[Re]Claiming Co-Produced Housing Dialogues

Civil Society and Local Governments' Priorities for the European Affordable Housing Plan

Learning and Advocacy Note

Habitat International Coalition
Coalición Internacional del Hábitat
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التحالف الدولي للموئل
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Global Platform for the Right to the City

UCL The Bartlett Development Planning Unit

FAIRVILLE

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Dialogues' Coordinating Institutions: The Bartlett Development Planning Unit/University College London (DPU-UCL), Habitat International Coalition (HIC) General Secretariat, the Global Platform for the Right to the City (GPR2C) and the Fairville Project, with the guidance and support of Steering Committee members from the European Community Land Trust Network, MOBA Housing SCE, Observatori DESCA, the United Cities and Local Governments (UCLG) and WorldHabitat.

Layout: Laurissa van der Walt

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The series was possible thanks to the support of UCL'S HEIF Knowledge Exchange and Innovation Fund. This dialogue series builds upon and complements the EU Horizon-funded Fairville initiative.



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June 2026.


Housing is **more than buildings** - it is *social infrastructure*.

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Presentation and Acknowledgments

This document summarises the main elements arising from the **[Re]Claiming Co-Produced Housing Dialogues**, co-ordinated by the **Bartlett Development Planning Unit at the University College of London (DPU-UCL)**, the **Habitat International Coalition (HIC)** and the **Global Platform for the Right to the City (GPR2C)** between December 2025 and March 2026. The initiative builds upon and complements the Horizon EU-funded **Fairville project** focused on exploring co-production as a pathway to addressing inequalities and strengthening democracy in Europe and beyond. The main goal for the Dialogues was to facilitate a space for peer-learning, collective reflection and mobilisation in the context of the elaboration and launch of the first-ever **European Affordable Housing Plan (EAHP)**.

Conceived primarily as an educational tool, the **first part** *of this* Learning + Advocacy Note ***highlights the challenges, strategies and lessons identified by a wide range of actors and institutions*** *promoting initiatives around defending, democratising and expanding genuinely affordable housing options at different scales.*

Readers will find insights shared by community-based and civil society organisations, professionals, academics and local and regional governments on rehabilitation of existing stock versus demolition and displacement; the intersection between housing justice and energy transition; and, resourcing and regulating for meaningful co-production processes. The selection of cases responds to multiple criteria, including common barriers and the mapping of possibilities, as well as encouraging examples from diverse regions and contexts, with speakers and commentators coming from Belgium, Brazil, Canada, Croatia, France, Germany, Hungary, Italy, Nepal, Senegal, Spain, Switzerland, the United Kingdom and Uruguay.

As the EAHP moves into its implementation phase, the **second part** *of this document* ***aims at supporting ongoing networking and mobilisation.***

Accordingly, main takeaways from each of the sessions are complemented with a snapshot analysis of the EAHP's main contents and shortcomings, together with key general recommendations for ongoing engagement and advocacy at local, national and regional levels. Last but not least, a list of relevant actors and materials is included in order to facilitate access to information and continued interactions among activists and organisations committed to defend and advance the right to housing and the right to the city through non-profit and community-led initiatives.

We would like to express our gratitude to those who made these exchanges possible, including participants, members of the Steering Committee and the Fairville colleagues with whom part of the dialogues were co-coordinated. We hope this Learning + Advocacy Note is able to capture the main contributions and constitute a useful tool for inspiration and transformative action in the months and years to come.

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Part I: Dialogues on Housing Co-Production

1. Introduction

The context

The right to adequate housing in Europe faces a critical juncture: notwithstanding significant differences across the continent, the retreat of the state both as a direct provider and as a regulator, together with increased privatisation and financialisation in the hands of corporate international actors, have fueled a continent-wide housing crisis, characterised by soaring rents and housing prices, growing exclusion, displacements and evictions. This trend is exacerbated in many cities by intense processes of gentrification and touristification, coupled with the impacts of climate change. Additionally, power imbalances within top-down regeneration programs routinely prioritise demolition over rehabilitation and the community's right to reuse existing stock (Progressive Politics Research Network, 2024; The Shift, 2026). Low income populations, migrants and racialised groups, women (especially single mothers), youth and people with disabilities are disproportionately affected, often left without protection and lacking adequate programmes.

A few figures to sketch out key dimensions of the housing crisis in Europe:



53% Average housing price rise with dramatic surges in:

(between 2015 - 2024)

200% Hungary and Estonia

150% Lithuania

Total rent increase calculated around **25%**, but some national figures are **5-10 times** higher.
Eurostat 2025.

The situation is intensified by:

93% Surge in short-term tourist rentals

(between 2018 - 2024)

This depletes up to **20%** of long-term residential rental stock in high-pressure urban zones.
European Commission, 2025c; The Shift, 2026.

Over the past decade **homelessness has increased** in a number of countries (including Ireland, Latvia and Slovenia), with greater although undercounted impact on **youth, LGBTQI+, women** and **migrant populations**; almost **1,300,000 people** are currently estimated to be sleeping rough, dependent on night shelters and/or in temporary accommodation for the homeless.

European Commission, 2025a; FEANTSA, 2024; Foundation Abbé Pierre and FEANTSA, 2024; OECD, 2025.



At the same time, a Eurofound survey conducted in 2023 showed that **46% of tenants in the private rental markets were feeling at risk of losing their home** (European Parliament, 2025).

The crisis impacts a deeply fragmented European landscape where **social housing provision and legal frameworks vary drastically by subregion**. The Netherlands, France, and Austria have resilient, counter-cyclical systems where **social and limited-profit housing associations** represent 25% to 33% of all new builds, acting as a vital cushion against market speculation (Housing Europe, 2025a; NAHRO, 2025); conversely, Southern Europe relies on poorly regulated private rental markets where social housing accounts for **less than 5% of the total stock** (Housing Europe, 2025a). Regulatory frameworks are similarly fragmented: while nations like Denmark and Finland benefit from institutionalised, cost-based **cooperative models**, more affordable models such as **Community Land Trusts (CLTs), community-led right-to-use housing cooperatives, and various forms of 'light housing' lack adequate regulatory frameworks and support in most countries** (European Community Land Trust Network and Housing Europe, 2025; International Cooperative Alliance, 2025).[1] According to a recent report, there are **over 47 million unoccupied dwellings in Europe**, representing around 20% of the housing stock, with the vast majority of vacancies concerning older buildings in need of retrofitting (FEANTSA and Laudes Foundation, 2025).

Concurrent to the many challenges sketched above, a **vibrant movement of co-produced and collective housing solutions** is (re)emerging, including tenant unions, housing cooperatives, community land trusts, empty buildings' occupations and other organisational forms. These multiple efforts aim to denounce the current situation and stop evictions and displacements; they push for policy change whilst directly leading in the delivery of community-led alternatives outside of state and market dependence.[2] Several initiatives fundamentally advocate for **decommodification**, treating housing as a social good and a human right rather than a speculative commodity. In urban contexts, the **right to housing and the right to the city** are presented as inextricably linked and as a useful framework for policy coherence aimed at socio-spatial and environmental justice.

The opportunity

Over the past several years, the Bartlett Development Planning Unit (UCL), the Habitat International Coalition (HIC) and the Global Platform for the Right to the City (GPR2C) have collaborated extensively through joint research, advocacy and learning activities. These collaborations have focused on fostering, supporting and/or amplifying community-led approaches to land and housing (more details in Annex A).

The appointment of the **European Commissioner for Energy and Housing** in December 2024, the first to hold that combined mandate and tasked with the elaboration of the first-ever **European Affordable Housing Plan (EHAP)**, provided the context for giving visibility to, as well as connecting and strengthening ongoing initiatives in the European context. These include the galvanising **Roubaix Manifesto for Just and Democratic Housing in European Cities**, developed within the Horizon-EU **Fairville Project** on the occasion of the World Habitat Day/Urban October 2025 and submitted to the EU-Commissioner as input for the consultation on recommendations for the EAHP.

[1] Diverse cooperative models provide an estimate of 8 million units across Europe (Housing Europe, 2025b).
[2] For a list of relevant actors see Section 5 of this document.

Within such a framework, and working closely with Fairville's advocacy objectives, the **[Re]claiming Co-Produced Housing Dialogues 2025-2026** proposed a knowledge exchange programme structured around three key **objectives**:

a) **Connecting a strategic group of actors** from social movements and civil society organisations, academia, professionals and local authorities, already involved in the practice of, and advocacy for, genuinely affordable housing co-production;
b) **Deepening reflections and understandings on key themes** through case studies/concrete strategies, to overcome identified common gridlocks in fostering housing co-production initiatives in the European context;
c) Consolidating the outcome of these exchanges into **key lessons and shared advocacy propositions** for embedding and scaling the co-production of adequate affordable housing.

Four online sessions offered the possibility to discuss a diverse range of experiences **protecting and expanding genuinely affordable and sustainable housing, as crucial strategies to advance both social justice and climate action agendas**. Two of the sessions were co-organised with the Fairville Project, in order to build synergies and connect housing struggles with broader agendas on resourcing and regulating for co-production.

2. Overview of the Dialogues

The four Dialogues were structured as *panel presentations*, *commentaries* and *debate around two interconnected themes:* 1) **protecting and democratising affordable housing**; and, 2) **expanding co-produced affordable housing**.

Sessions one and two cover the first dimension through presentations around rehabilitation of existing housing stock versus demolition and displacement; and the intersection between housing justice and energy transition. The last two sessions were dedicated to the second dimension, exploring examples around resource mobilisation and regulation in support of meaningful co-production processes.

By bringing together front-line representatives from grassroots/social movements, civil society organisations, academic & research institutions, and local & regional governments, the Dialogues showcased concrete, operationally proven examples from Europe and other regions. In total, the Dialogues convened a total of **27 speakers and commentators** representing community-based, professionals, academic and institutional actors who brought expertise from **14** different countries including Belgium, Brazil, Canada, Croatia, France, Germany, Hungary, Italy, Nepal, Senegal, Spain, Switzerland, United Kingdom and Uruguay (full list available in Annex B).

The **4 online sessions** had:

194 **Total participants** with:
42 **Repeat participants** spanning:
19 **Countries** from across **4 continents**.

More than half of the participants came from Europe, balanced by voices from Sub-Saharan Africa, Middle East and North Africa (MENA), Latin America, and Asia, *illustrating both the global nature of the housing crisis and the value of cross-regional dialogue*.

Institutionally, there was a mix of:

41 **Grassroots/social movements** and **civil society organisations**.
25 **Academic** and **research institutions**.
7 **Local** and **regional governments**.

2.1. **Session 1:** The Role of Co-Production in the Rehabilitation and Democratisation of Housing (December 11, 2025)

2.1.1. Brief Overview and Takeaways of the Session

The primary focus of the first session was to explore the role of co-production in the rehabilitation and democratisation of housing. In a context of soaring property prices and rent escalation across Europe[3], the dialogue highlighted how community-led action can provide interesting ways forward, when backed by a supportive policy context. Examples from the United Kingdom, Uruguay and France demonstrated the relevance of reclaiming existing properties, using participatory strategies to rehabilitate both vacant and existing public and social housing without causing displacement; thereby protecting affordable housing assets while ensuring democratic and sustainable practices in their management. Presentations and debate emphasised that co-production is not just a technical method but a political act of identity and resistance against displacement and gentrification.

Main Takeaways from Session 1:

- Session 1 argued that **democratising housing** is about reclaiming what exists and ensuring that those who live in the neighbourhood are the ones who define its future. The session defined democratisation through three key lenses: decision-making power over planning, ownership of assets, and the social function of land/property.
- The session demonstrated that **rehabilitation is the primary way to prevent displacement and gentrification.** By working with existing structures, there is preservation of the social fabric -- that is, the neighbours, local businesses, and mutual aid networks -- which ensure a community is resilient.
- Canopy Housing's success highlighted four specific systemic shifts for **shifting power from centralised bureaucracies to the community.**
- The Montevideo case provided an **alternative to the peripheralisation of the poor.** By interlinking non-consecutive abandoned properties, the city revitalises its centre without creating massive, isolating housing blocks.
- **True co-production means the inhabitants hold decision-making power**, recognising that they are the experts on the neighbourhood's characteristics, needs and aspirations.

