

Cities 4 Co-Housing

Solutions for Affordable and Inclusive Urban Living

FINAL NETWORK REPORT

Innovation Transfer Network Journey and Results



Prepared for

Urban Policy-Makers and Municipal Practitioners

Lead Partner

Brussels Capital Region (Regional Public Service Brussels - Brussels Housing)

Transnational Partners

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1.Introduction

Access to decent and affordable housing has emerged as a critical bottleneck to social cohesion and sustainable urban development across Europe.

Housing affordability pressures increasingly affect not only households traditionally considered vulnerable, but a much broader range of residents struggling to access secure and appropriate homes in constrained urban housing markets. The political salience of the issue has risen accordingly. According to the July 2024 Eurobarometer survey, rising housing costs and wider cost-of-living pressures were among the concerns shaping citizens' choices in the European elections. At European level, this growing urgency has been reflected in an unprecedented strengthening of the EU's housing agenda, including the appointment of the first European Commissioner with an explicit housing portfolio and the subsequent development of the first European Affordable Housing Plan.

While the structural drivers of the housing crisis extend across European and national housing systems, many of its most immediate consequences are experienced—and must be managed—at city level. Local authorities confront intersecting pressures of affordability, housing availability and social inclu-

sion, alongside demographic change, ageing populations, changing household structures and persistent inequalities. These challenges are particularly visible in the Southern European contexts, where limited stocks of social and affordable housing and pressures associated with tourism and short-term rentals compound the difficulty of securing long-term affordable homes. At the same time, the challenge extends beyond the number and price of housing units. Cities must consider how housing can support social inclusion, care, accessibility, environmental sustainability, quality of life and stronger forms of community solidarity. Housing is therefore a particularly complex field for urban innovation.

The Cities4Co-Housing is an URBACT Innovation Transfer Network (ITN) launched in 2024—the year housing was placed firmly at the heart of the European political agenda. In line with the primary purpose of URBACT Innovation Transfer Networks, the primary objective of this network has been to transfer, adapt, and scale up the innovative, award-winning collaborative housing model of the Brussels-based CALICO ('Care and Living in Community') project. Developed under the European Union's Urban Innovative Actions (UIA) initiative from 2018

to 2021, CALICO successfully demonstrated how strategic public investment can deliver permanently affordable, non-speculative housing. By utilizing the Community Land Trust (CLT) model—where land ownership is held collectively by a non-profit foundation and separated from individual housing unit ownership—CALICO secured 34 housing units with long-term affordability¹.

CALICO offered an important innovation reference because successfully integrated several dimensions that are often treated separately. The project brought together **long-term non-speculative affordability (CLT), participatory governance, community care** (including birth and end-of-life care facilities), **gender-focused housing clusters, deep resident engagement, and environmentally conscious building design**. Community Land Trust principles provided an important mechanism for safeguarding affordability, while the project's social and governance arrangements placed residents, community relationships and care alongside the physical provision of housing.

The Cities4Co-Housing ITN brought together the Brussels-Capital Region, as Lead Partner and source of the original innovation, and five transfer partners: **Vila Nova de Gaia**

¹ The CLT model separates ownership of the land from ownership or tenure of the housing, helping protect affordability over the long term.

(Portugal), Thessaloniki (Greece), Naples (Italy), Fuenlabrada (Spain) and Nikšić (Montenegro)—to collaborate across a URBACT transnational innovation transfer process running from September 2024 to September 2026. The diversity of these partners was an important characteristic of the network from the outset. They differed considerably in size, housing-market conditions, institutional capacity, regulatory frameworks, experience of collaborative housing and the specific housing challenges they wanted to address.

This diversity also meant that transferring CALICO could not be approached as a process of straightforward replication. The initial Transferability Study showed that direct replication was neither advisable nor feasible across such different policy, legal and financial environments. Instead, CALICO was deconstructed into four interconnected modules — **Governance; Social Integration; Legal and Financial Structuring; and Building Design and Sustainability** — allowing partners to identify the components and underlying principles most relevant to their own local circumstances. Over the course of the network, with support from the Lead Expert, partners worked through URBACT's transnational and local methodologies to understand, test and

adapt these elements. Facilitated transnational meetings, peer exchange, URBACT Local Groups (ULGs), and testing actions provided the framework within which the five transfer partners could progressively translate relevant elements of CALICO into locally appropriate approaches.

For each of the five European partner cities, the concrete destination of this two-year journey has been the development of a comprehensive, highly operational local Investment Plan (IP). These plans translate two years of transnational exchange, Local Group (ULG) meetings, and hands-on peer reviews into locally owned, investable housing strategies. The Investment Plans challenged cities to define precisely how their collaborative housing pilots will be governed, financed, and implemented, shifting the local conversation from “what cannot be copied” to “what can be adapted, modified, and delivered” within their native systems. Concurrently, **the Brussels-Capital Region—acting as the Lead Partner—developed its own Continuity Plan (CP).** This plan leverages fresh, self-reflection and external perspectives from the partner cities to shift Brussels Housing's focus from daily operational management back to long-term strategic visioning. The Continuity Plan identifies how CALICO's governance, com-

munity and affordability principles can be sustained and how the conditions for wider application can be strengthened in Brussels.

This Final Report documents the complete transnational journey, activities, and results of the Cities4Co-Housing ITN. The report is organized into seven core chapters: Chapter 1 introduces the network and its structural purpose; Chapter 2 presents the core Brussels CALICO practice alongside the network's chronological milestones and comprehensive methodology; Chapter 3 explores the five partner cities in their diversity, offering a deep, detailed analysis of each city's starting point, challenges, pilot and actions, chronological journey, and ultimate achievements and outlines the individual city roadmaps; Chapter 4 presents the transnational added value of working within an URBACT framework; Chapter 5 details the highlights, challenges, and adaptation barriers; Chapter 6 synthesizes key lessons learnt for scaling housing innovation; and Chapter 7 sets out how the Cities4Co-Housing network's transnational legacy can be sustained beyond the network, outlining a shared vision for continued collaboration and for advancing collaborative housing in Europe.



2. The Innovative Project

Introducing the UIA CALICO Project & ITN Transfer Methodology

To understand the transfer journey of the Cities4Co-Housing network, it is first necessary to understand the innovative practice that provided its foundation, the methodology developed to support its transfer, and the structured process through which it was progressively interpreted, tested and adapted across different local contexts.

This chapter therefore begins with CALICO, the Brussels-based innovative practice at the heart of the network, examining the interconnected social, governance, legal-financial and building-design dimensions that made it both innovative and complex to transfer. It then presents the Cities4Co-Housing transfer methodology and traces the main stages of the network journey—from understanding and deconstructing the original practice, through local adaptation, to the development of the five Investment Plans and the Brussels Continuity Plan. In doing so, the chapter provides the foundation for understanding not only the innovative practice, but how the transfer process worked in practice.

2.1 The Lead Partner Practice: Brussels CALICO Innovation Project

The Brussels CALICO (CAre and Living in COmmunity) project, was launched in November 2018 with co-funding from the EU's Urban Innovative Actions initiative. The housing complex was completed and occupied in 2021. It delivered 34 co-housing apartments in the Forest district of the Brussels-Capital Region. CALICO was developed in response to severe housing precarity and the wider socio-economic challenges associated with the “Brussels paradox”: a region of considerable economic strength and employment opportunities that simultaneously faces pronounced poverty, inequality and housing affordability pressures.

