Transferability study

Cities 4 Co-Housing

ITN

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URBACT
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1. Section. The Innovative Practice (CALICO)

1.1 Introduction

CALICO is central to the Cities 4 Co-housing Innovation Transfer Network (ITN). The partners aim to implement aspects of CALICO in their local contexts. This section describes Brussels' CALICO, an Urban Innovative Action (UIA) project funded by the UIA. It begins with the ITN theme within the EU policy context, urban priorities, and international commitments like the Sustainable Development Goals (SDGs) and the UN New Urban Agenda (NUA). Sub-section 1.3 outlines the Brussels Capital Region's context and the setup and operation of the CALICO project. The section ends with a look at its transfer potential to ITN partner cities and beyond.

1.2 The European Policy Context

In 2018, the CALICO project emerged as the winning entry in the third call for proposals by Urban Innovative Actions (UIA) under the Housing theme. This initiative, established by the European Commission under Article 8 of the European Fund for Regional Development, attracted participation from 39 cities and urban authorities across 11 European member states, all of which submitted applications eligible for funding within the housing domain.

The UIA program allows cities to test innovative solutions for urban challenges. Winning UIA projects must be innovative, participatory, measurable, and transferable. Documentation of lessons and experiences during the project is crucial for knowledge transfer to other cities. UIA also disseminates innovative practices through URBACT ITNs.

The UIA Housing Theme was launched in conjunction with the operation of the Urban Agenda for the EU Partnership for Housing. It was part of broader efforts to raise awareness about the need for innovative affordable housing solutions to address the housing crisis in the EU.

In 2024, housing became one of the EU's urban priorities with the appointment of the first EU Commissioner for Housing. Additionally, the affordable housing theme has strong links with the EU's international commitments, notably the Sustainable Development Goals (SDGs) and the New Urban Agenda (NUA). These commitments are described in more detail below.

1.2.1. The UN Sustainable Development Goals (SDGs) and the New Urban Agenda (NUA)

Sustainable Development Goals (SDGs)

In 2015, the UN General Assembly formally adopted a set of 17 measurable Sustainable Development Goals (SDGs), ranging from ending world poverty to achieving gender equality and empowering women and girls by 2030. Housing is specifically addressed in Article 11, Section 1, making it a vital reference point for housing-related work worldwide.

The Cities 4 Co-housing ITN focuses on housing themes in European cities and aligns its efforts with SDG 11 and SDG 11.1 as follows: SDG Article 11: “Make cities and human settlements inclusive, safe, resilient, and sustainable.”; SDG Section 11.1: “By 2030, ensure access for all to adequate, safe, and affordable housing and basic services and upgrade slums.”

While the SDGs address housing in a limited scope, the New Urban Agenda expands on housing and urban development issues.

New Urban Agenda (NUA) – Habitat III

The New Urban Agenda (Habitat III) was adopted by UN Member States in 2016. This framework outlines how cities should be planned and managed to promote sustainable urbanization. It reaffirms and extends the global commitment to sustainable urbanization laid out in the 2030 Agenda for Sustainable Development, with its 17 SDGs[1].

The New Urban Agenda significantly strengthens the commitment to housing, addressing it in 24 out of 175 articles. Unlike previous Habitat frameworks (Habitat I and Habitat II), Habitat III emphasizes implementation through the Quito Implementation Plan and international commitments. These commitments are designed to complement, not replace, governments' responsibilities and agreed commitments.

The New Urban Agenda emphasizes governance for its implementation, expanding UN member states' commitment to urban areas. Local governments play a vital role in promoting inclusive, sustainable urban development. Effective governance requires strong local governments, accountable systems, and balanced multi-stakeholder involvement. Transforming urban governance is essential to meet global agendas. The EU Urban Agenda and URBACT's innovative networks advance these goals through local efforts.

1.2.2. EU Priorities and the Cohesion Policy Objectives

2024 marked a significant shift in the European Union's focus on housing. Notably, the first EU Commissioner with direct responsibility for housing was appointed[2]. This was followed by the establishment of a special committee in Parliament in early 2025 and will be followed by the establishment of the EU Commission task force.

These high-level initiatives spurred fresh recommendations for sustainable, affordable, and decent housing—including plans by the EESC and CoR to issue a new housing opinion in 2025, an active Eurocities task force on housing financing, a second phase of the EU Affordable Housing Initiative led by Housing Europe, and the launch of New European Bauhaus affordable housing prizes, among others.

Under the 2021–2027 programming period, EU Cohesion Policy focuses on five Policy Objectives (POs): innovation, green transition, mobility, social inclusion, and place-based development. While none solely focus on housing, several objectives support housing-related actions. PO2 (greener Europe) promotes energy-efficient housing renovations, aiding the transition to low-carbon, resilient building solutions. PO4 (social and inclusive Europe) addresses housing inequalities and homelessness, enhancing social and affordable housing provisions. PO5 (Europe closer to citizens) integrates housing improvements with community-led urban or rural initiatives, reinforcing local development. Additionally, PO1 (competitive and smarter Europe) and PO3 (more connected Europe) indirectly impact housing through advancements in building technologies and improved transport infrastructure. Overall, these policy objectives collectively emphasize the significance of housing in achieving broader EU goals, such as reducing carbon emissions, supporting vulnerable populations, and strengthening local communities.

The Cities 4 Co-housing network seamlessly fits into and contributes to ongoing and upcoming initiatives at the EU level. It offers a platform to advance innovative affordable housing ideas and practices consistent with the EU priorities of affordability, sustainability, and inclusiveness. Additionally, it delivers a crucial perspective from cities on the provision of social and affordable housing within the EU.

[1] Rosenfeld, O. (2018) EU Urban Agenda Housing Partnership Links with international commitments, Online: https://ec.europa.eu/futurium/en/system/files/ged/2018.10.22_analytical_paper_2017_links_to_international_commitments.pdf
[2] It should be noted that housing is not the responsibility of the Union according to the Treaty of the EU.

1.2.3. The Partnerships of the Urban Agenda for the European Union

The Urban Agenda for the EU (UAEU) seeks to enhance urban policy by improving existing initiatives and implementing more effective solutions for urban areas. Its objective is to foster cooperation among Member States, the European Commission and cities to stimulate growth, liveability, and innovation across Europe.

In 2016, the Pact of Amsterdam - agreed upon by the EU Ministers Responsible for Urban Matters on 30 May 2016 - established the Urban Agenda for the EU. Based on the principles of subsidiarity and proportionality, the Agenda focuses on three key pillars of EU policy-making and implementation: better regulation, better funding, and better knowledge[3].

During its first phase, 14 partnerships were established, bringing together cities, Member States, the Commission, and stakeholders such as NGOs on a voluntary and equal basis. Among these was the UAEU Housing Partnership, one of the initial pilot initiatives. In 2021, the renewal process for the Urban Agenda began in line with the New Leipzig Charter and its implementing document[4].

The Cities 4 Co- housing network aligns closely with the work of the EU Urban Agenda Housing Partnership, which defined 12 housing-related actions in its 2018 Action Plan. It's also likely to resonate with the Cities for Equality partnership, established in 2023, which is currently refining its concrete actions to address various aspects of inclusion for different population groups in European cities, as guided by its ex-ante assessment[5].

The UAEU Housing Partnership, consisting of the representatives of the EU Member States, cities, housing providers, civil society, and academia, aimed to increase affordable housing across the EU. It sought to offer diverse housing options. The CALICO project aligns with the partnership's vision and the Cities4Co-housing initiative, which supports affordable housing tailored to cities' needs. It also contributes to key actions like expanding the best practices database (Action 4), providing policy guidance (Action 5), and facilitating an exchange program for urban housing professionals (Action 6) based on the URBACT ITN concept.

1.3. The Innovative Practice Description

The CALICO project is a core practice of the Cities 4 Co-housing URBACT Innovation Transfer Network. Located in Forest within the Brussels Capital Region, which has 1.25 million inhabitants (2024) across 19 municipalities on 162 km², the area features a high population density of 7,528 inhabitants/km².

The region has experienced rapid population growth, increasing by 29% since 2001. This growth is primarily driven by a positive natality (more births than deaths) and international migration. However, this expansion is somewhat tempered by rising negative internal migration, where more people are leaving the region than moving in.

The Brussels Capital Region currently has 602,000 dwellings catering to 575,000 households. Since 2001, the number of households has increased by 100,000 (a 20% rise), while the number of dwellings has grown by 90,000 (18%). Despite this, there remains a risk of housing shortages due to the growing number of households outpacing the expansion of available housing.

[3] https://ec.europa.eu/regional_policy/policy/themes/urban-development/agenda_en#:~:text=Based%20on%20the%20principles%20of,air%20quality

[4] On 26 November 2021, EU Ministers responsible for Urban Matters adopted the Ljubljana Agreement and its Multiannual Working Programme, marking the start of a new phase with updated operational parameters, methodologies, and the addition of four new partnerships.

[5] Rosenfeld O. (2023) Ex-ante assessment of the "Cities of Equality" thematic area under the Urban Agenda for the EU, EUI, Lille. Available at: https://www.urbanagenda.urban-initiative.eu/sites/default/files/2023-07/EAA%20Report%20Cities%20of%20Equality_0.pdf

Brussels also has a relatively young population, with a significant portion of residents living alone. Approximately 47% of households in the region are single-adult households, highlighting the growing trend of individuals living independently.

The Brussels Capital Region presents a striking contrast between its economic strength and social challenges, often referred to as the “Brussels paradox.” Economically, the region is a powerhouse, contributing significantly to Belgium’s wealth creation. It represents 11% of the national population and accounts for 18% of the country’s GDP. Additionally, Brussels serves as a major employment hub, hosting 15% of all jobs in Belgium.

However, the region also faces significant social challenges. Despite its economic performance, Brussels has a high unemployment rate, with 12% of its inhabitants unemployed. Household disposable income in the region is relatively low, and a substantial portion of the population is at risk of poverty or social exclusion, with 39% of residents affected. Furthermore, income inequality is a persistent issue, with large disparities between municipalities and neighbourhoods, contributing to the overall socio-economic divide within the region.

The Brussels Capital Region is the most expensive region for all types of dwellings. Attached and semi-detached houses cost 505,000 euros. The median price for a detached house amounts to 1,020,250 euros.

In 2023, the average price of new leases in Brussels surged by 8.6% in one year, reaching 1,249 euros per month. The median rent saw an even larger increase of 10.6%, rising to 1,100 euros compared to the previous year. Brussels stands out as the only region in Belgium where rent increases surpass inflation.

BRUSSELS RENTAL PRICES 2019-2024

Prix de location moyen Région Bruxelles-Capitale	2019	2020	2021	2022	2023	S1 2024	Evolution
Maisons mitoyennes	1.687 €	1.745 €	1.927 €	1.713 €	1.853 €	2.140 €	15,5%
Appartements	1.047 €	1.051 €	1.058 €	1.115 €	1.205 €	1.235 €	2,5%
Studios	628 €	631 €	644 €	730 €	806 €	778 €	-3,5%
Tout type de logement	1.091 €	1.098 €	1.108 €	1.150 €	1.248 €	1.283 €	2,8%

Source : Federia en collaboration avec CIB et Korfine

The Brussels Capital Region only has 40% of owner-occupied dwellings. This indicates that a large group of people is situated on the rental market (60%), which consists of both private and social rental properties. The total offer of public social housing or other housing with regulated rent only reaches around 7%.

In terms of housing affordability, the situation in the Brussels Capital Region is challenging for many residents. Half of the households spend more than 26% of their income on housing costs, which is considered a significant financial burden. For the 10% of the poorest households, this burden is even more severe, with more than 45% of their income allocated to housing expenses. This highlights the growing issue of housing affordability, particularly for low-income groups in the region.

The "Emergency Housing Plan" (Plan d’Urgence Logement) launched by the Brussels Capital Region aims to tackle the urgent housing crisis by increasing social housing, improving existing units, and providing financial aid for affordable housing. The plan focuses on speeding up construction and renovation projects with an emphasis on sustainable and inclusive urban development to meet the rising demand due to population growth and escalating housing costs.

Additionally, the Brussels Capital Region expressed its interest in the innovative CALICO model by approving yearly funding for a full-time position within the Sohonet network. This network comprises various stakeholders, including real estate, alternative finance, the cooperative sector, associative asset investors, Social Real Estate Agency, and grassroots organizations. The purpose is to launch their "Housing Deal" experimental framework, which involves studying the potential reproduction of a CALICO-like real estate development and examining the conditions for scaling up.

1.3.2. Summary of the innovative practice

The CALICO project (CAre and LIving in COmmunity) provides 34 co-housing apartments promoting generational and social diversity in its neighbourhood. Its focuses include gender perspective, integrating birth and end-of-life into the community, providing care, and ensuring housing access via a Community Land Trust.

Launched in November 2018 with funding from the European Union's Urban Innovative Actions initiative, its key innovative points include the variety of housing tenures it provides, the community land trust land ownership model, a comprehensive governance model, and a community-cantered approach.

CALICO seeks to address significant challenges impacting vulnerable populations, with a primary focus on resolving the housing crisis. The substantial increase in housing prices, coupled with the scarcity of social housing inventory, has resulted in an affordable housing shortage in the Brussels Capital Region.

First significant issue is the **ageing population**. Policy initiatives advocate for seniors to "age in place," yet many residences are inadequately prepared to accommodate the evolving needs of older individuals. This discrepancy between home environments and changing requirements presents risks to the health, wellbeing, and independence of seniors.

Older women, who constitute the majority of the ageing population, encounter significant challenges. They are disproportionately impacted by social isolation and poverty, primarily due to insufficient pensions, which render them vulnerable within the housing market. Securing affordable and supportive living arrangements is particularly difficult for them.

Low-income families face multiple barriers in the housing market. They often live in disadvantaged neighbourhoods and overcrowded conditions, spending a significant portion of their income on housing, which leaves less for essentials like food, healthcare, and education. Additionally, they are often excluded from decision-making processes that affect their housing and cannot advocate for equitable solutions.

There is a growing trend towards **community-based care**, where civil society takes on more responsibility for caring for individuals in need. This approach highlights the role of informal caregivers—such as family, neighbours, and volunteers—in providing community care instead of relying on traditional institutions.

The CALICO project proposes a community-led approach to address these challenges. Therefore, beyond supervised access to decent housing, CALICO aims to support the emancipation of residents through participation processes and develop a real community care philosophy including services to the neighbourhood and to the wider municipality.

The innovation of the CALICO project lies mainly in the integrated approach it implements. It developed **a new governance model** for community-led housing which integrates issues of empowerment, social inclusion, gender equality, wellbeing and health care, intercultural dialogue, solidarity and community engagement, as well as sustainability issues by both guaranteeing a permanent affordability of the housing and collectively managing the land.

The CALICO project was driven by the Brussels Capital Region in collaboration with the Community Land Trust Brussels (CLTB) and 6 other partners: NGO's Angela.D, Pass-ages, EVA Bxl, Social Real Estate Agency "Logement Pour Tous" , regional administration Perspective.brussels and Belgian Ageing Studies & Cosmopolis research group of the Vrije Universiteit Brussel[6].

The project commenced on 1st November 2018 and concluded on 31st December 2021, with a slight extension of two additional months due to complications in completing the birth and end-of-life facilities. The 34 housing units were delivered for occupancy by the end of August 2021. The figure bellow presents the CALICO governance of implementation.