[3] Eurostat (2024). Housing price statistics - House price index and rent index developments. European Commission. https://ec.europa.eu/eurostat/statistics-explained/

2.1.2. Cases presented

a) Canopy Housing, Leeds: David Nugent (Chief Executive)

- **Overview:** Canopy Housing is a community benefit society that has spent nearly 30 years proving that housing is more than just units; it is a vehicle for social inclusion and personal growth. It transforms derelict, empty back-to-back Victorian terraces into decent social housing.
- **Location:** Leeds, United Kingdom.
- **Temporality/Maturity:** Established (nearly 30 years).
- **Scale:** 90 homes, 20 staff, 1,000 volunteers and 100 self-helpers engaged.
- **Target Groups:** Homeless individuals, people in poor quality housing, low-income local families, and unskilled volunteers seeking technical training and socialisation.
- **Actors Involved:** Canopy staff, local volunteers, future tenants (self-helpers), Leeds City Council (LCC).
- **The Specific Problem/Issue:** Abandoned Victorian housing stock coupled with a lack of accessible social housing for marginalised populations.
- **Approach:** Future tenants work on their own homes alongside a diverse team of volunteers using bio-based materials. By using volunteers, Canopy prioritises the human outcome, camaraderie, pride, and skill-building over the speed of a commercial contractor.
- **Key Processes:**
  - Canopy works with volunteers to retrofit empty homes using natural, breathable materials that are both environmentally friendly and accessible such as sheep's wool and wood fibre for insulation, and hemp and traditional lime plaster for finishes.
  - The healthy, energy-efficient homes created are used to accommodate people in severe housing need, who become part of the volunteering team before they move in.
  - Four Key Catalysts of Growth: Canopy's journey was made possible by four specific policy and financial shifts:

Key Catalyst #1: Urban Renewal Areas (late 1990s)	**Key Catalyst #2:** Empty Homes Programme	**Key Catalyst #3:** Recycled Right-to-Buy Grant	**Key Catalyst #4:** Extending the Leases
Central government investment (Single Regeneration Budgets) allowed local authorities to compulsorily purchase derelict properties.	A national funding pot of ~£100M allowed Canopy to stop just leasing and start buying.	When national funding dried up, Leeds City Council innovated locally.	Short 5-year leases made banks nervous, limiting Canopy's borrowing power.
The Breakthrough: Leeds City Council (LCC) leased Canopy their first derelict homes for a peppercorn rent (£1/year) in exchange for the group bringing them up to a habitable standard.	**The Breakthrough:** Canopy purchased 14 properties with 30% capital grants. Ownership meant Canopy finally held assets, providing the collateral needed to borrow from banks for future growth.	**The Breakthrough:** The council took the proceeds from sales of public housing (Right-to-Buy) and reinvested them into local projects. They offered Canopy 30-40% capital grants to turn private empty homes into social housing. Canopy still had to fund the other 60%. They did some of this through support from charitable foundations like LandAid, Nationwide Foundation and Npower, but they had to borrow the rest which led to catalyst 4.	**The Breakthrough:** After 18 months of legal negotiations, 39 properties were moved to 99-year leases. **The Result:** Canopy's balance sheet jumped from £1.5M to nearly £5M overnight, providing the institutional armour needed to innovate and expand.

Figure 1. Key Catalysts of Growth. **Source:** David Nugent, Canopy Housing.

Main Takeaways:

- Localise Investment: Ensure government investment is managed by local authorities who involve the community.
- Capital programs for empty homes must be easy for small, community-led organisations to access.
- Keep the money generated from public housing sales within the local community housing sector.
- Move property assets into community hands via long-term leases (99+ years) or outright transfers to build organisational equity.
- Local authorities must have the power to seize derelict, unused properties to break the gridlock of urban blight.

b) Recovered Properties Program, Montevideo: Amalia Von Sanden (Architect, Montevideo Municipality)

- **Overview:** The Recovered Properties Program addresses abandonment of central areas and population displacement to the periphery by reclaiming deteriorated and delinquent properties to restore their social function.
- **Location:** Montevideo, Uruguay.
- **Temporality/Maturity:** Since 2017 (Abandoned Properties Pilot Program).
- **Scale:** 2 cooperative programs: Villa Castellana Cooperative (2 plots - 24 units) and Guruyú Cooperative (2 plots - 28 units); 3 specialised housing pilots that includes: Agraciada Project - INCUBAR I for women with children, Casa Guadalupe for migrants, and Mujeres con Historias as the 1st collaborative older-women housing project.
- **Target Group:** Traditionally excluded populations living in precarious situations (i.e. women and children fleeing domestic violence, migrants, older women, homeless people and transgender people).
- **Actors Involved:** Montevideo Municipality, Faculty of Architecture (FADU) at Universidad de la República, Mutual Aid Housing Cooperatives (FUCVAM), and the Uruguayan Cooperative Centre (CCU).
- **Specific Problem/Issue:** Population displacement to the periphery and abandonment of central and intermediate areas.
- **Approach:** Identification, Recovery and Restoration of Social Function of Land/Property.



Population displacement to the periphery.

Abandonment of central and intermediate areas.

Consumption of productive land.

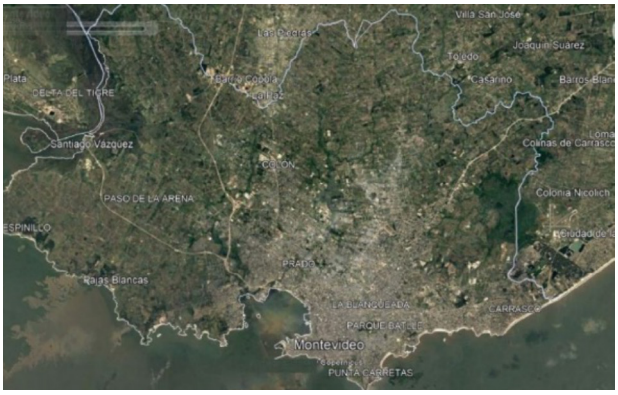


Figure 2. Aerial view of Montevideo Municipality. **Source:** Amalia Von Sanden, Recovered Properties Program.

Villa Castellana Cooperative
2 plots - 24 units



Guruyú Cooperative - 25 de Mayo
2 plots - 28 units



Figure 3. Housing Cooperatives based on reclaimed abandoned properties, Central Montevideo. Source: Amalia Von Sanden, Recovered Properties Program.

- **Key Processes/Program Pillars:**

  Restoration of social function of land:

  - Abandoned Properties Pilot Program: Recovers abandoned and deteriorated properties in central Montevideo through administrative measures, incorporating them into the Cartera de Tierras, a city land portfolio that facilitates inhabitants' access to land for developing social and cooperative housing projects.
  - Pilot experiences in forming housing cooperatives on scattered lots, based on abandoned properties that are close to each other but not consecutive.

  Housing experiences: Transitional housing complexes

  - Agraciada Project (INCUBAR I): For women with children exiting homelessness or situations of domestic violence.
  - Casa Guadalupe: Transitional housing for recently entered migrants, prioritising women with dependents.
  - *Mujeres con Historias:* The country's first collaborative housing project for older women, promoting an autonomous and community-based approach to aging.

Main Takeaways:

- The state has a duty to intervene when private property is abandoned and harms the urban fabric.
- You don't need a single giant plot to build a community; you can stitch a neighbourhood back together house by house.
- Success relies on the synergy between municipal authority (Land Portfolio), academic expertise (FADU), and organised social movements (FUCVAM).

c) Collectif Non à la démolition dans le quartier de l'Alma-Gare, Roubaix: Florian Vertriest (Coordinator)



Figure 4. Alma-Gare neighbourhood, Roubaix, France.
Source: Alexander Macfarlane / DPU.

- **Overview:** A multi-generational inhabitant collective defending a historic, co-produced neighbourhood against successive state-financed urban renewal demolition schemes.
- **Location:** Roubaix, France.
- **Temporality/Maturity:** Historical resistance since the 1970s; currently facing major state-led urban regeneration/evictions.
- **Scale:** 1 historic urban neighbourhood.
- **Target Group:** Original residents, multi-generational low-income families residing in the neighbourhood threatened by displacement and gentrification.
- **Actors Involved:** Inhabitant collective (*Non à la démolition de l'Alma Gare*), activist architects from France and Brussels, and the national urban renewal agency (ANRU) and municipal planners. It also included support from APPUII to forge new coproduced analysis and proposals.
- **Specific Problem/Issue:** Top-down urban renewal policies that incentivise structural demolition over rehabilitation, destroying generational social fabric and seeking to drive gentrification.
- **Approach:** Defending the social character of the neighbourhood and co-produced heritage against top-down urban renewal.
- **Key Processes:**
  - The 1970s Resistance: Inhabitants fought a massive municipal plan to demolish their houses and displace the community. They refused to be moved to modern collective blocks elsewhere.
  - Residents invited architects from Brussels and elsewhere to lead workshops. Together, they co-produced what was to become an architectural reference of participatory design and participatory urbanism, that prioritised pedestrian movement and collective living spaces over car-centric design.
  - Today, the neighbourhood faces a new threat from the French national renewal agency (ANRU) that is heavily demolition-biased.
  - Florian noted that current urban renewal often results in displacing original residents and replacing them with wealthier populations with better purchasing power (also known as gentrification process) – although this is unlikely to fully take place in the area.
  - While ANRU's regulations mandate a participatory process, this is often a façade where projects are *imposed on you, and delivered without you*.



Figure 5. Alma-Gare neighbourhood, Roubaix, France.
Source: Alexander Macfarlane / DPU.

Main Takeaways:

- Professionals have technical capacity, but only inhabitants have the mastery of the social characteristics of the neighbourhood. Co-production bridges this gap to create more participatory and inclusive neighbourhoods.
- The collective identity forged in the 1970s has been transferred through generations. This is why the current position against demolition is so strong; it is a defence of a victorious site of co-production.
- True innovation is not found in new materials alone, but in collaborative urbanism. Without the involvement of inhabitants, public money spent on renewal is often wasted on projects that fail to create a sustainable community.

2.1.3. Reflections from Commentators

Hélène Froment

(Un Centre Ville Pour Tous, Marseille)

- Hélène highlighted that in Marseille, the legal system's rigid protection of private property rights often allows slum-lords to operate with impunity, directly undermining the right to a safe and dignified home. Recently, however, the mobilisation of residents and supporting organisations such as CVPT has led to successful legal challenges.
- Raised a critical point regarding invisibilised populations, i.e. undocumented migrants and people in transit. For democratisation to be genuine, co-production frameworks must integrate paths to legal and social inclusion, ensuring that the most marginalised are not excluded by the technical or legal requirements of housing projects.

Yiorgos Papamanousakis

(World Habitat)

- Emphasised that community groups need institutional armour: It is not enough to have a good project; there needs to be a supportive policy environment that recognises community-led housing as a legitimate partner in the social and solidarity economy.
- A key takeaway is the ability/necessity of translating organic community demands into technocratic policy language. This is a strategic move to ensure co-produced models are eligible for the funding and legislative support currently dominated by market-led actors.
- More broadly speaking, in order to reframe co-production as a genuinely reciprocal process, translation must be seen as a shared and multi-dimensional responsibility across projects, policies, and ways of engagement of all actors involved in the housing system.

2.2. **Session 2:** Advancing Housing and Climate Justice through Co-Production: Retrofitting, Just Transition, and the Environmental Impact of Demolitions (January 22, 2026)

2.2.1. Brief Overview and Takeaways of the Session

The second session showcased examples of socially just retrofitting and urban renovation projects co-produced with tenants and residents, ensuring meaningful participation and engagement, and avoiding the displacement common in top-down, market-driven schemes. It also emphasised the environmental and climate impacts of demolition versus rehabilitation, and positioned decommodification as essential for a just transition, highlighting case studies from Belgium, Brazil, Hungary, and Germany.

