



Cities 4 Co-Housing

Innovation Transfer Network

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AUTHOR

Dr Orna Rosenfeld, URBACT Lead Expert

DESIGN

Brussels Housing



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For more information:

 <https://urbact.eu/networks/cities-4-co-housingDESIGN>

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Innovation Transfer Network

The publication of the 2nd Quarterly Network Journal comes at the historical moment: the publication of the first European Affordable Housing Plan represents an important step in Europe's collective response to the deepening housing crisis, bringing housing firmly onto the European agenda with concrete support for boosting supply, mobilising investment, and protecting those most affected by soaring costs. The URBACT Cities4Co-Housing Innovative Transfer Network is dedicated to transferring practical solutions for long-term housing affordability, drawing inspiration from the pioneering CALICO project in the Brussels Capital Region. Grounded in the Community Land Trust model, the Network empowers cities to nurture vibrant communities, mutual support, neighbourhood inclusion, gender equality, and a strong sense of belonging at the core of local initiatives.



Who is Involved

The partnership is led by Regional Public Service Brussels - Brussels Housing (Belgium), with project partners in:

1 Fuenlabrada, Spain

2 Vila Nova de Gaia, Gaiurb, EM, Portugal

3 Thessaloniki, Greece

4 Naples, Italy

5 Nikšić, local community Stara Varoš, Montenegro



Executive Summary

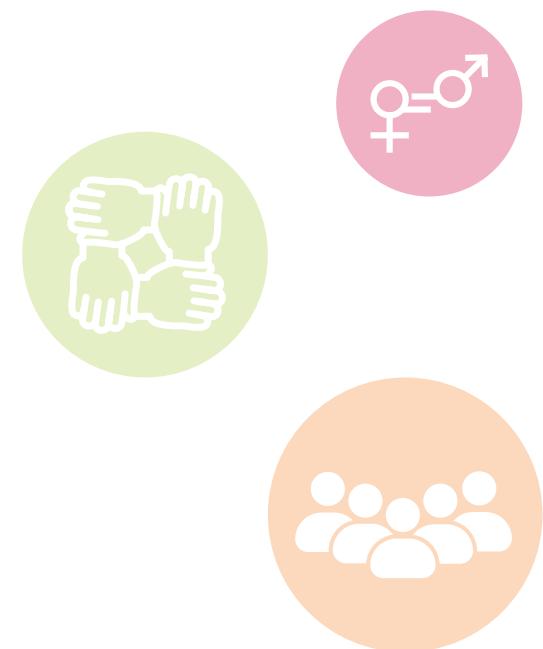
The second Quarterly Network Journal of the Cities4Co-Housing Innovation Transfer Network documents a period of **intensive learning, adaptation, and consolidation** between September and November 2025, marking a decisive phase in the network's journey. Published at the same time as the launch of the first European Affordable Housing Plan, this Journal situates Cities4Co-Housing within a broader European momentum to address the housing crisis through systemic, inclusive, and long-term solutions.

During this reporting period, the network made substantial progress in the Adapt Phase, with a strong focus on translating CALICO's innovative practice—rooted in the Community Land Trust model—into locally tailored Testing Actions and Investment Plans. Collective learning was significantly advanced through a **transnational meeting in Fuenlabrada (15–17 October 2025)**, which deepened partner capacity around CALICO's most prioritised modules: Governance (TM1) and Social (TM2). Through hands-on workshops, structured peer review, and facilitated exchanges, partners moved beyond conceptual understanding to the concrete design, refinement, and early implementation of Testing Actions across diverse local contexts.

A major milestone of this quarter was the **localisation and implementation of Testing Actions**, supported by a growing Testing Actions Bank of over 60 ideas, and strengthened by targeted support from Ad Hoc Experts on funding, finance, and Testing Actions. In parallel, partners made notable progress on Sections 1–3 of their Investment Plans, particularly in needs analysis, policy alignment, and action definition, while embedding URBACT cross-cutting priorities on **green transition, digitalisation, and gender equality**.

The Mid-Term Reflection Review confirmed a strongly positive trajectory at network mid-point, with all partners rating their experience 4 or 5 out of 5. Peer learning, in-person exchanges, and the CALICO site visit in Brussels were consistently identified as the most valuable components. While challenges related to tight timelines and online collaboration were acknowledged, these were addressed through adaptive delivery methods. A key outcome of the review was the decision to organise an **additional transnational meeting in Thessaloniki (February 2026)** to further accelerate learning and hands-on exchange on the Investment Plans and the Continuity Plan.

Overall, this Journal captures a network that has successfully shifted from learning to action. With strong partnerships, a clear methodological framework, and growing local ownership, Cities4Co-Housing is well positioned to translate shared learning into **practical, inclusive, and sustainable housing solutions**, contributing meaningfully to Europe's emerging housing agenda.





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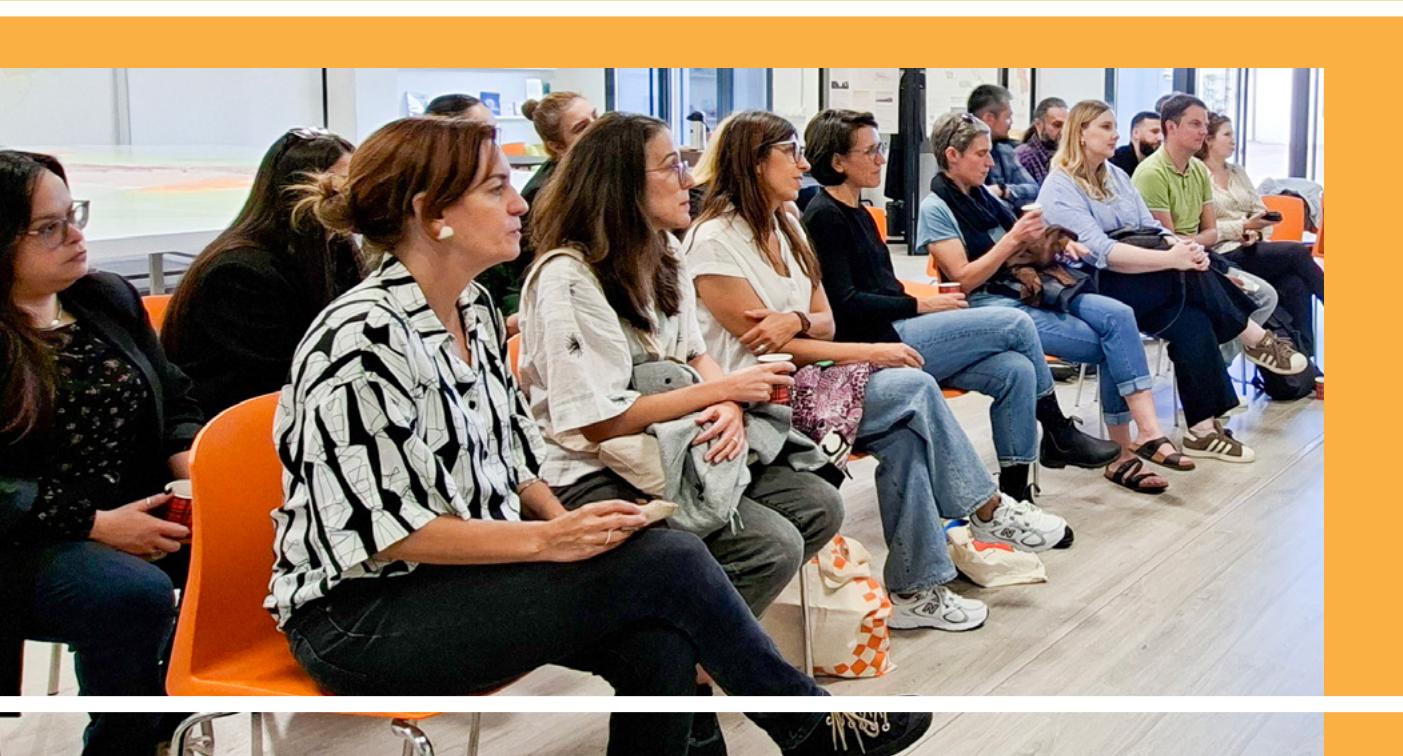


1. Introduction: Where are we in the network journey and where are we heading?

The second Network Journal for Cities-4Co-Housing provides a comprehensive overview of progress in innovative practice transfer and collective learning between September and November 2025, highlighting both transnational exchanges and local activities that advance inclusive and affordable housing solutions inspired by CALICO's pioneering approaches.