CALICO responded to these challenges through an integrated housing model combining **participatory multi-stakeholder governance; social, demographic and generational integration; long-term non-speculative affordability; and accessible and sustainable building design**. Its 34 residential units are organised into three social clusters, combining different tenures, target groups and approaches to community-based care. Long-term affordability is protected through

the **Community Land Trust (CLT) model**, which separates ownership of the land from ownership of the buildings and uses long-term leases and restricted resale-price formulas to preserve affordability over time.

It is this integrated approach—bringing together **affordable housing, social inclusion, community-based care, participatory governance and long-term protection from speculation**—that became the innovative practice at the heart of the Cities4Co-Housing URBACT Innovation Transfer Network.

2.1.1 The Innovative Practice: CALICO

CALICO is developed within a particularly challenging Brussels housing context. According to the 2024 baseline data available at the outset of the ITN journey¹, the Brussels-Capital Region represents around 11% of Belgium's population, generates 18% of national GDP and hosts 15% of the country's jobs. Yet 39% of its residents are reported to be at risk of poverty or social exclusion, unemployment stands at around 12%, and significant socio-economic inequalities persist between municipalities and neighborhoods.

These inequalities are compounded by an increasingly difficult housing market. Brussels

1 2024 Transferability Study: Cities 4 Co-Housing ITN, URBACT, Paris.

is predominantly a city of renters: only around 40% of dwellings are owner-occupied, while public social and other regulated-rent housing represents only around 7% of the total housing stock. Housing costs place pressure on lower-income households: half of Brussels households spend more than 26% of their income on housing, rising to more than 45% among the poorest 10%. Population growth, increasing numbers of households and rising rents and property prices further intensify the challenge of securing decent and affordable housing².

CALICO project therefore sought to go beyond the provision of additional housing units. It approached housing as a means of simultaneously addressing affordability, social inclusion, community-based care and participatory living and governance. In this sense, CALICO responded to the Brussels paradox not simply as a shortage of affordable homes, but as a wider challenge of creating housing capable of supporting long term affordability, inclusion, solidarity and stronger communities.

2.1.2 The Core Pillars and Strategic Objectives of CALICO

The CALICO project—representing “**Care and Living in Community**”—was launched in November 2018 with co-funding from the European Union’s Urban Innovative Actions (UIA) initiative. The project was selected under the UIA’s third call for proposals under the “Housing” theme. It provided a rich and complex innovative affordable housing project, whose individual principles and components offered substantial potential for adaptation across different European contexts. Beyond providing access to secure, decent, and affordable physical units, CALICO was designed around several intersecting social objectives, combining social diversity, resident participation and community-based care:

- **Building an Intergenerational and Socially Diverse Community:** CALICO sought to create a socially and generationally mixed community through its housing allocation approach. At least half of participating households included an adult over the age of 55, while a substantial proportion of households were eligible for social housing. Rather than treating housing allocation only as a means of providing individual dwell-

lings, the project used it as a mechanism for creating an intergenerational and socially diverse community.

- **Supporting Older Women and Single Mothers:** Particular attention was given to gender and vulnerability through Angela.D, which developed a co-housing cluster for older women and single mothers. This was accompanied by gender-focused governance and training approaches addressing participation, legal rights, building maintenance and co-living, as well as a gender-mainstreaming toolkit.
- **Empowering Residents:** Resident participation formed an important part of CALICO’s governance model. The project sought to empower residents to take responsibility for their building, community and common spaces, supported by participatory processes and capacity-building activities. This approach positioned residents not simply as recipients of housing, but as active participants in shaping and managing their living environment.
- **Integrating Community-Based Care:** CALICO developed a model of community-led care integrated into both the co-housing community and the wider

2 2024 Transferability Study: Cities 4 Co-Housing ITN, URBACT, Paris.

neighbourhood. This included specialised facilities connected to birth and end-of-life care, alongside Le Delta, a care space open to the wider community and supported by the local association Epsilon. More broadly, the model explored how informal caregivers, including neighbours, family members and volunteers, could complement specialised and formal care provision within a community-based setting.

2.1.3 Housing Tenure and the Three Social Clusters

The CALICO complex comprises **34 co-housing apartments**. Its allocation model was designed to create a deliberate generational and socio-economic mix. At least **50% of participating households include an adult aged over 55**, while at least **66% meet the income eligibility requirements for public social housing in Brussels**. Allocation procedures are further tailored to the social objectives of the project's three housing clusters.

CALICO's 34 residential units are divided into three distinct clusters, representing a diverse mix of housing tenures and ownership models:

- **The Angela.D Cluster (10 Rental Units):** The Angela.D component focuses on

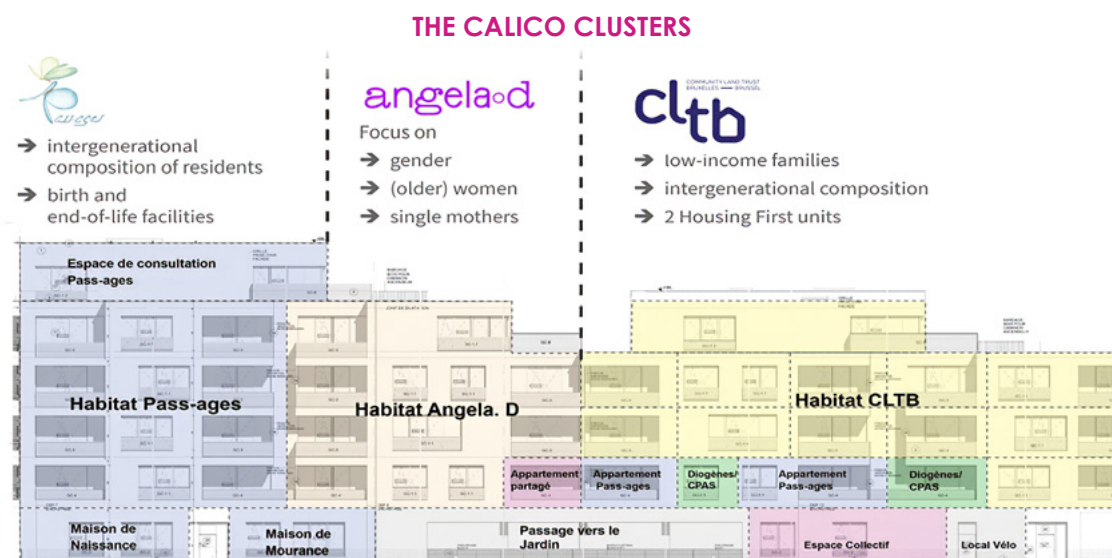
a co-housing cluster for older women and single mothers. Angela.D developed gender-focused governance and training tools, including participatory methodologies, legal rights, building maintenance and co-living skills, together with a gender-mainstreaming toolkit.

- **The Pass-ages Cluster (10 Cooperative Units):** Owned by the *Village Cooperative* and managed by the association *Pass-ages*. This cluster integrates community-based care directly into the co-housing environment. It features specialized birth and end-of-life care apartments on the ground floor, where residents and volunteers cooperate to

support families during life's most critical transitions.

- **The CLTB Cluster (14 Units):** Owned and managed directly by the Community Land Trust Brussels. This cluster comprises **8 owner-occupied apartments** and **6 rental apartments**, which include **2 dedicated "Housing First" units** designed to provide shelter and intensive social support for formerly homeless individuals.

In addition to these residential units, the development also incorporated shared and community spaces intended to support interaction between residents and the wider neighborhood.



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

2.1.4 Legal-Financial Innovation: The Community Land Trust Model

The core legal innovation of CALICO is its utilization of the **Community Land Trust (CLT) model**. The CLT model separates land ownership from housing ownership or tenure, providing a mechanism to protect affordability and limit speculation over time. Grounded in the philosophy that land is a shared, common resource rather than a speculative commodity, the model legally separates land ownership from building ownership.