Main Takeaways from Session 2:

- The Brussels and Budapest cases proved that **taking land or buildings out of the speculative market is the best way to ensure climate subsidies benefit people**, not profits.
- **Top-down green mandates without resident participation lead to displacement.** Co-production is the only safeguard against renovictions.
- The 'right to reuse' must replace the logic of demolition: Europe (and the world) cannot build its way out of the climate crisis. **Policy must shift from subsidising demolition to rewarding maintenance, care, and the right to reuse.**

2.2.2. Cases presented

a) The Upcycling Trust Project: Geert De Pauw (Community Land Trust Brussels)

- **Overview:** The upcycling trust project applies the Community Land Trust model to the renovation of existing or vacant buildings. It addresses the friction between mandatory European climate standards (renovation waves) and the financial realities of low-income homeowners, emphasising that the renovation wave is not just a climate problem but a people's problem.
- **Location:** Brussels, Belgium.
- **Temporality/Maturity:** Active Pilot Phase. (Launched under the Interreg North-West Europe 2021–2027 program).
- **Scale: Pilots in 5 cities:** Lille, Brussels, Ghent, Rennes, Cork (Testing the Pack Réno Solidaire).
- **Target Groups:** Low-income, asset-poor homeowners residing in substandard or energy-inefficient housing stock who are highly vulnerable to penalties or forced sales under EU climate regulations.
- **Actors Involved:** Community Land Trust Brussels (CLTB), Interreg North-West Europe (NWE), local public administrations, architectural researchers, and low-income homeowners.
- **Specific Problem/Issue:** The European Union's mandated Renovation Wave requires all residential buildings to meet strict energy performance targets. However, low-income homeowners cannot afford these expensive structural upgrades. In Brussels, 27.6% of households face energy poverty, and 40% cannot afford the required retrofits. Without state intervention, low-income families are either forced to sell their properties to speculative investors or face severe financial penalties, resulting in renovictions and green gentrification where public climate policies drive localised displacement.
- **Approach:** Pack CLT Réno-Solidaire, a social financing tool that supports energy renovation while safeguarding access to affordable housing for low-income households.
- **Key Processes:**
  - Pack Réno Solidaire CLT: Decarbonisation + decommodification , i.e. a two-steps approach providing: (a) financial & technical support for circular renovation; and, (b) decommodification of renovated homes by decoupling land ownership from property ownership (remains private).
  - How the 2-step process works:
    - Legal 'dismemberment': To insulate the (renovated) home from market speculation, the legal structure of the property is split using long-term property rights:
      - An eligible owner integrates their property into the CLTB stock.
      - The property is structurally 'dismembered' through the simultaneous creation of an emphyteusis (a long-term ground lease).
      - The underlying land becomes collective property owned by CLTB, while the bricks (the physical structure) remain private property owned by the resident.

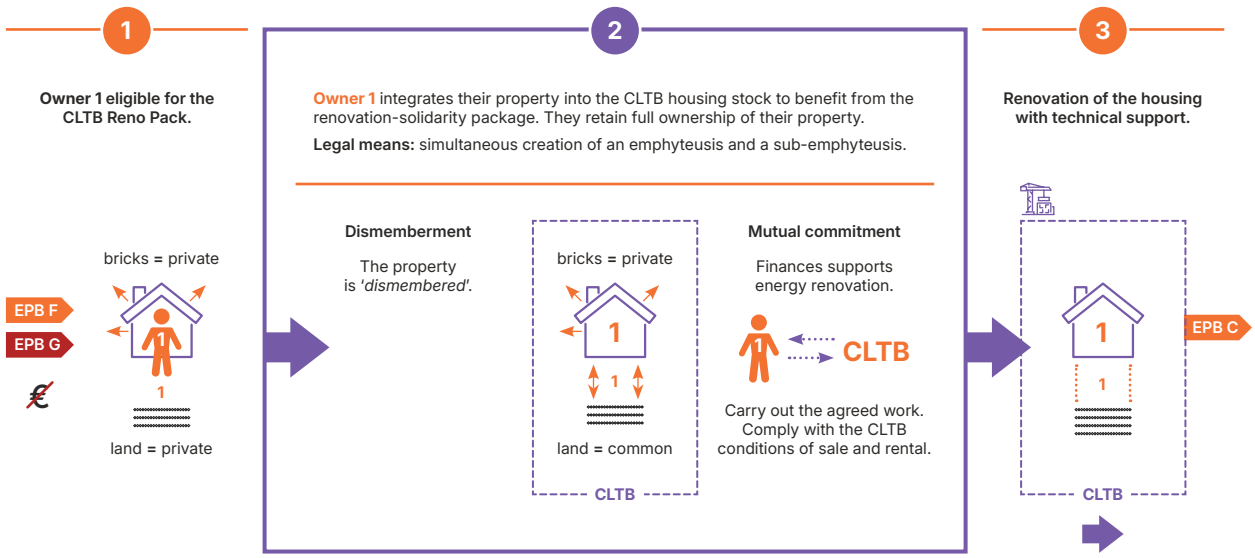


Figure 6. Upcycling Trust Project illustrating the Pack Réno Solidaire process. Source: Geert De Pauw, Community Land Trust Brussels.

- Mutual commitment: Once the property is legally 'dismembered', a binding, reciprocal contract is signed between the trust and the resident:
  - The trust provides full technical assistance and capital grant financing to execute a deep, circular energy renovation.
  - Owner: Commits to carrying out the work and complying with CLTB conditions for any future sale or rental (limited price, low-income target).

Main Takeaway:

- The Upcycling Trust transforms a mandatory energy transition into an opportunity to de-commodify housing. It ensures that public climate subsidies do not lead to displacement, but instead build a permanent stock of energy-efficient, social-purpose, affordable homes.

b) Solar Energy Collectives in São Paulo: Rodrigo Faria G. Iacovini (Instituto Polis)

- **Overview:** An energy justice initiative that integrates community-managed solar technology into housing movements. The project acts as a functional model to dismantle systemic energy poverty and environmental racism by transforming the green transition into a tool for racial, gender, and economic justice.
- **Location:** São Paulo, Brasil.
- **Maturity:** Pilot established, currently being replicated across multiple Brazilian states and integrated into federal policy.
- **Scale:** An initial pilot of 100 families.
- **Target Groups:** Peripheral urban populations, low-income households disproportionately affected by energy poverty, predominantly Black communities, and female-headed households.
- **Actors Involved:** Instituto Pólis (Technical/ Research NGO), established social housing movements (e.g., Movimento Sem Terra - MST Leste 1), and the Government of Brazil.
- **Specific Problem/Issue:** In Brazil, 36% of the population spends over 50% of their household income on electricity and gas bills. This extreme energy poverty directly triggers food

insecurity, forcing families to choose between keeping the lights on and purchasing food. Traditional green transition programs fail in these contexts because they focus on top-down, commercial solar panel installations that ignore the economic realities of low-income neighbourhoods.

- **Approach:** Instituto Pólis partnered with established housing movements to build Solar Energy Collectives. The project builds upon the existing social technology of these movements, i.e. their long-standing expertise in self-managing housing production, mutual-aid networks, and political organisation developed by these movements during their decades-long struggles for housing rights.
- **Key Processes:**
  - Conducting household surveys to understand energy conditions and mobilising families through community assemblies.



Figure 7. Social technology in action: Community-managed solar infrastructure deployed by housing movements to combat energy poverty and environmental racism. **Source:** Rodrigo Faria G. Iacovini, Instituto Pólis, São Paulo.

  - Participatory workshops to discuss the climate crisis and co-design how the solar system will fit into existing social dynamics.
  - Inhabitants are trained to install and maintain panels themselves, keeping technical skills within the community.
  - Collective surplus management: In the initial pilot of 100 families, energy bills for common areas dropped significantly. Instead of immediately lowering individual household costs, the community chose to save the surplus to fund the expansion of the system to all 100 households.
  - The project successfully advocated for a new budget line, *Energia Limpa* (Clean Energy), within the federal housing program (Minha Casa, Minha Vida). This allows public subsidies to be used for solar technology in social housing.
  - The model has gained traction across Brazil, expanding from São Paulo to states like Bahia, driven by young leaders within the housing movements who are invested in mastering the technology.

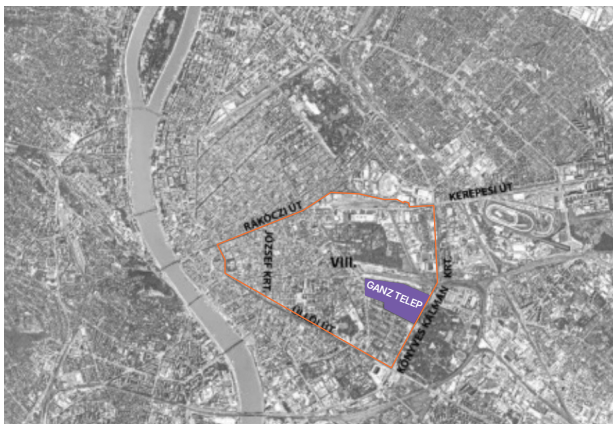
Main Takeaways:

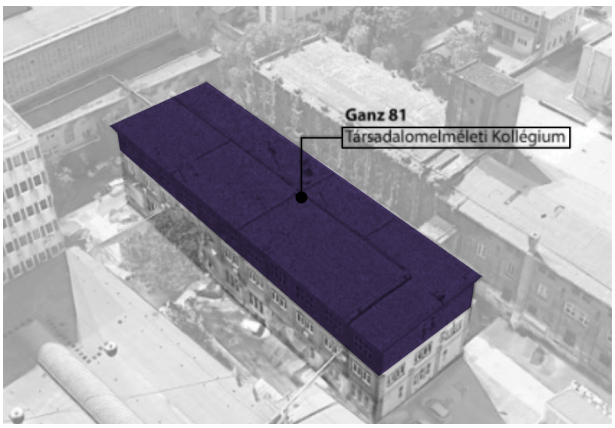
- For the green transition to be truly just, it must be grounded in social networks.
- Co-production ensures that solar technology goes beyond reducing carbon emissions; it transforms infrastructure into a collective resource that empowers vulnerable communities to achieve both food security and energy sovereignty.

c) The Alliance for Collaborative Real Estate Development (ACRED):
Adél Csűrök and Eszter Úr

- **Overview:** A non-profit, alternative real estate initiative that transforms industrial heritage into collectively owned, non-market housing assets and student dormitories.
- **Location:** Budapest, Hungary (specifically the Ganz industrial site).
- **Maturity:** Emerging and operational (building on the operational framework of their previous successful Kazan Community House project).
- **Scale:** 1 repurposed post-industrial building complex creating student housing, NGO workspaces, and collective cultural areas.
- **Target Groups:** Higher education students seeking affordable housing, young civil society professionals, and progressive local NGOs requiring affordable, non-speculative operational and residential spaces.

Ganz81





Pictured above: Ganz Industrial Site in Józsefváros (8th district), Budapest:

- 900m²: 42 dormitory spaces and spacious common areas can be created for students.
- offices and community spaces for local NGO's
- in good condition, little renovation needed

Figure 8. The Ganz 81 collective student housing project. **Source:** Adél Csűrök & Eszter Úr, ACRED, Hungary.

- **Actors Involved:** ACRED (The Alliance for Collaborative Real Estate Development), university students, local civil society organisations, and green energy technical partners.
- **Specific Problem/Issue:** Hungary faces one of the most acute housing crises in the European Union, with housing prices skyrocketing by **275%** and rental costs surging by **107%** since 2015. This inflationary market disproportionately impacts youth; currently, only 1/6 of higher education students have access to state-funded dormitories. The remaining majority are forced into an extractive, unregulated private rental market. This crisis is compounded by a hostile political climate where decision-makers actively disfavour and withhold legislative support from traditional cooperative housing models.
- **Approach:** The approach centres on acquiring post-industrial heritage sites and transitioning them into collective, non-market ownership. Under this model, property is completely insulated from speculation: rental fees are calculated purely based on operational costs, and all revenue is structurally bound to the provision of affordable housing rather than private profit.
- **Key Processes:**
  - The project utilises participatory methods to ensure the space remains a community asset. This includes collaborative management where residents and NGO tenants are involved from the planning phase through to management and democratic structures, i.e. bi-monthly assemblies allow members to co-design the management structure and physical layout, fostering a sense of ownership and empowerment.

Main Takeaways:

- Ganz 81 demonstrates that repurposing industrial heritage for collective ownership is a viable defence against extreme market inflation.
- By combining democratic decision-making structures with active tenant operations and linking solar energy savings to a dedicated renovation fund, ACRED proves that environmental sustainability and socialised management can provide the social, technical and financial bridge needed to preserve affordable spaces for students and civil society in a hostile economic climate.