Advancing the Adapt Phase

The second quarter of the Adapt phase featured a rich programme of activities at both network and local levels, with a particular focus on adapting CALICO's Social (TM1) and Governance (TM2) modules to diverse local contexts.



Partners across the network engaged in collaborative exchanges and targeted sessions—both online and in person—centred on the design and implementation of testing actions across all four CALICO modules. This phase was dedicated to translating testing actions co-developed at network level into local realities, while also shaping and delivering context-specific actions on the ground. The partnership also focused on advancing their knowledge of funding and finance. Progress on Sections 1–3 of the Investment Plans was another key priority during this quarter.

In addition to ongoing support from the Lead Expert, partners benefited from targeted input from Ad Hoc Experts on funding and finance and on Testing Actions, strengthening their capacity to translate learning into concrete local progress.

Transnational Meting Spotlight

In the second quarter of the Adapt phase, the Network prioritised an in-depth exploration of the most popular elements of CALICO's practice, with a particular focus on the Social (TM1) and Governance (TM3) methodologies. A spotlight during this period was the transnational meeting hosted in Fuenlabrada, Spain (15–17 October 2025). The meeting fo-

cused on strengthening partners' knowledge and practical skills related to these core CALICO modules, combining peer learning with hands-on workshops on knowledge transfer and the design of testing actions.

During this quarter, the Cities4Co-Housing Testing Actions Bank, established in the first quarter of the Adapt phase, was further enriched with additional ideas generated by partners during the transnational meeting, expanding the portfolio to over 60 testing actions available for partners and their URBACT Local Groups (ULGs). The collective intelligence of the Network was mobilised not only to generate new testing actions, but also to strengthen partners' capacity to refine and advance those already designed.

Notably, all partners had submitted their proposed testing actions prior to the Fuenlabrada meeting, allowing dedicated sessions to focus on their further development. During these sessions, the Lead Expert also addressed cross-cutting issues, providing guidance on how to integrate them into both testing actions and the final actions reflected in the Investment Plans. Key milestone of this quarter was the local adaptation and implementation of the Testing Actions.

Mid-Term Reflection Review

During the second quarter of the Adapt Phase, the Mid-Term Reflection (MTR) Review was carried out. The findings point to a strongly positive network trajectory at mid-point, with all partner cities rating their overall experience 4 or 5 out of 5, reflecting high levels of satisfaction and engagement.

The MTR confirms solid progress in partners' understanding and adaptation of the CALICO model, with cities advancing testing actions, Investment Plans, and stakeholder engagement despite differing local contexts and constraints. Peer learning, in-person exchanges, and the CALICO site visit in Brussels were consistently identified as the most valuable elements of the network experience.

While challenges related to short timelines and the limits of online interaction were acknowledged, these were addressed constructively through a phased delivery approach and interim deadlines introduced by the Lead Expert. A key positive outcome of the review was the decision to organise an additional transnational meeting in Thessaloniki, strengthening opportunities for hands-on exchange, peer support, and accelerated learning in the second half of the Adapt Phase.



Tailored Support

Between September and November, partners benefited from a programme of targeted learning and tailored support structured around three key thematic areas. This programme was designed in response to needs identified through the partner needs survey submitted to the Lead Expert at the start of the Adapt Phase, as well as priorities emerging from partnership meetings.

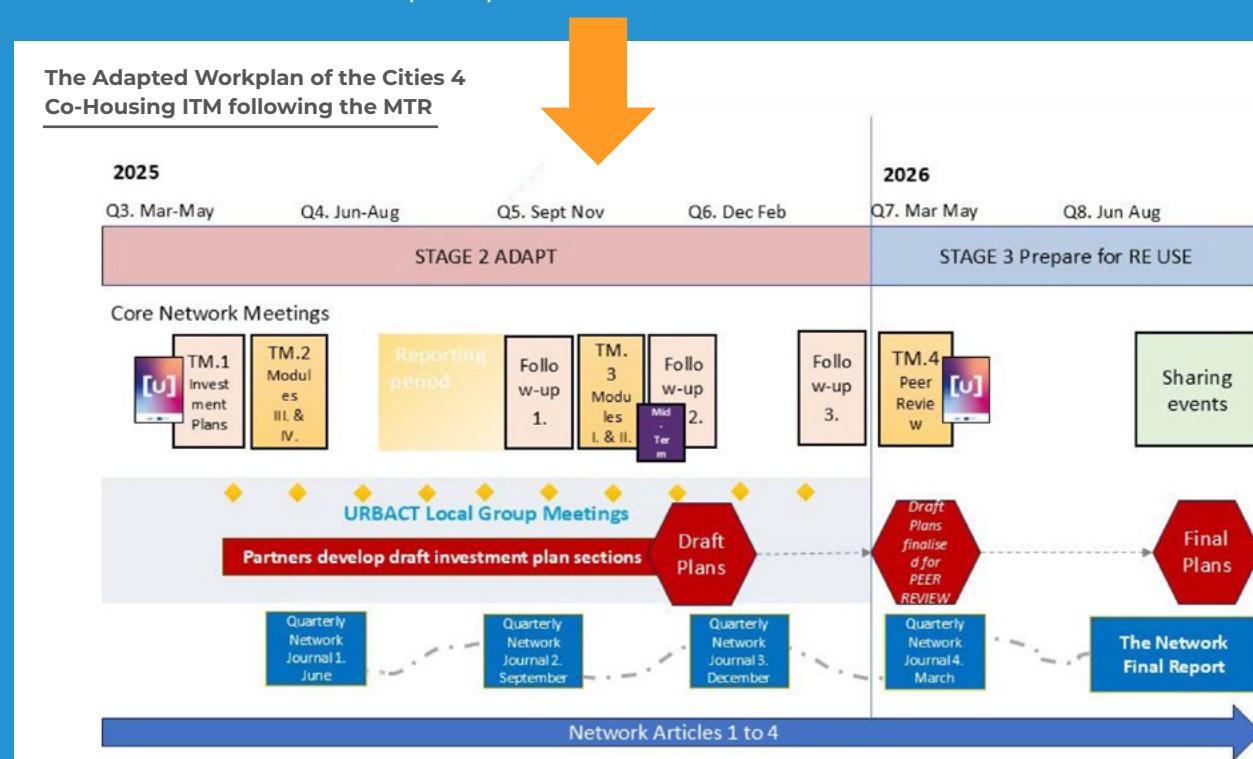
First, in-depth learning on funding and finance was provided by Ad Hoc Expert Maite Arondo through a dedicated online session (8 September 2025) and further reinforced during the EUI Funding and Finance Lab in Rotterdam (30 September–2 October 2025). Second, partners received hands-on support for the refinement, development, and implementation of Testing Actions, facilitated by Ad Hoc Expert Liat Rogel. Third, during this period, partners discussed the first drafts of their Investment Plans with the Lead Partner, with a focus on strengthening content and supporting their further development.

These exchanges translated learning into actionable next steps, fostered continued collaboration, and strengthened mutual support among partners, contributing directly to the advancement of both Testing Actions and Investment Plans.

Looking Ahead

During this phase, the Cities4Co-Housing network consolidated progress in the development of Testing Actions, the advancement of Investment Plans, the activation of URBACT Local Groups, and the transfer of innovative practices. Strong collaboration and open exchange continued to underpin the partnership, reinforcing a shared commitment to sustainable, community-led housing solutions rooted in URBACT principles of in-

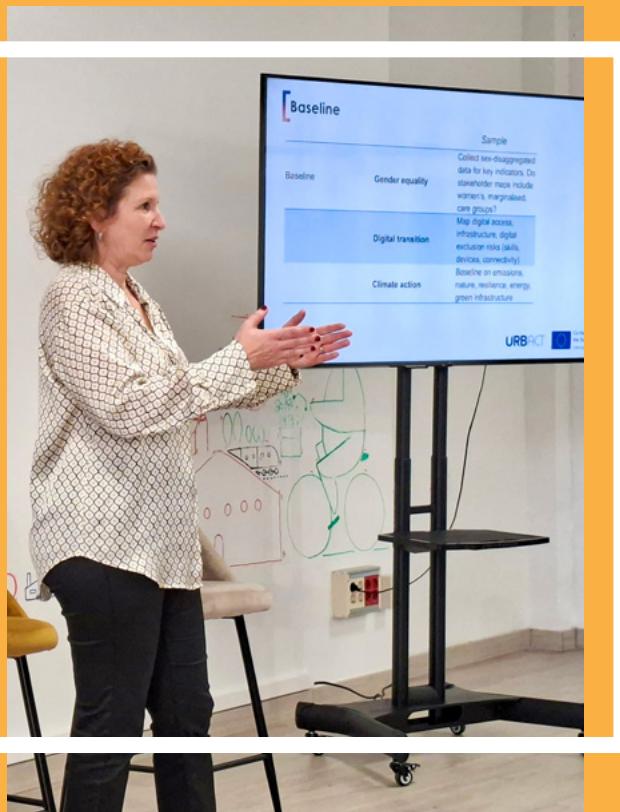
clusion, peer learning, and practical impact. Looking ahead, the organisation of an additional transnational meeting in Thessaloniki in February 2026 will further strengthen in-person collaboration and collective learning. The next period will focus on advancing and finalising Sections 1–3 of the Investment Plans, alongside the continued implementation and consolidation of Testing Actions at local level.





