives open to everyone. This has established the cooperative as an important point of reference in the neighbourhood.

- **Architecture and building:** The renovation process focused on merging small substandard units into larger, more functional apartments. Upgrades included new vertical connections, and the recovery of the common areas, consisting of a green strip intersecting in a cross shape between the four courtyard blocks and three buildings originally used as washhouses, which are now designated for courtyard porter services and neighbourhood facilities. One of the common spaces is mainly dedicated to activities for the residents of the courtyards, while the other is assigned through a competition to an association that promotes training courses and workshops open to everyone. The cooperatives also introduced energy-efficient heating systems to reduce tenants' utility costs.
- **Impact and challenges:** Quattro Corti demonstrates the potential of hybrid partnerships in public housing management, preserving public assets while introducing cooperative governance and enhanced maintenance. However, challenges include the temporary nature of the agreement, which raises concerns about the project's long-term continuity, and the difficulty of replicating the model in other contexts without strong cooperative sectors. Additionally, slightly higher rents compared to public housing pose accessibility challenges for the lowest-income groups.

Despite these challenges, Quattro Corti serves as an innovative model for cooperative involvement in public housing, balancing affordability, sustainability, and public ownership. The project has inspired discussions on hybrid housing solutions in Milan and beyond, highlighting the potential for cooperative actors to contribute to public housing management in a socially responsible manner.

#### *4.3. The "mother-daughter" model*


The discussion about new cooperative housing forms has increasingly focused on the mechanisms of growth and diffusion, such as the scaling-up of existing organizations or the replication of small-scale local initiatives (Moore and Mullins, 2013; Boyer, 2018). Regardless of the specific strategies employed for growth and development, previous experiences with traditional cooperative housing have highlighted a central challenge: providing essential external support and facilitation (including state assistance) while



preserving the community-led, locally democratic nature of the housing model (Thompson, 2020).

In addressing the tension between top-down resource provision and bottom-up resource acquisition, the importance of intermediary organizations has already become evident in the previous section on the partnership model. Additionally, intermediary bodies, such as cooperative umbrella organizations or secondary cooperatives, provide specialized expertise to support the growth and diffusion of resident-led housing cooperatives (Sanders and Van Bortel, 2018; Lang, Chatterton and Mullins, 2020). In response to these needs, new second-level support organizations for self-organized housing projects have been established across various European contexts. One prominent example is Germany's "Mietshäuser Syndikat" ("tenant syndicate"), which connects around 200 housing projects and adheres to the traditional cooperative principles of self-help, solidarity, and self-management. The success of this model has facilitated international knowledge transfer and the creation of spin-offs in neighbouring countries such as France, the Netherlands, the Czech Republic, and Austria, where it is known as "habiTAT" (Hölzl and Hölzl, 2022). The Syndikat operates with different legal forms in each country, including the cooperative legal form, such as in Switzerland, depending on availability and suitability for their purposes. The Mietshäuser Syndikat model is rooted in political, anti-capitalist social movements (Vey, 2016) and shares similarities with the English community land trust movement, which seeks to convert land into community ownership for nonprofit, community-led housing development, including a resale asset lock to counteract rising private land speculation (Moore and McKee, 2012 for the UK; Aernouts and Ryckewaert, 2017 for Belgium).

The Mietshäuser Syndikat structure is based on the organization of each local housing project as a *Hausbesitz-GmbH* (limited house-owning company) with two shareholders. One shareholder represents the residents of the local project, organized as a resident association (*Hausverein*), while the second is the Mietshäuser Syndikat-GmbH (a secondary-level limited company) with the Mietshäuser-Syndikat Verein (a secondary-level tenant association) as its sole shareholder. This arrangement allows the secondary organization to veto any privatization of the housing project, thereby ensuring its nonprofit status (Gruber, 2015). At the primary level, housing projects operate in the sense of resident cooperatives, with democratic governance and volunteer-driven efforts for building management and maintenance. Financing is based on solidarity contributions from existing tenants within the translocal network of projects, as well as crowd-lending from supporters, relatives, and friends of future tenants. This approach allows for loans at reduced interest rates, with direct contributions accounting for about one-third of the total




loan amount. Crowd investors can cash out their shares after a brief notice period, typically receiving low interest rates (usually below 1%). As a result, the sustainability of this model depends on the continuous search for new crowd investors.