Figure 9. The Right to reuse: Activists and citizens campaigning for a European Citizens' Initiative to legally stop speculative building demolition. **Source:** Olaf Grawert, HouseEurope!, Germany.

d) Yes to Renovation, No to Demolition Campaign: Olaf Grawert (HouseEurope)

- **Overview:** House Europe! is a non-profit policy lab and a legal campaign that empowers citizens to demand a legislative shift across the European Union to establish a *Right to Reuse* existing buildings, positioning architectural preservation as a core strategy for both social stability and climate justice.
- **Location:** Berlin, Germany (with a European Union-wide scope).
- **Maturity:** Highly active (Currently promoting a formal European Citizens' Initiative on the Power to Renovation).
- **Scale:** Transnational EU level, targeting the building industry that is responsible for **36%** of CO_2 emissions in the EU and pointing out the paradox that Europe currently renovates only **1%** of its building stock per year, implying a 75-year timeline to full decarbonisation.
- **Target Groups:** European citizens, local construction unions, European Union.
- **Actors Involved:** HouseEurope!, grassroots climate activists, European tenant federations, and the European Commission.
- **Specific Problem/Issue:** While Europe faces a severe housing and climate crisis, the current real estate market continues to favour speculative demolition. Buildings that are still functional are being torn down to build new ones that promise higher profits but result in increased emissions and higher rents.
- **Approach:** HouseEurope! approach bridges social justice and environmental sustainability, arguing that the greenest and most affordable building is the one that already exists. By using the formal mechanism of a European Citizens' Initiative (ECI), HouseEurope! lobbies to insert a legally binding Right to Reuse directly into EU legislation.
- **Key Processes:**
  - To institutionalise the Right to Reuse, the campaign drives mobilisation around three policy pillars that include:
    - Lowering VAT and other taxes for renovation works and the reuse of materials to make retrofitting more economically attractive than demolition.
    - Fair Assessment Rules: Moving away from looking only at the risks of old buildings toward mandatory Europe-wide standards that assess their social and structural potential.
    - Introducing intertemporal life-cycle assessments that account for the energy and CO_2 already invested in existing structures (grey energy).

- The campaign uses renovation stories to change the cultural narrative, which include:
  - Renovation saves homes by keeping prices stable and preventing resident displacement.
  - It supports local economies: While demolition favours big corporations, renovation supports small-scale labour and local construction firms.
  - It preserves history and collective memory: Homes are not just structures; they are stories.

Main Takeaways:

- The campaign argues that the "homes of tomorrow are already available today at the prices of yesterday".
- To reach climate goals and safeguard communities from gentrification, the European Union must enact a legal Right to Reuse. The building stock must cease to be treated as a source of short-term speculative capital and instead be regulated as a permanent, shared social and environmental asset.

2.2.3. Reflections from Commentators

Laura Guaita
(ICLEI)

- Laura emphasised the vital role of local governments as the front line in implementing the EU Affordable Housing Plan.
- Highlighted the need to move beyond encouraging nation-states and instead provide concrete power and funding mechanisms at local levels to support community-led initiatives.
- Pushed back against the narrative that sustainability and affordability are at odds: Sustainable houses are affordable houses because they reduce long-term operational costs, while improving quality of life and residents' wellbeing.

Camila Cociña and Alexandre Apsan Freddiani
(International Institute for Environment and Development - IIED)

- Bringing a global perspective, Camila and Alex highlighted the unintended consequences when climate adaptation lacks a justice lens.
- They shared research from Lagos, Nigeria, quantifying the environmental impact of evictions. Forcing people out and destroying their homes results in a massive waste of building materials and high carbon costs for relocation, while also increasing vulnerabilities to risk.
- Identified a dangerous trend in international climate governance where relocating people from at-risk areas is being marked as a good adaptation indicator. This can inadvertently legitimise state-led evictions.
- Highlighted that all the examples shared in the session demonstrate that it is possible to promote both climate and social outcomes through co-produced upgrading/retrofitting strategies.
- Argued that climate funds are often extracted by the private sector; instead, funds should be diverted to the type of social technology seen in the cases presented, where social mobilisation is part of the adaptation strategy.

Paulina Ascencio

(Federation of Canadian Municipalities - FCM)

- Paulina shared insights from the Canadian context, specifically focusing on how to build local technical and financial capacity within the sector.
- To bridge the gap between small housing providers and complex green funding, FCM uses the Regional Energy Coaches (REC) program, a nationwide initiative under its Green Municipal Fund[4] that helps non-profits and cooperatives navigate deep retrofits and technical planning.
- She highlighted a successful institutional integration in the Region of Peel (Ontario, Canada), where the regional municipality structurally broke down bureaucratic silos between its Sustainability and Housing departments to create a unified Climate Master Plan that outlines exactly how the municipality handles its multi-billion-dollar asset portfolio, with a clear focus on integrating environmental mandates directly into public and social housing management.
- She noted a strategic direction within the Sustainable Affordable Housing (SAH) initiative, a nationwide program delivered by the Federation of Canadian Municipalities (FCM), toward pre-construction funding. This targeted funding allows non-profit, cooperative and municipal housing providers to conduct deep energy audits, engineering studies, and building condition assessments, in this way understand the buildings' long-term needs so they are ready when funding windows open.
- Argued that climate funds are often extracted by the private sector; instead, funds should be diverted to the type of social technology seen in the cases presented, where social mobilisation is part of the adaptation strategy.

2.3. **Session 3**: Resourcing for Meaningful Co-production (February 12, 2026)

2.3.1. Brief Overview and Takeaways of the Session

The third session marked a collaborative milestone, bringing together the Reclaiming Co-Produced Housing Europe dialogues and the **Fairville Dialogues in Co-Production**. The session explored the in-kind, technical, and financial support required to sustain and scale these initiatives into systemic, resilient solutions. It established that resourcing is not just about the availability of financial resources, but about the institutional design and governance of these resources.

To move from isolated pilots to systemic change, co-production practices – including housing related co-production practices - must be anchored in mechanisms that support financial autonomy, collective reinvestment, and structural equity.

[4] The Green Municipal Fund is a $2.4 billion endowment backed by the Government of Canada. It serves as the primary funding vehicle for local environmental efforts.

Main Takeaways from Session 3:

- To challenge top-down urban renewal effectively, **communities must have the financial autonomy to hire their own technical experts**, urbanists, and legal counsel.
- Community-led savings provide another form of political and financial leverage, allowing groups to negotiate for matching public or donor grants that they otherwise could not access. By pooling small, mandatory savings into revolving funds, **low-income communities act as co-investors rather than passive recipients of aid**, fostering deep-rooted ownership of urban projects.
- **Public-Common Partnerships (PCPs)** represent an important opportunity in the promotion of co-production practices, reversing the extractive logic of private development by ensuring that the **value generated by a community asset stays in the local economy**.
- **Municipal budgets represent a key democratic lever and need to be reappropriated as such.** Participatory budgets are one amongst other emerging tools to ensure state budgets actively support socio-spatial justice. To do so, auditing tools must be introduced to ensure they address systemic gender and other inequalities, focusing on mobility, safety, and care infrastructure that often remain invisible in traditional budgeting.
- More ambitiously, there is an opportunity to reclaim the banking system by leveraging **aggregated local wealth and community deposits into ethical, community-owned banks.**

a) Le Fonds d'Interpellation Citoyenne (Citizen Interpellation Fund): François Dubois (APPUII) and Agnès Deboulet (CNRS/Paris 8)

- **Overview:** A national legislative proposal and campaign designed to legally mandate an independent guarantor for public urban debates and establish a dedicated fund to finance independent community-led expertise. Modelled after France's historic **1%** for culture framework, it seeks to democratise state-funded urban renewal from the bottom up.
- **Location:** France (National initiative with local roots in Amiens, Roubaix, and Paris).
- **Maturity:** Legislative drafting and campaign phase: Draft bill and debate motion initiated across 2024–2025; building directly on a decade of mobilisation, including a working group on parliamentary questions active since 2016 and the historic Bacqué-Mechmache commission framework.[5]
- **Scale:** National framework aiming to structurally reform the National Urban Renewal Agency (ANRU). It directly targets a state apparatus deploying a **€10 billion** national program that prioritises demolition over rehabilitation across hundreds of working-class neighbourhoods. The proposed bill mandates a structural **1%** financial levy on all public project costs to be reallocated directly to inhabitant collectives for the development of counter-expertise and alternative planning.
- **Target Groups:** Resident associations, working-class communities facing eviction under state regeneration plans, and independent neighbourhood citizens' councils.
- **Actors Involved:**
  - Core drafters: APPUII (Association for the Promotion of Alternative Urbanism) and researchers from CNRS/Paris 8.
  - Civic organisations, trade unions and federations signatories: Pas Sans Nous (National Coordination), Fondation pour le Logement, Confédération Nationale du Logement (CNL), and Vox Public.

[5] Co-authored by sociologist Marie-Hélène Bacqué and community organizer/activist Mohamed Mechmache, the framework was designed to completely restructure how the French state engages with working-class and marginalised neighbourhoods (les quartiers populaires).



Figure 10. Members of the APPUII network and resident collectives during an exercise of participatory planning.
Source: Agnès Deboulet.

  - Grassroots base: Around 10 prominent resident collectives, including the CRU d'Etouvie (Amiens), Alma-Gare (Roubaix) and Clos Français.
  - State allies: Supportive progressive Members of Parliament (MPs) sponsoring the draft bill.
- **Specific Problem/Issue:** While laws in France mandate citizen participation and "co-construction" in urban renewal, most projects are implemented against the will of the inhabitants. Futhermore, residents lack the technical and financial means to challenge state-led renovation or offer viable alternatives, creating a massive power imbalance between residents and technocrats.
- **Approach:** Establishing a legal and financial right for residents to access independent expertise funded by a **1%** levy on project costs.
- **Key Processes:**
  - The draft bill was collectively drafted by inhabitant associations and the APPUII network. It proposes **3** structural enablers:
    - Just as French law requires **1%** of public building costs to be spent on culture, this bill proposes that a percentage of every urban renewal project budget be allocated to a Citizen Fund.
    - The right to counter expertise: This fund allows residents to hire their own architects, urban planners, and sociologists. This levels the playing field, ensuring residents can produce an alternative plan rather than just reacting to an official one.
    - To ensure the fund isn't misused by local politicians, the bill proposes that the National Commission for Public Debate (CNDP), an independent body, acts as the guarantor of the co-production process.

Main Takeaways:

- Participation without financial resources for independent counter-expertise is just a tick-box exercise. True urban co-production cannot exist within a structural vacuum where professionals hold all the technical capital and residents hold none. This proposed bill demonstrates that democratic participation must be transformed from an optional municipal favour into a legally binding, self-funding institutional obligation across all state, landlord, and developer operations to guarantee the autonomy of vulnerable communities.

b) Community-led Finance for Adequate Housing in Senegal and Nepal: Nina Quintas (urbaMonde)

- **Overview:** The two-parts presentation examines how community-led financial tools in Senegal and Nepal act as powerful drivers of mobilisation and urban renewal. These mechanisms prove that when communities manage their own capital, they transition from passive recipients of aid to active co-investors in their own neighbourhoods.

The Revolving Fund for Urban Renewal (Senegal)

- **Overview:** A community-controlled finance mechanism aggregating micro-savings into a collective capital pool to finance infrastructure and housing retrofits in informal settlements.
- **Location:** Dakar region.
- **Maturity:** Established and scaling, active since 2016.
- **Scale:** 679 saving groups with 19,860 federation members, 96% of whom are women. This mechanism generates a 2.3x financial multiplier effect: For every €1 of community savings, the revolving capital cycle unlocks and mobilises €2.30 in actual construction volume.
- **Target Groups:** Low-income inhabitants of informal settlements, women-led savings groups, and local neighbourhoods highly vulnerable to climate-induced seasonal flooding.
- **Actors Involved:** UrbaSEN (Technical assistance NGO) and the Senegalese Federation of Inhabitants (FSH).
- **Specific Problem/Issue:** Low-income residents in informal settlements are excluded from formal bank loans, leaving them unable to fund critical retrofits or neighbourhood-wide infrastructure. This results in severe vulnerability to seasonal flooding and deteriorating living conditions.
- **Approach:** The fund relies on a foundation of collective savings to create a sustainable capital pool that revolves back into the community as loans are repaid. It is a revolving solidarity finance where community capital ownership is used as a political lever to transition residents from aid recipients to co-investors.