AN OVERVIEW OF THE CALICO GOVERNANCE SET UP

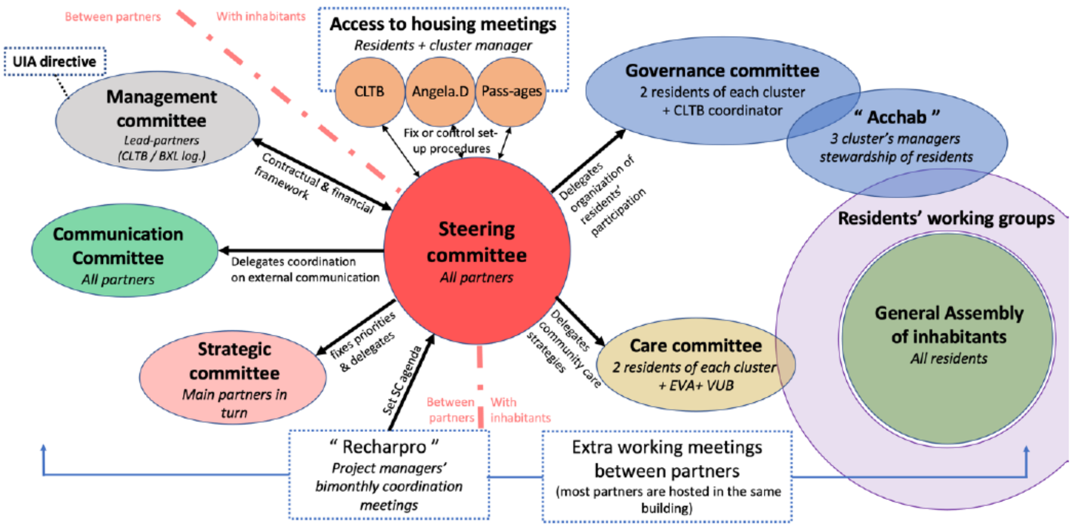


Figure 5. Overview of global governance arrangements to carry out the CALICO project (Source: CALICO project Third Report)

This figure outlines the main committees, working groups, and assemblies structuring the project. Central to the governance is the Steering Committee, which oversees all other committees. Committees are categorized into those with only partners (left side) and those involving residents (right side). Partner meetings ensure project coordination within the UIA funding framework and will eventually be reconfigured or cease. Resident meetings focus on housing access within clusters and managing communal living, community care, and neighbourhood engagement. CALICO owes much of its success to the fact that it was set up and managed from a partnership between different associations/administrations and with a large input from residents of all walks of life. This was made possible by establishing and maintaining a governance model tailored to the project. The figure below shows the mapping of the associations in the CALICO building.

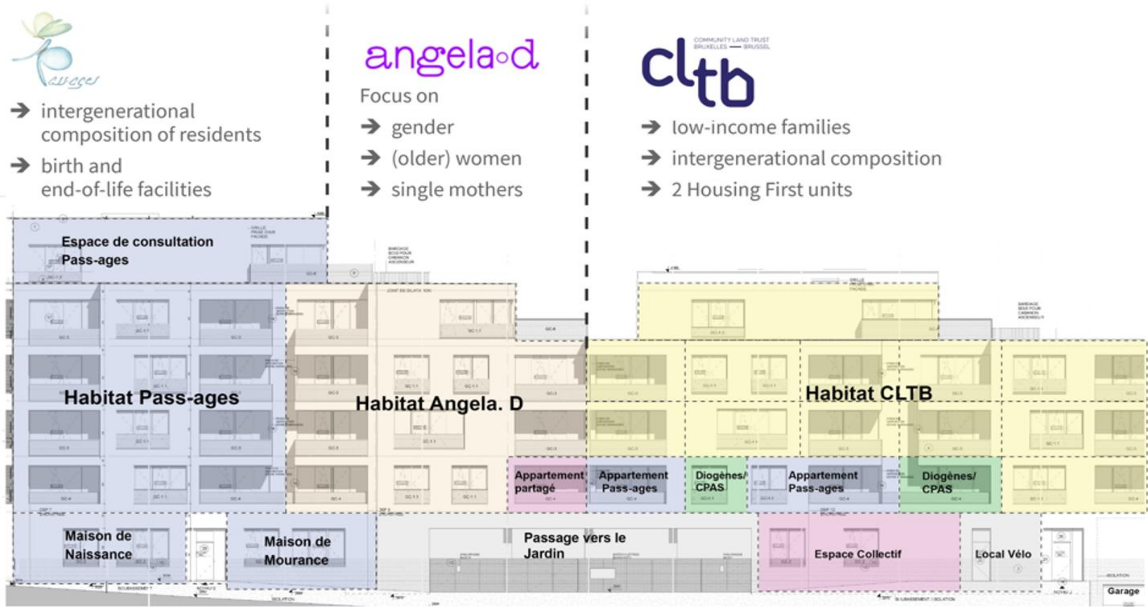
To guarantee generational and socio-economic balance, the allocation is lead by the following requirements:

a) At least 50% of the households include at least one adult over 55 years old.
b) At least 66% of the households are eligible for social housing.

[6] But it couldn't have been possible without the big group of stakeholders, such as external (local) organisations (active in the fields of care, housing, etc.), residents and the wider neighbourhood.

c) Allocation procedures specific to each cluster.

THE CALICO CLUSTERS



Source: VUB for Brussels Housing, Brussels Regional Public Services.

Along with the people centred approach, the CALICO project and its founders are committed to long term housing affordability. This is achieved through the Community **Land Trust (CLT) model**. The CLT model is an innovative form of tenure where the land ownership is separated from the building. The land ownership is collective while the ownership of each apartment is individual.

According to the Community Land Trust Brussels (CLTB), one of the founders of the project, the philosophy asserts that land should not be treated as a commodity but rather as a shared resource that guarantees everyone access to affordable and quality housing - a basic human right. In this spirit the CLTB owns the land, uses it in the interest of the community and. the dwellings are made affordable by grants or donations. The CLTB ensures that the housing units stay affordable thanks to resale restrictions (limited resale price) that is ensured by contracting agreements between the partners and the residents. While CALICO is democratically governed by all stakeholders, the CLTB controls the resale in order to avoid real estate speculation .

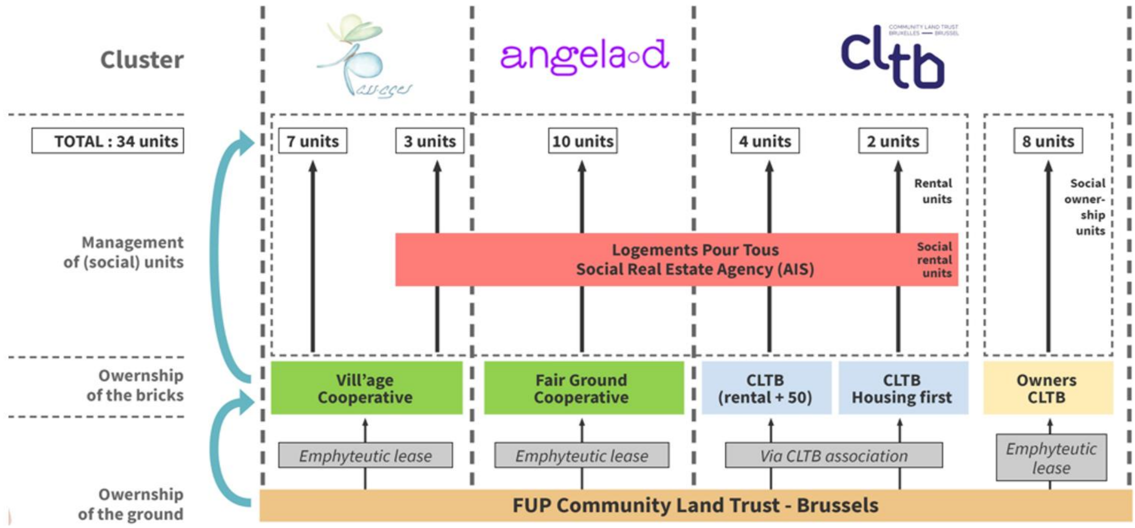
By promoting collective ownership, the CLT model fosters supportive networks and inclusive, resilient communities, providing a robust foundation for innovative social housing solutions that address not only the critical shortage of affordable homes but also social challenges like population ageing, gentrification, rising demands for informal care, and the needs of vulnerable populations.

In addition to being a CLT model, one of the key innovations the CALICO project brings is the variety of housing tenures and choices. It consists of :

- 8 owner-occupied dwellings for the CLTB cluster;
- rental units and 2 housing first units in the CLTB clusters;
- 10 rental dwellings owned by Fair Ground for the Angela D. cluster;
- 10 dwellings owned by Vill'age Cooperative for the Passages cluster.

Furthermore, the CALICO project includes birth and end-of-life facilities as well as common spaces. These include a shared apartment on the first floor, a common space on the ground floor open to the wider neighbourhood, a semi-public garden for all CALICO project inhabitants and the surrounding neighbourhood, and nine parking spaces.

CALICO AFFORDABLE HOUSING TYPES



Source: VUB Final Report, page 43 for Brussels Housing, Brussels Regional Public Services.

The CALICO project received ERDF funding of 4,999,998.52 euros and co-financed a minimum of 1,249,999.63 euros. This funding covered primarily staff costs for managing the project and investment costs for land, apartments, and common spaces.

The Foundation of the Community Land Trust Brussels owns the land for the entire project, funded by a €3,998,689.40 subsidy from UIA. This grant covers about 80% of the total investment cost. It not only funds the land (15% of the budget) but also includes costs for common spaces (63%), two communal areas (14%), and flats rented by the CLTB foundation (14%). While this financial model worked for this project, it may be challenging to replicate with other public funding sources.

1.3.3. Scope for improvement

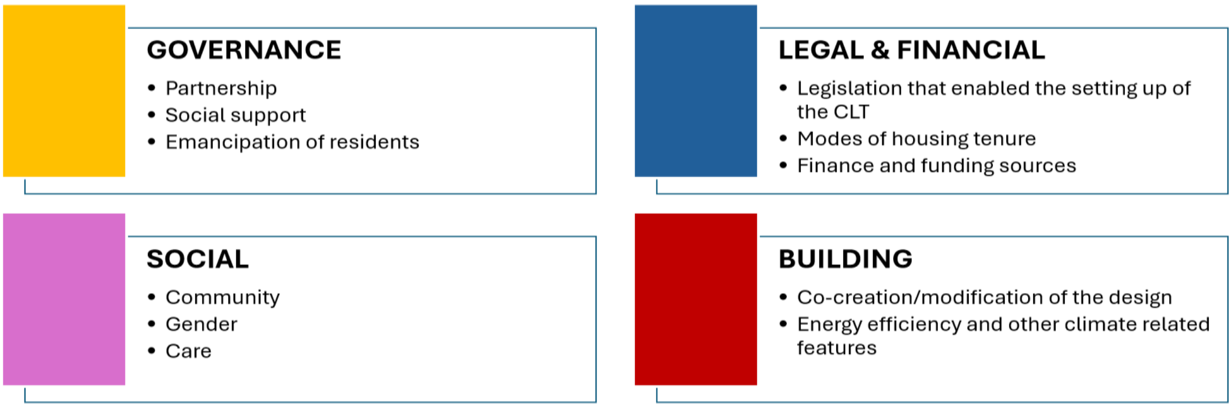
a) **Ensure Long-Term Sustainability** – Assess CALICO's long-term social and economic impact Strategies for long-term funding, resource-sharing, and community-led governance models could be explored to make sure the project thrives in the long run, without becoming too reliant on external support.
b) **Strengthen Resident Governance** – Improve governance by addressing the varying capacities of residents, ensuring a balanced approach that accommodates all, for instance retirees with more availability **and** single mothers with limited time for project management.
c) **Prioritize Co-Creation Over Turnkey Development** – Engage future residents and the local community in shaping the design and use of common spaces to foster stronger ownership and inclusivity.
d) **Diversify Funding Sources** – Explore financial models that could allow CALICO to be implemented without relying on substantial EU funding.
e) **Scale Up the Model** – Expand CALICO beyond its current 30 residential units to address the affordable housing shortage while integrating essential social services, maximizing its impact on the local housing market.

1.4 The Overall Transfer Potential

CALICO's transferability capacity has been a necessary requirement for the winning of the UIA funding. However, in line with the UIA innovative projects, CALICO is a comprehensive and complex project with many various aspects. In our opinion, directly replicating CALICO's approach is not advisable nor practicable. This is partly because the transfer partners have different local contexts, including policy, legal and financial systems. While they may be interested in the community aspect of the project, the population groups that they work with may be slightly different, and most importantly the partners already have interest to varying forms of social and affordable housing.

To facilitate the transfer of CALICO, the project has been analysed and divided into four key modules and accompanying sub-modules. These modules are described in this section.

CALICO PROJECT MODULES



Source: Author.

GOVERNANCE

Partnership: CALICO exemplifies community-driven urban development through a strong partnership and inclusive governance model, fostering sustainable, socially diverse living environments. A well-structured governance system was key to its success. The Steering Committee delegated tasks and oversaw all committees, which were divided into: a) **Partner Committees:** Coordinated by project managers, administrators, and volunteers to ensure overall alignment. b) **Resident Committees:** Managed housing access, community living strategies, care initiatives, and neighbourhood engagement.

Social Support: For two years before and one year after launch, CLTB, Angela.D, and Pass-ages provided critical support to residents, focusing on maintaining the building and common spaces. This assistance laid a strong foundation for community cohesion and infrastructure. The social support methods are easily transferable to other contexts.

Emancipation of residents: The core goal was resident autonomy, enabling them to self-manage the building and community life. Through dedicated tools and workshops, this vision has materialized, with residents overseeing maintenance and shared spaces. This model of self-governance is transferable through tailored workshops for interested communities.

While the model is context-specific, learning from CALICO's governance framework can support partners in shaping governance structures for their own projects.

SOCIAL

CALICO's Approach: CALICO adopts a community-led strategy to support vulnerable groups, empowering residents to manage their communities while fostering a culture of care. It specifically addresses gender-related needs, such as those of single mothers, and aligns with the broader shift toward informal, community-based caregiving.

Community: CALICO ensures intergenerational and social diversity through targeted housing allocation, balancing tenure types to promote integration and enrich community life.

Gender: Angela.D leads a cohousing cluster for elderly women and single mothers, providing gender-focused governance, participatory training, and a comprehensive gender mainstreaming toolkit for all partners.

Care: CALICO introduces a community-led care model integrating intercultural and gender-sensitive approaches. It includes birth and end-of-life facilities supported by residents and the broader community, with additional space ("Le Delta") managed by local association Epsylon.

While CALICO's social model is complex, it can be transferred in three distinct sub-modules, each focusing on a specific service.

LEGAL AND FINANCE

One of the key innovations of the CALICO project is its legal and financial backing. Notably, the CLT model is not a widespread model for provision of social housing in Europe.

CLT Legislation: The CLT model enables nonprofit land ownership for affordable housing but requires adaptation to local legal contexts. Instead of directly transferring CALICO's legal framework, partners must explore ways to establish CLTs within their own legal systems, drawing insights from CLTB's experience in Brussels.