2. Transnational Meeting (TNM) in Fuenlabrada

The transnational meeting held in Fuenlabrada, Spain, from 15 to 17 May 2025 focused on strengthening partners' capacities in Module TM1 (Governance) and Module TM2 (Social)—two of the most widely prioritised and innovative components of the CALICO practice being transferred within the Cities4Co-Housing network.



Setting the Meeting Objectives

On the opening day, participants were welcomed by the host city officials.

Lead Expert framed the meeting days around three guiding questions: Where are we on our roadmap? What are the objectives of this meeting? How does it support our next steps?

Building on this framing, the agenda was presented for the two days four thematic priorities:

1. Integrating cross-cutting themes in testing actions and actions (IP)
2. Generating actions under TM1 (Governance) and TM2 (Social) and refining submitted testing actions.
3. Mid-Term Reflection Review
4. Communication and visibility



Integrating cross-cutting themes

A key focus of the first day was to support partners in understanding cross-cutting themes and how to integrate them effectively into their Testing Actions and proposed actions, ensuring their systematic reflection in the Investment Plans. The Lead Expert presented a structured methodology for embedding cross-cutting themes, drawing on her extensive experience in EU Urban Agenda Partnerships.

The methodology combined two complementary approaches: first, mainstreaming URBACT's cross-cutting priorities—green transition, digitalisation, and gender equality—within Testing Actions; and second, using these themes as an analytical lens to further strengthen and refine proposed actions. By applying cross-cutting themes to identify and test potential unintended biases, partners were supported to develop more robust, inclusive, and comprehensive actions.

Deepening Knowledge and Building Capacity

Day two focused on in-depth exploration and capacity-building around Modules TM1 (Governance) and TM2 (Social) (see next section for details). Through two interactive workshops—each combining module inputs, facilitated discussions, and collaborative working sessions—partners deepened their understanding of these core CALICO components.

The workshops fostered peer exchange and hands-on learning, leading to concrete outcomes. Beyond strengthening thematic knowledge, the sessions enabled partners to co-create new Testing Actions and, equally importantly, to refine and advance Testing Actions submitted prior to the meeting through guided peer-review processes. This dual focus ensured that learning translated directly into practical, locally applicable actions.

Synthesis and Planning Next Steps

On the third day, partners reflected on their ITN journey through a structured discussion based on the Mid-Term Reflection Review framework. Cities shared key insights from their experience to date, discussed next steps, and underlined the particular value of in-person transnational meetings for this network. At the same time, partners openly acknowledged challenges related to online collaboration and the tight timelines for delivering key outputs, in particular the Investment Plans.

Overall, the transnational meeting marked an important milestone for Cities4Co-Housing, providing a space for collective reflection, peer support, and problem-solving. It enabled partners to consolidate learning from the first part of the Adapt Phase and to move forward with greater confidence in advancing Testing Actions in the next stage of the network's collaborative journey.



3. Key Themes or Strategic Topics

CALICO Module TM1 Governance

► CALICO Governance Model

At the Fuenlabrada transnational meeting, the CALICO team placed strong emphasis on the governance and accompaniment model underpinning the Brussels Community Land Trust (CLTB) approach, presenting governance as a dynamic, long-term process rather than a fixed institutional arrangement. Governance within CALICO is closely linked to social sustainability and is understood as a continuous investment in people, relationships, and collective capacity. Central to this approach is an extended period of resident coaching, beginning up to two years before move-in and continuing after occupation. This long-term accompaniment supports future residents in areas such as collective decision-making, co-ownership management, energy-efficient living, and conflict prevention, while also guiding the co-creation of shared rules, values, and a collective vision for living together.

The CALICO experience illustrates that effective governance requires a careful balance between participation, structure, and pace. While participatory mechanisms—such as residents' assemblies and thematic working groups—are essential to fostering

ownership and inclusion, the CLTB team openly acknowledged the risks of participation fatigue. Meeting frequency, group composition, and levels of formality are adjusted over time to reflect residents' evolving capacities and availability. As residents transition from future occupants to homeowners, governance arrangements progressively shift towards greater autonomy, with residents assuming increasing responsibility for the management of common areas, financial oversight, and coordination with professional building managers.

A significant focus of the discussion concerned the management of shared spaces, identified as both a cornerstone of collective living and a recurring governance challenge. CALICO's experience shows that common spaces play a vital role in nurturing intergenerational exchange, mutual support, and neighbourhood connections. At the same time, they raise practical issues related to maintenance costs, use intensity, and equitable access. The team emphasised the importance of learning by doing, reassessing spatial choices over time, and clearly defining the purpose and rules of com-

mon spaces to manage expectations and avoid conflict.

Crucially, the CALICO team highlighted that governance and legal innovation represent the most complex aspects of the model to transfer. Partner cities operate within diverse legal and institutional frameworks, many of which lack provisions for Community Land Trusts or emphyteutic leases. In this context, Brussels encouraged partners to approach the CLT governance model not as a template for replication, but as a flexible source of inspiration. Rather than reproducing formal structures, cities are invited to adapt core principles—such as long-term affordability safeguards, progressive resident empowerment, clarity of roles and responsibilities, and structured social accompaniment—to their own local realities. This adaptive approach allows partners to internalise the spirit of CALICO while developing governance arrangements that are legally feasible, culturally appropriate, and institutionally sustainable within their specific contexts.

The CALICO experience illustrates that effective governance requires a careful balance between participation, structure, and pace.

CALICO Module TM2 Social

At the Fuenlabrada transnational meeting, the CALICO team presented the social dimension of the project as a foundational pillar of the model, inseparable from governance, design, and long-term affordability. CALICO's social approach is built around a set of interlinked principles—**anti-speculation, care, participation, gender equality, intergenerational solidarity, neighbourhood integration, and life-cycle awareness**—which together shape both resident selection and everyday life within the building. Rather than being treated as “add-ons,” these principles are embedded from the earliest project stages and continuously adapted as the community evolves.

A key entry point to CALICO's social model is the selection of residents, which combines formal eligibility criteria with a strong emphasis on motivation, engagement, and informed choice. The process includes trial periods, internal and external selection committees, and the signing of a charter committing residents to shared values. While this approach enables strong social cohesion and diversity—particularly intergenerational mix—it also presents challenges, especially when balancing imposed timelines, individual constraints, and the goal of social mix in terms of age and income.





Intergenerational living emerged as a defining social feature of CALICO. By intentionally ensuring the presence of different age groups within the project, CALICO supports seniors' access to affordable housing while creating opportunities for mutual support, informal care, and the transmission of knowledge across generations. This dimension was intentionally prioritised from the outset, recognising that residents with different life rhythms—such as retired or part-time working residents—can contribute time and presence that strengthens collective life.

The care dimension further extends CALICO's social ambition. In partnership with EVA BXL,

academic institutions, and health professionals, care has been integrated through structured collaboration between residents, volunteers, and professionals. Workshops and charters help clarify expectations and boundaries, acknowledging both the potential and the limits of resident-led care. The CALICO team highlighted that while care-oriented housing can generate strong solidarity, it also requires careful design to avoid exhaustion and overburdening residents.

Neighbourhood integration was presented as another central social objective. Through shared spaces open to local initiatives—such as Le Delta—CALICO positions itself as an

active contributor to the surrounding urban fabric, deliberately breaking down barriers between residents, neighbours, professionals, and vulnerable groups. This integration is supported by prior neighbourhood analysis, site visits, and ongoing adaptation of activities. Current initiatives, including shared meals and convivial events, illustrate the potential of everyday practices to foster inclusion, while also revealing challenges such as volunteer fatigue and the need to diversify participation.

Finally, the CALICO team was candid about the social challenges the project faces today. Managing multiple social dimensions simultaneously—intergenerational living, care, neighbourhood openness, and Housing First approaches—can stretch residents' capacities, particularly when supporting highly vulnerable individuals. These experiences led Brussels to stress that CALICO's social model should be understood not as a fixed solution, but as a learning process. For partner cities, the key takeaway is to treat CALICO's social components as adaptable principles—starting from needs, clarifying roles, and pacing ambition—rather than attempting to replicate the full social ecosystem at once.