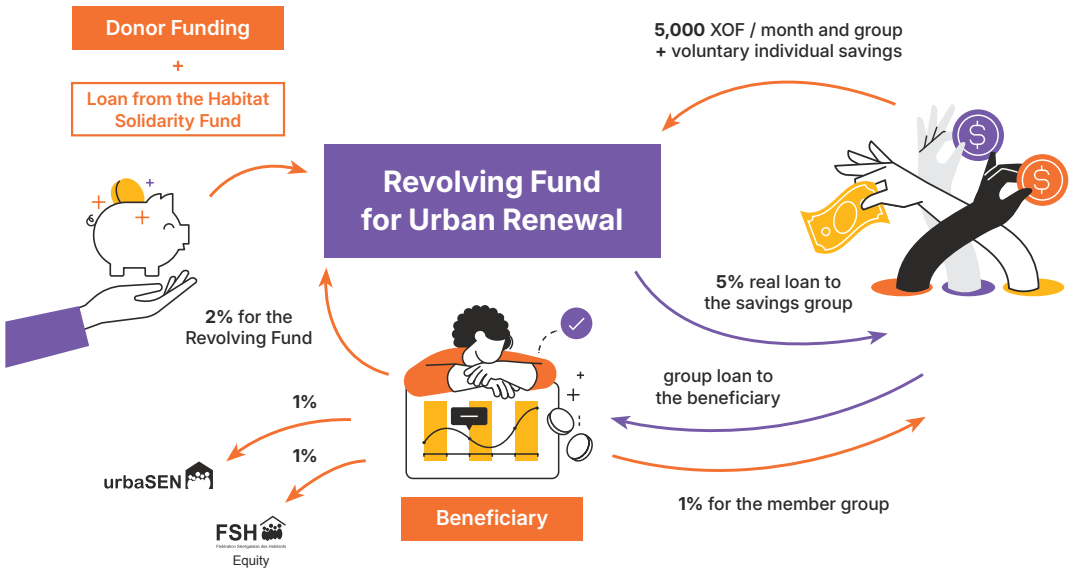
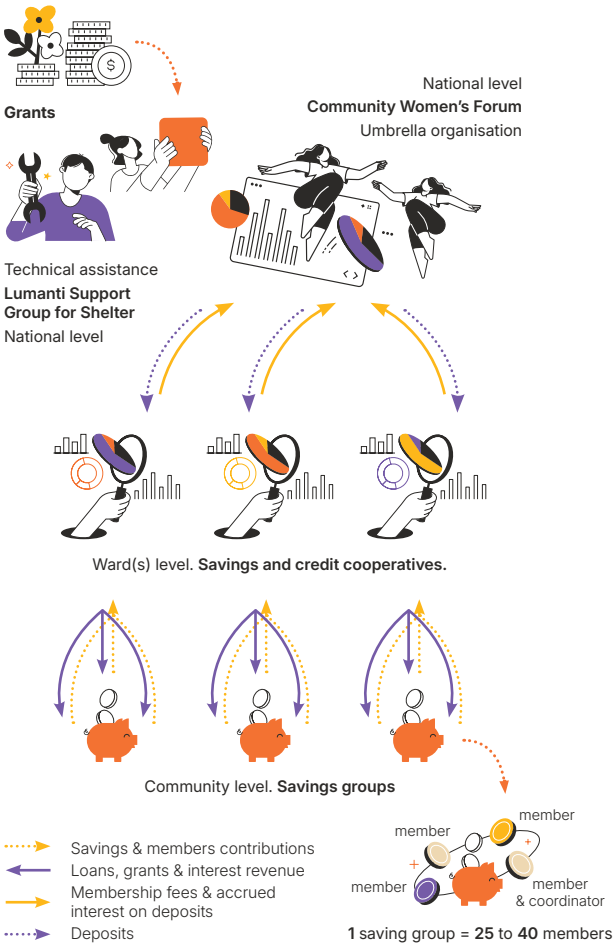


Figure 11. The Revolving Fund for Urban Renewal, Senegal. **Source:** Nina Quintas, urbaMonde.

- **Key Processes:**
  - Mandatory Federal Savings: Each saving group (25–30 members) contributes approximately €7.50 (5,000 CFA) per month to the Federation level.
  - Public infrastructure (e.g., drainage/paving) is co-funded by municipal subsidies, collective resident loans, and project grants.
  - 96% of members in the Senegalese Federation are women; these funds serve as primary vehicles for financial inclusion and female empowerment.

Main Takeaway:

- Community ownership of the fund is the primary driver of sustainability. By acting as co-investors, residents ensure that the infrastructure is maintained long after the initial construction is complete.



Women-led Savings and Credit Cooperatives in Nepal

- **Overview:** Legal women-led financial cooperatives that aggregate grassroots capital to negotiate land tenure security and housing rights directly with state systems.
- **Location: 24 cities across Nepal.**
- **Maturity:** Established and institutionalised (Active for over 20 years).
- **Scale:** Nearly 50,000 members with approximately $25 million gathered in collective savings across 16 distinct, specialised financial schemes.
- **Target Groups:** Marginalised urban women, low-income households in informal settlements, and female grassroots community organisers lacking formal asset ownership or credit collateral.
- **Actors Involved:** Lumanti (Support NGO), the Community Women Forum, and local municipal authorities.
- **Specific Problem/Issue:** Women in urban poor communities face gender-based economic marginalisation and systemic housing insecurity in informal urban settlements due to lack of formal collateral.
- **Approach:** Shifting and formalising informal savings groups to legally recognised, women-led savings and credit cooperatives that can negotiate directly with the state and private banks.
- **Key Processes:**
  - Up to 16 specialised schemes for purposes ranging from land to education and emergencies.
  - City-level funds are co-managed by the cooperatives, local authorities, and NGOs to address systemic housing and sanitation challenges.
  - Continuous training in financial literacy, bookkeeping, and governance, empowering women to take on leadership roles in local public committees.

Figure 12. Women-led Savings and Credit Cooperatives in Nepal.
Source: Nina Quintas, urbaMonde.

Main Takeaway:

- When community-led finance reaches a systemic scale, it forces institutional recognition. These cooperatives are no longer just grassroots groups; they are formal partners in urban development policy.

c) Participatory Budgeting and emerging practices to democratise municipal budgets in France: Claudy Vouhé (L'Être Égale)

- **Overview:** Attempts to transform municipal participatory budgeting (PB) in France, from a superficial public consultation tool into a legally binding, gender-sensitive mechanism for structural fiscal justice and social redistribution; an exploration of emerging mechanisms to democratise municipal budgets in France.
- **Location:** France (with specific focus on Angoulême, Strasbourg, and Poitiers).
- **Maturity:** Established but varied (ranging from 10-year-old programs in Paris to recent Citizen List experiences since 2020).
- **Scale:** Municipal and Regional (typically involving 1% to 5% of a city's investment budget).
- **Target Groups:** Local residents, intersectional feminist collectives, politically marginalised demographics.
- **Actors Involved:** Feminist collectives, gender and development experts, grassroots women's associations, progressive municipal councils, and citizen-led municipalist coalitions (such as Poitiers Collectif).
- **Specific Problem/Issue:** Participatory budgeting in France involves very small sums and is gender-blind, failing to address structural inequalities. Decisions are often made via individual online voting rather than collective deliberation. Furthermore, these budgets are often the first to be cut during a crisis, and are disconnected from the city's broader financial priorities.
- **Approach:** The approach focuses on revisiting, auditing, and radically expanding and democratising existing participatory public budgeting frameworks and processes. This emerging strategy introduces gender-sensitive, intersectional auditing as a foundational lens to analyse how entire municipal budgets are managed, ensuring that redistributive fiscal justice and gender equality are considered across all public expenditures.
- **Key Processes:**
  - The Les Causeuses initiative (Angoulême): A feminist collective submitted a proposal to the city PB. The funds were used to support a participatory process to select a work of art dedicated to violence against women, including workshops with women victims of violence. The kiosk "Les causeuses" now serves as a permanent site for feminist activism.
  - Gender Responsive Budgeting (Strasbourg): The City of Strasbourg included PB as part of a city-wide GRB exercise. It involved a systematic assessment of who participates in the PB (inclusion), what projects are funded (social justice), and who benefits (fiscal justice). This ensures that projects don't just benefit the most vocal (often men) but address the specific needs of women and marginalised groups.



Figure 13. Les Causeuses Kiosk, Angoulême.
Source: Claudy Vouhé, L'Être Égale.

Main Takeaways:

- Democratising resourcing requires a shift in PB management, from individual project voting to collective deliberation on the hierarchy of needs.
- For participatory budgeting to be a true antidote, it must be legally binding and applied to the core 100% of municipal and regional budgets. It should also be gender-sensitive and intersectional.
- The presentation demonstrated that the democratisation of public finance can take place through multiple entry points, including and beyond participatory budgeting. These range from tactics that disrupt standard budgeting from within, to organising autonomous external campaigns that use community-led auditing to force top-down redistributive fiscal justice.

d) Public-Common Partnerships: Keir Milburn (Co-Director, Abundance)

- **Overview:** A Public-Common Partnership (PCP) is a model for the shared governance of assets, resources, or services. Unlike traditional models, it is designed to de-risk common ownership rather than private profit, ensuring that the value generated by an asset stays within the community to fund further socialised projects.
- **Location:** United Kingdom, in North London, Wards Corner, Latin Village, Active project scoping and institutional framework modelling across France.
- **Maturity:** Emerging and Transitional. While rooted in long-standing anti-gentrification struggles (17+ years), the PCP as a formal policy framework is currently being integrated into regional political manifestos.
- **Scale:** Systemic institutional design applied across distinct sectoral scales:
  - Urban land and local markets: Reclaiming urban spaces, high streets, and traditional markets from speculative financial developers to act as anchors for community wealth building.
  - Pharmaceutical production (The French Commons Pilot): Designing networks of commonly owned, non-market medicine manufacturing facilities in France to produce out-of-patent essential drugs and vaccines, bypassing corporate patent-hoarding monopolies.
  - Food Sovereignty and agrarian systems: Managing municipal farm networks and regional ecological food supply chains permanently protected by institutional asset locks.

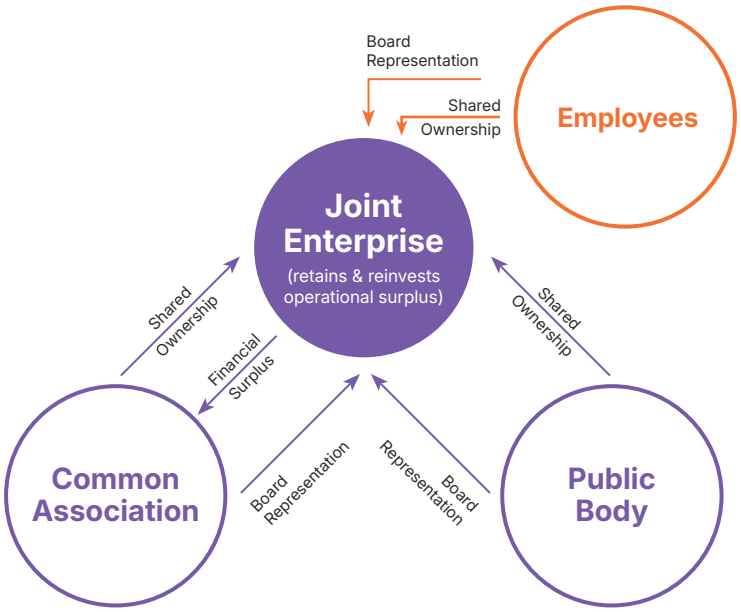


Figure 14. An abstract diagram of the Public Common Partnership organisational structure.
Source: Keir Milburn, Co-Director, Abundance.

- **Target Groups:** Working-class neighbourhood residents, independent local market traders, municipal workers, agroecological smallholders, and community trusts vulnerable to state asset liquidation.
- **Actors Involved:** In the specific case of the Seven Sisters: Abundance (Institutional designers), local citizen associations (e.g., West Green Road Seven Sisters Development Trust), public bodies (e.g., Transport for London), and employees of the assets.
- **Specific Problem/Issue:** In traditional Public-Private Partnerships (PPPs), public money is used to underwrite private profit, and the surplus (profit) leaves the neighbourhood. This leads to gentrification and the loss of public assets (like council farms), as they are sold to the highest bidder to plug short-term budget gaps.
- **Approach:** Establishing a tripartite legal structure that insulates public assets from speculative markets and short-term electoral cycles by socialising the asset's financial surplus.
- **Key Processes:**
  - The asset is managed by a board composed of 1/3 Public Body, 1/3 Employees, and 1/3 Common Association (a democratic body of local citizens).
  - After operating costs and debts are paid, the surplus does not go to shareholders. Instead, it is transferred to the Common Association.
  - The Common Association deliberates on how to reinvest that surplus into new common projects. For example, the surplus from a recovered market (Wards Corner) might fund a community-owned nursery, which in turn generates its own socialised surplus.
  - In the case of council farms, PCPs are networked through a council that coordinates agroecological transitions, sharing equipment and seeds to de-risk the shift toward sustainable farming.

Main Takeaways:

- To control the future of a neighbourhood, a community must control the investment of its economic surplus.
- PCPs allow people in a neighbourhood / locality / local production system to move beyond mere participation and become active planners of their own local economy, building a circle of collective wealth.