Housing Tenure Models: CALICO offers diverse tenure options, including resident and social investment cooperatives, rental units within the CLTB cluster, Social Real Estate Agency-managed rentals, and Housing First units. At least 50% of households include an adult over 55, and 66% qualify for social housing, fostering intergenerational and gender-inclusive living. The tenure model is adaptable based on each partner city's priorities.

Finance & Funding: CALICO is funded through European Regional Development Fund support and co-financing, covering project management, land acquisition, housing, and common spaces. The CLTB Foundation secured land ownership through a UIA investment subsidy. While replicating this financial model may be challenging in different public funding contexts, it offers valuable lessons for partner cities.

BUILDING

Co-Creation & Design: Due to UIA funding's strict three-year timeline, CALICO partners opted for a turn-key purchase with minimal resident input, prioritizing timely completion over a participatory design process. In contrast, CLTB's "Archilabs" engage residents and architects in co-creating spaces. Both approaches offer transferable lessons, balancing efficiency with inclusivity.

Energy Efficiency & Climate Considerations: CALICO meets high energy standards, but maximizing efficiency requires resident awareness. CLTB addresses this through workshops on optimal home use. This training is easily transferable, though climate adaptations will be needed for South European partners facing different environmental conditions.

1.4.1. Transfer interest of the partners:

To ensure the analytical modules were relevant to both the lead and city partners, the lead expert conducted consultations during the kick-off and first transnational meetings. This process established the modularization framework presented in this section, which then guided discussions during city visits.

Before each visit, partner cities completed a modularization document, indicating their interest in various modules and sub-modules. The results, summarized in the table below, show that partners are interested in most CALICO modules, with Governance (I) and Building (IV) being the most prominent, followed by Legal and Finance (III), and Social (IV).

Beyond assessing partner interest in CALICO modules, workshops were held in each city to further explore local assets and barriers to module transfer and implementation. The outcomes, detailed in Annex 1, form the foundation for the final transferability analysis and inform the working program outlined in the concluding section of this document

Module	Transfer interest				
	Vila Nova de Gaia	**Thessaloniki**	**Naples**	**Fuenlabrada**	**Niksic**
I. GOVERNANCE					
1. Partnership	***	**	***	***	***
2. Social support	***	***	***	***	***
3. Emancipation of the residents	***	**	***	***	***
II. SOCIAL					
1. Community	***	***	**	***	*
2. Gender	**	***	*	***	**
3. Care	**	**	*	***	***
III. LEGAL & FINANCE					
1. Legislation CLT	**	***	**	**	***
2. Modes of tenure	**	***	**	**	***
3. Finance and funding sources	***	***	***	**	***
IV. BUILDING					
4. Design Co-creation/modification	***	***	***	***	*
5. Energy efficiency climate related features	***	***	***	***	***
Legend: **** Responses full interest* *** Responses partial interest* ** Responses No interest*					

2. Section. Partner Profiles

2.1 Introduction

This section provides the summary of the five cities that have joined the ITN Cities 4 Co- housing: Vila Nova de Gaia (PT), Thessaloniki (EL), Naples (IT), Fuenlabrada (ES), Niksic (ME). It starts with the key statistics of each city presented in the table below. The following sub-sections are providing the brief overview of each partner city, their initiatives related to housing as well as explores their ambition to transfer the innovative practices, as well as assets and barriers that may affect the transfer process.

Partner Information Summary							
Partner	**Country**	**Number of inhabitants**	**Number of dwellings**	**Number of households (family units)**	**Number of single adult households**	**Number of single parent families**	**Number of social rental dwellings**
Vila Nova de Gaia	PT	303 824	144.307	121.298	18.035	12.275	3341
Thessaloniki	EL	319.045 (Muni) 1.006.112 (Metro: 11)	507.834 (Metro) 204.412 (Muni)	457.947 (Metro) 157.507 (Muni)	151.633 (Metro) 70.730 (Muni)	77.555 (Metro)	30 forthcoming in 2025.
Naples	IT	917.510	438.924	377.595	120.439	79.881	43.521
Fuenlabrada	ES	194.886	70.944	57.303	8.157	6.813	277
Niksic	ME	66 705	29 682	22 400	3 497	2 000	466

2.2 Partner Profiles

2.2.1. Vila Nova de Gaia2.2.1.1. *A summary of the city with key relevant metrics* [7]

This section provides a brief demographic and socio-economic overview of Vila Nova de Gaia. _Vila Nova de Gaia is a city and municipality in the Porto District of the Norte Region in Portugal. Situated south of Porto, it lies on the opposite side of the Douro River. Gaia is renowned for its port wine cellars, which have become a major tourist attraction. [8] *Vila Nova de Gaia, located in*

[7] Picture source: https://images.turismoenportugal.org/Vila-Nova-de-Gaia-Portugal.jpg
[8] https://en.wikipedia.org/wiki/Vila_Nova_de_Gaia

Portugal, covers an area of 168.46 km² and has a population of 303,824 inhabitants.[9]

For the demographics according to the quantitative survey, there are also 18,035 single adult households, 32,988 married or civil partner households without children and 61,829 married or civil partner households with children. Additionally, the city is home to 12,275 single-parent families. The average age of the inhabitants around 36 years old, reflecting a relatively young population.[10] The city has a total of 144,307 dwellings and 121,298 households and f or the rental sector, the city has 3,341 social rental dwellings with 7,754 people residing in these units. There are 39 affordable rental dwellings, housing 99 people. Additionally, the city contains 33,572 private rental dwellings at the municipal level, providing housing for a significant portion of the population.[11]

2.2.1.2. A description of the relevant policy challenge in the city

National Housing Policies in Portugal

Portugal has one of the lowest social housing stocks in Europe, at less than 2% of total housing, compared to the EU average of 8% (OECD). Outright homeownership dominates (46%), a trend common in Southern Europe, where mortgage markets developed late due to reliance on family support and inheritance. Mortgaged homeowners account for 30%, while private rentals make up 10% of the housing market.

Social housing is primarily managed by municipalities under national programs like "Arrendamento Apoiado," "Programa 1.º Direito," and "Programa de Arrendamento Acessível," which fund housing rehabilitation and acquisition for low-income and middle-class families.

Housing costs are rising rapidly, particularly in metropolitan areas and tourist hubs, driven by low interest rates, rising incomes, reduced unemployment, and foreign demand. Meanwhile, limited social housing stock and a slow post-crisis recovery in construction have constrained supply.

To tackle the crisis, the government launched "Construir Portugal: Nova Estratégia para a Habitação," focusing on expanding housing supply and public housing. Plans include changing the Land Law and making 25,000 homes available under the Recovery and Resilience Plan (PRR). These reforms aim to repurpose rural land for affordable rentals, controlled-cost housing, and worker accommodations across key sectors.

Challenges in the partner city[12]

At the local level in Vila Nova de Gaia, social housing is provided by the local authority and consists of social rent homes. These dwellings are specifically designed to be affordable, with rents linked to local incomes through a formula controlled by the local government, ensuring they remain accessible to residents as the goal is to provide affordable and supportive housing for those in need. However, there are several challenges facing the city. One significant issue is the lack of affordable housing, increasing among to low- and medium-income residents. The rising real estate prices and rents have created additional pressure, making it increasingly difficult for many to find suitable housing. The local housing market requires to better understand and regulate the private sector to address these challenges effectively.

To meet the growing demand for affordable housing, new policies and approaches are needed. Urban planning strategies should be developed to make housing more affordable. Public-private as well as public-community partnerships should be encouraged to create sustainable solutions. Additionally, there is a need

[9] Quantitative questionnaires
[10] Quantitative questionnaires
[11] Quantitative questionnaires
[12] Vila Nova de Gaia Partner PowerPoint

to design housing that is both functional and supportive, contributing to the overall well-being of the community[13].

2.2.1.3. Key activities and initiatives in the city and the initiative where the city wishes to transfer CALICO

This section starts with presenting the key activities and initiatives related to the provision of the affordable housing in the partner city. It continues with presenting the initiative where the city wishes to transfer CALICO. It concludes with motivations and expectations from this ITN.

The existing affordable housing initiatives in the city

Vila D'Este Housing Refurbishment: Vila Nova de Gaia has undertaken local housing projects such as the Vila D'Este Housing Refurbishment which was an extensive rehabilitation project involving the Gaia municipality investing nearly €12 million to renovate housing units between 2009 and 2013. The main goals of the project were address existing issues to meet current energy needs and improve indoor air quality, while also enhancing the overall architectural and aesthetic aspects of the entire neighbourhood.[14]

Affordable Rent Programme, at local level: Vila Nova de Gaia also started 3 years ago the Programme "Arrendamento Acessível" (PAA) that is a housing policy programme that aims to promote a broad supply of rental housing at prices compatible with families' incomes, specially for the middle class. With this programme, the government wants to 'help meet the housing needs of families whose income level does not allow them to access housing on the market that meets their needs'[15].

1st Right Programme and Public Housing Stock: Under the 1st Right Programme in Vila Nova de Gaia, various initiatives have been implemented - from the rehabilitation of the existing housing stock to the purchase of housing on the private market - with the aim of improving the housing conditions of families living in public housing and increasing the public housing stock available in the municipality. This programme consists of providing financing lines for housing development.

The initiative where the city wishes to transfer CALICO project

Vila Nova de Gaia has secured 154 million EURO funding from the EU in order to explain its social an affordable housing stock, The funding must be spent until 2026 or it will need to be returned.

The city plans to expand its social and affordable housing stock using this funding. The housing is purchased from the private developers, and it will be intended for the affordable home ownership, social rent, housing first, elderly population. The affordable housing in general terms is managed by the partner, Gaiurb, E.M. that already has social services for the different types of the vulnerable population in their properties.

Motivations and expectations from ITN:

The city has a belief in the idea that living together offers valuable opportunities for sharing resources, cooperating, taking inspiration from others as well as fostering integrative and diverse communities.

The city's common vision acknowledges that the housing crisis demands innovative solutions, with a focus on ensuring access to housing at the heart of public policies. Therefore, to face the challenges, Vila Nova de Gaia could benefit grealty form the Calico program in order to have more affordable housing for the most vulnerable population since there is a lack o f them and invest into refurbishing houses for better quality.

[15] https://www.gaiurb.pt/pages/1139

There is also a need to create a co-design process to adjust to everyone's need and create functioning communities that care for each other (intergenerational).

2.2.1.4. The stakeholders involved – URBACT Local Group (ULG)

Município de Vila Nova de Gaia - Pelouro da Habitação	*Housing Department, in the Municipality of Vila Nova de Gaia*
IHRU - Instituto da Habitação e Reabilitação Urbana	*Housing and Urban Rehabilitation Institute*
Associação de Inquilinos e Condóminos do Norte	*Northern Tenants and Condominium Association*
CCDR - N - Comissão de Coordenação e Desenvolvimento Regional Norte	*Northern Regional Coordination and Development Commission*
DGT - Direção Geral do Território	*General Directorate of Territory*
Habitação Hoje	*Housing Co-operative*
Porta a Porta	*Housing Co-operative*
Sara Brysch	*PhD in Collaborative Housing from TU Delft*
FLUP - Departamento Sociologia	*Faculty of Letters, University of Porto - Department of Sociology*
Observatório Social de Gaia	*Institute for Social Development and Inclusion*
IDIS	*Institute for Social Development and Inclusion*
FAUP	*Faculty of Architecture, University of Porto*
MOME	*Private Housing Co-operative*

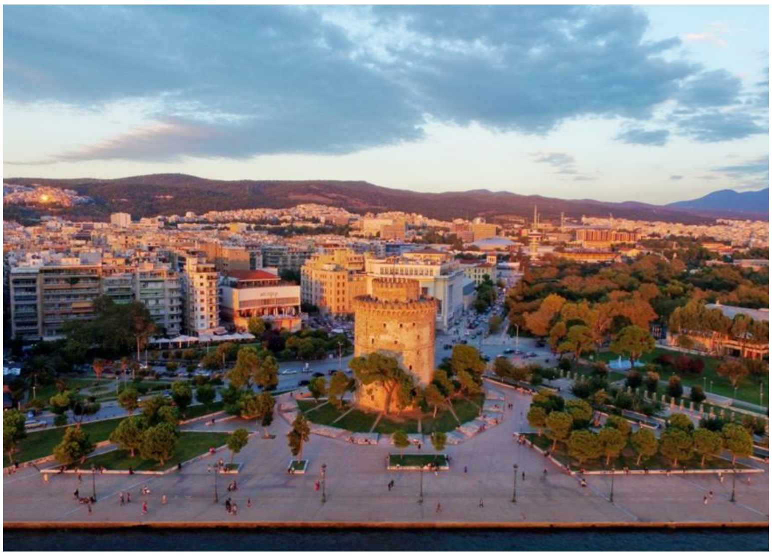
2.2.1.5. The transfer potential assessment

Partner profiling and transfer assessment: Vila Nova de Gaia	
URBACT Questions:	**Answers:**
● Why does the city need to transfer this innovative practice?	The city has over 150 million euros that it needs to spend on the social and affordable housing until 2026. In that sense they face a similar challenge like CALICO used to after winning the UIA funding. The difference is the scale in funding and management of multiple acquisitions vs one in CALICO.
● Is there political support for the transfer?	Now there is political support for the transfer. However, the continuous support will depend on the elections in 2025.
● Will sufficient **resources (funding)** be available for the transfer?	Yes. The partner has the funding from the EU and the country for the new social housing. This can cover the transfer.
● Are suitable human resources in place for the transfer? In not what is missing?	The local team is cohesive and ready to act.
● Have the relevant stakeholders been identified? Stakeholder analysis?	This is not clear. The Team of the Gaiurb, E.M. are aware of the project; however, it is not clear to what extent is the municipality involved and who are the relevant actors as the UGL members were not presented.
● Are the stakeholders aware of the project and do they support it?	As above.
● Is there a mechanism in place to coordinate the transfer at the city level?	At the moment the leadership is in hands of Gaiurb, E.M. .
● Is there a clear vision for the future transfer? Does it fit within an existing local strategic framework?	The Gaiurb, E.M. wishes to link the CALICO transfer for the funding that it received from the EU for the affordable housing. It is not very clear how will the ideas from CALICO that is a fairly small project (5 millions EU funding) be transferred to initiative that is so much larger.
● Does the city have existing experience in transfer of urban solutions in terms of methodology that it could share?	The city has been involved in transfer of ideas related to energy efficiency.

• Does the partner have experience in the policy theme which would be interesting to enhance the innovative practice?	Yes, the municipality has a fairly large number of social housing units.
• Does the city have the necessary skills and competence in place to enable successful transfer?	Yes. It will depend on the module and sub-module as well as the clarification of the scale of the transfer.
• Any other comments	N/A

2.2.2. Thessaloniki

2.2.2.1. A summary of the city with key relevant metrics[16]



With a metropolitan population of 1 million and municipal population of 319,000 (2021), Thessaloniki spans 19.31 km² in Central Macedonia. As Northern Greece's economic, industrial, and cultural hub, it plays a key role in regional trade and transportation, boasting 15 UNESCO monuments and proximity to the Aegean Sea and Mount Olympus.[17]

The metropolitan area, comprising 11 municipalities, had 1,006,112 inhabitants in 2021, with 507,834 dwellings and 457,947 households (204,412 dwellings and 157,507 households in the municipality). Notably, there are 151,633 single-adult households, 77,555 single-parent families, and 70,730 of these single-adult households are within the municipality. [18] Traditionally cantered on its port, one of the largest in the Eastern Mediterranean, Thessaloniki's economy has expanded to education, technology, cultural tourism, and creative industries, supported by Aristotle University of Thessaloniki..[19] Similarly to the conditions at national level, in Thessaloniki t here are no social rental dwellings available.