Adapting CALICO Modules through Testing Actions (TM1 & TM2)

As planned, the first transnational meeting of the Adapt Phase focused on the two most widely prioritised CALICO innovation modules: TM1 (Governance) and TM2 (Social). While the meeting deepened partners' understanding of these modules, the network deliberately moved beyond knowledge sharing. Partners were invited by the Lead Expert to mobilise their collective intelligence to co-develop tailored Testing Actions inspired by CALICO's practices and to explore how these could be adapted to their local contexts (see Methodology section).

Two interactive workshops were organised following CALICO inputs, applying a comprehensive methodology developed by the Lead Expert. The workshops pursued two complementary objectives: first, to strengthen partners' capacity to translate CALICO modules into concrete Testing Actions; and second, to further refine Testing Actions already designed and submitted prior to the meeting.

To maximise peer learning, partners were grouped in thematic pairs, bringing together cities that had proposed Testing Actions addressing similar challenges. Working in

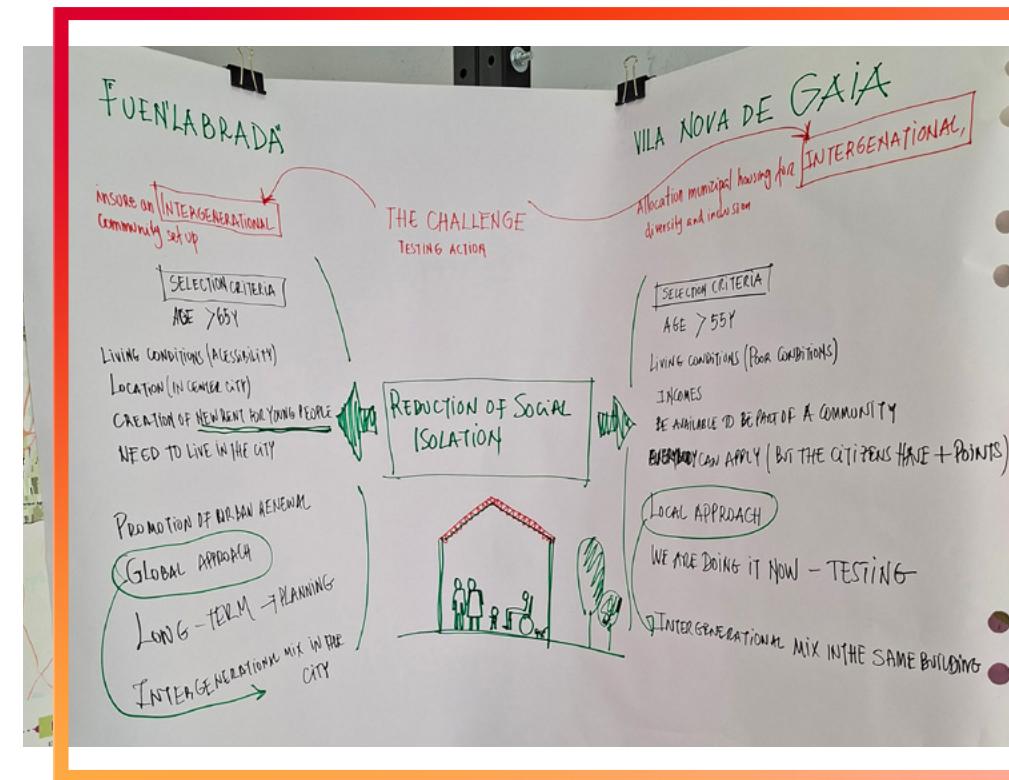
pairs, partners jointly reviewed and advanced each other's draft testing actions, exchanging feedback, identifying shared opportunities and constraints, and reflecting on transferability within different local contexts. This peer-review format encouraged open dialogue and mutual support while grounding discussions in practical implementation.

The pair work focused on the following thematic areas:

- **Gender:** Nikšić and Thessaloniki
- **Selection, Allocation, and Intergenerational Communities:** Fuenlabrada and Vila Nova de Gaia
- **Solidarity Charter and Rules:** Naples and Brussels

Each pair worked collaboratively to strengthen their proposed Testing Actions and subsequently presented the progress achieved. This approach ensured that learning from CALICO translated directly into more robust,

context-sensitive Testing Actions, reinforcing the network's action-oriented learning and preparing partners for the next stages of local implementation.



4. Testing Actions & Investment Plans Progress



This section provides an overview of progress reported by each partner city, with a particular focus on the definition and implementation of Testing Actions and the advancement of the Investment Plans during the reporting period. It highlights how partners have translated network learning into local experimentation, capturing both achievements and emerging challenges across different contexts. Where available, the section also reflects on communication activities, illustrating how partners have worked to ensure visibility, stakeholder engagement, and knowledge-sharing at local level. Together, these city-level summaries offer a consolidated picture of the network's progress and the diversity of pathways through which CALICO's innovative practice is being adapted.



1. Brussels

During the reporting period the Brussels Capital Region (CALICO) continued its role within the Cities4Co-Housing URBACT Innovation Transfer Network as the source city of the innovative practice being transferred. During this reporting period, activities focused primarily on supporting the network's learning process, engaging CALICO residents and partner organisations, and preparing Testing Actions that reflect lived experience within the CALICO project. Due to the timing of the reporting period, progress on Testing Actions and the Continuity Plan accelerated mainly from early October onwards.



ULG Meetings and Takeaways

The second ULG meeting was held on 8 October 2025, with the specific objective of co-creating Testing Actions. The meeting brought together a broad range of stakeholders directly involved in CALICO, including residents, representatives of the three founding associations (CLTB, Angela.D, and Passages), academic partners, and organisations managing the ground-floor common space.

The meeting was reported as highly productive, benefiting from strong resident participation and the direct involvement of actors responsible for CALICO's governance, social support, and daily management. The presence of residents was particularly valuable in grounding Testing Actions in lived experience and operational realities. The outputs of the meeting were captured in a PowerPoint presentation shared with the Lead Expert and Ad Hoc Experts, serving as the main documented outcome of the session.

Testing Actions

Testing Actions were formulated following the October ULG meeting, building directly on the collective work carried out during that session. At the time of reporting, Testing Actions had been drafted and initial coordination with residents had begun, with two follow-up meetings planned for December to

move into implementation.

The following testing actions were defined:

1. Testing Action 1

Children's Co-Design and Engagement

This action engages children in co-designing and painting posters to make shared spaces—such as the garden and community areas—more visible, welcoming, and accessible. The aim is to encourage greater use of underused spaces and strengthen interaction between residents and the wider neighbourhood.

2. Testing Action 2

Garden Activation and Play Area

This action focuses on activating the back garden through small-scale interventions proposed by children, including a chicken coop and informal play and seating areas. These elements support environmental awareness, strengthen children's sense of ownership, and enhance everyday use of shared outdoor spaces.

3. Testing Action 3

Community Feedback and Reflection

This action involves collecting resident feedback on what has worked well in CALICO and what could be improved. Through surveys or focus groups, it aims to address gaps in long-term evaluation and inform both ongoing adjustments and the Continuity Plan.



Communication

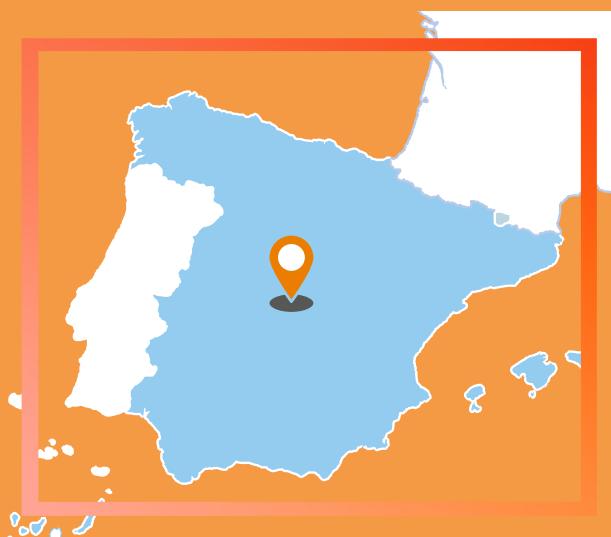
Communication activities during this period were limited but consistent. Since July, CALICO published three posts on the network's LinkedIn page, along with one repost of content shared by the Lead Expert. No additional communication activities, campaigns, or public events were reported during this period.