An innovative example of the Syndikat is the “Willy\*Fred” group in Linz, Austria, that successfully acquired and renovated a historic building in the city centre without relying on significant public funding. Through an ambitious crowdfunding initiative, they raised EUR 1.2 million, which enabled them to secure an additional EUR 2 million loan from an ethical German bank. This financing allowed for the refurbishment of the property, creating rental apartments for 20 members of its tenant association and commercial spaces for local civil society and grassroots organizations, including a language school for migrants and a feminist collective. The project currently has 14 units and also features shared amenities, such as a common room, workshop, courtyard, basement performance space, and a rehearsal room for bands.

In addition to the Mietshäuser Syndikat, other secondary housing cooperatives have emerged in recent years, such as the “Wohnprojekte-Genossenschaft” (“housing projects cooperative”) (short: Die WoGen) in Austria. This secondary housing cooperative acts as a housing developer and provides legal advice, organizational support, community-building expertise, and property management services to new housing projects. The deposits of the members of this secondary housing cooperative help with initial financing for new projects, which contributes to reducing interest on borrowed capital. New and existing projects can join this secondary cooperative for continued support (Gruber and Lang, 2018).

These examples represent innovations within the international cooperative movement and reflect the “mother-daughter” model of cooperative development (Thompson, 2020). This two-level model involves secondary service providers (“mothers”) supporting the development of independent, resident-led cooperatives (“daughters”). First developed in Scandinavian countries in the 1950s, this model was later introduced to other European contexts, including the UK, although its implementation there has been less successful (Clapham and Kintrea, 1987). One key advantage of this “internal” development model is the commitment of the mother organization to cooperative principles, in contrast to external private nonprofit or public housing providers (as seen in the “partnership model” discussed earlier). Additionally, the model respects the autonomy and resident-led governance of the daughter organizations.

The “mother-daughter” model has been less prominent in national contexts with strong state support for cooperative housing, especially where public housing programs help



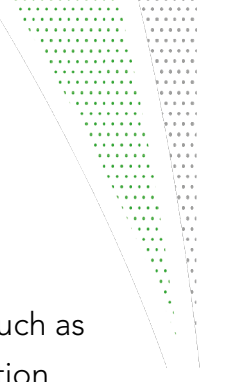
cooperatives access subsidies and affordable land. In countries like Austria and Switzerland, the public promotion model known as *gemeinnütziger Wohnbau* (limited-profit housing) has been instrumental in fostering cooperative housing growth (Matznetter, 2002; Lawson, 2010). Limited-profit cooperatives (*gemeinnützige Wohnbaugenossenschaften*) have successfully met their members' needs by providing affordable, high-quality living spaces for people from diverse socio-economic backgrounds. Over time, these cooperatives have expanded their membership base. However—as discussed previously in the section on rental cooperatives—this growth has often led to a more hierarchical governance structure, which, particularly in Austria, has diluted the democratic participation and self-help principles that originally characterized these cooperatives (Lang and Stoeger, 2018). This trend mirrors the evolution of nonprofit housing associations in the UK, which, despite their significant growth in recent decades, have drifted away from their original focus on serving local communities (Mullins, 2016). In recent years, public promotion models have come under pressure due to financial crises and the changing political landscape, with the continued success of such models now depending on sustained political commitment from governing parties.

#### 4.4. *The participatory model*

In this top-down model of cooperative housing, local housing projects are typically designed and realized by a larger nonprofit or cooperative housing associations or by public housing providers in cooperation with experts specializing in this housing segment (Gruber and Lang, 2018, for Austrian examples). This innovative model of cooperative housing must be viewed in the context of the evolution of traditional large housing cooperatives as well as other nonprofit housing providers, which are increasingly characterized by weak member identification and participation, and also growing marketization tendencies. As a result, the focus has substantially shifted towards pursuit of individual economic benefits at the expense of an orientation towards the community and the common good—a trend discussed in the previous sections on the traditional cooperative models.

Against this background, the participatory model represents a deliberate return to enacting cooperative principles in new housing development by large cooperative and nonprofit providers. Thus, these projects target residents seeking community living and reliable neighbourhood connections and also opportunities for participation in early stages of the planning process as well as later in housing management—all within a pre-defined framework. This means considerably less involvement compared to member and





resident participation in the self-organized and partnership model, but substantially more than what is typically provided in the affordable and social housing sector.