2.2.2.2. A description of the relevant policy challenge in the city[20]

National Housing Policies in Greece

Greece lacks a coherent national housing policy, stable and committed approach to social housing, resulting in irregular and sporadic implementation of housing projects. The abolition of two key public housing bodies, DEPOS (in 2010)[21] and OEK (in 2012)[22], has led to a complete absence of a social housing stock, leaving the percentage of such housing at 0%. Furthermore, in Greece, the housing tenure distribution consists of around 63% of individuals owning their homes, around 8% of owners have a mortgage and around 19% are on private rent. [23]

[16] Picture source: https://thessaloniki.gr/i-want-to-know-the-city/views/?lang=en
[17] https://thessaloniki.gr/visitor/?lang=en
[18] https://en.wikipedia.org/wiki/Thessaloniki_metropolitan_area
[19] https://metroverse.cid.harvard.edu/city/3384/economic-composition?digit_level=1
20 Powerpoint partner and Orna summary
21 https://www.athenssocialatlas.gr/en/article/social-housing-estates-in-athens/
22 https://www.dianeosis.org/en/2023/07/housing-policies-across-greece-and-europe/
23 https://www.oecd.org/content/dam/oecd/en/data/datasets/affordable-housing-database/hm1-3-housing-tenures.pdf

Challenges in the partner city

Housing in Thessaloniki faces several challenges. Similarly to the conditions at national level, in Thessaloniki t here are no social rental dwellings available and the private housing sector is characterized by high costs with households spending about 32.4% of their income on rent. For low-income households, rent expenses can account for nearly 86.3% of their income with utility bills representing 50% of housing costs. Housing quality is a significant concern as 50% of homes were built before 1980 and many lack Thessaloniki faces severe housing challenges, largely due to the absence of a cohesive social housing policy. Private homeownership dominates the housing market, with a high concentration of tenants in central municipalities. However, the private rental sector remains unregulated, exacerbating housing insecurity—especially for low-income households, immigrants, and other vulnerable groups. The lack of public, social, or cooperative rental housing further limits affordable options.

Rental prices in Thessaloniki have surged by 65% between 2016 and 2023, placing significant financial strain on residents. Meanwhile, a high vacancy rate worsens the issue, as properties remain underutilized despite rising demand. In 2020, 35,474 homes in the metropolitan area were vacant, increasing by 8.9% (2,900 more homes) by 2023. In the central municipality alone, vacant municipal properties rose by 9% between 2020 and 2023, yet these assets remain largely untapped for social housing.

Thessaloniki's aging housing stock further compounds the crisis. 50% of homes are over 45 years old, many with poor insulation, inadequate heating, and low energy efficiency. Renovation is urgently needed, but funding and strategies to improve housing conditions remain limited.

Overcrowding affects 27% of residents, rising to 40% among low-income households. The most vulnerable groups—22.7% of those without secondary education, 37% of single-parent families, 45% of the unemployed, and 57% of non-EU nationals (aged 18-64)—are at the highest risk of housing instability and poverty. The unemployment rate in Thessaloniki stood at 15% in 2024, further restricting access to affordable housing.

Addressing these challenges requires comprehensive social housing policies, the utilization of vacant properties, and renovation programs to modernize the aging housing stock. Innovative models such as CALICO, which integrates diverse affordable housing tenures, offer valuable solutions that could be adapted to Thessaloniki’s context.

2.2.2.3. Key activities and initiatives in the city and the initiative where the city wishes to transfer CALICO [24]

This section lists and briefly explains the housing activities and initiatives that Thessaloniki has undertaken to address the housing challenges. It then provides a description of the initiative where the city wishes to transfer CALICO project.

National housing activities and initiatives:

- MyHome Program: Provides low or interest-free loans for individuals aged 25-39 to purchase homes valued up to €200,000 (max 150m², built at least 15 years ago). Of 36,544 applications, only 10,000 were approved. A downside was the artificial inflation of property prices to €200,000, even for lower-valued homes.

- Renovate-to-Rent Program: Aims to revitalize vacant homes (≤100m², unoccupied for ≥1 year) by covering up to €10,000 in renovation costs (40% as a grant). However, funding was insufficient, and no rent controls or tenant prioritization criteria were established.

[24] Partner powerpoint

- Land-for-Flat Scheme: A proposed initiative allowing private developers to build on public land. However, it lacks affordability criteria, oversight on affordable housing duration, and prioritization of non-profit developers, raising concerns about its social impact.

- **Housing activities and initiatives in Thessaloniki:**

Kalypsi Initiative: Designed to offer subsidized rental agreements for three years, this program targets individuals aged 25 to 39 and vulnerable populations. It primarily utilizes properties from the former refugee accommodation program, which concluded in 2022. However, the initiative faced challenges, such as insufficient social support during the rental period and the absence of rent subsidies or tenancy guarantees after the three-year term ended.30 units under renovation will be delivered as of 2nd quarter of 2025, in the private social rental market sector through the Kalipsi programme[25].

The initiative where the city wishes to transfer CALICO project

Thessaloniki aims to support its most vulnerable populations, including low-income households at risk of exclusion or homelessness, which accounts for 29.6% of the city's population (for the national average, this risk is of 26%, or 2,658,400 individuals). [26]

The city seeks to enhance social housing by prioritizing affordability and inclusivity. Inspired by CALICO's principles, the focus includes addressing the needs of low-income groups, promoting intergenerational housing, providing care for children and ensuring accessible facilities for elderly residents. Additionally, there is a strong emphasis on gender equality, particularly supporting vulnerable populations such as single mothers.[27]

Despite a legal framework supporting social and solidarity economy structures—such as the Special Secretariat and KALO Support Centres—these mechanisms remain largely inactive. Financial tools, once key institutional assets, have significantly weakened since 2019. While the law allows funding from the Development Bank, NSRF funds, and a Social Economy Fund, these resources are underutilized.[28]

With no existing legal framework for social housing, the partner aims to develop new leasing and program agreements tailored to Greek law, enabling public-private collaborations. They seek to engage public entities and create incentives for sustainable housing projects, drawing from successful EU models.

The goal is to shift from Thessaloniki's rigid housing system toward flexible, community-driven co-housing and cooperative models like CALICO. However, with dispersed social housing stock, fostering strong communities remains a challenge. Expanding partnerships and social initiatives is crucial to prioritizing public interest over private gain.

A major opportunity lies in repurposing public assets—both movable and immovable—owned by local and central authorities. The Hamams of Thermi, for instance, could be converted into large-scale housing projects. Additionally, 8,000 unregistered properties with expired registration deadlines offer significant potential for redevelopment to address housing shortages.

2.2.2.4. The stakeholders involved – URBACT Local Group (ULG)

- Solidarity co-housing initiative[29]
- Housing for Third Age Initiative[30]

[25] Thessaloniki Social Rental Agency = RRF
[26] Quantitative survey conducted for the URBACT ITN Cities 4 Co-housing.
[27] PDF "Social and Affordable housing in Thessaloniki"
[28] Partner powerpoint
[29] An informal initiative promoting and seeking to materialise co-housing, cooperative housing and CLT initiatives
[30] An informal initiative focusing on intergenerational housing and co-housing

- Tenants Union Thessaloniki[31]
- Solidarity NOW[32]
- ARSIS[33]
- PRAXIS[34]
- Irida[35] (
- CoHab[36],
- Housing, urban planning experts and academics
- Municipality of Thessaloniki Operational Planning & Programming Department
- Asset Management Departments of key Municipalities in Thessaloniki

2.2.2.5. The transfer potential assessment

Partner profiling and transfer assessment: Thessaloniki	
Questions:	**Answers:**
• Why does the city need to transfer this innovative practice?	The city is lacking social and affordable housing. The vulnerable, low to medium income population is facing lack of housing affordability. Greece does not have a housing policy in general. The city is looking for innovative solutions to enhance their pilot that in on the way.
• Is there political support for the transfer?	There is a political support at the city level. The mayor and his special advisor on housing are both interested and support the initiative for transfer.
• Will sufficient resources (funding) be available for the transfer?	It is not clear whether there are resources available and to what extent they will be available for transfer. At this moment the city wishes to transfer all the aspects of the CALICO project. It is not clear whether there will be resources for all these.
• Are suitable human resources in place for the transfer? In not what is missing?	As above.
• Have the relevant stakeholders been identified? Stakeholder analysis?	The partners invited the relevant stakeholders to the meeting that was held in Thessaloniki.
• Are the stakeholders aware of the project and do they support it?	The stakeholders that were invited to the city visit are aware of the project and support it strongly. In addition to the meeting participants the mayor is supporting the initiative too.
• Is there a mechanism in place to coordinate the transfer at the city level?	The transfer will be coordinated by the representatives of Thessaloniki that were attending the meeting facilitated by the Social Rental Agency of Thessaloniki.
• Is there a clear vision for the future transfer? Does it fit within an existing local strategic framework?	The partner is integrating CALICO with their initiatives. They plan to transfer the social aspect of CALICO to 30 housing units they purchased, including a building with 6 units, to gain political support. They aim to implement more aspects of CALICO but need to decide if they will transfer all modules or take a strategic approach.
• Does the city have existing experience in transfer of urban solutions in terms of methodology that it could share?	They have very little experience. There was one project, but it is not clear when and what size.

[31] A non-profit association with a view to promote the right to housing and tenants' rights. The Union is the first such initiative to have been formalised in Greece
[32] NGO with decades of work with vulnerable groups providing legal assistance, social services, housing support
[33] Specialised NGO on homelessness, partner of the Municipality of Thessaloniki in the implementation of the pilot Housing First Programme
[34] Specialised NGO on homelessness, partner of the Municipality of Thessaloniki in the implementation of the pilot Housing First Programme
[35] Women's Center, a nonprofit organization that empowers economically and socially vulnerable women
[36] An open action-research group created in 2016 developing knowhow and dialogue on collaborative and cooperative housing in Greece

● Does the partner have experience in the policy theme which would be interesting to enhance the innovative practice?	No. Thessaloniki is behind in the housing know how than the leading partner. As noted, the country does not have a housing policy, nor social housing. These are aspects that are being tackled now.
● Does the city have the necessary skills and competence in place to enable successful transfer?	See the previous two answers. It is not clear whether there is skill and competence. The officers that are involved in the URBACT project seem dedicated and ambitious and committed to make the transfer work.
● Any other comments	The mayor of Thessaloniki is interested to make of the network meetings in Thessaloniki.

2.2.3. Naples

2.2.3.1. A summary of the city with key relevant metrics[37]

Naples is a dynamic port city located in southern Italy and is the regional capital of Campania. Naples covers an area of 117.3 km² and has 917,510 inhabitants. As the third-largest and populated city in Italy, after Rome and Milan. It is famous for its rich history, cuisine and significant cultural and artistic heritage. Notably, it is near famous historical sites such as Pompeii, Herculaneum and Mount Vesuvius making it a important touristic destination in Italy.[38]

Naples has 438,924 dwellings housing 377,595 households. Among these households, 120,439 are single-adult households while 79,881 are single-parent families. The average age of the population is 43.5 years. The city also has 43,521 social rental dwellings with 8,656 people currently on the waiting list for social housing. In addition, there are 202,977 privately owned dwellings in Naples. [39]

Regarding housing costs, the average household in the private sector spends 41.2% of its income on rent while 34.6% of household income goes toward mortgage payments in the private sector. The city's most vulnerable populations include elderly individuals, single-mother families, and people with disabilities, all of whom face particular challenges in accessing affordable and suitable housing.[40]

Furthermore, the largest employment sector in Naples consist of trade and transportation (22,1%) as well as the professional and business services sector (16.31%) and the construction industry (15.17%). [41] The unemployment rate in the region of Campania is the most important in Italy with a rate of 17,8% in 2023. [42]

2.2.3.2. A description of the relevant policy challenge in the city

National Housing Policies in Italy

[37] Picture source: https://visiternaples.fr/
[38] https://visiternaples.fr/
[39] Quantitative questionnaire
[40] Quantitative questionnaire
[41] https://metroverse.cid.harvard.edu/city/2980/economic-composition?aggregation=industries&digit_level=1
[42] https://www.statista.com/statistics/778264/unemployment-rate-in-italy-by-region/

Italy faces significant housing challenges, including affordability, availability, quality, short-term rentals, and governance. Homeownership dominates (70%), well above the OECD average, due to cultural and policy factors, keeping mortgage debt low. However, the rental market has shrunk to 14%, down from nearly 20% in the mid-1990s. Social housing remains scarce (3.8% in 2020), well below the EU average of 8%.

Affordability is a major issue, with 42% of low-income homeowners (second-highest in the OECD) spending over 40% of their income on housing. The lack of affordable rental and social housing forces many into squatting, particularly in central and southern regions.

Italy also has one of the oldest housing stocks in the OECD, with only 13.9% of homes built since 1991. Rising maintenance, tax, and energy costs discourage new construction. Additionally, housing emissions per capita exceed those of similar-climate countries like Spain and Portugal, highlighting environmental inefficiencies.

Challenges in the partner city

Naples faces rising rental prices, making it increasingly difficult for low- and middle-income families to secure affordable housing. The shortage of rental and homeownership options, combined with poorly maintained public housing due to limited funding, has worsened housing insecurity.

Tourism-driven short-term rentals have further reduced housing availability, particularly in the historic centre, displacing residents and students. Vulnerable groups face a severe housing shortage, with few community-based solutions in place. Property prices continue to rise, displacing local communities.

The rigid housing stock lacks adaptability to changing family needs and demographic shifts. Public housing segregation has concentrated families of similar economic backgrounds in specific areas, reinforcing socio-economic divides. Additionally, the city administration lacks experience in managing innovative housing solutions, such as cooperative or solidarity-based models, slowing progress.

Housing quality remains a concern, with poor maintenance, deteriorating conditions, and safety risks due to hydrogeological and seismic vulnerabilities. Addressing these issues is critical to ensuring safe and liveable housing. Learning from innovative models like CALICO, with social and affordable housing tenures, is essential to addressing Naples’ housing crisis.

2.2.3.3. Key activities and initiatives in the city and the initiative where the city wishes to transfer CALICO [43]

In order to respond to the noted challenges, the Municipal Administration has developed a phased strategy:

- Short-term: Preventing evictions and addressing rent arrears through vouchers and financial aid.
- Medium-term: Expanding temporary housing, promoting homeownership in public housing, improving public housing finances, and launching housing cooperatives and social condominiums.
- Long-term: Redeveloping abandoned industrial areas for residential use to increase housing stock and support urban regeneration.

Naples' local policies address both public housing needs and private accommodation regulations to ensure housing availability for residents. The city has introduced short-term rental regulations, particularly for platforms like Airbnb, to prevent tax evasion and mitigate the impact of tourism-driven housing shortages.