2.3.3. Reflections from Commentators

- Goran provided a provocation regarding the very nature of money and its role in co-production.
- The leverage gap: he noted that while community funds are impressive, they lack the ultimate piece of infrastructure. In the mainstream system, banks have the privilege of leveraging money (turning €1 into €5 or €10 through credit creation). Communities currently lend their wealth to mainstream banks by keeping deposits there, which the banks then leverage for projects that often harm those same communities.

Goran Jeras
(MOBA)

- Argued that finance is a social agreement that can be unmade and remade.
- The Proposal: A European Cooperative Bank. He advocates for an ethical, community-owned banking infrastructure at the European level. This would allow local wealth to be aggregated.
- Main Takeaway: To reclaim housing, we must reclaim the banking system. By owning the bank, communities gain the power to leverage their own trust and assets, moving from charity-dependency to financial sovereignty.

Eduard Cabré Romans

(Mayors for Housing)

- Eduard shifted the lens to the European Affordable Housing Plan (EAHP) and the role of progressive local governments in supporting more progressive implementation with a particular focus on resourcing.
- Large financial institutions, such as the European Investment Bank (EIB), are currently designed for scale, requiring massive housing portfolios that effectively block small community-led projects. Simultaneously, the rise of the far-right in national governments is creating a hostile economic climate for progressive municipalities trying to innovate.
- The EAHP must be used as a shield to protect and prioritise non-profit, community-led models.
- Key Policy Demands:
  - EU funds must only be granted if there are guarantees for permanent affordability and tenant protections.
  - The EU must force or incentivise member states to recognise community-led housing as a legitimate partner, ensuring that support is not just about money but about removing legal hurdles.
  - Financial instruments must be resized so that they are accessible to grassroots collectives, not just large-scale developers.

2.4. **Session 4**: Regulating for Meaningful Urban Co-production at Scale (March 12, 2026)

2.4.1. Brief Overview and Takeaways of the Session

This fourth and final dialogue in the Reclaiming Co-Produced Housing series (and the third in the **Fairville Enabler series**) held on March 12, 2026, focused on regulation as a critical lever that can either stifle or enable transformative urban and housing co-production. It explored the role of regulation in opening, or closing, pathways towards more just and democratic city-making in Europe and what can be learned from campaigns seeking to shape regulation by and for urban (and housing) co-production.

Main Takeaways from Session 4:

- Getting community-led housing recognised in the European Affordable Housing Plan (EAHP) is an important step as it gives local groups the **legitimacy needed to challenge restrictive national laws**.
- **Advocacy must prioritise reclaiming the social function of property**, meaning a building's value is measured by its civic profitability (social impact) rather than its potential for economic rent.
- That said, passing a law is only half the battle; **continuous mobilisation is required to ensure regulatory enforcement**, and that regulations are not diluted or neutralised by future governments or other interest groups.

Main Takeaways from Session 4:

- Given many local governments' limited capacity to enforce housing laws, there is an urgent need to **build alliances** (comprising social movements, civil society organisations, legal advocates, and progressive technical experts) **to serve as independent watchdogs and observers**, co-producing evidence and applying targeted public pressure.
- Finally, housing regulation and public funding require mandatory alignment: **Public funds should be legally tied to regulated housing provision that is non-speculative, permanently affordable, and climate-resilient.**
- We must use the **current window of opportunity at the EU level** to institutionalise co-production, ensuring it survives regressive national political shifts.

2.4.2. Cases presented

a) Urban Civic and Collective Use in L'Asilo in Naples: Maria Francesca de Tullio

- **Overview:** A legal mechanism that formalises the occupation of public buildings, converting sites of spatial conflict into a recognised category of self-managed urban commons
- **Location:** Naples, Italy.
- **Temporality/Maturity:** Established/ Institutionalised (Occupied in 2012, legally recognised across consecutive resolutions in 2012, 2015, and 2019).
- **Scale:** 1 massive historic complex (Ex Asilo Filangieri) that served as the legal catalyst triggering a network of 7 officially recognised emerging commons across the city.
- **Actors Involved:** Artists, cultural workers, local inhabitants, legal scholars, and the Municipality of Naples.
- **Specific Problem/Issue:** Following the 2008 financial crisis, Italian national law (*Federalismo demaniale*) pressured cities to sell off public assets to balance budgets. In Naples, large historic buildings were either left derelict or handed to private foundations for top-down cultural events that failed to benefit the local community. This created a dual crisis: the privatisation of public wealth and the exclusion of local artists from city-centre spaces.
- **Approach:** The community rejected traditional private leases, which would have restricted the building's use to a single NGO. Instead, they drafted a Declaration of Urban Civic and Collective Use in 2015, which the city then formally recognised in 2019. This legal innovation shifted the focus from ownership to use, arguing that if a community manages a space openly and provides social value, the state should recognise this as social profit that replaces the need for monetary rent.
- **Key Processes:**
  - The process began with the occupation of the Ex Asilo Filangieri to halt its privatisation and give it back to the city.
  - Governance is managed through open public assemblies. There is no hierarchical management; instead, anyone who utilises the space can participate in decision-making via a consensus-based model.
  - Scholars and activists utilised the historical concept of Usi Civici (medieval collective land rights) to create a modern municipal resolution. This created a new legal category where the city remains the owner, but the citizens are the managers.
  - The movement successfully advocated for the Neapolitan Observatory on Commons, a civic body with the power to propose urban policy and audit the legitimacy of public debt.

Main Takeaways:

- Regulation can be hacked from the bottom up by utilising creative legal voids backed by organised social mobilisation.
- L'Asilo proves that the efficiency of an urban space should be measured by its civic impact/ benefits rather than market value.
- By using the law creatively, the community protected a public asset from commodification and turned it into a site of democratic experimentation.

b) The Case for Transformative Co-Production in the Basque Country: Malika Peyraut (Alda Association)

- **Overview:** ALDA is a social movement and resident-led association that emerged as a reaction to the extreme housing crisis in the Basque Country. It combines technical legal expertise with creative direct action to force the implementation and defence of anti-speculation regulations.
- **Location:** Northern Basque Country, France, specifically in zones like Bayonne, Biarritz, Anglet, and Hendaye.
- **Maturity:** Active, established in late 2020, with significant regulatory wins between 2022 and 2026.
- **Scale:** Regional, covering 24 municipalities; directly tracking and supporting 900+ vulnerable families annually to counter a tourist rental market that expanded by 130% between 2011 and 2020 removing thousands of units from the permanent residential market.
- **Target Groups:** Working-class tenants, local families priced out of the rental market by tourism rental platforms, and low-income residents targeted by fraudulent seasonal leases.
- **Actors Involved:** ALDA, local climate activists, tenant unions and national Members of Parliament (MPs).
- **Specific Problem/Issue:** Hyper-touristification via short-term rental platforms cannibalising the housing market (leaving only 1 residential home open for every 13 applicants), alongside landlords deploying fraudulent seasonal leases to evict local families before the summer tourist season. While laws existed, public authorities lacked the data and inspection staff to identify illegal units, leading to a state of impunity for speculative landlords.
- **Approach:**
  - ALDA's approach is defined by territorial dialectics: using mass mobilisation to secure local housing laws and regulations, and then using citizen oversight to ensure these laws and regulations are not bypassed or sabotaged during implementation.
  - ALDA successfully campaigned for a strict 1-for-1 compensation regulation (réglementation de compensation) where an owner cannot convert a year-round home into an Airbnb unless they create a new housing unit of equivalent size in the same city. This mechanism effectively strips the financial incentive from speculative holiday-rental flipping.
  - ALDA uses non-violent civil disobedience to make legal concepts visible to the public (e.g., occupying fraudulent units or listing City Hall on Airbnb).



Figure 15. ALDA massive street rally to protect affordable housing.
Source: Malika Peyraut, Alda Association.



Figure 16. ALDA housing campaigns denouncing fraudulent short-term rental units. **Source:** Malika Peyraut, Alda Association.

- **Key Processes:**
  - Organised the largest housing protest in local history (8,000+ people in Bayonne in 2021) to demonstrate popular support for the compensation regulation and force hesitant local mayors to vote it into law.
  - To allow existing holiday rental operators time to adjust, the regulation initially included a phase-in period backed by temporary authorisations.
  - On March 1, 2026, this temporary transition period officially ended, causing all previous provisional grace periods to expire simultaneously. To mark this full-effect milestone and prevent landlords from operating illegal units clandestinely, ALDA executed simultaneous physical occupations of remaining fraudulent units, forcing immediate city-wide compliance and reclaiming stolen housing stock for permanent residents.
  - ALDA operates a monitoring branch that physically tracks illegal listings and fraudulent leases, providing the eyes on the ground that the state lacks. They physically track illegal listings and fraudulent leases, providing the eyes on the ground that the state lacks.
  - Leveraging their local success, ALDA helped draft national French laws (via local MPs) to standardise Airbnb data-sharing and tighten controls on secondary residences.

Main Takeaways:

- Regulation is a living process that requires follow-up mobilisation to ensure effectiveness. ALDA demonstrates that passing a law is only half the battle.
- To be transformative, regulation must be backed by a horizontal, organised base capable of inspecting, denouncing, and politically defending those legal gains against speculative pushback.

c) European Community Land Trust Network (ECLTN): Keti Tskitishvili

- **Overview:** A European network of Community Land Trust (CLTs) — non-profit, democratic, community-led organisations that separate land land ownership from building ownership. The network exists to enable the growth of CLTs across Europe and support them to maximise their long-term social and environmental impact, amplifying and empowering local CLTs rather than acting as a transnational advocacy body.

- **Location:** Europe-wide with members in the UK, Belgium, France, Spain, Germany, the Netherlands, Ireland and Italy.
- **Maturity:** An established European network with member CLTs of varying ages, built on the wider international CLT model. Founded in 2023 by its 15 founding members.
- **Scale:** A network of 18 member organisations across multiple European countries that currently manages and has in its pipeline 30,000 affordable homes.
- **Target Groups:** Low and middle income households seeking affordable housing, local CLTs looking to grow and strengthen their impact, and policy makers and businesses whose collaboration is needed to mainstream the CLT model.
- **Actors Involved:** European CLT Network, local CLTs (e.g., CLT Brussels, Ghent, and London), Collaborative Housing Alliance and Affordable Housing partners (e.g., Housing Europe and the European Affordable Housing Task Force).
- **Specific Problem/Issue:** Land and housing are increasingly treated as market commodities rather than community resources, driving housing prices beyond what low and middle income households can afford. CLTs offer a proven model for permanent affordability, but need a supportive policy environment, market practices and mainstream recognition to grow and scale.
- **Approach:** The CLT model decouples land from the housing market: the trust owns the land in perpetuity, while homes above it are sold, rented or run through cooperatives to residents. This democratic, inclusive governance structure brings together residents, businesses and public institutions, balancing collective and individual interests to keep housing affordable and community-governed over the long term.
- **Key Processes:**
  - New economic thinking — helping CLTs become widely understood, picked up by broad coalitions, and firmly placed on the political agenda as a mainstream idea.
  - Influence public policy — encouraging policymakers to reform housing and land laws so that CLTs have a supportive environment to grow.
  - Change market practice — encouraging businesses to transform how they work by collaborating with CLTs on development projects.

Main Takeaways:

- Land and housing should not be treated as speculative assets. The CLT model shows that permanent affordability is achievable through community ownership and democratic governance.
- By supporting and connecting CLTs across Europe, the network helps local, community-led housing initiatives grow and gain the recognition needed to scale their impact.

2.4.3. Reflections from Commentators

Eva Álvarez de Andrés
(Universidad Politécnica de Madrid)

- Eva highlighted the invisible forces that shape housing regulation, moving the discussion toward the political nature of the law.
- Warned of powerful lobbies that co-produce laws in secret to protect speculative interests. This often works to weaken social protections before bills reach parliament.
- Noted that while the Spanish Constitution (and many others) explicitly prohibit speculation, these clauses have been ignored for 50 years. She called for the upholding of the law and a legal shift that prioritises the social function of property over the absolute right to private property.
- Pushed the CLT and housing speakers to address the unreachable bracket, i.e. people with zero or irregular income who are often excluded even from affordable housing models.