In these developer-driven “participatory projects”, the role of external consultants, such as specialised planning and architectural offices, for project facilitation and communication with the residents is again crucial (Brandl and Gruber, 2014; Gruber and Lang, 2018; Scheller and Thörn, 2018). They help ensure that these projects remain financially viable and meet the larger developer’s objectives, while also fostering community engagement. Their support aims to empower residents, encouraging them to take responsibility for solving challenges themselves.

An innovative example is the “so.vie.so”-project in one of Vienna’s youngest urban neighbourhoods called Sonnwendviertel (Lang, 2019). Unlike conventional cooperative and nonprofit housing, this project allowed tenants to participate in the planning already three years before completion, facilitated by architects and external consultants. Completed in 2013, “so.vie.so” was part of a large-scale integrated neighbourhood development with 5,000 homes and around 13,000 residents. The scheme consists of 111 subsidized rental apartments and includes a tenant advisory board. Residents took over management of communal spaces, the rooftop garden, a workshop, and gym.

The project was financed primarily with direct housing subsidies secured by a large limited-profit housing cooperative in a developer competition. Residents were required to make an initial financial contribution to the building costs, typically ranging between EUR 15,000 and EUR 30,000 for a medium to large apartment. In return, the provider ensures affordable rents and decent quality of homes. The tenants were selected from municipal and cooperative housing waiting lists with priority for those who showed interest in community und participation.

Despite the potential benefits for both the large cooperative developer—seeking to tap into new market segments—and the residents, who increasingly demand accessible community-oriented living arrangements, this model requires further attention. The risk lies in ensuring that community facilitation and resident participation are not overshadowed by a purely transactional, turnkey housing project approach.

Another innovative example of a participatory project is “mehr als wohnen” in Zurich (Khatibi, 2022; Tzika, 2024):



#### 4.4.1. Innovative example: “mehr als wohnen”

Mehr als wohnen, which means “more than housing”, is an innovative cooperative housing project in Zurich that redefines community-oriented living. It integrates principles of sustainability, affordability, and social inclusion within a large-scale housing cooperative. By offering a range of living arrangements, including cluster apartments, mehr als wohnen serves as a model for contemporary urban living that balances private and communal spaces. The following points outline the key characteristics of this pioneering Swiss cooperative housing initiative.

- **Actors involved:** The project was initiated in 2007 by a coalition of more than 50 Zurich-based housing cooperatives to celebrate the 100th anniversary of the city’s cooperative housing movement. The cooperative mehr als wohnen was founded to manage the project, working in collaboration with the City of Zurich, which provided a long-term land lease, as well as multiple architectural firms and sustainability experts who contributed to the planning and development.
- **Development process:** Mehr als wohnen was designed as a mixed-use urban complex located in the Hunziker Areal district of Zurich. Construction took place between 2012 and 2015, resulting in 13 buildings with 370 housing units. The design process emphasized participatory planning, where future residents were involved, together with representatives of cooperatives and a team of five architects, in decision-making regarding housing typologies, common spaces, and sustainability features. The project officially opened in 2015 and has since housed approximately 1,400 residents.
- **Financing:** A smaller amount of the necessary financing came from member contributions. The main parts came from the founding cooperatives own resources and public loans from different level of government, and bank loans. In addition to residential rent, mehr als wohnen generates income from commercial spaces within the area: shops, offices, cafés, and cultural spaces contribute to the cooperative’s financial sustainability. Thanks to this diversified financing model, the cooperative can keep rents affordable without relying on profit-driven private investors.
- **Land access:** The City of Zurich granted mehr als wohnen a 100-year lease on publicly owned land, which was an industrial wasteland area. This leasehold arrangement ensures long-term affordability and prevents speculative resale of housing units. The cooperative model maintains collective ownership, reinforcing the project’s commitment to social sustainability.