[43] All text in this section is from Partner city powerpoint and challenges

Simultaneously, Naples is advancing urban regeneration projects in marginalized neighbourhoods. Key initiatives focus on: a) Demolishing and rebuilding degraded buildings while enhancing public spaces., b) Ensuring direct community involvement in design and management., c) Fostering neighbourhood cooperation through small-scale social economy initiatives, strengthening connections between marginalized communities and the broader city.

Key Interventions

Le Vele (Scampia), Taverna del Ferro (San Giovanni a Teduccio), BiPiani (Ponticelli): These projects align with the National Recovery and Resilience Plan (PNRR) by integrating housing needs into broader urban regeneration efforts, promoting Nearly Zero Energy Buildings (NZEB), and ensuring resident participation in decision-making. The Campania Region's policy (Resolution No. 84/2021) emphasizes sustainable and socially inclusive housing as a key infrastructure.

Social Condominium in San Nicola a Nilo: A 33-apartment project in the historic center designed for vulnerable individuals, elderly residents, and young families. It fosters mutual care and support through shared spaces, including a neighbourhood concierge, laundry, and social wardrobe. A nonprofit organization will manage these facilities to ensure long-term community benefits.

The initiative where the city wishes to transfer CALICO project[44]

Project: Stadera 1.3.7: A Social Condominium Experiment

"Stadera 1.3.7" is a social condominium initiative set in the eastern suburbs of Naples, an area shaped by the city's agricultural and industrial development. The redevelopment of large, underutilized spaces has attracted new commercial investments and residents. This transformation is part of the "Stadera a Poggioreale" Urban Plan, a private initiative launched by the Naples City Council in 2022. The plan includes a retail space, parking facilities, a residential tower, and two landscaped green areas.

Project Scope & Community Services

The Stadera project aims to develop 24 housing units of various sizes, renovate commercial spaces on the ground floor for artisan workshops and retail shops, and introduce collaborative housing services, including a multipurpose space for training, events, exhibitions, film forums, and educational workshops, a playroom, a newspaper and comic book library, and a rehearsal space and recording studio. It will also create recreational areas in the internal courtyard, accessible to the neighbourhood, and establish a rooftop garden featuring a vegetable garden and a social area.

Upon completion, cooperatives, associations, or social enterprises will manage the ground-floor spaces, providing job opportunities for vulnerable individuals, including residents of the new condominium.

- Integration of CALICO Principles
- The Municipality of Naples aims to incorporate CALICO's community-led housing practices into Stadera by:
- Engaging residents in a co-design process to determine ground-floor activities that reflect their needs.
- Identifying a management organization to oversee the social community project.
- Empowering residents to actively manage community services.

[44] From city PowerPoint

Stadera aspires to create a vibrant micro-community, fostering economic and cultural growth while benefiting both residents and the surrounding neighbourhood. The initiative also serves as a pilot for testing innovative housing models and public-private partnerships.

Through URBACT, Naples seeks to adapt CALICO's approach to:

- Affordable housing with intergenerational and social diversity.
- Gender-sensitive and care-focused housing models.
- Sustainable housing innovations, including energy efficiency, water management, waste reduction, modular construction, and aesthetically designed spaces.

By engaging with URBACT partners, Naples aims to exchange best practices, refine its community-driven housing policies, and explore public land strategies that support sustainable, inclusive housing projects.

2.2.3.4. The stakeholders involved – URBACT Local Group (ULG) [45]

Urban Planning Department of the Municipality of Naples, internal Services, including:

- Public Housing Planning and Social Housing Service
- Sustainable Urban Regeneration and Urban Commons Service
- Coordination and Technical Management of the Heritage Service
- Public Housing Service
- Housing Policies Service
- General and Implementation Urban Planning Service
- Confiscated Goods Service
- Municipality IV of Naples – Welfare Area (responsible for identifying third-sector actors)
- Campania Region – Housing Policies
- ACER (Campania Agency for Residential Construction)
- University of Naples Federico II (DIARC)
- ACEN (Builders' Association of the Province of Naples)
- Municipal Housing Observatory
- Stadera Designers
- Common Goods Observatory
- Porta Palazzo Community Foundation (pioneered the Community Land Trust model in Italy)

2.2.3.5. The transfer potential assessment

Partner profiling and transfer assessment: Naples	
Questions:	**Answers:**
● Why does the city need to transfer this innovative practice?	This is the opportunity to enhance the public/housing policy in the city. There is not much social housing in south Italy. The transfer is the opportunity to the organisation.
● Is there political support for the transfer?	The political support is being created. During the visit the partner invited the representative of the Regional government and the Vice Mayor (Deputy Mayor). The VM particularly supports the project. The Regional government needs more convincing. The bottom-up influence to gain more support was suggested.
● Will sufficient resources (funding) be available for the transfer?	They have funding for the physical part of the project. Governance management. There is less support for the social part. There needs to be help for the financing.

[45] From partner city PowerPoint

● Are suitable material conditions HR in place for the transfer? In not what is missing?	They need help for putting the associations together. This part needs to be developed in terms that the local authority needs to learn how to delegate the work to other organisations. 'This is important as they cannot do everything' as noted in the meeting.
● Have the relevant stakeholders been identified? Stakeholder analysis?	Not yet, they have not established the ULG group. The institutional stakeholders are aware. The mayor's office, regional office, the bank. However, other potential stakeholders have not been identified. They are working on that. There are working on overcoming the sectors and silos in their local authority and being able to work more collaboratively while using the Calico project. This is also an experiment in trying to create a new way of collaboration and working within the LA.
● Are the stakeholders aware of the project and do they support it?	Yes, but this network will be expanded.
● Is there a mechanism in place to coordinate the transfer at the city level?	They have to create it. Thet have to build the coordination. The second day of the visits we had the opportunity to see the institutional actors, but the social part is still missing.
● Is there a clear vision for the future transfer? Does it fit within an existing local strategic framework?	There is a clear ambition. The clear connection with the local strategic framework is the connection with the policy that they want to develop based on the transfer of CALICO.
● Does the city have existing experience in transfer of urban solutions in terms of methodology that it could share?	Yes, the city has the experience in the URBACT framework. The name of the project was the CIVIC ESTATE and they were the lead partner in that network. There are also some other practices.
● Does the partner have experience in the policy theme which would be interesting to enhance the innovative practice?	Yes. The partner has common experience. They have experience in common good, the URBACT practice where they have been the lead partner.
● Does the city have the necessary skills and competence in place to enable successful transfer?	Yes. The administration has the skills, but they are traditional skills. Traditional procurement. They need skills to innovate (they say) and this is what they hope to get from CALICO.
● Any other comments	N/A

2.2.4. Fuenlabrada

2.2.4.1. A summary of the city with key relevant metrics [46]

Fuenlabrada is a city in Spain, situated in the south of the Community of Madrid with 194.886 inhabitants in 2024 and covers an area of 39.28 km².[47] Its population has grown significantly since 1960, when it was a small farming town with only 2,908 inhabitants. The city's economy is mainly fuelled by the industrial and service sectors, with small and medium-sized enterprises and numerous industrial zones contributing to its role as an economic hub for Madrid.[48]

According to the quantitative survey, in Fuenlabrada, there are 8,157 single adult households and 11,903 households where married or civil partners live without children. Additionally, the city has 36,285 households where married or civil partners live with children. The number of single-parent families in Fuenlabrada stands at 6,813. The average age of the city's inhabitants is 41.99 years. These figures reflect a diverse demographic structure, with a mix of family types and a balanced age distribution.

According to the quantitative questionnaire, Fuenlabrada has **70,944 dwellings** and **57,303 households**. Of these, **12.64%** are rental properties, while **78.02%** were privately owned as of 2021. The city has only **277 social rental dwellings**, despite **6,000 people** being on the waiting list for social housing in the Madrid Region, underscoring the high demand for affordable housing. While no specific studies exist for Fuenlabrada, Spanish residents, on average, spend **45% of their income on rent**, and those in Madrid allocate **59.88%** of their income to utility bills. bills.[49]

2.2.4.2. A description of the relevant policy challenge in the city

National Housing Policies in Spain

Spain faces housing challenges, such as a lack of social housing which is below the EU average. Homelessness is also a major issue as it is reported that homelessness has increased by 24% since 2012 (which accounts to around 28000 individuals). Even if it is a booming problem in Europe, in Spain, it might be more masked as young people tend to live longer with their parents. Indeed, among the 18-34 years old, more than 60% live with their parents. Furthermore, rental prices, especially in the capital are booming and many inhabitants have to leave the city as they can't afford living there anymore. [50] Furthermore, compared to the EU social housing stock average of 8%, Spain's social housing stock is among the lowest with less

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[46] Picture source: https://www.blocal-travel.com/world/spain/madrid/fuenlabrada-urban-art-museum/
[47] Quantitative questionnaire
[48] https://www.coe.int/fr/web/interculturalcities/fuenlabrada
[49] Quantitative survey conducted for the URBACT ITN Cities 4 Co-housing.
[50] https://www.reuters.com/world/europe/housing-crisis-spains-cities-drives-rise-homelessness-tourism-booms-2024-07-11/

than 2%. [51] The current government aim is too increase social housing up to the EU average by 2027, which is a considerable challenge as 1.5 million home would be needed to meet the target. [52] Furthermore, the supply of short term rental is booming due to tourism which increases the prices importantly and the supply of long term rentals is simultaneously decreasing. [53]

Challenges in the partner city

On the local level, Fuenlabrada faces multiple challenges such as housing quality issues, accessibility, limited social housing stock. Indeed, housing quality issues include 41% of dwellings facing accessibility problems, over 20% being unheated homes, and 15% of homes being in a deteriorated condition. These challenges underscore the need for improvements in housing infrastructure and living conditions across the city.[54]

Furthermore, the population groups predominantly affected by housing quality problems include elderly people (20% of the population is over 65 years old), low-income individuals and migrant populations. These groups face challenges such as inadequate living conditions, accessibility issues and poorly maintained housing.[55]

2.2.4.3. *Key activities and initiatives in the city and the initiative where the city wishes to transfer CALICO*[56]

Key activities and initiatives:

Urban Development and Social Housing in Fuenlabrada

Fuenlabrada is tackling urban and social challenges through comprehensive regeneration projects, focusing on youth and elderly housing needs, sustainability, and community inclusion. Only 20% of young people under 35 can afford housing, making affordable solutions a priority.

The Urban Agenda, developed in collaboration with municipal departments and social groups, guides urban development, including revitalizing the central district, modernizing public welfare services, and promoting inclusivity. The Urban Regeneration Laboratory encourages citizen participation in planning, while key projects emphasize green infrastructure, such as green corridors, nature-based solutions, and agricultural parks.

The city is also expanding housing and mobility infrastructure with projects like:

- La Pollina, Transport Centre, and the Cobo Calleja railway logistics terminal, a €30 million investment strengthening economic and transport networks.
- Parque del Ferial, a €16.4 million project spanning 193,197m², integrating green spaces with cultural and sports facilities.
- Agrarian Park, covering 800 hectares, promoting sustainable agriculture and ecological connectivity.
- Energy-efficient housing renovation, accessibility improvements, and social innovation projects, such as UIA-MILMA (a migrant and unemployment training program) and EUI-Share (a community revitalization initiative).

Housing and Care for the Elderly and Vulnerable Groups

[51] https://www.oecd.org/content/dam/oecd/en/data/datasets/affordable-housing-database/ph4-2-social-rental-housing-stock.pdf
[52] https://www.reuters.com/world/europe/housing-crisis-spains-cities-drives-rise-homelessness-tourism-booms-2024-07-11/
[53] https://www.reuters.com/world/europe/housing-crisis-spains-cities-drives-rise-homelessness-tourism-booms-2024-07-11/
[54] Quantitative survey conducted for the URBACT ITN Cities 4 Co-housing.
[55] Quantitative survey conducted for the URBACT ITN Cities 4 Co-housing.
[56] All text from partner « share » PowerPoint

With a growing aging population, Fuenlabrada is modernizing elderly care with a person-centered model, including home care services, KONECTA2 technology, social robots, and community day centers. The Housing Mediation Office has helped 57% of assisted families, preventing 297 evictions, and securing 184 social rent agreements in 2023. Additionally, 60 emergency housing units were created through partnerships with social entities.

The city also combats energy poverty, organizing 20 workshops for 122 people and distributing 2,295 grants to 924 families. Efforts to bridge the digital divide have assisted over 1,400 residents, while €350,000 in youth emancipation support benefited 839 young people in 2023. Intercultural mediation programs, such as *Jóvenes Antirumores Fuenlabrada*, promote community cohesion.

Through these initiatives, Fuenlabrada is evolving into a sustainable, inclusive, and resilient city, balancing urban regeneration, social housing, and community-driven development.

The initiative where the city wishes to transfer CALICO project

Fuenlabrada plans to integrate CALICO's innovative housing model into the SHARE Project (EUI), which promotes social and affordable housing through intergenerational living. Co-funded by the European Urban Initiative, SHARE aims to repurpose disused public buildings into sustainable housing solutions, fostering community engagement and social innovation.

One key project site is the Children's Building of San Esteban Public School, where SHARE will be implemented from March 2024 to August 2027, with a €6.15 million budget (€4.92 million EU-funded). By revitalizing vacant spaces, the initiative seeks to create inclusive, sustainable urban living models.

Inspired by CALICO, SHARE focuses on intergenerational coexistence, solidarity, and care. Seniors and young people will co-design living spaces, ensuring they reflect their needs. Seniors will benefit from independent living within a supportive community, reducing loneliness through shared spaces and social connections. Meanwhile, young people will gain affordable housing by moving into homes vacated by seniors.

Active community participation is central to SHARE. Meetings across Fuenlabrada's districts gather input on sustainability, housing preferences, and intergenerational dynamics, ensuring the project aligns with residents' aspirations.

Learning from CALICO & Future Goals

To strengthen the SHARE model, Fuenlabrada aims to: a) Define contract models that support intergenerational living., b) Build strong community networks, engaging local businesses and associations., c) Develop training programs for seniors and young residents on housing use and maintenance, ensuring long-term sustainability.

2.2.4.4. The stakeholders involved – URBACT Local Group (ULG) [57]

- Neighbourhood Association "El naranjo".
- Neighbourhood Association "Chasa II".
- Neighbourhood Association "Eras-La Fuente"
- ASOCUBA, Bubi Cultural Association.
- Volunteer of the municipal time bank
  Share-EUI national partners
- Ayuntamiento de Fuenlabrada (coordination)
- IMVF(municipal Housing Institute)

[57] Share partner presentation

- Fumeco (municipal communications company)
- Animajoven (municipal company for children and youth activities)
- Matia instituto (foundation specialising in care for the elderly)
- Khora Urban Thinkers (monitoring consultancy)
- UNED (academia developing the evaluation)
- Mesa por la convivencia

Share EUI transnational partners: Vilnius, Lithuania, Temaro, Italy, Larisa, Greece.