Continuity plan:

During the period between September and November, significant progress was made on the Continuity Plan. The Lead Partner submitted a draft that comprehensively addresses Sections 1 and 2 of the Plan, providing a solid foundation for long-term sustainability. In addition, a structured strategy outlining short-, medium-, and long-term objectives for scaling up the CALICO model was developed, building on and complementing the Testing Actions described above.

2. Fuenlabrada

Between 1 July and 15 October 2025, Fuenlabrada continued its work in the Adapt Phase of the Cities4Co-Housing URBACT Innovation Transfer Network, closely linked to the SHARE project as the local adaptation framework. During this period, the city focused on strengthening participatory foundations, expanding community engagement, and preparing social and governance components essential for future cohousing initiatives. While progress on physical development and legal structuring remained limited, the period was used strategically to test engagement approaches and refine participation with key target groups, particularly young people and older residents.



ULG Meetings and Takeaways

The Urban Local Group (ULG) evolved during the reporting period, with new stakeholders joining from neighbourhood associations, youth organisations, municipal services, academia (UNED), and technical partners. This evolution was seen as an opportunity to diversify perspectives and refresh local engagement.

No ULG meetings were held in August due to the summer break. Two key meetings followed:

- On 22 September 2025, a ULG meeting at the Las Provincias Neighbourhood Association focused on neighbourhood outreach, highlighting the need to better engage senior residents and to organise a dedicated youth-focused meeting.
- On 14 October 2025, a follow-up meeting further explored youth participation, including the proposal to involve a university group in co-designing an “ideal neighbourhood” exercise.

In parallel, Motor Group meetings supported operational coordination. A key takeaway was the need to complement traditional participatory formats with more informal and flexible approaches to reach less visible groups, including young people, merchants, and residents not involved in organised associations.

Testing Actions

Fuenlabrada developed a set of Testing Actions focused on participation, awareness, youth engagement, and intergenerational approaches, most of which remain at an exploratory or early implementation stage.

Reported Testing Actions include:

- **Awareness Assessment:** A short questionnaire to be administered during a neighbourhood field trip to assess residents' awareness of the SHARE project and identify information gaps.
- **Qualitative Participation Workshop:** A planned workshop with residents of the Chasa II neighbourhood to collect qualitative insights and foster involvement.
- **Youth Engagement:** A thematic workshop held on 25 September 2025 with youth associations and ULG members, followed by a meeting on 14 October 2025 to design targeted youth activities. Further actions are planned with ESN and Trotamundos.
- **Intergenerational Community Approach:** A series of training workshops delivered by Matia Instituto (12 and 26 September, 10 October 2025) for municipal staff, focusing on local care ecosystems and person-centred planning.

- **Communication Tools:** Preparation of videos and information panels, not yet implemented during the reporting period.

Overall, Testing Actions focused on building social readiness and participatory capacity, reflecting the early stage of local adaptation.

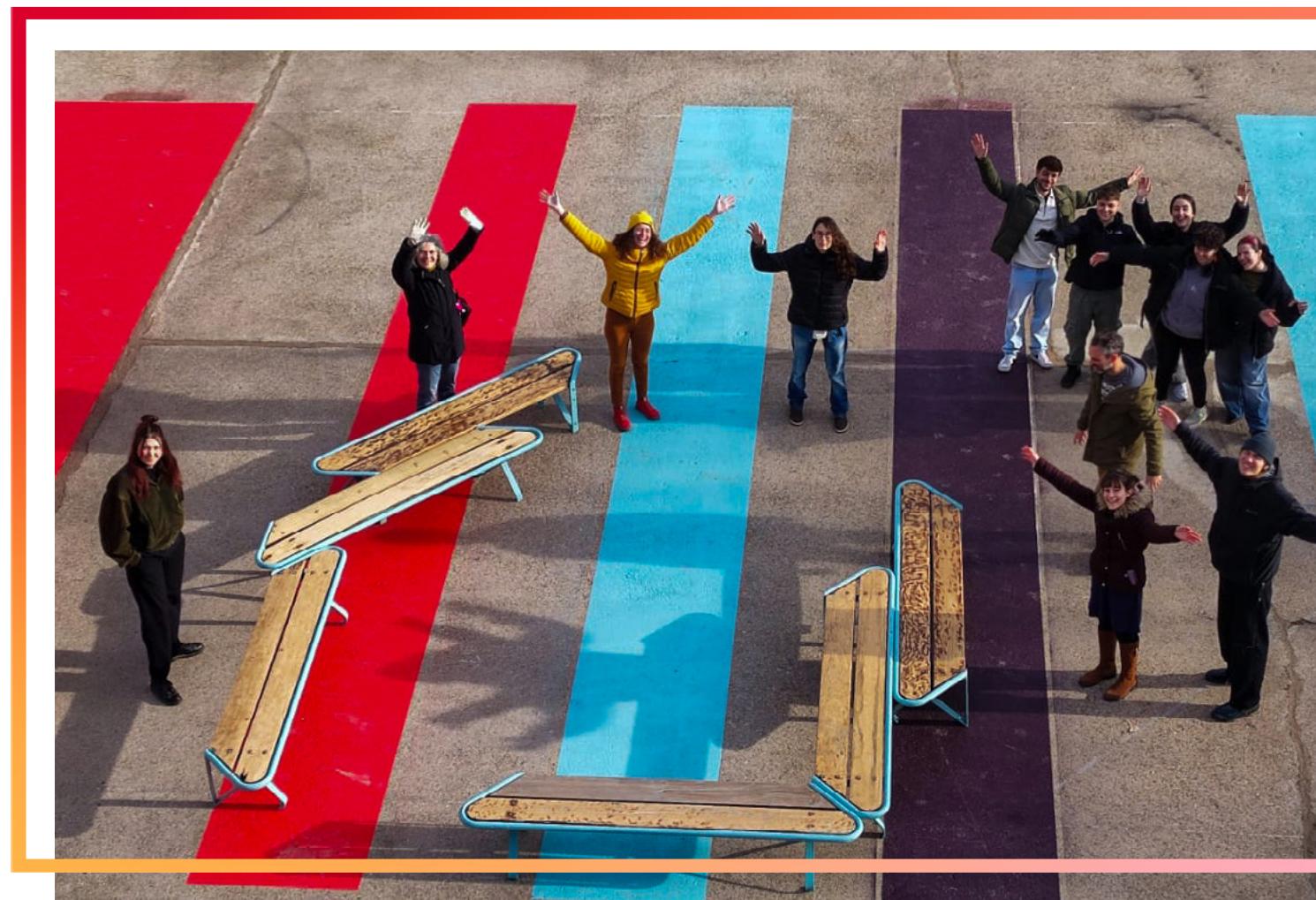
Communication

In this period a communication contract was launched to produce videos encouraging ULG participation, though outputs were not yet available.

Investment Plan :

Fuenlabrada has made solid progress on Sections 1, 2, and 3 of its Investment Plan, in line with the prescribed template. Each Testing Action is clearly linked to CALICO learning and sets out the identified challenges, transfer approach, planned activities, implementation steps, involved partners, timelines, and success indicators. In the next stages, the city will further expand, develop and align the Investment Plan with the EUI SHARE project, with the aim of maximising synergies between the two initiatives while responding effectively to the requirements and expectations of both programmes. The focus will be on defining a comprehensive and ambitious

set of actions that surpass the testing phase and ensure the long term planning of the investment project.



3. Naples

In the period between September and November 2025, the City of Naples advanced its work in the Adapt Phase of the Cities-4Co-Housing network, focusing on adapting CALICO's modular approach to the local context. The period was characterised by a combination of local reflection, and participation in network-level learning activities, supporting the progressive development of Testing Actions. Leading to the milestone of the development of the comprehensive draft Investment Plan covering sections 1 to 3.



ULG Meetings and Takeaways

During the reference period (September 2025-November 2025) no ULG meetings were organised as the various members, depending on their different interests, were involved in the activities regarding the testing actions. In particular, all ULG members were invited to participate in the workshop held on November 24th, on the topic of public-private partnerships in the context of affordable housing.

Testing Actions

Naples planned four Testing Actions corresponding to the CALICO modules.

1. Testing Action 1

Neighbourhood Services Questionnaire (Building)

This action assesses residents' satisfaction with existing services in the Poggioreale neighbourhood and identifies unmet needs to inform the design of the Stadera 1.3.7 building. The survey, distributed via QR code and paper formats, supports inclusive input and guides the programming of common spaces for both residents and the wider neighbourhood.