- Governance and tenure form: Future residents and community members were involved in a participatory planning process, guided by architects. Governance is structured through democratic member participation. Mehr als wohnen provides a total of 370 rental flats.
- Meeting residents' needs: Mehr als wohnen prioritizes social diversity and affordability, with a mix of demographics, including families, seniors, and people with different income levels. It offers a variety of housing forms, including standard apartments, cluster apartments, and housing for special needs groups such as the elderly and people with disabilities. There is an explicit commitment to social inclusion, as the cooperation with foundations for the inclusion of socially disadvantaged people testifies. Residents actively participate in shared activities, fostering a strong sense of community. The cooperative also encourages sustainable living practices such as shared mobility services and eco-friendly food supply chains.
- Architecture and building: The development features a mix of traditional and innovative housing typologies, with a strong emphasis on energy efficiency and environmental sustainability. Cluster apartments, for example, combine small private living spaces with expansive communal areas. The buildings are constructed using high-performance insulation materials and are designed to meet the Swiss Minergie-P standard, ensuring low energy consumption. The project also promotes sustainable mobility (e.g., limited private car use, car-sharing, bicycle-friendly infrastructure). Shared spaces such as communal kitchens, workspaces, and gardens further promote a sense of community and resource efficiency.
- Impact and challenges: Mehr als wohnen has significantly influenced cooperative housing policies in Zurich and beyond. It has demonstrated the viability of large-scale cooperative models that integrate affordability with high-quality urban living. However, challenges include maintaining long-term financial sustainability and balancing communal governance with individual resident needs. Additionally, the high demand for cooperative housing in Zurich poses scalability questions, as similar projects require strong municipal support and available land.

Despite these challenges, mehr als wohnen remains a landmark project in cooperative housing. It serves as a reference point for cities seeking to develop affordable, socially inclusive, and environmentally sustainable housing solutions.

Finally, so-called "co-living" housing projects are also increasingly realized by private commercial housing developers (see Jensen and Stender, 2022, for Danish examples). As

this model has nothing in common with the aspirations of the cooperative housing model, we do not discuss it in detail here.

## 5. How do collaborative housing models address residents' needs?

A central theme emerging from the literature on cooperative housing is the exploration of the types of residents involved and their engagement in these models. Two major dimensions of distinction emerge: one based on class and socio-economic background, and the other on socio-demographic characteristics (Lang, Carriou and Czischke, 2020).

Regarding the first distinction, the literature notes a shift from early cooperative models that largely catered to working-class residents and were often linked to social movements. Over time, however, these housing models have expanded to include middle-class populations, who now still constitute the primary target group across various cooperative housing models, but depending on the concrete country-context struggle to find cooperative housing models still affordable. As European societies have become more differentiated, so too have the cooperative models, which reflect a variety of “middle-class lifestyles” (Kenyon and Heath, 2001). Some cooperative programs have specifically targeted low-income groups, aiming to address urgent housing needs and poverty reduction, as evidenced in the UK (Turok, 1992; Mullins, 2017). Others have focused on marginalized groups such as people with disabilities or refugees (id22, LaFond and Tsvetkova, 2017; Czischke and Huisman, 2018), or have sought to counteract gentrification in neighbourhoods.

However, there is also evidence that some cooperative housing projects—despite explicit goals of decommodification and social inclusion—are led predominantly by residents from upper-middle-class backgrounds. This is the case with certain self-organized initiatives and, to some extent, in partnership models and the “mother-daughter” cooperative models (Bresson and Deneffe, 2015; Arbell, 2022). These projects, while fostering social inclusion, may inadvertently act as instruments of gentrification, either through resident self-selection or through their role in urban planning and policy (Cucca and Friesenecker, 2022). These concerns are not limited to specific countries but have been observed in the UK, Austria, Germany, France, and beyond. The tendency for cooperative housing projects to form “gated communities” (Chiodelli, 2015)—where residents share similar lifestyles and socio-economic backgrounds—can also be attributed to this dynamic. Resident self-selection, along with the skill and resource requirements of these models, often results in a less diverse resident base (Huber, 2017).

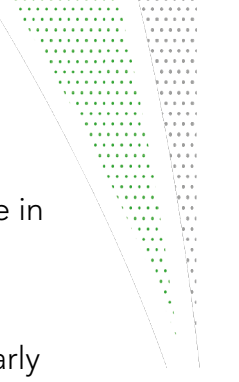


In contrast, cooperative housing projects embedded within public housing programs or developed in partnership with nonprofit and municipal organizations tend to mitigate such exclusionary effects. Evidence from cooperative housing models in cities such as Milan, Vienna, and various Swiss municipalities suggests that these arrangements can serve as safeguards against the risks of socio-economic segregation and promote more inclusive and diverse communities (Balmer and Gerber, 2018; Lang, Carriou and Czischke, 2020; Bricocoli, Peverini and Tagliaferri, 2024). Similarly, rural community-based models in the UK have demonstrated a commitment to inclusivity and community cohesion.