2.2.4.5. The transfer potential assessment

Partner profiling and transfer assessment: Fuenlabrada	
Questions:	**Answers:**
Why does the city need to transfer this innovative practice?	Yes. The city has a problem with the housing affordability. They are looking for new solutions for social and affordable housing.
Is there political support for the transfer?	Yes, there is a political support at the highest city level. The mayor and the vice mayor are supporting the initiative. Vice mayor was present at the second day.
Will sufficient resources (funds) be available for the transfer?	There is a question about the resources.
Are suitable human resources in place for the transfer? In not what is missing?	There are at the moment more HR (human resources) than funds. However, there is a challenge regarding the hiring new human resources. The hire takes around 9 months. There will be a special challenge finding the appropriate HR for legal/finance aspect and the social element transfer. The partner has discussed potential use of the partnering NGOs for this purpose.
Have the relevant stakeholders been identified? Stakeholder analysis?	Yes, the relevant stakeholders have been identified. The core ULG group has been established, and they are fully engaged. They were present at the second day Workshop 4. As the project develops maybe other people will be added.
Are the stakeholders aware of the project and do they support it?	Yes, the people are aware of it. The biggest challenge will be to engage the elderly people who are planned to live in the 20 social housing units that will be provided and have legal aspects sorted out (they will rent their house and live in the new units free of rent, there are questions about the inheritance, death, etc. legal aspects that are not sorted out).
Is there a mechanism in place to coordinate the transfer at the city level?	'We have to create it'. The partner is the first time in the URBACT network. They will need to create a solution to this. They have to create a mechanism of transfer at the city level.
Is there a clear vision for the future transfer? Does it fit within an existing local strategic framework?	Yes, there is a clear vision about the transfer of the project. Yes, it fits with the existing local strategic framework. The advantage of this partner is that they have a very clear vision about the CALICO transfer to SHARE project. There will be some work to be done in terms of transferring specific aspects such as the 'dying facility' that is specific to CALICO and the SHARE project is interested in. LP.
Does the city have existing experience in transfer of urban solutions in terms of methodology that it could share?	This experience is limited to one project (with Latin America) that is not related to housing. However, the partner is at the moment involved in several European projects that they have won with the UIA and EUI.
Does the partner have experience in the policy theme which would be interesting to enhance the innovative practice?	Yes, the LP is very much interested in the aspects of the project that will be dedicated to elderly. They are interested in the support on the matter of housing elderly population and providing services for them (think about the visit to the centre for elderly).

Does the city have the necessary skills and competence in place to enable successful transfer?	The partner is not sure it has the necessary skills to transfer the practice at the moment. They are committed to developing and acquiring the necessary skills. LP has noted that they also were not sure that they had the necessary skills when they started off and that they have started anyway. 'Learning by doing' approach will be applied.
Any other comments	The partner has a very pragmatic and very well thought through approach to transfer. The CALICO (34 units) project lessons will be transferred to SHARE (20 units) project EUI.

2.2.5. Niksic

2.2.5.1. A summary of the city with key relevant metrics

[58]Nikšić is the second-largest town in Montenegro and serves as a significant cultural hub. Historically an industrial centre, it has strong infrastructure connections and is conveniently located near neighbouring countries. Nikšić is also close to Montenegro's key tourist destinations, such as the Adriatic Coast and the Žabljak ski resort which are crucial to its development. Nikšić was the industrial hub of ex-Yugoslavia [59]

The Municipality of Nikšić has a population of 66 705 inhabitants (10.54% of Montenegro's total population) and has an area of 2,065 km². The municipality has 29,682 housing units and 22,400 households. Among its neighbourhoods, the local community of Stara Varoš stands out as the oldest with a notably high number of long-term residents and intergenerational living. As a result, the land and housing in this area have relatively high value.[60]

Nikšić has a diverse rental market, with 466 social rental apartments housing 1,400 residents, while 570 remain on the waiting list. Additionally, 2,670 affordable rental units accommodate 6,675 people, including single mothers, students, and young families, with 750 more awaiting housing. The private rental sector includes 1,300 apartments for 4,160 residents, while 832 unregulated units house 1,098 people.

The region faces significant demographic and economic challenges. Emigration has reduced the population by 11,500 between 2011 and 2023. The unemployment rate stands at 18.4%, disproportionately affecting women (65% of the unemployed). Additionally, the aging population and rising divorce rates (now 54%) contribute to increasing social and housing needs.

Nikšić has 28,400 privately owned housing units, with 4,160 residents living in these properties. Additionally, 1,300 affordable apartments for ownership house 4,160 people, reflecting a mix of private and affordable homeownership options.

[58] Picture source: https://en.vijesti.me/column/522005/siege-of-the-city-of-Niksica
[59] https://www.visit-montenegro.com/destinations/niksic/
[60] Quantitative survey conducted for the URBACT ITN Cities 4 Co-housing.

On average, households spend 17% of their income on rent, while those with mortgages allocate 22%. Beyond housing payments, utility bills account for 9% of household income, covering heating, cooling, electricity, water, and gas. These figures highlight the financial strain housing and utilities place on local residents.

2.2.5.2. A description of the relevant policy challenge in the city

The city faces significant housing policy challenges both at the national and municipal levels.

National level :

Since the 1990s, Montenegro has seen limited housing policy development, with insufficient legal and financial tools for social and affordable housing. Informal construction and the deterioration of inherited socialist housing stock have worsened conditions, leaving many neighbourhoods with poor infrastructure, neglected façades, and parking shortages.

The National Housing Strategy aims to increase housing availability, support public and private rentals, and improve stock management and maintenance. It also focuses on developing social housing, renovating existing units, legalizing informal settlements, and subsidizing housing costs.

Housing demand remains high, particularly for low- and middle-income groups, as social housing stock has stagnated. By 1991, 77% of homes were privately owned, and while recent social housing laws (2011–2020) introduced mortgage subsidies, they fail to meet the needs of vulnerable populations.

Podgorica's rapid population growth, driven by refugees and economic migrants, has led to 20,000 illegal dwellings on public land, often lacking infrastructure. Authorities are working to stop new informal construction and legalize existing settlements under the 2017 Law on Spatial Planning, but implementation has been ineffective. Affordable housing remains out of reach for 25–30% of the population, as market-based solutions alone are insufficient due to past conflicts and the collapse of socialist housing policies.

Municipal level:

The Strategic Plan of Nikšić (2023–2028), along with the annually adopted Local Social Housing Program, aims to address the rising housing demand. The municipality manages and allocates housing units, currently providing material support to 718 families. However, challenges persist, including fewer new housing units compared to other Montenegrin regions and a growing need for social housing.

Vulnerable groups, such as pensioners, single mothers, disabled individuals, and single-person households, are most affected. Additionally, around 17,000 residents live in poor-quality housing, facing infrastructure deficiencies, lack of building management, and deteriorating façades.

Given these challenges, adopting innovative models like CALICO, which integrates social and affordable housing solutions, is crucial to improving housing conditions in Nikšić.

2.2.5.3. Key activities and initiatives in the city and the initiative where the city wishes to transfer CALICO[61]

The city has many housing challenges and here are some initiatives undertaken. Indeed, the city is motivated by a strong desire to introduce new social housing models in Montenegro to create sustainable and inclusive solutions for its residents. A major focus lies in maintaining the existing housing stock to ensure safe and

[61] All text from partner PowerPoint and partner word document

liveable conditions for low- and middle-income populations. Additionally, the city prioritizes providing social support to the most vulnerable groups, making assistance and care a central pillar of its efforts.

To address housing needs effectively, the city has implemented several initiatives. The municipality manages 466 social apartments, specifically allocated to the most vulnerable members of society. This initiative aims to ensure access to safe and affordable housing for those in need.

The city's financial policy for social housing is leveraging from multiple funding sources where the municipality of Nikšić serves as the primary carrier of financing for housing projects. A fund has also been established, receiving contributions from small and medium-sized enterprises (SMEs) and private individuals as well as donors.

There are also EU and Regional Programs such as the ADRIA program for cross-border cooperation, Bilateral agreements with Serbia, Bosnia, and Croatia. There are Trilateral programs with neighbouring countries as well as The Danube Region Development Program, which supports regional development and collaboration.

The initiative where the city wishes to transfer CALICO project: [62]

The CALICO transfer in Nikšić aims to support pensioners, single mothers, unemployed individuals, homeless people, and persons with disabilities. Notably, the city has 14,748 pensioners, with 4,300 receiving the minimum pension of €450, 1,650 single mothers, and 3,505 people with disabilities, including 1,575 women.

The city plans to adapt CALICO's model in four apartment buildings in Stara Varoš, each with 24 units. The initiative prioritizes aging in place, ensuring older residents can stay in their homes with affordable food delivery and nurse assistance instead of relocating to care facilities. Single mothers will receive low-cost or free rent in exchange for supporting elderly residents, while job opportunities near their homes will help them balance work and family life.

The project also aims to promote intergenerational cooperation, with older residents contributing to childcare and education. Additionally, it will encourage social enterprises, including food services and craft businesses, to benefit the community. A progressive payment system aims to ensure higher-income tenants contribute more to a common fund, while a communal kitchen will provide free meals for homeless individuals.

The project aims to integrate eco-friendly solutions, including: a) Solar panels to generate energy and fund maintenance, with surplus electricity sold to EPCG, b) Facade renovations to improve insulation and reduce energy consumption., c) Rainwater collection for watering plants and cleaning common areas., d) Green spaces, including flower beds, fruit and vegetable gardens, and tree planting to reduce CO_2 and improve air quality.

By transferring CALICO's principles, Nikšić aims to promote cooperative housing, social inclusion, and environmental sustainability, creating a community-driven model of urban living.

2.2.5.4. The stakeholders involved – URBACT Local Group (ULG)

- Municipality of Niksic
- Centre for children
- SOS Women rights
- Business Network
- Environmental movement "Ozon"

[62] Partner word document

- Architectural studio "Foka&Bumbar"

2.2.5.5. The transfer potential assessment

Partner profiling and transfer assessment: Nikšić	
Questions:	**Answers:**
• Why does the city need to transfer this innovative practice?	Housing access is increasingly difficult, especially in post-socialist apartment buildings sold through 'right to buy' policies. Lack of community culture, shared maintenance, and open spaces further limits interaction among owners.
• Is there political support for the transfer?	Yes, there is a political support for the transfer. The UBRACT team meat with the local official of the Nikšić LA.
• Will sufficient resources (funding) be available for the transfer?	At the moment the project is depending on the URBACT funding.
• Are suitable material conditions (HR) in place for the transfer? In not what is missing?	In terms of human resources the team has identified the core ULG group.
• Have the relevant stakeholders been identified? Stakeholder analysis?	Yes, the key ULG stakeholders have been identified. The URBACT team met them and carried out a workshop with the members. That resulted in this document. Additional members may be added in the future depending on how the project advances.
• Are the stakeholders aware of the project and do they support it?	Yes, the relevant stakeholders are aware of the project and support it.
• Is there a mechanism in place to coordinate the transfer at the city level?	There is a small, dedicated team at the city level that is there to coordinate the project. The design of the specific mechanism is still in progress at this stage.
• Is there a clear vision for the future transfer? Does it fit within an existing local strategic framework?	The city seems to have a clear vision for the future of the transfer. The CALICO project should be transferred onto existing site of 4 buildings (each 24 housing units) that went through privatisation where the land belongs to the municipality (and is separated from the real estate object). Yes, it fits within an existing local strategic framework.
• Does the city have existing experience in transfer of urban solutions in terms of methodology that it could share?	No, the city has very little experience in transferring other urban solutions.
• Does the partner have experience in the policy theme which would be interesting to enhance the innovative practice?	Yes, the partner has relevant housing policy experience to enhance the CALICO innovative practice and support others. In Montenegro, land and buildings have been legally separate since the socialist era, a framework the city has managed since the 1950s.
• Does the city have the necessary skills and competence in place to enable successful transfer?	The city will be developing this competence in some areas and other less. This depends on the module of transfer. They will need to develop partnerships to deliver transfer of the social section that they are interested the most. This means that they have to develop governance capabilities.
• Any other comments	N/A

○ 2.3 Assessment of the Transfer Potential

This section summarizes the transfer potential of CALICO's innovative practice modules to partner cities. Section 1.4 outlined the modules, followed by an assessment of interested partners (Section 1.4.1). Partner profiling and transfer evaluations were conducted, identifying assets and barriers through self-assessments in city workshops, detailed in Annex 1.

The table below assesses the effort required for each partner city to transfer CALICO modules. Greater effort indicates lower transfer potential, and more work needed. Modules that partners did not express interest in were excluded from evaluation.

Module	**Assessment of the transfer potential of the modules and sub-modules of the best practice by partner cities**				
	Vila Nova de Gaia	**Thessaloniki**	**Naples**	**Fuenlabrada**	**Niksic**
I. GOVERNANCE					
1. *Partnership*	Relatively easy transfer	Relatively easy transfer	Relatively easy transfer	Relatively easy transfer	Relatively easy transfer
2. *Social support*	Medium effort	Medium effort	Medium effort	Relatively easy transfer	Medium effort
3. *Emancipation of the residents*	Medium effort	Medium effort	Medium effort	Relatively easy transfer	Medium effort
II. SOCIAL					
4. *Community*	Relatively easy transfer	Relatively easy transfer	Relatively easy transfer	Relatively easy transfer	Relatively easy transfer
5. *Gender*	Medium effort	Medium effort	*N/A*	Medium effort	Medium effort
6. *Care*	Medium effort	Medium effort	*N/A*	Relatively easy transfer	Medium effort
III. LEGAL AND FINANCE					
7. *Legislation that enabled the setting up of the CLT*	Significant effort	Significant effort	Significant effort	Significant effort	Relatively easy transfer
8. *Modes of tenure*	Medium effort	Medium effort	Medium effort	Medium effort	Significant effort
9. *Finance and funding sources*	Relatively easy transfer	Significant effort	Significant effort	Relatively easy transfer	Significant effort
IV. BUILDING					
10. *Co-creation/modification of the design*	Relatively easy transfer	Medium effort	Relatively easy transfer	Relatively easy transfer	*N/A*
11. *Energy efficiency climate related features*	Relatively easy transfer	Relatively easy transfer	Medium effort	Medium effort	Medium effort
Legend: *Significant effort* *Medium effort* *Relatively easy transfer (good potential)*					

Here are some specific mentions related to each module:

Governance: The CALICO governance model developed organically rather than through upfront planning. Partner cities are eager to form local partnerships to facilitate its transfer. Self-assessments indicate varying capacities for adopting social support and resident emancipation, but these elements can be adapted through tailored workshops and community engagement.

Social: The partners have expressed very varied interest in the CALICO's social module. The aspect that unifies the partners is the interest and dedication to the community development and advancement. As noted in the kick of meeting the ITN has the aim to re-kindle the South European community living. The transfer of other sub-modules will be in service of this depending on the local circumstances.

Legal and Finance: The transfer of CALICO's legal framework, which facilitated the establishment of the CLT, is highly challenging and will necessitate considerable efforts from all partners, except Montenegro, which has a tradition of separating land and buildings. Apart from Vila Nova de Gaia and Fuenlabrada, who have secured funding, obtaining financial resources is a significant challenge for other partners. The diversification of the affordable housing tenures will also require efforts due to very limited social and affordable housing sector in all the partners' MS.

Building: Most partners, except Niksic, are interested in co-creating and modifying designs, as well as energy efficiency and climate features. Many already have specialists in these areas. The challenge is that the Lead Partner has used a turn-key purchase instead of a bespoke design.

Section 3. Synthesis, overall transferability and methodology

3.1 Introduction

This section outlines the network's operational methodology, based on lead partner input, city visits, CALICO modularization, partner profiles, and collected data. It also considers partners' interest, self-assessed assets and barriers (see Annex 1), and the lead expert's transfer assessment.