The Land Trust Foundation (CLTB) retains permanent, collective ownership of the underlying land. Individual homeowners or housing cooperatives (such as *Vill'age Cooperative* and *Fair Ground*) purchase only the physical building structures. To secure long-term affordability and block real estate speculation, CLTB utilizes **emphyteutic leases** and enforces **strict resale price formulas**. When an owner decides to sell their apartment, the resale price is restricted by a contractually agreed formula, allowing the seller to recover their equity plus a modest, inflation-adjusted return, while leaving the remaining market value in the trust to keep the home affordable for the next low-income buyer.

CALICO's financial model was supported by approximately €5 million in European Regional Development Fund (ERDF) funding through Urban Innovative Actions (UIA)³, complemented by additional financing from project partners and the Brussels-Capital Region. Together, these resources covered project implementation as well as investment costs related to land, housing and common spaces. A key component of the financing model was the UIA investment grant, which enabled the Community Land Trust Brussels Foundation to acquire the land for the development. European funding also extended beyond land acquisition, contributing to the construction of structural elements, common areas and communal premises, as well as social rental housing. While this financing arrangement was instrumental in enabling CALICO's innovative model, its reliance on substantial external public subsidy presents a significant challenge for direct replication by municipal authorities without access to comparable European or other public investment funding.

2.1.5 Participatory Governance and Building Design Co-creation

The operational governance of CALICO is designed to ensure participatory resident governance within a multi-stakeholder framework through a partnership between local public administrations, specialized non-governmental organizations, and active residents. Led by the Brussels-Capital Region and CLTB, the partnership integrated the skills of *Angela.D*, *Pass-ages*, *EVA Bxl* (neighbourhood care coordination), the Social Real Estate Agency *Logement Pour Tous* (property management), the regional administration *Perspective.brussels*, and researchers from the Vrije Universiteit Brussel (VUB).

The governance structure is organized across three main levels to balance administrative efficiency with direct resident voice:

1. **The Steering Committee:** The central governing body responsible for delegating, coordinating, and controlling the tasks of all other working groups.
2. **Partner Committees:** Committees bringing together project managers, administrators, and volunteer delegates from the founding organizations to

3 https://uia.urban-initiative.eu/sites/default/files/2018-11/Call3_List%20of%20approved%20projects_PDF.pdf

handle legal, financial, and general project coordination under the UIA funding framework.

3. Resident Committees and Assemblies:

Groupings of the actual residents within each cluster. These assemblies manage daily life, establish rules for living together, coordinate shared spaces, and develop community care strategies and neighbourhood outreach programs.

To prepare residents to take full control of their community and physical building, the founding partners (CLTB, Angela.D, and Pass-ages) provided two years of intensive preparatory support prior to launch, followed by one year of post-occupancy coaching. Support focused particularly on helping residents establish their community and develop the capacity to manage the building and common spaces.

However, the project encountered a significant operational trade-off in its building design process. The three-year UIA implementation deadline led the partnership to opt for a turnkey purchase. This meant that CLTB's "Archilabs"—which are highly collaborative, co-creative workshops where future residents and architects design the common spaces and building layouts together were not implemented. A turnkey purchase in es-

sence meant buying a pre-designed building under construction from a private developer to guarantee timely deployment of funds for the building acquisition.

AN OVERVIEW OF THE CALICO GOVERNANCE SET UP

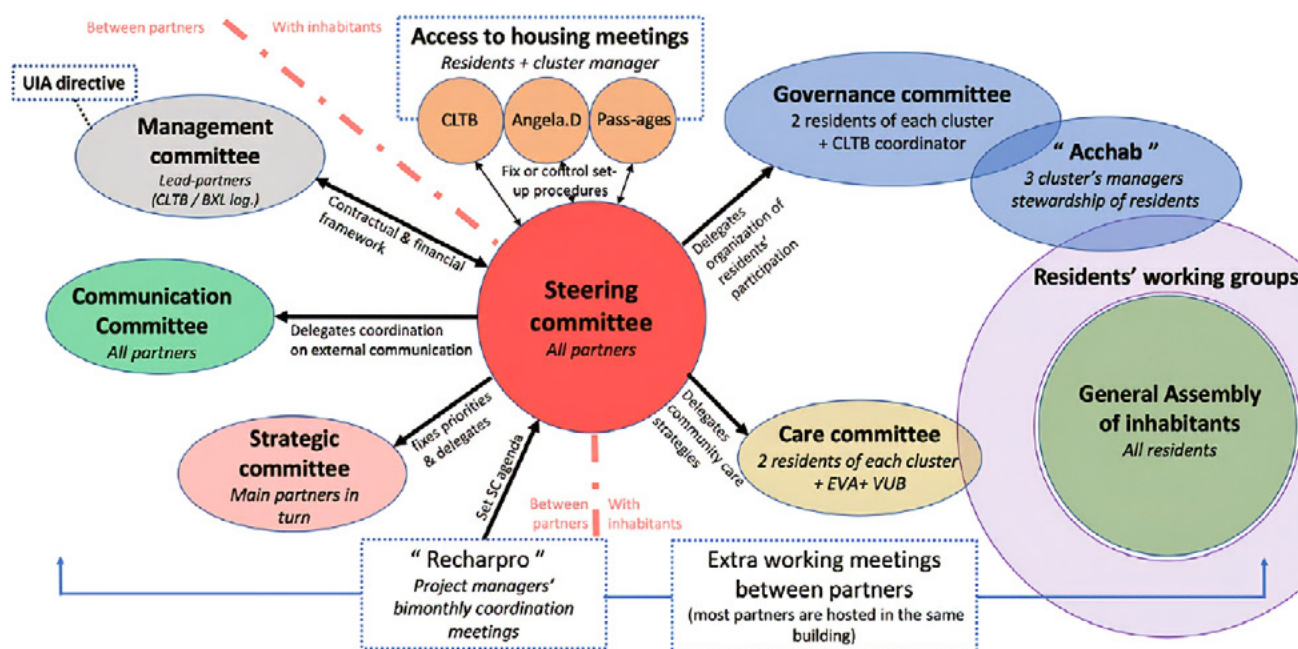


Figure 5. Overview of global governance arrangements to carry out the CALICO project
(Source: CALICO project Third Report)

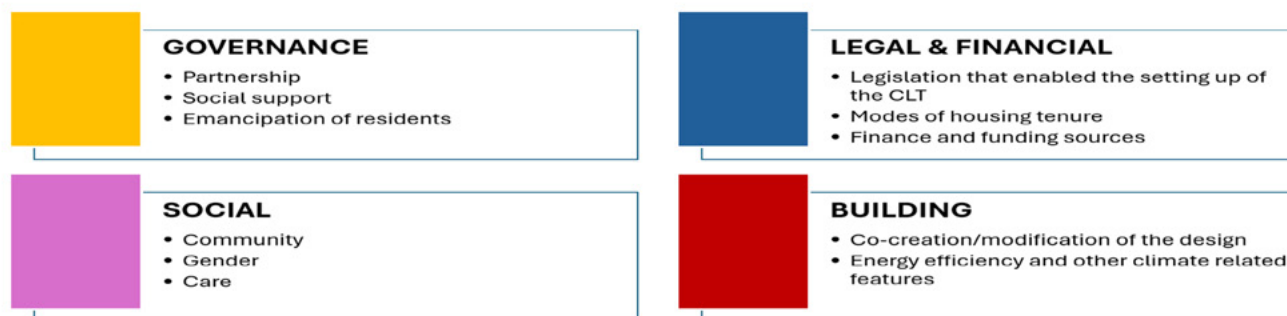
Source: CALICO project Third Report

2.2 The Transfer Methodology: Aiding Contextualized Adaptation

While CALICO was conceived as an innovative and transferable housing practice, its comprehensive and interconnected nature meant that **direct replication was neither advisable nor practicable**. The five transfer partners operated within different policy, legal and financial systems, addressed different population groups, and entered the network with different levels of experience and existing approaches to social and affordable housing. The transfer methodology therefore focused on identifying which elements of CALICO were relevant and adaptable to each local context rather than attempting to reproduce the Brussels model in its entirety.