Considering socio-economic and socio-demographic factors, the literature identifies several key target groups for newer cooperative housing models. Among these, older adults stand out as a significant group, particularly in the context of intergenerational collaborative housing models (Brenton, 2013; Labit, 2015). The aging population in Europe has driven a growing interest in cooperative housing as a strategy to mitigate the risks of social isolation and insecurity among seniors. These models promote social cohesion, collective self-help, and a sense of security while also fostering intergenerational interactions (Brenton, 2013; Brandl and Gruber, 2014).

Senior cohousing communities, which emerged as early as the 1980s in Denmark, have since expanded across Europe. Pedersen (2015) highlights that in Denmark, 55% of senior cohousing projects are categorized as social housing, 38% as private cooperatives, and the remaining 7% as mixed-ownership models. In the Netherlands, senior cooperative housing is commonly integrated into public housing schemes through partnerships with local authorities and housing associations (Brenton, 2013). Germany and Sweden have also seen increasing municipal involvement in supporting senior and intergenerational cooperative housing projects, recognizing their potential to reduce reliance on institutionalized elderly care (Kehl and Then, 2013; Droste, 2015; Labit, 2015).

Beyond seniors, younger people and families have also become an important demographic for cooperative housing, particularly due to increasing affordability concerns, the desire for community engagement, and environmental sustainability motivations. While cooperative housing offers an alternative to conventional market housing, the literature underscores the ambivalence of shared living arrangements and self-build initiatives in addressing the evolving needs of modern family structures (Fromm, 2012). The collective interests associated with self-build communities can enhance social capital and contribute to urban revitalization (Bresson and Labit, 2020), yet accessibility remains a challenge, as such projects often require significant time, knowledge, and financial investment.



Some cooperative housing models are explicitly designed with a feminist perspective in mind, addressing structural inequalities in access to secure and affordable housing. Women-only housing projects have emerged as a response to the economic disadvantages and housing insecurity that disproportionately affect women, particularly those from marginalized backgrounds (Becker, 2009; Reyes et al., 2022; Fernández Arrigoitia et al., 2023). Feminist cooperative housing initiatives prioritize collective care work, mutual aid, and non-hierarchical governance structures, providing safer and more inclusive living spaces for women and nonbinary individuals.

Additionally, cooperative housing has increasingly been tailored to accommodate vulnerable populations, including people with disabilities, those with very low incomes, and individuals from migrant and refugee backgrounds (Bresson and Labit, 2020). Cooperative models targeting low-income groups focus on affordability and social inclusion, challenging the exclusivity often associated with resident-led housing initiatives (Van Geertsom, 2006). Similarly, migrant and refugee communities have utilized cooperative housing as a means of fostering social and economic stability (Fromm and De Jong, 2009; Birkner, 2024).

The impact of cooperative housing on health and well-being has also been a key focus in the literature. Studies indicate that cooperative housing contributes positively to residents' quality of life by fostering strong social ties, reducing loneliness, and collectivizing risks and care work (Reyes et al., 2022). The cooperative housing model promotes not only economic security but also social resilience, offering an alternative to the precarity of traditional rental markets. However, barriers to broader accessibility persist, particularly in terms of legal frameworks, funding mechanisms, and the long timelines required to develop such projects.

Another major driver of interest in cooperative housing, especially among younger generations, is environmental sustainability. Increasingly, cooperative housing models are being designed with ecological principles in mind, incorporating energy-efficient buildings, shared resources, and sustainable living practices (Daly, 2017; Cucca and Friesenecker, 2022). These environmental concerns are often integrated into the governance structures of housing cooperatives, reinforcing their commitment to long-term sustainability and community-driven development.

## 6. Good practices and policy transfer

The review has identified innovative examples of cooperative housing models in different European locations, including from Barcelona, Vienna, Milan, and Zurich. Overall, these



cooperative models demonstrate that strong municipal partnerships, non-speculative land policies, and innovative financing mechanisms are key to addressing affordability challenges and challenges faced by specific demographic groups in light of market pressures.

Through concept-based competitions, public land can be awarded at reduced prices to cooperative projects that meet social and sustainability criteria which correspond to policy priorities. Another tool to ensure access to land below market value for cooperatives is through municipal land leases rather than just depending on federal subsidies. Especially long-term land leases to cooperatives can prevent speculative resale and maintain affordability.