2. Testing Action 2

Public-Private Partnership Workshop (Governance / Legal & Financial)

This action explores tools available to

public administrations for involving private actors in housing delivery. A dedicated workshop will examine the advantages and limitations of public-private partnerships in the context of affordable housing.

3. Testing Action 3

Solidarity Charter (Governance / Social)

This action involves collaborative workshop between municipal services, academic experts, and potential condominium owners to co-create a Charter of Solidarity, defining shared values, rights, and responsibilities within future housing developments.

4. Testing Action 4

Housing Affordability Tool (Legal & Financial)

This exploratory action examines the potential development of a dedicated tool to respond to the local housing emergency and improve housing affordability.

During the reporting period the partners have implemented two testing actions, as follows:

- **Testing Action 1** was implemented thanks to the support of the social services involved in the project area (members of the ULG). An initial set of questionnaires has already been administered to local residents, and the corresponding results have

been collected. Currently, a further distribution of the questionnaires is underway in order to obtain a more substantial data set. Once the second round of administration is completed, the results will be shared with the designers of the Stadera 1.3.7 intervention.

- **Testing Action 2** has also been implemented. On November 24, 2025, a workshop entitled “The Community Land Trust for Social Housing: Tools, Processes, and Opportunities” was held, during which innovative experiences developed in Brussels and Turin were presented to create accessible and long-lasting social housing. The workshop was organized to illustrate the principles, benefits, and operational methods of the CLT, aiming to promote new forms of inclusive and sustainable living. Experts in the field and stakeholders participated, along with the members of the ULG. During the sessions, contribution sheets were collected from participants regarding the limitations, critical issues, and tools to be implemented for an effective application of the CLT model in the Neapolitan context. The workshop represents only a first step toward the broader goal of creating an open dialogue involving citizens, institutions, and private actors in the actual im-

plementation of the CLT model in Naples. An example of this was the participation of the Municipality of Naples, through Area Manager Ivonne de Notaris (Project Coordinator), in a conversation on the topic of Community Land Trust at the 19th International Architecture Exhibition of the Venice Biennale on November 12.

Communication

Communication activities focused on transparency and stakeholder engagement. Updates on Cities4Co-Housing were regularly published on the City of Naples website, and a dedicated email inbox was used to keep ULG members informed about meetings, network developments, and URBACT events.

Investment Plan

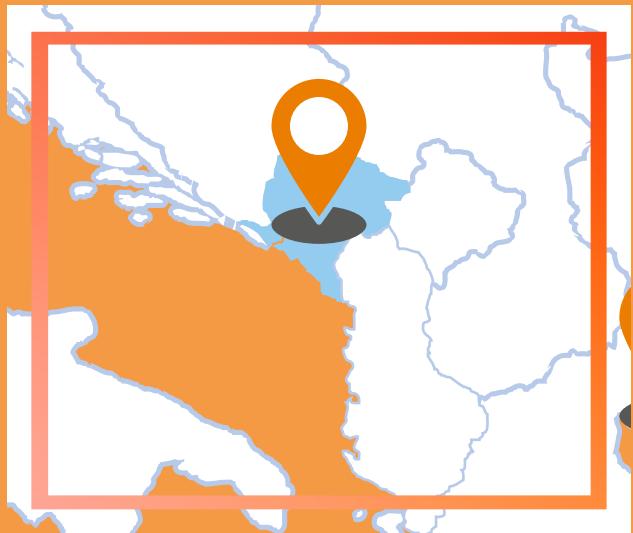
Naples has made significant progress in the development of its Investment Plan, with Sections 1 to 2 fully developed. The Plan includes a robust needs analysis that links housing challenges to broader socio-economic factors, a clear adaptation of CALICO principles to the Italian legal and institutional context, and the identification of diverse funding sources aligned with municipal objectives. Clear actions have been defined within the Investment Plan and validated through expert guidance; however, these will

require further refinement in the next period. The forthcoming phase will therefore focus on strengthening the clarity, feasibility, and coherence of the proposed actions, ensuring that they feed effectively into a well-grounded and implementable roadmap for affordable housing innovation.



4. Nikšić

Between September and November, the City of Nikšić progressed in the Adapt Phase of the Cities4Co-Housing URBACT Innovation Transfer Network, focusing on linking CALICO principles with energy efficiency, social entrepreneurship, and support for vulnerable groups, particularly single mothers. During the reporting period, Nikšić concentrated on stakeholder engagement, Testing Action implementation through series of workshops, and advancing elements of its Investment Plan related to renewable energy and community benefit, while continuing to strengthen its Urban Local Group (ULG) and local partnerships.



ULG Meetings and Takeaways

Nikšić organised two ULG meetings in September and October 2025, supported by additional thematic meetings with external stakeholders. These meetings aimed to strengthen cooperation between local authorities, civil society organisations, businesses, and national institutions.

In parallel, two targeted stakeholder meetings were organised:

- **On 29 September 2025**, a meeting with representatives of the local business community and national and local authorities focused on the installation of solar panels on four residential buildings in Stara Varoš. The initiative was recognised as a significant contribution to energy efficiency and sustainable development, with emphasis placed on the need to mobilise European funding, particularly through Interreg programmes, and to involve the national energy company (EPCG) in refining feasibility studies.
- **On 6 October 2025**, a second meeting engaged single mothers, facilitated through the organisation SOS Nikšić, to explore links between social vulnerability and women-led social entrepreneurship. Participants expressed strong interest in social entrepreneurship but highlighted dissatisfaction with existing institutional support, identifying the need for education, mentoring, financial support, and greater institutional transparency.

Key takeaways included the importance of combining energy transition investments with social inclusion measures and the need to strengthen institutional cooperation to support vulnerable groups.

Testing Actions

The partner has defined the following Testing Actions, which together combine environmental upgrading, community engagement, and financial innovation across four apartment buildings located in one of Nikšić's historic settlements.

1. **Energy Production and Community Fund**
The core concept involves installing solar panels on the roofs of the four buildings, enabling residents to produce renewable energy and generate modest income through agreements with the national electricity company. Revenues would be channelled into a community fund to support improvements to shared spaces and finance local social initiatives.
2. **Community Engagement and Co-Housing Culture**
A series of Testing Actions has focused

on encouraging residents to self-organise around co-housing principles. Through meetings, surveys, and informal gatherings, the municipality has worked to raise awareness and participation. Growing interest among tenants signals early progress toward a culture of shared governance, cooperation, and collective responsibility.

3. Women and Social Entrepreneurship

Recognising that many residents are single mothers and older women, the city organised focus groups and surveys to explore opportunities for small-scale social entrepreneurship, such as care services, micro-services, and neighbourhood support initiatives. The process revealed strong willingness to collaborate and fostered an emerging sense of solidarity among women in the buildings.

4. Financing and Governance Models

While approximately 50% of installation costs can be covered by the national Eco-Fund, the remaining share remains unfunded. A dedicated Testing Action therefore brought together municipal staff, local businesses, and potential partners to explore co-financing options, including cooperative schemes and European or donor funding. Although the session successfully encouraged new alliances and

dialogue, concrete financing solutions still require further development.

Nikšić implemented a Testing Action focused on social entrepreneurship and vulnerable groups, in collaboration with SOS Nikšić.

- **Focus Group on Social Entrepreneurship with Single Mothers (Social / Governance):**

This Testing Action involved a focus group with 10–15 single mothers to explore challenges, motivations, and opportunities related to participation in social entrepreneurship. All nine focus group questions were discussed through inclusive and facilitated dialogue. Findings highlighted strong interest in entrepreneurship, low satisfaction with institutional support (with the exception of SOS Nikšić), and a clear need for educational, financial, and mentoring programmes, as well as improved digitalisation of public services. The action provided concrete insights to inform future social and economic inclusion measures within the Investment Plan.

Communication

Communication activities in Nikšić were strong and consistent throughout the reporting period. The Cities4Co-Housing project received coverage through national and local

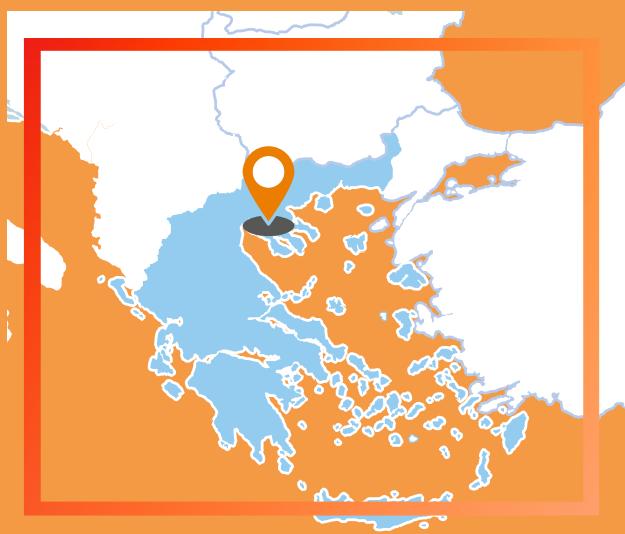
media, municipal websites, and social media channels. Articles and posts highlighted the project's objectives, local workshops, and its contribution to improving quality of life for vulnerable groups and supporting sustainable urban development. Communication materials were also used locally to engage residents in the Stara Varoš neighbourhood and promote participation in project activities.