3.2 Network Methodology

Developed within the URBACT ITN partnerships initiative framework, the proposed methodology was designed to operate within time and budget constraints while offering valuable opportunities for the ITN partners. It is shaped by partner needs, interests, profiling, and transfer assessments, along with self-evaluations of assets and barriers (Annex 1) related to CALICO module transfers.

Key Objectives of the proposed methodology are:

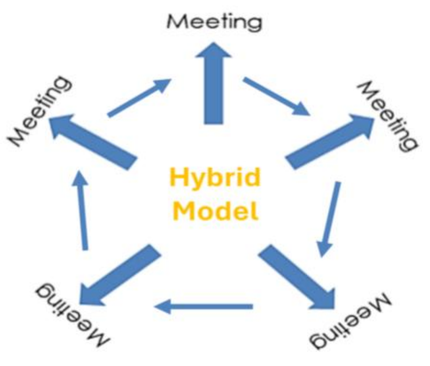
- **Facilitating in-depth learning**: Thematic meetings will focus on specific CALICO sub-modules identified during modularization workshops, ensuring targeted knowledge-sharing.
- **Enabling knowledge transfer**: Partners contribute context-specific expertise, fostering peer-to-peer learning and allowing for the testing and adaptation of CALICO's modules.
- **Developing investment plans & strengthening URBACT Local Groups (ULGs)**: ULGs play a key role in co-developing investment plans, ensuring alignment with local needs and stakeholder engagement.

- **Ensuring continuity & refining best practices**: As an award-winning but evolving model, CALICO will benefit from partner cities' insights, shaping a Continuity Plan that keeps the practice dynamic and adaptable.

Since full replication is not the goal, the methodology promotes contextualized adaptation, allowing partners to tailor CALICO's innovative practices to local realities. As shown in previous tables, interest and capacity vary among partners, and the network methodology is designed to provide targeted support, particularly where capacity is weaker, ensuring customized investment plans.

3.2.1 Methodology

HYBRID MODEL



Source: Author.

URBACT offers two models for transferring innovative practices: a) **Carousel Model** – All partners engage in all meetings, sharing all aspects of the process., b) **Radial Model** – The **Lead Partner** focuses on bilateral relationships, providing tailored coaching to each city.

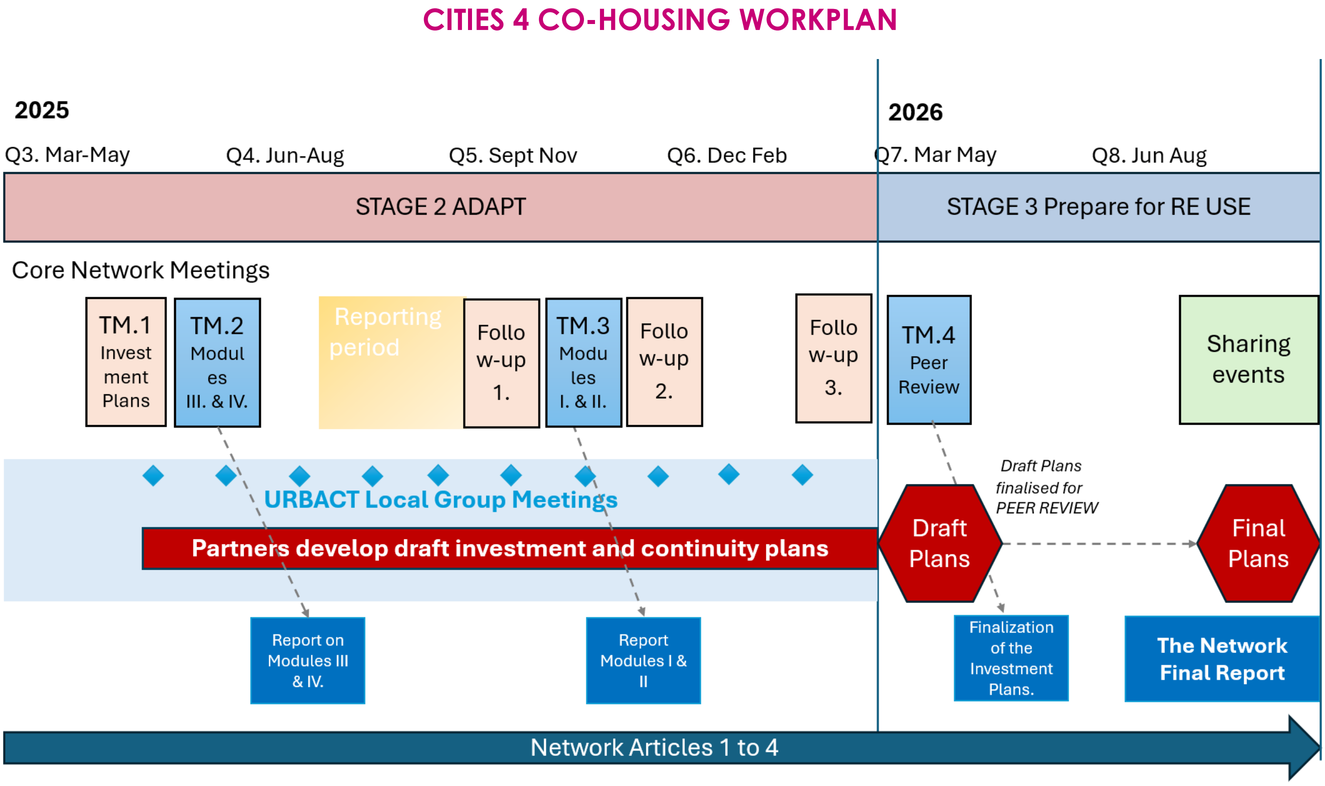
Adopting a Hybrid Approach: Based on partner interests, capacity assessments**,** and CALICO's modular structure, the Cities 4 Co-Housing network will adopt a **hybrid model**, combining both approaches.

Key Considerations behind this decision are:

- **Interest-Based Participation** – Not all partners are equally invested in every module. Meetings will follow the **radial model**, grouping partners based on their interests, while also incorporating the **carousel model** for widely relevant topics.
- **Theme-Based Structure** – Meeting content will align with **CALICO's modules**, validated by partners and refined through **self-assessments** of **assets and barriers**. Four thematic meetings are planned: two on **four on CALICO modules** and **one on investment plan design**. These will be supported by three online follow up meetings.
- **Knowledge Provision** – The **Lead Partner** will take an **active coaching role**, guiding workshops and discussions. Lead expert will continue to provide expertise support. Additional expertise will be sought for specialized topics, such as **energy efficiency and building design**.
- **Knowledge Transfer & Peer Learning** – Building on the **carousel model** the methodology will ensure that all interested partners engage in module discussions. Meetings will include **peer learning, experience sharing, expert input, co-creation of knowledge, and practical workshops** to support effective practice transfer.

3.3 Network Roadmap and Outputs

The submission of the Transferability Study, presented in this document, will mark the completion of Stage 1 'Understand' of the Innovation Transfer Networks plan. Upon finalisation and validation by URBACT, the ITN Cities 4 Co-housing ITN will proceed to Stage 2 'Adapt'.This section outlines the network work plan and outputs for Stage 2 and Stage 3, as illustrated in the figure below.



Source: Author

Core network and thematic meetings. In Stage 2 'Adapt' 7 meetings are planned. The goal of these meetings will be to facilitate the production of the investment plans and a continuity plan (LP). This will be a mix of online meetings and meetings organized in the partner cities. Meeting Schedule & Themes will be as follows:

TM.1 – Investment Plans (Online, Mid-May 2025)
The first meeting will focus on partner training needs in drafting investment plans, exploring EU social and affordable housing investment sources**.** The process for working with the Lead Partner, lead expert and an investment expert will be established, along with a roadmap for finalizing investment plans.

TM.2 – Legal, Financial & Building Modules (In Person, End of May 2025, Vila Nova de Gaia)
The first in-person meeting under the Adapt stage will cover:

- **Module III: Legal & Financial** – Legislation for Community Land Trusts (CLTs), tenure models, and funding sources**.**
- **Module IV: Building – Co-creation of building design**, energy efficiency, and climate adaptation features.

Follow-Up 1 (Online, Early September 2025)
This session will provide a platform for partners to exchange experiences, discuss progress on investment plans, and address specific needs. The continuity plan will also be advanced.

TM.3 – Governance & Social Modules (In Person, Early October 2025, Fuenlabrada)
The second in-person meeting will focus on:

- **Module I: Governance** – Partnerships, social support, and resident empowerment in building management**.**
- **Module II: Social** – Community, gender, and care models in CALICO.

Follow-Up 2 (Online, End of November 2025)
A review of all modules, addressing gaps, and ensuring partners continue advancing their investment plans**.**

Follow-Up 3 (Online, February 2026, Optional)
Held if partners require additional support for **investment plan completion**.

TM.4 – Investment Plans Peer Review (In Person, April 2026, Naples)
Partners will review and refine their investment and continuity plans through workshops and peer exchanges.

Final Sharing Events (End of ITN Project)
Local sharing events will be organized, culminating in a final network event in the Lead Partner's city.

Partners hosting **CALICO module meetings** will draft **summary reports**, capturing key insights to support **investment plans** and, for the **Lead Partner, the continuity plan**. These reports will also contribute to the **final network report**.

In addition to the core meetings, each partner will also hold **URBACT Local Group Meetings** to **transfer and disseminate** knowledge from thematic meetings within their local networks. These sessions will help shape **investment plans** in each partner city.

3.4 Conclusions and Overall Transfer Assessment

The CALICO project has demonstrated significant potential for addressing housing challenges through its innovative approach to community-led housing. By integrating social, gender, and care dimensions, CALICO has created a sustainable and inclusive model. The project's success lies in its comprehensive governance structure, diverse housing tenures, and strong community engagement, which have collectively fostered a sense of belonging and mutual support among residents.

The partner cities in this network are different, however their face similar challenges related to access to affordable housing. Significantly, their location in South Europe means that they also face similar issues related to the overall supply of social housing that is among the lowest in Europe, as well as the culture. Notably, one of the first ambitious expressed and shared by the partners is the goal to re-kindle South European community living in their new co-housing solutions.

It is clear however, that the overall contextual, policy, legal and financial issues vary from city to city, and that the CALICO project is a complex and unique project. At the same time the partners have concrete ideas about the direction of their affordable housing provision.

The transferability of CALICO's model is facilitated through modularization, which allows for the adaptation of specific elements to different local contexts. Key modules such as governance, social support, legal and financial frameworks, and building design can be examined and tailored to meet the unique needs of partner cities. The project's emphasis on community involvement and empowerment ensures that the transfer process is not only feasible but also sustainable in the long term.

Partner cities have expressed strong interest in adopting CALICO's modules, particularly in areas related to governance, social support, and building design. The project's success in fostering intergenerational and socially diverse communities has resonated with partners, who see the potential for adapting these outcomes in their own contexts. While all partners recognize that the legal and financial framework of CALICO project will be much more challenging to adapt to their local contexts, they are willing to examine these aspects of the project in depth with the goal to eventually evolving their own legal and financial contexts to enable increased provision of affordable and co-housing services.

The in-depth assessment of the transfer potential conducted in each city highlights several key factors that contribute to the successful adaptation of CALICO's modules in partner cities, and highlight the elements that need particular attention in the adapt and re-use phases that will be addressed through the ITN work.

In conclusion, the CALICO project offers a robust framework for addressing housing challenges through innovative, community-led solutions. The modular approach to transfer and emphasis on sustainability and inclusivity make it a valuable model for cities seeking to enhance their housing policies and practices. By leveraging the lessons learned from CALICO, partner cities can take concrete steps in achieving their aim to create and re-create vibrant, supportive communities that address the housing needs of their residents – Southern European style.

Annex 1. Assessment of the Assets and Barriers

Annex 1 shows the results of the detailed self-assessment of the assets and barriers each ITN partner has for transferring CALICO modules. Developed by the Lead Expert, this assessment was conducted in workshops in each partner city. The findings provide valuable insights for the transfer evaluation and help design the content of thematic meetings focused on specific modules.

Modularisation: Vila Nova de Gaia **Assessment of the Assets and Barriers to transfer of each CALICO module**		
Module	**Assets**	**Barriers**
GOVERNANCE	Existing social support Technical knowledge is there Knowledge of the neighbourhood is already present Opportunity it there to rethink their way of working (new houses that are being bought) -> + easy to maintain	Used to having a maintenance support Mentality change is needed Managing their expectations Understanding the concept of the common spaces More staff needed Incorrect use of common spaces The structure of the existing building are not made for this (community feeling) -> for example : no benches Connecting more with local associations – improve communication
SOCIAL	Network of other social institutions (the contacts are established but could be intensified) For affordable housing, single parents have priority + domestic violence + incapacity Exist already : shared homes for women +65	New competences : affordable housing is different from social housing Higher number of housing units -> more funding Work on the mindset : - Collaboratory - Participatory approach (inhabitants, partners, colleagues) It would be a good idea to work around elderly people living alone <-> waiting list? It would be good to add intergenerational element It would be nice to look into birth and dying homes for a longer period than dying. It could be eager for elderly people to come for a week instead of hosp ital Less necessary in Gaia Attention for younger people (work / hobbies) Can also be intergenerational
LEGAL AND FINANCE	Gaiurb, E.M. has money until 2026 for the specific project Good legal instrument Good legal team	Restrictive rules about the spendings TIME : to investigate, to study and to prepare No acquisitive dwellings, no homeownership Public procurements (you can't buy directly!) Criteria? - Income, Single parent, New criteria? What do we want?, Teams need to work in an interdisciplinary approach, Would be better with a bigger team (on legal aspects)

BUILDING	Adapt the building to the necessity of the residents Team with experience in energy efficiency People will be interested. Easy to find communities to join that kind of project.	Select residents before the beginning of the constructions Money Find an adequate place for the building Workload (recruitment of staff members?) [For Archi labs] How to create some links between the architects and the (future) inhabitants Integration of the people Too high buildings (less contacts between the people)

Modularisation: Thessaloniki

Assessment of the Assets and Barriers to transfer of each CALICO module

Module	**Assets**	**Barriers**
GOVERNANCE	● Momentum – problem recognition (know how and evidence on housing crisis available) ● and no political resistance ● Bottom-up approach at a local level ● Increasing role/capacity of local authority ● Growing citizen awareness &willingness for participation ● MDAT Pirate ship	● No national housing policy ● Market-based solutions, very scattered measures ● Lack of (supportive) institutional support ● People in charge usually back the know-how ● Government interventions promote private interests, rather than social initiatives
SOCIAL	● *Vision of cooperative friend-based living exists* ● *The concept of exchange of assistance* ● *Need to protection of Seniors' rights* ● *The seniors have the will to develop cohousing* ● *The 60+ team have gathered 7,000 people nationally – electronically* *& 1,000 people in Thessaloniki face to face* ● *Sense of family is strong i.e. grandparents take care of grandchildren* ● *We have a strong bottom-up wave right now momentum socially and slowly influencing political actors*	● *No legal framework to support these types of grass roots groups and in fact they prevent them* ● *Lack of social security especially health related issues* ● *Lack of knowledge on how to obtain financial assistance for access to funding i.e. renovation – rental fees – crowd funding specific to this* ● *No sense of community not even in the same building* ● *Sense of family is also so strong that in fact it prevents people from opening up their minds and making other connections with people and new ideas* ● *No sufficient basis for voluntary work* ● *Social exclusion for people with special needs i.e. parked cars in the ramps* ● *Ignorance of this in the social housing programs developed so far* ● *Social housing doesn't seem to exist and is not defined in the Greek context* ● *Discriminative aspect "impression" of someone joining a cooperative housing facility* ● *Thessaloniki is very socially segmented i.e. East is richer and West is poorer*
LEGAL AND FINANCE	**FINANCE**	**FINANCE** ● Limited funding tools for SSE businesses