To facilitate this process, CALICO was analysed and deconstructed into **four interconnected transfer modules—Governance, Social, Legal and Finance, and Building** in the Transferability Study produced by the Lead Expert at the beginning of the network journey⁴. This modularisation provided a common analytical framework through which partners could understand how CALICO worked, identify the components most relevant to their own housing challenges, and assess the local assets and barriers affecting their transfer.

CALICO PROJECT MODULES



Source: Author.

Module 1: Governance (TM1)

Governance was fundamental to CALICO's community-driven approach. The project brought together different organisations and residents within a structured partnership, with a Steering Committee providing overall coordination and partner and resident committees addressing different aspects of implementation and community life. The Transferability Study nevertheless stressed that this precise partnership architecture was context-specific; what could be transferred was the learning from its operation and the principles underpinning inclusive governance.

For transfer purposes, the Governance module was divided into three principal components:

- **Partnership:** CALICO demonstrated how different organisations, project managers, administrators, volunteers and residents could work within a coordinated governance structure. As these partnerships were specific to the Brussels context, the intention was not to reproduce the organisational model itself. Instead, partners could learn from CALICO's governance arrangements, their establishment and the lessons generated through their operation in order to develop or strengthen governance structures appropriate to their own projects.
- **Social support:** CLTB, Angela.D and Pass-ages supported residents before and after the launch of CALICO as they established their community. This in-

4 Rosenfeld, O (2025) Transferability Study: Cities 4 Co-Housing ITN, URBACT, Paris.

cluded support for the maintenance and management of the building and its common spaces and helped residents develop the capacity required for collaborative community life. The methods and approaches used to provide this support were considered transferable to other contexts.

- **Resident empowerment:** A central objective of CALICO was to enable residents progressively to take responsibility for managing their building, common spaces and community life. The tools and workshops used to build this capacity provided another element that could be adapted and transferred to interested partners.

The Governance module enabled partner cities to examine not simply **who should participate in a collaborative housing project, but how partnerships, resident responsibilities and support structures could be organised within their own institutional contexts.**

Module 2: Social (TM2)

CALICO's Social module reflected its community-led approach to housing vulnerable and diverse population groups. The project combined housing provision with community-building, gender inclusion and community-based care, extending some of its activities beyond residents to the surrounding neighbourhood.

Three main components were identified for transfer:

- **Community:** CALICO sought to establish an intergenerational and socially diverse community through targeted housing-allocation procedures. Dwellings within the different clusters were allocated according to household and tenure characteristics in order to create a deliberate social and generational mix.
- **Gender:** Gender inclusion was embedded particularly through the work of Angela.D and its co-housing cluster for older women and single mothers. This included gender-sensitive governance and training tools covering participatory methods, legal rights, building maintenance, interior design and co-living, together with gender-mainstreaming tools for the wider partnership.

- **Care:** CALICO developed an approach to community-led care embedded within both the co-housing project and the wider community. This included spaces and support associated with birth and end-of-life care, alongside the wider involvement of residents, volunteers and local organisations.

Although CALICO's overall social model was complex, these components allowed partners to consider separately how **community composition, gender and care** could be incorporated into their own housing initiatives.

Module 3: Legal and Finance (TM3)

The Legal and Finance module addressed some of the most context-dependent elements of CALICO. One of the key innovations of the CALICO project is its legal and financial backing through the **Community Land Trust (CLT) model**, complemented by different forms of housing tenure and a combination of European and local financing.

Three areas were examined:

- **Legal framework and the Community Land Trust:** The CLT model separates land ownership from housing ownership in order to support long-term affordability. However, the model is not a one-size-

fits-all legal solution and is not widely used for social housing across Europe. Transfer therefore required partners to understand the legal solutions developed by CLTB in Brussels and examine whether—and how—the underlying CLT principles could be achieved within their own national and local legal systems. The methodology explicitly did **not** assume that the Brussels legal solution itself could be directly transferred.

- **Housing tenure:** CALICO incorporates different tenure arrangements, including resident and social-investment cooperatives, rental and owner-occupied dwellings within the CLTB cluster, social rental management and Housing First units. Its allocation approach also promotes socio-economic and generational diversity. The transfer methodology allowed partners to examine which tenure arrangements might be relevant to their own projects while recognising that their application would depend on each city's legal and housing context.
- **Funding and finance:** CALICO combined European funding and partner co-financing to support project management and investment in land, housing and common spaces. The UIA investment subsidy was particularly important

to the acquisition of the land and the delivery of the project. While this financing structure offered important lessons for partner cities, the methodology recognised that reproducing it in different public-funding environments could be challenging.

The purpose of transferring this module was therefore not to replicate CALICO's legal and financial architecture, but to enable partners to explore **how comparable objectives—particularly long-term affordability and protection from speculation—could be pursued through locally appropriate legal, tenure and financing arrangements.**

Module 4: Building (TM4)

The Building module addressed both the physical design process and the environmental performance of collaborative housing.

It consisted of two principal components:

- **Co-creation and modification of building design:** CLTB usually uses “Archilabs”, collaborative workshops bringing future residents, architects and other stakeholders together to co-create aspects of housing design, including the organisation and use of common spaces. CALICO itself could not fully apply this approach because the strict implemen-

tation timetable associated with UIA funding led to the turnkey purchase of a pre-designed building. Both the participatory Archilab approach and the lessons from CALICO's more constrained design process therefore provided material for transfer.

- **Energy efficiency and climate-related features:** CALICO was designed and constructed to high energy standards. The project also demonstrated that technical performance alone is insufficient: residents need to understand how to operate energy-efficient homes effectively. CLTB therefore provided workshops on energy-efficient use of the dwellings. Such methods were considered transferable, while recognising that the predominantly Southern European partner cities faced different climatic conditions and would need to adapt the technical and behavioural approaches accordingly.

The Building module consequently allowed partners to consider both **how residents could participate in shaping their housing environments and how environmental performance could be integrated into collaborative housing projects within different climatic and development contexts.**

From Modularisation to Contextualised Adaptation

The strategic value of modularising CALICO was that it created a **common framework for five partners with very different starting points**. The modules were not intended as a menu of solutions to be transferred uniformly. Instead, they provided a shared structure through which each partner could identify the aspects of CALICO most relevant to its own housing challenges, institutional capacities and ambitions.

This was important because partners' interests and opportunities for transfer differed considerably. Through the initial consultations, city visits and local workshops, partners examined the CALICO modules against their own local **assets, barriers and implementation conditions**. Interest extended across the practice, but the relevance and feasibility of individual components varied according to local legal and financial frameworks, existing housing policies, governance arrangements, target communities and available projects to pursue. The transfer process could therefore develop from a common understanding of CALICO while allowing each city to pursue a different pathway.

This became a defining feature of the Cities-

4Co-Housing approach: **transfer was understood as adaptation rather than replication**. What mattered was not reproducing the Brussels project in another city, but understanding the principles and mechanisms behind CALICO and determining how they could respond to a locally defined housing challenge. The modular framework provided the starting point for this process and, as the network progressed, enabled partners to move from understanding the original practice towards **selecting, testing and combining relevant elements within their own local projects and strategies**.