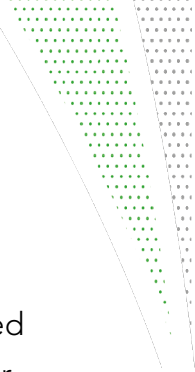
Leveraging the traditional principle of collective ownership in cooperatives, one possible solution to counteract and safeguard against speculation and commodification can be the division of ownership rights between different actors, such as the resident collective on the local level and a regional or national umbrella organization.

Innovative public-cooperative partnerships emerge where public housing properties are managed by cooperatives under a temporary agreement, ensuring affordable rents through regulated mechanisms. However, the model faces sustainability challenges due to its limited duration and the need for stronger cooperative sectors to replicate its success.

To fully leverage the inclusive potential of housing cooperatives longer cooperation with multiple partner organizations is beneficial. This approach reduces complexity and risks for residents, including the risk of personal overwhelm in a participatory and community-oriented form of housing. Besides partnerships between resident-led cooperatives and larger cooperative and nonprofit developers, the collaboration with process facilitators and also social organizations plays a key role to support access for vulnerable groups to cooperative housing projects.

The review also suggests that innovative models rely on a financing mix of cooperative member contributions, public loans and low-interest loans from ethical banks, often complemented by rental income from commercial spaces. Additionally, cooperatives can employ crowdfunding campaigns to finance bank loans and activate solidarity contributions among the residents and the wider local community as well as across translocal networks of activists.

The evidence from different examples suggests that besides the well-established democratic governance structure, innovative governance models are those in which future residents engage early in the planning process to articulate their motivations and their needs, facilitated and moderated by specialised consultant, such as planners, architects



but for instance also social workers who can facilitate access to the process for disadvantaged groups.

This review further suggests that cooperative models that are embedded in subsidised housing and integrated neighbourhood development programmes can leverage their potential for community solidarity, social inclusion aspects and contributions to environmental sustainability. Yet, cooperative housing requires long-term policy support to grow. But any external stakeholder support needs to respect the organizational autonomy of cooperatives. Otherwise, they will be coopted either by top-down government or market logics.

Cooperative housing practices and policy strategies discussed in this paper are place-based, and thus transferability depends to some extent on the similarities of institutional conditions. However, new cooperative models, such as the Syndicate or the self-build model of *Baugruppen* have shown that core ideas of practices can successfully travel across countries.

## 7. Conclusion

This paper has explored the evolution and diversity of housing cooperatives, highlighting their historical roots, key models, and contemporary developments. Traditional cooperative housing models, such as ownership and rental cooperatives, have played a crucial role in providing affordable, community-oriented housing. However, in recent decades we have witnessed a “degeneration” of these models in terms of hierarchisation and marketisation. In response, innovations of the traditional cooperative housing models emerged that respond to contemporary challenges, including affordability crises, environmental concerns, and social inclusion needs and the consistent need of resident to live in communities and participate in the management of their housing provision.

Newer models such as self-organized cooperatives, partnership-based models, the “mother-daughter” model and large-scale participatory projects demonstrate the adaptability of cooperative principles to different social and economic contexts. These models integrate sustainability, participatory governance, and inclusivity, offering alternatives to market-driven housing solutions. Collaborative housing has also become a tool for social integration, addressing the needs of vulnerable groups such as older adults, low-income families, and people with migratory background.

Despite their potential, cooperative housing models face challenges related to financing, land access, governance, and inclusivity. While self-organized projects provide autonomy



and empowerment, they often require significant financial and social capital, which may limit accessibility for disadvantaged groups. Partnership-based and developer-led models mitigate some of these barriers but risk reducing resident participation and community control. Policymakers and stakeholders must therefore balance financial viability with democratic governance and affordability to ensure cooperative housing remains a sustainable and equitable alternative.

Moving forward, further research and targeted policy support are needed to scale cooperative housing initiatives while preserving their core values in order to avoid that these models lose their distinct identity and therefore potential advantages compared to other housing models when it comes to resident participation in governance and social interaction. Strengthening partnerships with municipalities, nonprofit and public developers, and a range of social organizations can help secure and expand access to cooperative housing while preventing exclusivity and gentrification. If properly supported, cooperative housing can continue to serve as a transformative force in urban and rural development, fostering social cohesion and long-term affordability.

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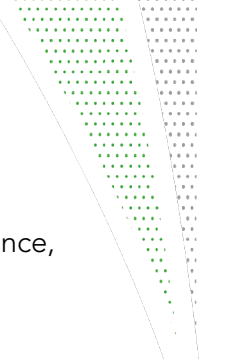
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