	• Financial/funding experts working with MDAT • Investment in human capital • Social Responsibility Enterprise (SRE) funds available **LEGAL** • Efforts by various actors to create housing policies • Legal experts' advisors working with and within MDAT • Legal lacking experiences from establishing the SRE contracts Momentum for claiming legal changes • Discussions on the significance of affordable housing & social housing projects and policies are becoming prevalent • Solidarity and community building around these issues • Rise of initiatives	• No funding/loaning mechanisms for coop housing • No tax exemptions for SRAs or Coops • Insufficient funding tools for social housing projects • Existing tools missing important aspects of the process (e.g. renovation/maintenance) • No long term prospect leading to a vicious circle **LEGAL** • Insufficient or no legal framework at all for social housing • Small ownership prevalence • Lengthy bureaucratic processes
BUILDING	• Potential to build social housing stock through socialization of vacancies • Empty homes dispersed in the city **but in BARRIERS** difficult to build a community & holistic and collective measures when you have dispersed social housing stock • Publicly owned buildings significant **but in BARRIERS** mapping is difficult & communication with institutions is challenging • Ongoing process & methodology to identify housing units • **Both ASSETS & BARRIERS small homeownership** • New know-how on re-use and energy performance is being built/specialized staff • Visions exist in the city from collective groups/communities who envision how buildings will look like.	• Very poor energy performance (existing & difficulties in implementing) • Funding that is not tailored and not enough funding for energy upscaling • Expensive materials / increase in construction costs • Small homeownership is a problem because they are old and with limited accessibility • Division in neighbourhoods based on class • Buildings in green transition poorly linked to social aspects (in the ethos of green transition as it is implemented energy performance improvement of buildings and social outcomes are not well linked) • Green transition funds difficult to use for whole buildings - so deep renovation difficult • Building management culture missing.

Modularisation: Naples **Assessment of the Assets and Barriers to transfer of each CALICO module**		
Module	**Assets**	**Barriers**
GOVERNANCE	-local cultural attitude: open /empathetic/ supportive (solidale)/ "arte di arrangiarsi" generalized attitude of the population to overcome problems by personal means and through creative solutions and (in particular the lack of money, services,	lack of financial support for the maintenance of the condominiums and to support the self-government process; social: it is difficult to select from the beginning persons that guarantee an intergenerational and social mix and that can become a

	infrastructure)/ existence of a cultural context of young people open to social innovation; - already existing social and intergenerational mix in most neighbourhoods (and even condominiums); - we have a culture and we have developed innovative legal and administrative instruments to manage common spaces (i.e. Urban Commons – https://urbact.eu/networks/civic-estate); - Possibility of relying on an existing social network of collective stakeholders (associations for housing rights, social cooperatives, active citizens, etc...) for facilitating and implementing co-housing projects; - already existing contacts we other national and international inspiring experiences of different co-housing models (CLT in Turin, CALICO in Brussels, "La Foresta- rete abitare bene comune" in Rovereto).	"community", due to the procedures for accessing public housing; institutional: difficult dialogue between different institutional actors; multi-stakeholder governance model: it is difficult to ensure a balanced power relationship among institutions- social actors-inhabitants; difficult coexistence and negotiation between public and private interests; lack of local experiences on collective housing, where the inhabitants have experienced self-government in housing; legislative: difficult adaptation of the innovative housing model to the Italian Civil Code.
SOCIAL	presence of many actors operating in the social field at an urban level knowledge of some of the actors involved 360° creative approach possible aspects to delegate to specific experts social support networks present the aptitude for proximity in social life is in the heart of Neapolitan citizens there is a high number of older and younger residents renting presence of many single elderly people in difficult economic conditions insertion programs dedicated to people with social problems and difficulties in entering work possibility of exchanging good practices of intergenerational exchange to be shared, experienced in the area	lack of knowledge of the specific context and possible users difficulty in having a holistic approach difficulty in making residents understand the entire process being able to get the actors to cooperate without dividing themselves into sectors, with a focus on the concept of living identify elderly people in need overcome the difficulties in reaching all interested parties within a large city avoid making useful communications only via the web build solid connections with other institutions (e.g. local health authorities) risk of possible criminal infiltration in the trials
LEGAL AND FINANCE	Social and citizen resources and multiple associations, in particular capable of covering the 1/3 of collective organizations that participate in the board/assembly of the CLT foundation (multiplicity of social stakeholders) We have ownership of the land and buildings to reuse Interest of Cassa Depositi e Prestiti (a financial institution), both for the procurement of economic resources and for the transferability of the Calico model Availability of financial resources through the reuse of common spaces, to be reinvested in the building	Problem of the public 1/3, difficulty for the public in handing over decision-making power to other (private) subjects. no strong cooperative network: risk of condominium conflicts Inflexibility of assignment systems Possibility of corruption/illicit activities in the CLT Excessive bureaucracy Complex regulatory framework regarding the right to use/ownership of land It is not clear to the working group how to build/use the CLT

BUILDING	Activation of co-design processes; Enthusiasm of the working group; Multidisciplinary of stakeholders, both future occupants and project initiators; Elaboration of design solutions oriented towards energy sustainability; The building redevelopment of the housing complex will contribute to improving the urban - social - environmental context; Ecosystem of common and social neighbourhood spaces with connections between the housing-housing building and neighbouring properties to create a mutual support system (create a social archipelago).	Difficulties in elaborating a high level of architectural quality for the existing building to be used for housing; National regulations concerning Public Works; Long-term sustainability of the social management of the building; Shared and collaborative maintenance between housing occupants; Managing the bureaucracy related to obtaining authorisations from the Superintendency of Architectural Heritage, and in general the bureaucracy related to Public Works; Bureaucracy related to the management of public financing for the realisation of the architectural-building project of the housing-housing complex

Modularisation: Fuenlabrada **Assessment of the Assets and Barriers to transfer of each CALICO module**		
Module	**Assets**	**Barriers**
GOVERNANCE	Getting to know the people who will be living in the building two years in advance is enough time to create a sense of belonging to the new space and to strengthen bonds between these people. As housing is for older people only, it will be easier for them to participate in community life, as it will remind them of how they lived when they were younger (greater sense of community). Having support in the first year to monitor the community life of the building is very positive.	Possibility of adapting the cooperative model to the project, given that the building is owned by the municipality. Maintaining people's interest in participating in the project for 2 years is a long time. Managing cultural differences in the implementation of community activities. Statistically, there would be more women than men participating, as their life expectancy is longer.
SOCIAL	The intergenerational component of the project. There are many associations (36) representing women in the 'table for coexistence'/ living together board, so the gender vision can be incorporated. The care aspect can be covered by the large social participation in the city. These flats would prevent people (more women) from dying alone.	Older people's fear of losing their homes. The machismo that still exists in society.
LEGAL AND FINANCE	Having different groups of residents ensures more inclusiveness. If the owner dies, could the tenant buy the home? Or a cooperative	We cannot offer any other tenure model than renting. Ownership cannot be offered. Taking into account economic requirements for social housing

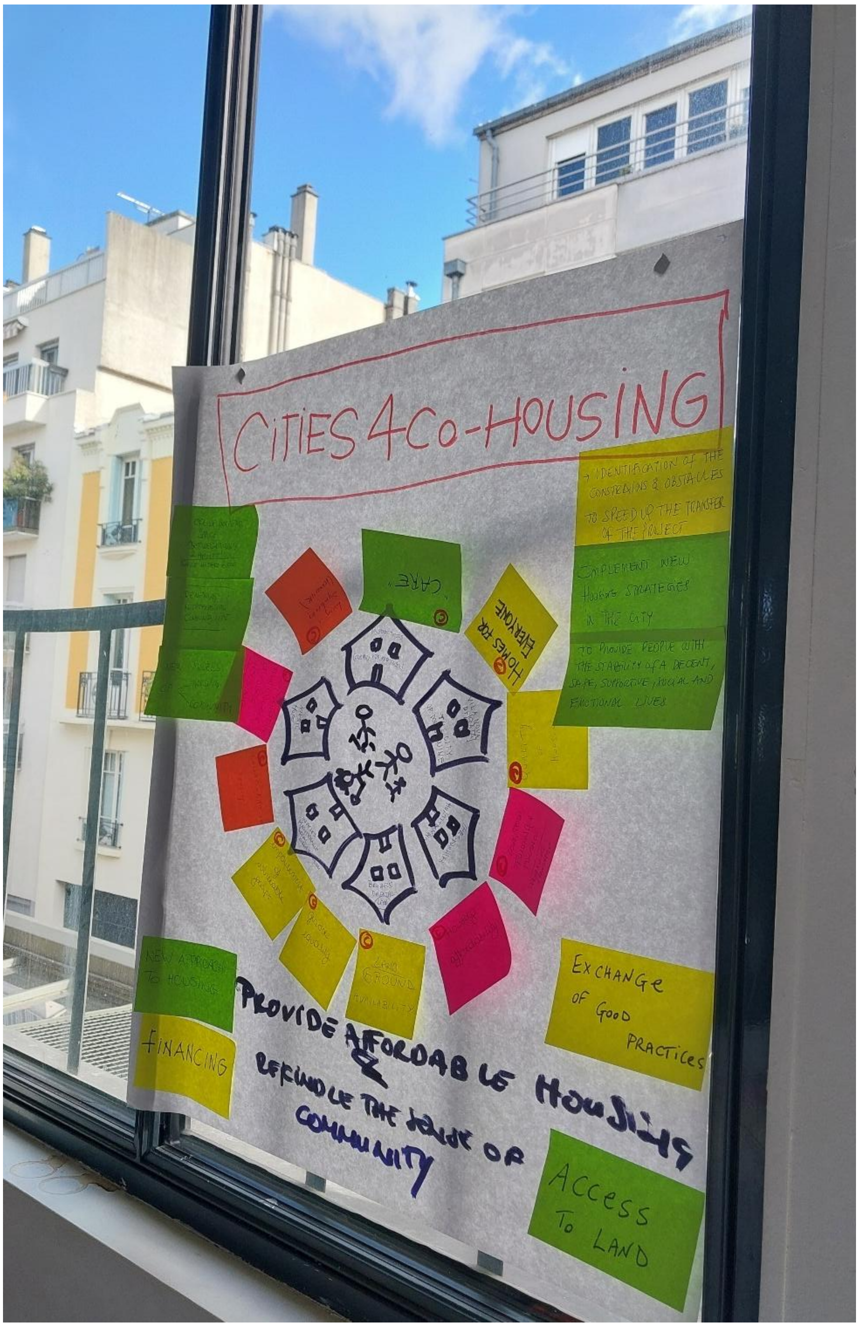
	could be created with the homes of older people who die. Review model rental contracts. The money that older people receive in rent for their homes could be used to create a cooperative with which to build new homes of this type.	implies a risk of non-payment of rent to elderly people who rent their homes.
BUILDING	The building already exists. People want to be involved in the design of the space. The money received could be reinvested in order to extend the model. Have differentiated private/public area of the space to be able to manage it and have space open to the neighbourhood for community use. Have a flat that can be used by family members. To have space for volunteering and to be able to integrate more in the neighbourhood and create more community life.	We do not know the practice of the gender approach, we can learn from it. Maintenance of the building by the inhabitants themselves, due to their age. Training in energy efficiency and passive houses. Transfer the experience by adapting it to the different climatic conditions of each city. Deadlines for renovation.

Modularisation: Nikšić
Assessment of the Assets and Barriers to transfer of each CALICO module

Module	Assets	Barriers
GOVERNANCE	There is national Law on social housing in Montenegro Existing network of neighbours for collective actions, e.g. cleaning, quick repairs Knowledge about shared land Nikšić Municipality government is is interested in governance problems Local government initiatives, such as co-sharing of costs up to 50% for facade repairs Flexibility of local government for building governance initiatives Resident want to have better, cleaner, more beautiful buildings and neighbourhoods Residents want well organized town	Many buildings don't have any governance Bad gender ratio among building managers Low level of digitalization for cooperation among residents of building, e.g. very few Viber groups No data on best practices, guides, rule books on building governance Low income of many residents to contribute for governance of buildings No house keeping rules in most of the buildings Many residents don't have knowledge of governance No sense of shared ownership of building No shared vision for the building future Large turnover of governance bodies No bank accounts for many buildings Existence of informal governance in some buildings Ad hoc actions on many problems Inactivity of most of residents/ boredom / preoccupation with political issues Lack of information about building state
SOCIAL	Small environment and knowledge of the problems People used to living together in large communities Developed empathy among citizens	Disbelief in accepting new things Money alienates people Unclear legislation Obligations of tenants as well as building managers

	Small number of units and residents in buildings	A large number of social cases Lack of social programs Lack of common spaces for socializing Political will High unemployment
LEGAL AND FINANCE	Hybrid Model (Profit I nvo) Law on Social Entrepreneurship Start Up Innovative Structure Cooperative Management (REVIZOR) Small System Underutilization of Insurance (Life, Property, Health)	Aim to protect minority shareholders The law is not adaptable Lack of incentives for investment in social projects Lack of understanding for a clean environment and circular economy Gender-sensitive budgeting (single mothers)
BUILDING	Help from partners in Brussels. Inspiration from their experience, recognition of the problems of vulnerable categories, help from management in managing and implementing the project within our potential. Openness of people from the Stara Varoš municipality to volunteer work Agreement with the Municipality on donating land for a building that will be the "seed" for the renewal of the city's culture and social fabric Attentive professional public (ecologists, sociologists, architects, social activists) for this topic as a pilot project for other municipalities throughout Montenegro The potential of the current "utopia" Montenegro ecological state Great will and inspiration for this project (architects who have been dealing with social and green issues for 2 decades, how they can form both the form of a house and how this can form a city Traditionally close social life of the community (people have been in patriarchy for centuries, relatives live together in joy, sorrow, joint work,..) People's need for a better and safer life, with minimal costs. Possibility of implementing various sustainable systems (solar power plants) that will reduce tenants' bills New energy law E.E. sustainable development renovation of facades and windows Settlement of the place offers the possibility of relativizing importance in the context of the city	Insufficient knowledge of the specificities, especially the socio-psychological specificity of character Slow administration, even reckless of will and inspiration... slow creation of plans and changes, lack of planning documentation Lack of time and payment for projects for persons with knowledge and enthusiasm and empathy Disinterest in public local life Ignorance, inexperience, lack of inspiration of people to think about the beauty of the "flowering" of the local community Wars in the regions of transition, economy, collapse of the old economic system Patriarchal heritage as a limiting factor for the new, advanced, modern, inclusive for gender and social categories Conflict of urban life and economic progress based on knowledge and abilities Economic dependence of the state The costs of reconstruction of buildings are a major financial challenge

CITIES 4 CO-HOUSING KICK OFF



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