Investment Plan

The partner has made solid progress in the development of the Investment Plan, with significant advances in the definition of actions across all CALICO modules. In particular, three actions have been defined under the Governance Module, six actions under the Social Module, eight actions under the Legal and Financial Module, and five actions under the Building Module. Overall, the partner's goals and strategic objectives are clearly articulated. The next phase should focus on further detailing and refining the proposed actions, as well as advancing the remaining sections of the Investment Plan to ensure coherence, feasibility, and readiness for implementation.

5. Thessaloniki

Between September and November, Thessaloniki progressed steadily through the Adapt Phase of the Cities4Co-Housing Innovation Transfer Network. Building on learning from the CALICO model and previous URBACT experience, the city focused on strengthening participatory processes, refining local priorities, and advancing Testing Actions aligned with its Social Rental Agency (SRA) ecosystem. A key milestone during this period was the comprehensive development of Sections 1-3 of the Investment Plan, positioning Thessaloniki as a leading example within the partnership in terms of IP progress and strategic clarity.



ULG Meetings and Takeaways

A key milestone was the second URBACT Local Group (ULG) meeting held on 17 September 2025 at Thessaloniki City Hall. The meeting aimed to assess and prioritise four proposed Testing Actions and to define concrete next steps feeding into the Investment Plan. Using an adapted OPERA decision-making methodology, participants evaluated actions against agreed criteria, including feasibility within 90 days, partner availability, costs, strategic relevance, and potential impact.

The process combined individual reflection, paired discussion, plenary debate, and weighted voting, resulting in the prioritisation of two Testing Actions and the clear allocation of roles and responsibilities. Key takeaways included the importance of building governance readiness before site development, the need for a dynamic vacancy-to-cohousing pipeline, and the potential of framing future projects as “cohousing-plus” initiatives combining housing with social, cultural, or environmental functions.

Testing Actions

Two Testing Actions were selected for immediate advancement:

- **Resident Voice Labs & Statute Starter Kit (Social / Governance):** A series of facilitated sessions to build a proto-cohort of future residents and co-develop a plain-language governance toolkit covering shared values, decision-making, roles, and house rules. The action includes legal and accounting clinics and aims to reduce governance risks for future cohousing initiatives.
- **Gender- and Care-Informed Matching Pathway (Social):** Developed with NGO partners, this action establishes a safeguarding-led SOP to support shared tenancies for vulnerable households through the SRA, including a small pilot and structured evaluation.

In parallel, preparatory work continued on vacancy mapping and a light co-design process for future common spaces.

Communication

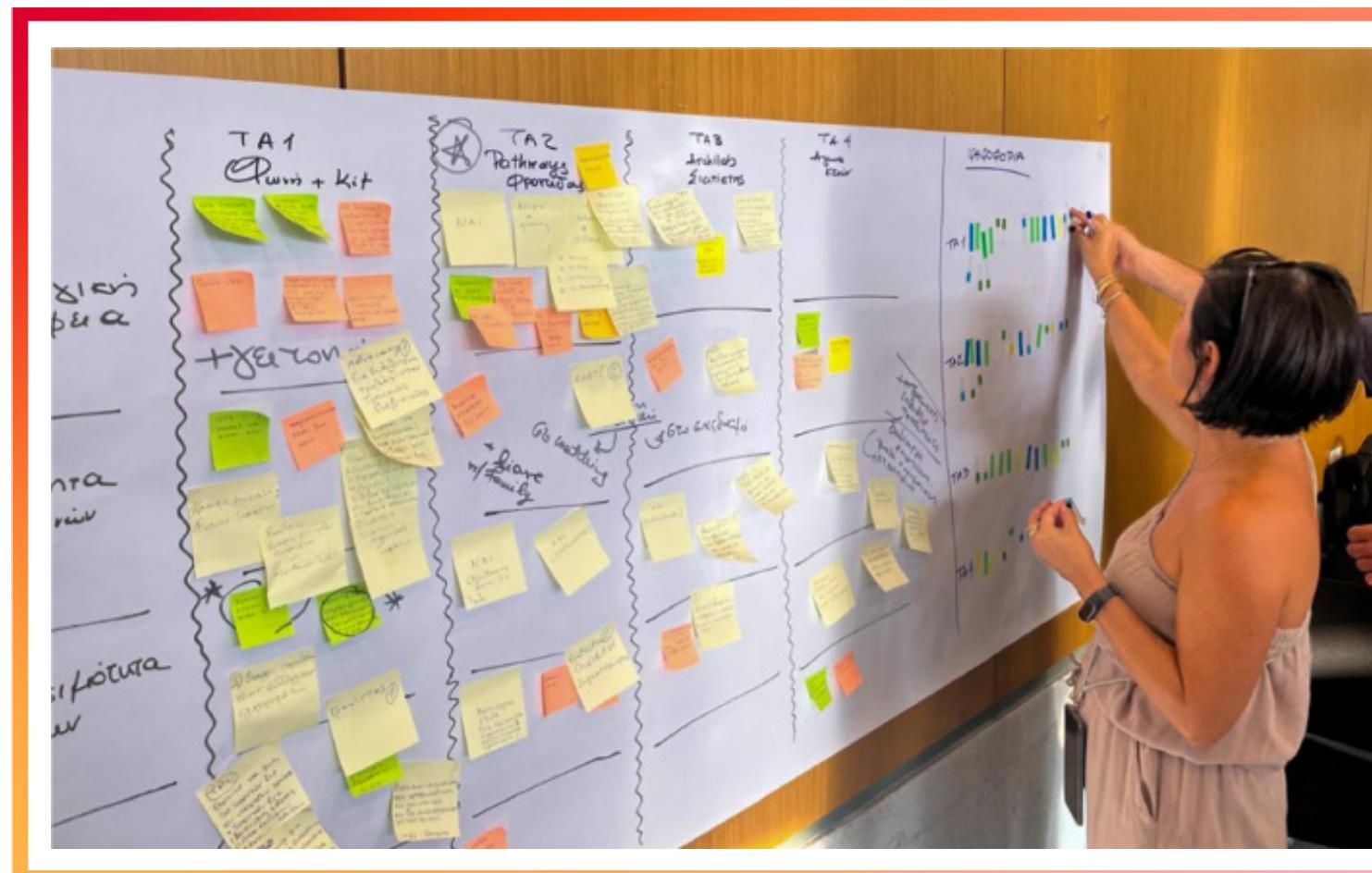
Communication activities focused on strengthening visibility and local anchoring. Thessaloniki contributed to the IBA Vienna exhibition hosted locally (October–November 2025) and co-organised an international symposium on 17 October 2025, positioning Cities-4Co-Housing within broader local and international housing debates and strengthening stakeholder engagement.

Investment Plan

The partner has made the most advanced progress in the development of the Investment Plan within the partnership. A comprehensive rationale for the Investment Plan has been developed, followed by a thorough and in-depth elaboration of Section 1 (Needs Analysis and Policy Responses) and Section 2 (Investment Proposal, including the Adapted Practice). In addition, the partner presented a detailed Section 2.3 (Stakeholders and Partners: Mapping and Analysis), clearly demonstrating the participatory and integrative approach underpinning the Investment Plan.