Claire Colomb
(University of Cambridge)

- Claire connected the local struggles in the Basque Country (ALDA case in France) to the broader landscape of local short-term rental regulations that have emerged in Europe, and to debates on the role of EU law in shaping those.[6]
- Emphasised that cities cannot regulate a phenomenon on which they lack data. A major victory at the EU level is the new 2024 Regulation forcing platforms like Airbnb to share short-term rental data with public authorities (under certain conditions).
- Observed that many European cities have passed regulations, but lack the human capacity to enforce them. She highlighted ALDA as a unique model where a social movement acts as a "citizen inspector", helping to perform the surveillance work that the state is too under-resourced to do.
- Argued that networks of local movements must unite at the European scale to respond to public consultations on EU proposals, ensuring that the voices of tenants and housing activists are heard alongside well-funded associations of property owners/managers.

Irene Escorihuela Blasco
(Observatori DESCA)

- Irene highlighted the reports coming out of the European Parliament (as different from the EAHP, emanating from the EU Energy and Housing Commissioner).[7]
- Warned against the "simplification packages" being pushed in these reports. Under the guise of making construction easier, these measures often seek to deregulate environmental and social standards, allowing for a speculation-friendly construction boom that does not benefit low income groups.
- Critiqued the trend of defining affordability as **30-40%** below market rate. In hyper-inflated markets like Barcelona, **80%** of the market rent is still unaffordable. She advocated for housing costs to be strictly tied to family income (e.g., capped at **12–16%**).[8]
- Warned that the term "affordable" is increasingly being applied to middle income groups. If housing policies and supply are targeted mainly at this more profitable segment, lower income households — who are the ones most in need — risk being left out of the housing market altogether.
- Highlighted conditionality as a demand for the European Affordable Housing Plan: Public money should only flow to projects that can prove they are non-speculative, permanently affordable, and inclusive of the lowest income brackets.

[6] The report titled "The regulatory aspects of short-term rentals in the EU", requested by the European Parliament (2025), is available at https://www.europarl.europa.eu/thinktank/en/document/CASP_IDA(2025)759356.
[7] See "Mapping the housing needs in the EU, assessing the impacts of scarcity and providing an overview of relevant EU legislation" (https://www.europarl.europa.eu/RegData/etudes/STUD/2025/759352/CASP_STU(2025)759352_EN.pdf) and the "Draft Report on the housing crisis in the EU and motion for a EU Parliament Resolution" (https://www.europarl.europa.eu/doceo/document/A-10-2026-0025_EN.pdf).
[8] For more on housing affordability see FEANTSA (2024).

Part II: Collective Mobilisation around the European Affordable Housing Plan

The second part of this document seeks to unpack the main contents of the first-ever European Affordable Housing Plan-EAHP (European Commission, 2025b), as well as identify key messages for collective advocacy, and relevant actors and opportunities for mobilisation and engagement.

Officially launched in December 2025 (several months in advance to the original deadline), the EHAP was **elaborated by the specially appointed European Commissioner on Energy and Housing**[9] with inputs received from both internal taskforce and advisory board, as well as from a public consultation.[10]

The **multiple contributions sent by several organisations and networks** participating at the Dialogues in Co-Produced Housing, alongside the above mentioned Fairville-coordinated Manifesto for Just and Democratic Housing in European cities (2025), are identified in the list of relevant materials at the end of this Learning + Advocacy Note.

3. Snapshot Analysis of the European Affordable Housing Plan

The contents of the EAHP are clustered around four pillars:

I) boosting supply; II) mobilising investment; III) enabling immediate support while driving reforms; and, IV) supporting the most affected.

[9] More information available at https://commission.europa.eu/about/organisation/college-commissioners/dan-jorgensen_en#
[10] For more details on the consultation, see https://housing.ec.europa.eu/news/have-your-say-how-make-housing-more-affordable-2025-07-11_en#

Specific actions and recommendations target institutions at the European Union, together with member states and local and regional governments levels. The Plan makes an effort to link the housing strategy with anti-poverty and energy commitments, but how these are going to translate into practical operation on the ground is far from clear.

The snapshot analysis presented below was introduced at the January 2026 session of the Dialogues and widely shared with participants and other interested actors since then. It contains a **quick overview of both positive and concerning elements** included in the EAHP, as well as **existing and new mechanisms for follow-up and around which to develop collective advocacy** in the months[11] and years ahead. Within that framework, it is worth highlighting six specific actions expected for 2026, involving the European Commission, Council, Member States and financial institutions: 1) the Affordable Housing Act; 2) the European Housing Alliance and Summit; 3) Pan-European Investment Platform for Affordable and Sustainable Housing; 4) the EU Anti-Poverty Strategy; 5) the Citizen Energy Plan; and, 6) the Energy Communities Action Plan.

	Positive elements	Concerning elements	Existing and new tools
General Remarks	Housing affordability as "social crisis", linking sustainability and democracy (p. 1) "Policy Cohesion": integral approach, connecting existing and new policies, instruments, networking and collaborative spaces	Lack of common understanding of key concepts (glossary?): affordability, social, public housing... Non-binding nature (weak language around "encouraging" of member states) Lack of assessment of unintended consequences and risks around EAHP actions	Civil society (and LRGs) oversight/monitoring of existing tools and mechanisms? Civil society (and LRGs) participation in design, implementation and follow-up of the new ones?
Pillar I: Boosting Supply	Member States are encouraged to: "Prioritise the renovation and repurposing of existing buildings while avoiding unnecessary demolitions as a way to revitalise neighbourhoods" (p. 7) "Improve access to funding for community-led solutions for affordable housing via the New European Bauhaus" (p. 7) Also "invited to make use of the flexibilities offered by the Public Procurement Directives to promote the cost-effective and efficient provision of housing" (p. 6)	Cutting "red tape" (building codes, zoning, procurement): impact on quality and participatory processes? Speeding up environmental assessments: risky?! No mention to the social and solidarity economy sector linked to public procurement	EU Strategy for Housing Construction (2025?) New EU Bauhaus & Erasmus+ Construction Services Act (2026) New Partnership for Better Homes (2026) National Building Renovation Plans (2026) Housing Simplification Package (2027) EU Energy Efficiency Financing Coalition (2024) **Energy Communities Action Plan (2026)** Support Package for Financing Energy Efficiency? Affordable Energy Action Plan?

Figure 17. Snapshot analysis of the European Affordable Housing Plan. **Source:** Elaborated by Lorena Zárate (January 2026) as a contribution to the online Dialogues, based on EAHP by the European Commission (2025b).

[11] Officially launched in May 2026: https://housing.ec.europa.eu/european-housing-alliance_en

	Positive elements	Concerning elements	Existing and new tools
Pillar II: Mobilising investment	Flexibility to adapt & combine diverse existing financial mechanisms (not only housing specific funds; i.e Cohesion funds and Social Climate Fund) "Help Member States develop scalable and innovative financing models" (including housing bonds and revolving funds) (p. 10) New category on affordable housing under the Decision on Services of General Economic Interest ('SGEI Decision') with greater flexibility to define target groups, simplified admin requirements and no max compensation cap (p. 11)	Additional investment = additional public debt? Strong focus on *Public-Private* Partnerships (exploring "voluntary, market-led, investment framework for affordable and social housing" too risky?) No mention to *Public-Community* Partnerships No mention to ethical banks and other community-based, not for profit and cooperative financial institutions and models	Social Climate Fund? National and Regional Partnership Plans Long-term EU budget 2028-2034 **Pan-EU Investment Platform for Affordable and Sustainable Housing (2026)**
Pillar III: Enabling immediate support while driving reforms	The Commission will: Produce an analysis of housing prices dynamics and speculation patterns (2026) (p. 13) "Facilitate investments (?!) in non-profit and limited-profit housing providers by identifying technical and legislative barriers" (p. 13) "Facilitate peer learning and innovation in tackling housing speculation, building on local and national experiences" (p. 13) Member States are encouraged to: "Monitor data on STRs in their territory and assess their impact on housing affordability" (p. 14) "Put in place measures to limit harmful speculative behaviours in the housing market" (p. 14) "Implement ambitious and comprehensive reforms focused on affordability" (taxation, data-sharing, mutual learning, technical assistance) and supporting the "right to stay" (renovation, repurposing and urban rehabilitation without evictions) (p. 15)	No mention to community-led initiatives and actors as crucial allies for structural reforms "Investments in" or different kinds of support for non-profit providers? (i.e. access to land, technical support, subsidies, etc.) Risk of privatisation / gentrification linked to push to mobilise public land and make better use of building stock? Repeated mention of "red tape" and "digital solutions" reflecting/benefiting private sector interests?	EU Regulation on Short Term Rentals (in effect from May 2026 on) "will help public authorities to regulate the market" (incl. registration of hosts and data sharing) New legislative act on STRs as part of the new **Affordable Housing Act (2026)** **European Housing Alliance & Summit (2026)** Technical Support Instruments (2027)
Pillar IV: Supporting the most affected	The Commission will: Help build more student housing" (mobilising investments and re-allocating cohesion policy funding) (p. 16) "Assessing the feasibility of a guarantee scheme to reduce or eliminate the need for a security deposit" (private rental market) (pp. 16-17) "Identify and disseminate innovative accommodation models for students and young people" (p. 17) Propose a Council recommendation on fighting housing exclusion" (p. 18) "Mobilise new investment in social housing and housing-led solutions for homeless people" (p. 18) "Support households fighting energy poverty and protecting disadvantaged people from disconnection from the energy supply" (p. 18) Member States, regions and local authorities are encouraged to: "Develop and implement targeted schemes to improve access to housing for young people, including affordable rental options and support for shared or co-living arrangements" (p. 17) "Step up their support to homeless and other groups in vulnerable situations" (p. 18) Increase transparency of rental agreements" (p. 18)	Participation of students, homeless and other disadvantaged groups in policy decision-making, implementation and follow-up? Dedicated support to "Housing First" programmes? Non-profit/social & solidarity economy and community-led solutions in the new Citizen Energy Package?	European Social Fund+ "Launch a pilot scheme (under Erasmus+) with cities and relevant stakeholders, to increase availability of affordable and innovative housing solutions for mobile students from disadvantaged backgrounds" European Platform on Combating Homelessness National and regional partnership plans under the next MFF (2026?) Additional support under the EU Facility supporting social and affordable housing **EU Anti-Poverty Strategy (2026)** **Citizen Energy Package (2026)**

4. Key Messages for Collective Advocacy

From the analysis and reflections shared thus far, it is clear that **solving the housing crisis is much more than addressing the *quantitative deficit* and *building additional units***.

In fact, such a limited approach can lead to problematic measures and consequences, including evictions and displacements that further socio-spatial injustice, leave the social function of vacant or underutilised buildings and land unaddressed, and aggravate the climate crisis by fuelling urban sprawl. **The solutions to the housing crisis must be considered as a cornerstone to reducing inequalities while strengthening social cohesion, political participation and environmental action.**

Along those lines, the **[Re]Claiming the Co-Produced Housing Dialogues** focused on current initiatives aimed at protecting, democratising and expanding co-produced housing and urban solutions. Building on the concrete strategies and lessons shared from across Europe and beyond, this section identifies **key action-oriented messages that seek to support ongoing mobilisation efforts in the context of the EAHP implementation** phase. These are clustered around three identified critical dimensions: the social function of land/property and housing/urban co-production; climate action and housing justice; and, resource mobilisation, gender equity and community wealth. More generally, these recommendations aim to map out potential pathways for collective action by organised communities, social movements, civil society organisations, professionals and academics, as well as local and regional governments, including in the form of actionable **research production, capacity-building and advocacy efforts at multiple scales**.

Social function of land/property and housing/ urban co-production

A) Regional, national and local public policies and investment must **further protect and implement the social function of land and property** (social use/value over market use/value and speculation) to simultaneously tackle social inequality, spatial segregation and climate action, by building a permanent, non-market network of urban commons.

B) National and local governments should always prioritise **neighbourhood co-production, circular retrofits schemes and community-based participatory rehabilitation strategies over top-down and market-oriented demolition, urban renewal and gentrification** processes. Policy must shift from subsidising demolition to rewarding maintenance, care, and the right to reuse.

C) The European Union, national and local governments should **recognise and strengthen public-community partnerships in regulatory and financial frameworks** as effective mechanisms for protecting the commons and guaranteeing the right to housing and the right to the city.

D) The EAHP implementation phase must be used as an **opportunity to institutionalise co-production at the EU and local levels**, ensuring it survives regressive and/or local political shifts.

Climate action and housing justice

E) National governments should introduce/implement regulatory and financial mechanisms that allow the public sector and organised communities to **compulsorily buy/lease and rehabilitate abandoned and/or dilapidated buildings**, including through allocation of public subsidies to guarantee professional/technical advice with social control in every project.