This shift from a single innovative practice to five context-specific applications is central to understanding the network journey described in the following sections. It also provides one of the key lessons of Cities4Co-Housing for other cities: **complex urban innovations can be transferred without being copied, provided that their underlying components are understood and systematically reinterpreted in relation to local conditions**. The next section provides an overview of the journey.

2.3 Chronological Milestones and Thematic Focus (CALICO Modules)

In line with the URBACT methodology, the Cities4Co-Housing transfer journey was designed as a progressive learning process. Partners did not move directly from understanding CALICO to preparing investment proposals. Instead, the network moved through successive stages of **understanding, local adaptation, testing, action planning and consolidation**, with each phase building on the previous one. Transnational meetings, city-level work, URBACT Local Groups (ULGs), Testing Actions and the preparation of Investment Plans were closely connected, enabling partners progressively to translate the principles of CALICO into locally relevant housing strategies. This section provides an insight into the Cities4Co-Housing network journey.

1. Establishing the foundations: understanding transfer potential

The first stage of the ITN work focused on understanding both **CALICO and the very different starting conditions of the five transfer partners**. Individual city visits by the Lead Partner and the Lead expert were used to present CALICO to each partner, identify local housing challenges, existing assets, institutional and regulatory barriers, and partner interests in the different elements of CALICO.

This work culminated in the **Transferability Study**, completed in February 2025. As noted in the previous section, a central conclusion was that CALICO was too complex and context-specific to be replicated as a complete model. Instead, it was deconstructed into four interconnected transfer modules—**Governance, Social, Legal and Finance, and Building**—allowing partners to identify which components were most relevant to their local objectives and which would require significant adaptation. This established the methodological basis for the next stage of the network: moving from understanding the original practice to examining how its principles could work in different local contexts.

2. Vila Nova de Gaia: moving from learning to Testing Actions

The first quarter of the Adapt Phase, from May to August 2025, marked an important transition from analysis towards experimentation. The transnational meeting hosted by **Vila Nova de Gaia in May 2025** concentrated particularly on two of CALICO's most technically demanding areas: the **Legal and Financial module and the Building module**.

The meeting combined learning about the original CALICO practice with practical work on how its principles could be adapted. Participatory methods—including the **OPERA method, World Café and Iterative Co-Design Workshops**—were used to move partners from broad ideas towards possible local interventions. Collectively, the partners developed **nearly 50 Testing Actions**, which were brought together in the Cities4Co-Housing **Testing Actions Bank**, creating a shared repository that partners could draw upon and develop further within their own cities.

This was a significant methodological step. Testing Actions enabled partners to explore aspects of their emerging housing strategies on a limited scale rather than moving directly from learning to major investment. In parallel, the work on the Investment Plans be-

gan to give these experiments a longer-term strategic direction. By the end of this period, partners had made tangible progress on the first sections of their plans, covering local needs, policy responses and the emerging investment proposals.

3. Fuenlabrada: placing governance and community at the centre

The second quarter of the Adapt Phase shifted attention towards CALICO's **Governance and Social modules**, with the transnational meeting hosted in **Fuenlabrada in October 2025**. This complemented the more technical focus of the Gaia meeting by examining the institutional and social infrastructure required to make collaborative housing work.

The meeting reinforced a lesson that became increasingly important across the network: transferring collaborative housing innovation requires more than identifying a building, financing mechanism or legal model. It also requires clarity about **who participates, who makes decisions, how residents are involved, how different municipal departments and external organisations collaborate, and how a community is supported over time**.

By this stage, Testing Actions were being elaborated and implemented locally through the ULGs, allowing partners to explore these questions in relation to real stakeholders and local projects. At the same time, preparation of the Investment Plans was becoming more advanced. The network's mid-term reflection provided an opportunity to assess pro-

gress and identify where additional support was needed. One practical outcome was the decision to introduce an **additional physical transnational meeting in Thessaloniki**, creating dedicated time for partners to work collectively on the operational and financial dimensions of their emerging plans.

4. December 2025: translating learning into Investment Plans

By late 2025, the network had reached a critical point. The challenge was no longer primarily to generate ideas or identify potentially transferable CALICO elements, but to **bring the different strands of learning together into coherent implementation frameworks**.

To support this transition, preparation of the Investment Plans followed a phased drafting process, with progressive deadlines, iterative feedback and targeted guidance. In **December 2025**, the five transfer partners submitted their draft Investment Plans and Brussels its Continuity Plan to the URBACT Secretariat, one month ahead of the programme deadline.

This milestone was important not simply as a reporting achievement. The plans required partners to connect the work undertaken throughout the network: the local housing challenge, the relevant CALICO principles, stakeholder and governance arrangements, Testing Actions, proposed actions, investment requirements and implementation considerations. The Investment Plans therefore became an important mechanism through which transfer learning was consolidated into locally owned strategies.

5. Thessaloniki: stress-testing the Investment and Continuity plans

The additional transnational meeting held in **Thessaloniki from 25–27 February 2026** was designed around this need for refinement. Rather than introducing another CALICO module, the meeting concentrated on strengthening the partners' emerging Investment Plans and increasing their readiness for implementation.

Partners presented and critically reviewed their proposed actions through structured peer-learning exercises. The **Thinking Hats** method was used to examine proposals from different perspectives, while “critical friend” exchanges enabled partners to challenge assumptions and provide constructive feedback to one another.

Particular attention was given to the financial and operational feasibility of proposed actions. Through the **Cost Estimation Challenge**, partners examined the costs associated with implementation, while the **URBACT Funding Roadmap Canvas** supported a more systematic exploration of potential funding sources. Further work focused on governance, risks, monitoring and evaluation.

The Thessaloniki meeting therefore repre-

sented an important change in the nature of transnational learning. Partners were no longer primarily asking what could be learned from CALICO; they were increasingly asking whether **their own adapted proposals were sufficiently clear, realistic and robust to move towards implementation**. Peer learning became a mechanism for testing the quality of locally developed strategies.

6. Naples: from planning to implementation readiness

The **Prepare for Re-Use Phase**, from March to May 2026, shifted the emphasis further from plan preparation towards implementation readiness and capitalisation. The final transnational meeting, hosted in **Naples from 5–7 May 2026**, brought together the work undertaken during the previous phases and provided space for partners to reflect on the innovation transfer process.

A particularly important element was the opportunity for partners to engage **directly with CALICO residents from Brussels**. These exchanges provided an opportunity to the partners to ‘run their local solutions by the original CALICO residents’ who have participated and co-created their co-living. Partners discussed governance arrangements, community rules, shared spaces and the practical challenges of collective decision-making with people experiencing the CALICO model in everyday life.

These conversations provided direct and neutral feedback and reinforced the importance of governance arrangements and community processes capable of supporting collective decision-making and the everyday ma-

nagement of shared living. For partners that had spent much of the network developing governance structures, resident charters and participatory approaches, this provided an important opportunity to test their thinking against lived experience of CALICO residents.

The Naples meeting also created space for partners to look back at the innovation transfer journey and the operation of the network. By this stage, the transfer process had produced five locally differentiated Investment Plans and a Brussels Continuity Plan, grounded in different housing systems, institutional arrangements and implementation opportunities. The network’s final joint video was also developed as a collective capitalisation output, capturing the partners’ experience and learning.