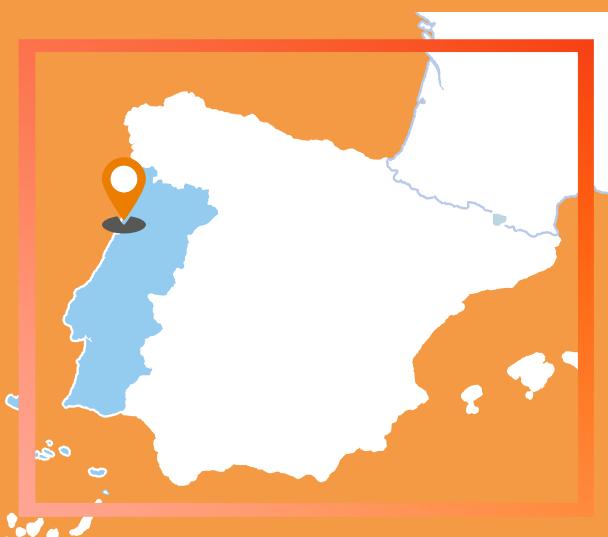
The Plan adopts a strategic and structured approach to the definition of leading actions and sub-activities across all CALICO modules, resulting in a coherent and well-developed set of actions. Each action is described in de-

tail, including implementation steps, funding considerations, and indicators and cross cutting issues. In the next phase, the partner will focus on completing Sections 4 and 5 of the Investment Plan, thereby finalising the remaining components required for full completion.



6. Vila Nova de Gaia

Between September and November, Vila Nova de Gaia progressed in the Adapt Phase of the Cities4Co-Housing URBACT Innovation Transfer Network, focusing on linking CALICO principles with the testing action in Grijó as the local adaptation framework. During this period, the city focused on strengthening the social and governance components essential for future cohousing initiatives. While progress on physical development and legal structuring remained limited, the period was used strategically to test new housing allocation models and refine participation with key target groups, particularly social action technicians responsible for housing management.



ULG Meetings and Takeaways

The Urban Local Group (ULG) evolved during the reporting period, with the stakeholders joining national institutes, private partners, municipal services, academia (UP), and technical partners. This evolution was seen as an opportunity to diversify perspectives and refresh local engagement.

On 24 October 2025, a ULG meeting at the Grijó Neighbourhood was held assessing the transferability of the project's modules to Vila Nova de Gaia's local context and developing concrete actions for implementation.

Testing Actions

Vila Nova de Gaia developed a set of Testing Actions focused on tenant selection, awareness and intergenerational approaches, most of which remain at an exploratory or early implementation stage.

To this end, changes were made in the housing allocation programs and regulations: division of 30 houses into three clusters, creating two clusters aimed at specific groups - those over 55 and single-parent families; - the third cluster is aimed at the general public; - Candidate selection was based on the grading criteria table, which was adapted to tailor the evaluation to each cluster. The call for applications was launched in June 2025

and ended in August 2025.

The goal is to encourage mutual assistance among neighbours and strengthen the community spirit, creating not only place to live, but also a space for coexistence, sharing, and mutual support, while also exploring the social module. This cohabitation model seeks to reduce social isolation, optimize shared resources, and create a housing ecosystem where everyone contributes to collective well-being.

Now that the housing allocation and candidate selection process has been completed, the chosen households include: 17 single-parent families, 3 households where all members are over the age of 55, and 10 nuclear families or families composed only of adults (6 nuclear families – parents and children – and 4 families with two adults, either parents and children or stepchildren). Of these, 7 families include a member with a disability above 60% or autism.

The average monthly rent, calculated based on household income, will be €369.25, thus ensuring affordability.

In the future, Vila Nova de Gaia intends to launch a participatory process, holding workshops with the community to co-design a communal building to be constructed in the open space available on the site level.

raging the building module. This building should meet the community's real needs and expectations. The process will also contribute to empowering residents around the concepts of collaborative housing and mutual care. The workshops and related events will further highlight key ideas for drafting community bylaws that define how to manage and use the shared spaces, involving all residents in the process.

The project therefore seeks to assess whether investing in inclusive and collaborative housing spaces can translate into greater social cohesion, solidarity, and long-term sustainability.

Communication

During this period, Vila Nova de Gaia continued to publicise the initiatives carried out and the conclusions of the project to municipal authorities, the ULG and through the dissemination of news in institutional channels.

Investment Plan

The municipality of Vila Nova de Gaia is facing some constraints with the change of political power at the local level, which has hampered the implementation of URBACT ITN project objectives and the final selection of actions to be included in the investment plan. Uncertainty about the future of housing policies at

the municipal level has affected the technical team and hampered dialogue and the consolidation of a compromise.

The Investment Plan will endeavour to identify opportunities for various stakeholders to invest in collaborative, inclusive and resilient housing. It will bring together various expe-

rimental initiatives for the co-design and adaptation of models for creating intergenerational communities. It will highlight various measures and strategies for leveraging new and innovative housing solutions within the local context.





5. Tools & Methodology

Developing Testing Actions from CALICO innovation with Structured Methodology:

The Adapt stage focuses on deep learning from CALICO modules and, most importantly, adapting their innovative practices to local contexts. Testing actions can help facilitate this transfer. The focus at the first stage was deepening and consolidating learning how to derive these testing actions from the CALICO modules. At the Fuenlabrada meeting, The World Café Method was used to support testing action identification and development, further advance training of the participants to develop testing actions for their local authorities and empower them in doing so.

The World Café Method for Testing Actions Development

To foster deep, collaborative testing actions creation from the knowledge acquired from CALICO, the partnership was divided into six smaller groups, each seated at a dedicated table. A rapporteur was appointed at each table, responsible for guiding the discussion around a specific set of questions and capturing the groups' ideas and insights on developing testing actions for the specific TM. The groups spent seven minutes with each

rapporteur, allowing the facilitators to delve deeply into each question through successive discussions. This rotating approach ensured all topics related to the specific CALICO TM were explored in depth, while promoting dynamic interaction and the cross-pollination of ideas on potential testing actions across groups. The method enabled structured, participatory knowledge-building and supported the co-creation of testing actions tailored to the network's objectives.





Refining the draft testing actions through a peer review process

Since the learning and capacity-building required to generate Testing Actions from the CALICO modules took place during the trans-national meetings in Vila Nova de Gaia and Fuenlabrada, the next natural step was to apply this knowledge more deeply and to use it to refine the draft Testing Actions submitted by partners ahead of the Fuenlabrada meeting. To support this transition from conceptual understanding to practical refinement, a set of structured and participatory methods was implemented during the second day of the transnational meeting.

Method 1: Advancing Existing Testing Actions through “Spiral of Inquiry”

The second workshop shifted focus from creation to advancement of existing Testing Actions. Partners were paired based on shared thematic interests or similar Testing Action topics. These thematic pairs worked together to critically review and refine the Testing Actions they had already submitted prior to the meeting.

To structure this exchange, a “Spiral of Inquiry” method was applied. Each partner briefly pitched their Testing Action, after which the peer partner reflected back key strengths and potential blind spots. Together, pairs explored “what if?” scenarios to stretch the ideas further and agreed on concrete refinements. This iterative process of listening, reflecting, expanding, and refining supported deeper learning and strengthened the quality and feasibility of the actions.

Method 2: Collective Feedback and Plenary Harvest “Gallery of Ideas”

Each pair then prepared a concise visual presentation of their refined Testing Action and shared it in plenary. Using a “Gallery of Ideas” approach, partners provided feedback through questions, strengths, and identified risks. The final plenary harvest allowed each pair to highlight one refined idea, one key challenge received, and one concrete change they committed to testing locally. This ensured that learning from both successes and difficulties was shared across the entire network and informed the next steps of local implementation.



6. Progress and Next Steps

During the second quarter, the ambitious objectives set for advancing the Investment and Continuity Plans were largely achieved. Partners made substantial progress in completing Section 1 (Needs Analysis and Policy Response) and Section 2 (Investment Proposal with adapted practices), while Section 3, focusing on the definition of actions, was also developed. Key cross-cutting issues and the participatory and collaborative processes at the heart of the network's work were further strengthened through transnational exchange. The majority of partners have now clearly defined their Testing Actions, with many already moving into implementation.

Looking ahead, the next period will focus first on the continued implementation of Testing Actions developed during the first and second quarters of the Adapt Phase. In parallel, partners will further advance their draft Investment and Continuity Plans through a structured process. As a first step, partners will update their Investment Plans by 20 January, in line with the ITN deadline, integrating feedback provided by the Lead Expert and Add Hoc Experts. This will be followed by participation in URBACT-led capacity-building activities in early February in Paris, as communicated by the Programme.

Subsequently, partners will concentrate on finalising Sections 4 and 5 of the Action Plan, with a focus on the funding case, budgeting, cross-cutting issues, and monitoring and evaluation. These elements, together with any remaining challenges, will be further discussed during the additional transnational meeting in Thessaloniki at the end of February, where dedicated Investment Plan Clinics and thematic workshops will support peer learning and targeted refinement.

The next phase provides a strategic opportunity to build on achievements to date. With a solid partnership base, shared knowledge, and a clear roadmap, the Cities4Co-Housing network is positioned to translate learning into practical, long-term solutions for inclusive and affordable housing.





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