F) National and local governments must **allocate public assets (including land, buildings and funding) to non-speculative, permanently affordable and climate resilient initiatives**, primarily supporting public/social rental and cooperative housing, community land trusts, and other collective, community-led and non-profit forms.

G) **Energy transition must be transformed into a key opportunity to de-commodify housing**, ensuring that public climate subsidies do not lead to increases in charges or prices nor displacement, but instead build a permanent stock of energy-efficient, social-purpose, and affordable homes.

H) **Diverse tenure options** (such as rental and cooperative housing) and permanent de-commodified housing options (including alternative 'light housing') need further recognition and strengthening as effective tools to prevent homelessness and advance housing justice.

Resource mobilisation, gender equity and community wealth

I) Public money should only flow to **projects that can prove they are non-speculative, permanently affordable** for the low and medium income brackets, in well located areas and with access to essential services and infrastructure. EU funds must only be granted if there are **guarantees for permanent affordability and tenant protections**.

J) The EU must force or incentivise member states to **recognise community-led housing as a legitimate partner**, ensuring that support is not just about money but about removing legal hurdles. Financial instruments must be resized so that they are accessible to grassroots collectives, not just large-scale developers.

K) The European Union and national governments must formally **recognise and support community-led savings, cooperative credit unions, ethical banks** and municipal banks as crucial tools for resource mobilisation and collective management of local wealth linked to the social and solidarity economy.

L) The European Union, national and local government should **engage in intersectional gender-responsive budgeting and auditing frameworks** informed by collective deliberation of the community's hierarchy of needs and aspirations.

5. Mobilisation and Ongoing Engagement

The Dialogues series built on ongoing efforts by multiple organisations, institutions and networks to defend and advance the right to housing and the right to the city. Several among them are based in Europe, and most of them carry on work at the European level, including civil society and community-based organisations, academic and professional institutions, as well as local and regional governments. Their websites, newsletters and social media posts are a great way to remain informed and engaged in the advocacy process around the EAHP implementation phase and related actions protecting and expanding social, collaborative, affordable and decommodified forms of housing.

Housing Organisations and Networks in Europe (selection)

ALDA Association

Alliance for Collaborative Real Estate Development (ACRED)

Alternative Pour des Projets Urbains Ici et à l'International (APPUII)

Canopy Housing

Centre Ville Pour Tous (CVPT)

CoHabitat Network

Collectif Non à la démolition dans le quartier de l'Alma-Gare

Co-operative Housing International

European Action Coalition for the Right to Housing and to the City

European Alliance for Collaborative Housing

European Commissioner for Energy and Housing

European Community Land Trust Network-ECLTN

European Housing Alliance

Fairville Project

Foundation pour le logement

Global Platform for the Right to the City

Habitat International Coalition

House Europe!

Housing Europe

Hub for Housing Justice

International Institute for Environment and Development

International Union of Tenants

Mayors for Housing

MOBA Housing SCE

NETCO project-Cities for cohousing

Observatori DESCA

Special Committee on the Housing Crisis, European Parliament

The Bartlett Development Planning Unit at the University College of London

The Shift

UrbaMonde

UN Special Rapporteur on the Right to Adequate Housing

United Cities and Local Governments

World Habitat Awards Database

Figure 18. Housing organisations and networks in Europe. **Source:** Elaborated by the authors (2026).

Key Opportunities for Engagement and Advocacy

September 2026

- Launch of the European Citizens' **Initiative Right to Housing!** (Open for signatures)
- Call for inputs on **localising the right to adequate housing** by the UN Special Rapporteur (Deadline September 21)
- Call for evidence feedback period on **EU housing regulatory simplification**, ahead of the "Housing Simplification Package" expected in late 2027 (Deadline September 30)

October 2026

- **World Habitat Day** (October 5)
- Housing Europe **Working Committees Meeting** (October 7-8, Brussels)
- **European Week of Regions and Cities** (October 12-14, Brussels)
- **European Commission Technical Dialogue On Affordable Housing** (October 14, Brussels)
- **EU City Lab: Scaling Affordable Housing Solutions In Europe: From EU Policy To Local Delivery** (October 15-16, Brussels)
- **Housing First Europe Conference** (October 28-30, Rotterdam)
- **World Cities Day** (October 31)

November 2026

- Fairville Project closing event and housing discussion (November 16-18, Paris and Brussels)
- **Cities at the core: 10 years of the Urban Agenda for the EU and the way ahead** (November 17, Rotterdam, and November 18, Amsterdam)
- **EU Housing Ministries Meeting** (November 25-26, Strasbourg) and EU Housing Summit (TBC)
- 3rd session of the **Open-ended Intergovernmental Expert Working Group on Adequate Housing for All** (OEWG-H3) (November 26-27, Nairobi)
- **2026 UN Climate Change Conference (UNFCCC COP 31)** (November 9-20, Antalya)

2027

- World Habitat Awards (Online application between January and March)
- Voluntary National Reviews (VNRs) during the **2027 High-Level Political Forum on Sustainable Development (HLPF)** (July, New York)
- Call for inputs for the **Global Sustainable Development Report (GSDR)** (To be launched in September)
- **International Social Housing Festival** (June, Lisbon)
- **UN SDG Summit** (September)
- 2027 sessions of the **Open-ended Intergovernmental Expert Working Group on Adequate Housing for All** (OEWG)

Co-Produced Housing Dialogues Online Repository

As a concrete result of this process, two dedicated websites now contain an overview of the Dialogues and a repository of specific materials arising from each session:

https://hic-net.org/reclaiming-co-produced-housing-europe-dialogues/

https://www.fairville-eu.org/enablerseries

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Annex A: Organisers of the Co-Produced Housing Dialogues

Convenors and facilitators

- The **Development Planning Unit (DPU)** at UCL's Bartlett Faculty of the Built Environment is a leading international centre dedicated to promoting socially just and sustainable development, with a core focus on cities and territories in the Global South. Its ethos centres on the Right to the City and Cities for All, actively engaging in action-oriented research, advisory services, and global partnerships to design and implement innovative and inclusive development strategies.
- **Fairville (FV)** is an international and collaborative research project funded by Horizon Europe (the EU's funding programme for research and innovation) for the period 2023-2026. It aims to address embedded urban inequalities and the challenges they pose to democracy in large cities and urban regions by supporting co-production in low-income neighbourhoods (bottom-up collaboration processes among civil society organisations, academics and researchers, third-party facilitators or advocacy organisations, and local authorities).
- The **Global Platform for the Right to the City (GPR2C)** is an open, flexible, diverse network of civil society and local governments' organisations committed to political action and social change through the promotion, defence and fulfilment of the right to the city at all levels, paying special attention to people and communities affected by exclusion and marginalisation.
- The **Habitat International Coalition (HIC)** is a global, independent, and non-profit network of more than 300 members worldwide that work for the defence, promotion, and realisation of human rights related to habitat and a safe place to live in peace and with dignity, both in urban and rural areas.

Steering Committee

- **European Community Land Trust Network** promotes Community Land Trusts (CLT) as a mainstream option for affordable, inclusive and sustainable land use and housing across Europe in order to demonstrate innovative approaches to delivering both social and environmental impact.
- **MOBA Housing SCE** is a non-profit European Cooperative Society founded in 2020, uniting grassroots housing initiatives from Central and South-Eastern Europe, breaking ground in the region, and taking part in the wider community-led housing movement. It works translocally in Croatia, Serbia, Hungary, Czechia and Slovenia to turn solidarity into infrastructure, create permanently affordable homes and build resilient communities in the region.
- **Observatori DESCA** is a human rights centre based in Barcelona but active at local, national, regional and international level in defence of social rights and ecological justice. It offers legal and technical support to social movements and civil society organisations, and advises governments and other institutions in defence of social rights and environmental justice.
- **United Cities and Local Governments** is a global network of cities and local, regional, and metropolitan governments and their associations, committed to representing, defending, and amplifying the voices of local and regional governments to leave no-one and no place behind.
- **Université Paris 8** is a social sciences university. Its Lavue research centre (CNRS) is part of a network of learning and research centres committed to, amongst other areas, monitoring and reflecting on coproduction initiatives.
- **WorldHabitat** is a global charitable organisation that champions the right to safe, sustainable, and adequate housing for everyone. They are best known for organising the annual World Habitat Awards and co-leading global initiatives during World Habitat Day.

Selected examples of *previous* collaborations

2024

Participatory Learning Process on "Basic services as commons", co-designed between UCLG and the GPR2C, with inputs from the DPU
https://learning.uclg.org/peer_learning_notes/pln-38-basic-services-as-commons/

Dialogues on Public Community-Partnerships for Housing and Land in Africa, co-designed between HIC and the GPR2C, with inputs from the DPU
https://www.right2city.org/events/learning-dialogues-advancing-the-right-to-the-city-in-africa-commoning-as-a-tool-for-transformative-collective-action/

2023 to 2026

Horizon EU-funded Fairville research project on co-production as pathway to addressing inequalities and strengthening democracy, with DPU as Co-I and inputs from HIC and the GPR2C
https://www.fairville-eu.org/

2022

Joint contributions to the UCLG GOLD VI Report on Pathways to Urban and Territorial Equality, co-coordinated by DPU (specific collaboration between DPU and the GPR2C centred on the 'commoning' chapter).
https://www.goldvi.uclg.org/en

2017 to 2022

KNOW Programme - Knowledge in Action for Urban Equality, led by DPU with participation from the GPR2C and HIC.
https://www.urban-know.com/

Annex B: List of Speakers and Commentators at the Dialogues

(In order of appearance in the document and participation at the online sessions)

		Name	Organisation	City	Country
Session 1	1.	David Nugent	Canopy Housing	*Leeds*	United Kingdom
	2.	Arch. Amalia Von Sanden	Recovered Properties Program	*Montevideo*	Uruguay
	3.	Florian Vertriest	Collectif Non à la démolition dans le quartier de l'Alma-Gare	*Roubaix*	France
	4.	Yiorgos Papamanousakis	World Habitat	*Leicester*	United Kingdom
	5.	Hélène Froment	Un Centre Ville Pour Tous, Marseille	*Marseille*	France
Session 2	6.	Geert De Pauw	Community Land Trust Brussels (CLTB)	*Brussels*	Belgium
	7.	Rodrigo Faria Iacovini	Instituto Pólis	*São Paulo*	Brazil
	8.	Adél Csűrök	The Alliance for Collaborative Real Estate Development (ACRED)	*Budapest*	Hungary
	9.	Eszter Úr	The Alliance for Collaborative Real Estate Development (ACRED)	*Budapest*	Hungary
	10.	Olaf Grawert	HouseEurope!	*Berlin*	Germany
	11.	Laura Guaita	ICLEI	*Freiburg*	Germany
	12.	Camila Cociña	International Institute for Environment and Development - IIED	*London*	United Kingdom
	13.	Alexandre Apsan Frediani	International Institute for Environment and Development - IIED	*London*	United Kingdom
	14.	Paulina Ascencio	Federation of Canadian Municipalities - FCM	*Ottawa*	Canada
Session 3	15.	François Dubois	Association APPUII	*Paris*	France
	16.	Agnès Deboulet	CNRS/Paris 8, Fairville PI	*Paris*	France
	17.	Nina Quintas	urbaMonde	*Geneva*	Switzerland
	18.	Claudy Vouhé	L'Être Égale	*Poitiers*	France
	19.	Keir Milburn	Abundance	*London*	United Kingdom
	20.	Goran Jeras	MOBA Housing SCE	*Zagreb*	Croatia
	21.	Eduard Cabré Romans	Mayors for Housing	*Barcelona*	Spain
Session 4	22.	Maria Francesca de Tullio	Ex Asilo Filangieri	*Naples*	Italy
	23.	Malika Peyraut	Alda Association	*Bayonne*	France
	24.	Keti Tskitishvili	European Community Land Trust Network (ECLTN)	*Brussels*	Belgium
	25.	Eva Álvarez de Andrés	Universidad Politécnica de Madrid	*Madrid*	Spain
	26.	Claire Colomb	University of Cambridge	*Cambridge*	United Kingdom
	27.	Irene Escorihuela Blasco	Observatori DESCA	*Barcelona*	Spain

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Habitat International Coalition
Coalición Internacional del Hábitat
Coalition Internationale de l'Habitat
Coalizão Internacional do Hábitat
التحالف الدولي للموئل
अंतरराष्ट्रीय पर्यावास गठबंधन

Global Platform for the Right to the City

UCL
The Bartlett
Development Planning Unit

FAIRVILLE