7. Brussels: connecting local strategies with delivery and finance

The formal transnational journey culminated with the **final network conference in Brussels in June 2026**. By this stage, the central question had shifted again—from *what can be transferred?* and *how can it be adapted?* to **what is required to implement and finance the resulting strategies?**

The conference created a dialogue between partner cities and actors involved in housing finance and delivery, including representatives from the **European Bank for Reconstruction and Development (EBRD)**, **Crédal and Community Land Trust Brussels (CLTB)**. Partners were able to present their emerging strategies and Investment Plans, while financial actors discussed how housing projects are assessed, what opportunities they identify, which barriers frequently prevent implementation, and what conditions can strengthen the prospects for investment.

This exchange was significant because it connected the work of the network with the realities of delivery. Rather than waiting until a formal financing application to engage with potential financial actors, the conference created an opportunity for cities and

financing organisations to understand one another's perspectives earlier in the process. The final network product – Cities 4 Co-Housing video - featuring all six partners in their own languages was also produced in this final stage, providing the wider public an insight into the network journey.

A progressive transfer journey

Taken together, these stages show that the Cities4Co-Housing journey was **not a linear transfer of a finished housing model from Brussels to five other cities**. It was a progressive process through which partners moved from understanding a complex innovation, to selecting relevant principles, testing them locally, developing governance and partnerships, and translating the resulting learning into Investment Plans and a Continuity Plan.

The role of the innovation transfer network also evolved throughout this process. Initially, it provided access to CALICO and a framework for understanding its transferability. During the Adapt Phase, it became a space for experimentation, comparison and peer learning. As the Investment Plans developed, partners increasingly acted as **critical friends**, challenging one another's actions, governance arrangements, costs, funding assumptions and monitoring approaches. In the final phase, the network connected these locally developed strategies with the perspectives of residents, practitioners and financing actors.

The result was therefore not five replicas of CALICO. It was **five different adaptations**

emerging from a common learning process, alongside a Continuity Plan through which Brussels could reflect on and sustain the original innovation. This progression—from **understanding, to adaptation, to testing, to planning and implementation readiness**—provides the framework for examining what each partner ultimately learned and how those lessons changed their approach to affordable and collaborative housing. The next chapter provides a deeper insight into each city's journey.

CITIES4CO-HOUSING TRANSNATIONAL JOURNEY

From understanding CALICO to implementation readiness

A progressive learning journey that enabled five cities to adapt the CALICO model and develop locally grounded Investment and Continuity Plans.



RESULT:

Five cities with stronger capacities, locally adapted strategies, and concrete action plans to deliver affordable, collaborative and sustainable housing.



VILA NOVA DE GAIA



FUENLABRADA



THESSALONIKI



NAPLES



NIKŠIĆ



BRUSSELS (CONTINUITY PLAN)

Source: Author.

3. Cities 4 Co-Housing Partners

Their Diversity and ITN Journey



The Cities4Co-Housing network brought together five transfer cities with markedly different housing systems, institutional capacities, demographic profiles and starting points for innovation: Vila Nova de Gaia in Portugal, Thessaloniki in Greece, Naples in Italy, Fuenlabrada in Spain and Nikšić in Montenegro. This diversity was not incidental to the transfer process. It was one of its defining conditions.

As the Transferability Study, authored by the Lead Expert Dr Orna Rosenfeld, established at the beginning of the network journey, the five partners operated within different policy, legal and financial environments, addressed different population groups, and entered the network with different levels of experience in social, affordable and collaborative housing. Their interests in CALICO consequently differed. Some were seeking new approaches to the housing allocation and governance; others were exploring how vacant public property could support new forms of co-housing housing, how existing housing programmes could incorporate stronger community and care dimensions, how non-speculative models could respond to severe affordability pressures, or how community governance could be connected with the physical and environmental upgrading of existing residential areas.

The differences were also substantial in scale and institutional context. The network connected Southern European urban centres such as Naples and Thessaloniki with the smaller Montenegrin city of Nikšić; municipalities with existing affordable-housing programmes and secured funding with cities where collaborative housing was still a relatively new concept; and partners working with new or vacant housing assets with others seeking to transform existing housing initiatives. The Transferability Study therefore concluded that direct replication of CALICO was neither advisable nor practicable. Instead, the transfer process needed to identify which principles and components of the Brussels innovation could respond to each city's locally defined housing challenge.

The five city journeys presented in this chapter show what this contextualised approach meant in practice. Each began with a different local challenge and a different understanding of what CALICO might offer. Through URBACT Local Groups, transnational exchange and systematic progressive development of their Investment Plans, partners selected, tested and adapted different elements of CALICO's Governance, Social, Legal and Finance, and Building modules.

The chapter therefore focuses not only on what each city did, but on what evolved through the Innovation Transfer Network journey. For each partner, it examines the starting point and local housing challenge; the project or opportunity through which CALICO was adapted; the concrete actions (testing and future) and transnational learning that shaped this process; the changes in local thinking, partnerships and practice; the principal lesson emerging from the transfer; and finally, the pathway from the Investment Plan towards implementation. Read together, the five cases demonstrate how a common innovative practice can generate very different local solutions—and why this diversity is central to understanding transfer as adaptation process in real time.

3.1 Vila Nova de Gaia, Portugal: From Housing Allocation to Community-Building

3.1.1 Profile and Pilot Overview

Vila Nova de Gaia entered Cities4Co-Housing with a significant opportunity already in place: the municipality already had significant housing programmes and investment underway to expand affordable and public housing provision. The challenge was therefore not simply how to increase housing supply, but how newly available homes should be allocated and managed in a way that could create a socially mixed, supportive and sustainable community.

The transfer process became closely connected to a concrete housing development in Grijó, where 30 dwellings were being incorporated into the municipality's affordable housing provision. This gave Gaia an immediate setting in which to explore the relevance of CALICO's approach. Rather than attempting to reproduce the Brussels project, the city concentrated particularly on those elements that could strengthen the social composition, governance and community dimension of the Grijó development.

The 30-unit development consequently became a practical testing ground for a broader question: could the allocation of affordable housing be used not only to respond to individual housing need, but also to deliberately support the formation of an intergenerational community?

3.1.2 Starting Point: Resources for Housing, but a Need for a More Integrated Approach

Gaia's starting point differed considerably from that of several other network partners. The municipality already had resources and an active programme for acquiring housing. What was less developed was an approach linking the physical provision of homes with household mix, resident participation, community formation and the longer-term social management of the development.

The city's own reflection at the end of the network described an important organisational challenge: relevant municipal functions had tended to work in administrative silos. Housing provision, urban planning and social support were connected to the same underlying challenge, but were not necessarily operating through an integrated collaborative-housing framework.

CALICO therefore offered Gaia a different perspective on what happens between the acquisition of a dwelling and the creation of a functioning housing community. Of particular relevance was CALICO's deliberate approach to the composition of its resident population, including its socio-economic and intergenerational mix, together with its emphasis on participation, common spaces, resident support and community governance.

For Gaia, the transfer question consequently became less about reproducing CALICO's Community Land Trust structure and more about asking: how could these principles be incorporated into a municipally led affordable rental-housing project under Portuguese conditions?

3.1.3 Adapting CALICO: Grijó as a Local Testing Ground

The Grijó development provided an opportunity to translate this question into practice. One of the most concrete adaptations concerned the allocation of the 30 dwellings.

Rather than applying a single allocation category across the development, Gaia divided the housing into three clusters. Two were targeted towards specific groups—people aged over 55 and single-parent families—while the

third was open to the general eligible population. The existing grading criteria were adapted so that applications could be assessed in relation to the objectives of each cluster.

The call for applications ran from June to August 2025. Following the selection process, the 30 households comprised 17 single-parent families, three households in which all members were over 55, and ten nuclear or other adult households. Seven of the selected families included a household member with a disability above 60% or autism.

This was more than an administrative modification. The underlying objective was to create conditions for intergenerational exchange, mutual assistance and reduced social isolation, moving from the allocation of individual housing units towards the deliberate composition of a community.

The city also began to explore what would be required after allocation. The project envisaged participatory workshops through which residents could help shape the use of communal facilities and spaces, including the potential development of a communal building in the open area of the site. The process was also intended to inform community rules for the management and use of shared spaces.

In parallel, Gaia developed a more multidisciplinary approach to the transition into housing, bringing housing and social dimensions more closely together. The development of a Social and Housing Transition Team reflected this recognition that the process could not end when keys were allocated: supporting residents as they enter their new homes, building relationships and addressing emerging community issues are also part of housing implementation.

3.1.4 The Transfer Journey: Learning Through Testing and Exchange

Gaia's trajectory through Cities4Co-Housing illustrates how the transfer process evolved from initial interest in individual CALICO modules towards a more integrated understanding of collaborative housing.

During the early transfer work, the city examined CALICO against its own local assets and barriers. As the network entered the Adapt Phase, the Grijó project provided an increasingly concrete focus for this learning. Testing Actions were developed around resident selection, intergenerational approaches and community-building, connecting the Social and Governance dimensions of CALICO with an actual municipal housing development.

Gaia also played an important transnational role by hosting the Cities4Co-Housing meeting in May 2025, when the network concentrated particularly on CALICO's Legal and Financial and Building modules. For Gaia itself, however, the subsequent experience of Grijó demonstrated that physical investment and allocation decisions could not be separated from the social and governance questions being explored elsewhere in the network.

By autumn 2025, the application and selection process for the 30 homes had been completed. A ULG meeting held in the Grijó neighbourhood examined how the network's modules could be translated into concrete local actions. The ULG itself broadened during this period to include perspectives from national institutions, private actors, municipal services, academia and technical partners.

The journey was not without disruption. Changes in political leadership associated with the 2025 municipal elections affected the pace of work on the Investment Plan and required the project to be presented to the new municipal executive. This highlighted a wider implementation lesson: innovative housing projects depend not only on technical preparation and funding, but also on sustained political and institutional ownership.

During the final stages of the network, Gaia consolidated the experience of Grijó within its Investment Plan and continued to learn from other partners. Exchanges with CALICO residents in Naples were particularly relevant to questions of resident governance, community rules and the prevention and management of conflict—issues that become increasingly important as a housing development moves from allocation towards occupation and everyday community life.

3.1.5 What Changed: From Providing Homes to Designing a Community

The most important outcome of Gaia's transfer journey was not the replication of a particular CALICO structure. It was a change in how the housing intervention itself was understood.

At the beginning of the process, Gaia already possessed an important asset: the capacity and resources to acquire affordable housing. The network added another layer to this work by encouraging the city to consider who would live together, how the composition of the community could be shaped, how residents could participate, and what institutional support would be required after allocation.

The Grijó allocation process provides the clearest practical expression of this change. Criteria were adapted not simply to identify eligible individual households, but to create an intentional mix of residents with the potential to support intergenerational interaction and mutual assistance. At the same time, the closer alignment of housing, planning and social functions helped move the project away from a predominantly administrative and physical conception of housing provision towards a more integrated housing-and-community approach.

This is also where Gaia's experience connects most clearly with CALICO. The city did not seek to implement CALICO's CLT legal structure at this stage. Instead, it transferred a more fundamental principle: housing allocation can also be an act of community design.

3.1.6 Key Learning: Allocating Housing Is Also Designing a Community

Gaia's experience points to a broader lesson for cities investing in affordable housing. Increasing the number of available homes is essential, but the long-term social performance of a housing development is influenced by decisions made before, during and after allocation.

The experience of Grijó showed the importance of considering household mix, resident transition, participation, shared spaces, community rules and ongoing support as interconnected parts of housing provision. It also demonstrated the value of bringing different municipal functions together around the same project rather than treating housing allocation, social support and urban development as separate administrative processes.

For Gaia, contextualised transfer therefore meant taking selected principles from CALICO—particularly intentional community composition, participation, collaborative governance and ongoing resident support—and embedding them within a municipally led affordable rental-housing model.

The learning can be summarised simply: providing dwellings answers an immediate housing need; creating the conditions for a community to develop requires an additional layer of governance, participation and social investment.

3.1.7 From Investment Plan to Implementation

Gaia's Investment Plan consolidates learning around a broader collaborative-housing approach, with Grijó functioning as an

important practical reference and proof of concept. The immediate next stage is therefore to continue the work that begins once housing allocation is complete: supporting the transition of residents into the housing development, strengthening community relationships, developing participatory approaches to shared spaces and establishing workable arrangements for community management. The Social and Housing Transition Team provides an important mechanism through which this work can be further developed and consolidated.

The experience gained through implementation in Grijó can, in turn, inform the municipality's wider approach to affordable and collaborative housing. Rather than treating the 30 dwellings as the end product of the transfer process, they provide an opportunity to observe, learn and refine how intergenerational allocation, resident participation and community support function in practice.

Gaia's next challenge is therefore not simply to reproduce the Grijó allocation model elsewhere. It is to test and evaluate its implementation, consolidate the governance, allocation and social-support mechanisms that prove effective, and determine which elements can progressively become part of wider municipal housing policy.

3.2 Thessaloniki, Greece: From an Abstract Idea to a Concrete Collaborative Housing Plan

3.2.1 Profile and Pilot Overview: From an Abstract Idea to a Concrete Collaborative Housing Plan

Thessaloniki entered Cities4Co-Housing from a particularly challenging starting point. Collaborative housing was considered an interesting approach, but one that initially appeared difficult to apply within the Greek regulatory and housing-policy environment, where there is no established permanent social-housing sector comparable to those operating in many other European countries.

At the same time, the municipality was beginning to develop new responses to housing vulnerability, including an emerging Social Rental Agency (SRA) approach and greater attention to the potential reuse of vacant properties. Participation in Cities4Co-Housing therefore provided an opportunity to explore whether selected principles from CALICO could help Thessaloniki move beyond conventional rental support towards a more participatory and community-oriented housing model.

A decisive step was the identification of a va-

cant public property on Siatistis Street in the city centre, capable of accommodating approximately 10 housing units as a pilot collaborative-housing development. The property gave the transfer process a concrete spatial focus. Rather than discussing whether CALICO could theoretically work in Greece, Thessaloniki could begin asking a much more practical question: what legal, governance, social and financial arrangements would be required to make collaborative housing work in this specific place and within the Greek context?

3.2.2 Starting Point: From Regulatory Constraints to an Opportunity for Experimentation

Thessaloniki's starting point was defined less by the absence of housing need than by the absence of an established institutional framework through which collaborative and social housing could readily be delivered. Greece's housing system is strongly oriented towards private ownership and the private rental market, while municipalities have limited experience and few established mechanisms for developing permanent social or collaborative housing.

This shaped Thessaloniki's initial view of CALICO. The Brussels model was compelling, but

several of its central features—particularly its Community Land Trust structure, long-term affordability mechanisms and collaborative governance arrangements—could not simply be imported into the Greek legal and institutional system according to the partner. The Transferability Study therefore positioned Thessaloniki as one of the clearest examples of why Cities4Co-Housing needed to focus on adaptation rather than replication.

The city nevertheless had important assets on which to build. It was developing partnerships around housing and social vulnerability, exploring the mobilisation of vacant properties, and working towards a Social Rental Agency model. During the early stages of the network, Thessaloniki also built a broad local stakeholder network involving municipal authorities, NGOs, academic institutions and community initiatives. During the network operation, Thessaloniki consolidated and expanded a this broad local stakeholder network.

The challenge was to connect these emerging elements. Rather than creating a Greek version of CALICO, Thessaloniki needed to identify which of its principles could strengthen a locally viable model. This gradually shifted attention towards resident governance, community-building, social support,

tenant selection and matching, and the relationship between collaborative housing and the emerging Social Rental Agency.

3.2.3 Adapting CALICO: Siatistis Street as a Local Testing Ground

The identification of the Siatistis Street property transformed the transfer process by giving Thessaloniki a specific project around which the different CALICO modules could be explored.

During the Adapt Phase, the city developed four Testing Actions through its URBACT Local Group. These addressed different dimensions of the emerging collaborative-housing model, including resident participation, governance, **social allocation and support**, and the potential use of vacant public buildings. Rather than functioning as isolated experiments, several of these Testing Actions subsequently became inputs into the Siatistis Proof of Concept. The final Investment Plan brings together tools including Resident Voice Labs—small, facilitated workshops designed to capture potential residents’ everyday needs, concerns and expectations—neighbourhood “cells” connecting residents with nearby initiatives and services, and governance tools developed through the Statute Starter Kit.

A further strand of testing addressed access to housing and social support. Working with NGOs and potential beneficiaries, Thessaloniki explored eligibility, waiting lists and support needs, including matching approaches for single-mother households. This work subsequently informed the Investment Plan’s proposal for a gender- and care-sensitive referral, allocation and support pathway for Siatistis and future Social Rental Agency units.

As the project developed, particular attention was given to how future residents could participate in and ultimately govern a collaborative-housing community. Thessaloniki worked on practical governance tools, including the development of a Statute Starter Kit, intended to translate the principles of resident participation and collective decision-making into a form that could be understood and adapted locally. Rather than reproducing CALICO’s governance structures, the purpose was to provide a starting framework for issues such as resident assemblies, community rules and the management of shared responsibilities.

The Social dimension of CALICO also became increasingly important. The city explored how resident selection and matching could take account not only of housing vulnerability, but also of gender, care needs and the capacity

to create a functioning community. Work with local social partners, including IRIDA, contributed to the development of a more care- and gender-sensitive approach, with particular attention to vulnerable women and single-parent households. In the final Investment Plan, this learning is taken forward through a proposed multi-actor referral and support blueprint involving Housing Thessaloniki, NGOs and municipal services, with Siatistis intended as its first testing ground.

In addition to the social module, the final Investment Plan also proposed **deep energy retrofit of a listed building**, accessibility improvements, nature-based solutions, energy monitoring, co-design of common/internal spaces and tenant training in energy-efficient living.

These activities reflected an important evolution in Thessaloniki's understanding of the pilot. Siatistis Street was no longer conceived simply as a vacant public property that could be converted into housing. It was becoming a setting in which the municipality could test how housing provision, resident participation, social support and community governance might operate together. In this sense, the property provided a means of connecting previously separate Testing Actions within a single place-based Proof of Concept.

3.2.4 The Transfer Journey: Learning Through Testing and Exchange

Thessaloniki used the early stages of Cities-4Co-Housing to explore the four CALICO modules against the constraints and opportunities of the Greek context. The Legal and Finance module was particularly important in demonstrating the limits of direct transfer: CALICO's Community Land Trust arrangements could provide inspiration around long-term affordability and non-speculation, but their legal architecture could not simply be reproduced. This reinforced an approach based on transferring underlying principles and functions rather than attempting to reproduce CALICO's institutional model in its entirety.

At local level, the ULG became an important vehicle for widening this discussion. The first meeting took place in November 2024, involving 15 stakeholders. Between February and May 2025, a series of thematic meetings explored inspiring housing practices, legal frameworks, financing, community-building and sustainability. Strategic planning sessions followed in June 2025. This process progressively connected municipal actors with NGOs, researchers and community organisations around a housing issue that did not yet have an established institutional home.

During the Adapt Phase, the focus moved increasingly from analysing CALICO towards developing the Siatistis pilot and the Investment Plan. The Testing Actions described above enabled the city to experiment with elements of resident participation, governance and socially sensitive allocation before these were brought together within the Siatistis Proof of Concept. At the same time, preparation of the Investment Plan progressively connected these experiments with the legal, financial, spatial and institutional requirements of implementation.

By late 2025, this marked a further transition in the city's journey: the central question was no longer only which CALICO principles could be adapted, but how the emerging Siatistis model could be made sufficiently coherent, financed and governed to move towards implementation. This coincided with the wider network's shift from Testing Actions towards the preparation and refinement of Investment Plans. The network chronology confirms that draft Investment Plans were submitted in December 2025 and that the additional Thessaloniki meeting was subsequently designed specifically to stress-test and strengthen them.

A particularly important moment came when Thessaloniki hosted the additional Ci-

ties4Co-Housing Transnational Meeting from 25–27 February 2026. Rather than introducing another CALICO module, the meeting marked the network’s transition towards implementation readiness, using the partners’ emerging Investment Plans themselves as the subject of transnational learning.

The Thessaloniki meeting concentrated on the partners’ Investment Plans. Cities presented their proposed actions and subjected them to structured peer review, including the Thinking Hats and critical-friend approaches. The Cost Estimation Challenge encouraged partners to examine the financial implications of their actions, while the URBACT Funding Roadmap Canvas was used to explore possible funding sources. Governance, risks, monitoring and evaluation were also reviewed.

For Thessaloniki itself, this process helped place its emerging housing initiative within a more structured implementation framework. The significance of the meeting was therefore not simply that Thessaloniki hosted a transnational event, but that its own project was being developed at the same time as the network collectively shifted from ideas and experimentation towards actions, costs, governance and implementation. This was particularly relevant to Siatistis, where im-

plementation depends on bringing together physical investment with governance, social support and a viable legal-financial pathway. The final Investment Plan subsequently develops all of these dimensions as interconnected components of the Proof of Concept.

The final exchanges in Naples added another dimension. Direct discussions with CALICO residents allowed Thessaloniki and the other partners to explore the everyday reality behind formal governance arrangements: community rules, shared spaces, resident responsibilities and decision-making. For a city working on a Statute Starter Kit and future resident governance before the community itself existed, these exchanges provided a valuable connection between institutional planning and lived experience. They also reinforced the importance of anticipating how collective decision-making, shared responsibilities and disagreement are managed in practice—not simply how governance arrangements are designed on paper.

3.2.5 What Changed: From “Could Co-Housing Work Here?” to “How Do We Make It Work?”

Thessaloniki’s final reflection provides perhaps the clearest summary of its Cities4Co-Housing journey:

“Before joining the network we had some ideas, now we have a plan.”

At the beginning of the network, co-housing was perceived as an interesting but relatively abstract concept whose applicability in Greece was uncertain. The lack of an established social-housing framework and the differences between Greek law and the institutional arrangements underpinning CALICO made direct transfer appear particularly difficult.

By the end of the network, the question had changed. Instead of asking whether the Brussels model could be reproduced, Thessaloniki had identified a specific public property, a 10-11 unit pilot, an emerging governance approach and a connection with its wider Social Rental Agency ecosystem. Collaborative housing had therefore moved from a general idea towards a locally situated project and implementation framework.

The city’s understanding of transfer had also become more nuanced. CALICO’s Commu-

nity Land Trust could inspire thinking about affordability and non-speculation without requiring Thessaloniki to reproduce the Belgian legal mechanism. CALICO's resident governance could similarly be translated into locally appropriate tools rather than copied institutionally. Its social and gender dimensions could inform tenant selection, matching and support within a different welfare and housing context.

The result was therefore not the institutionalisation of CALICO in Greece, but something more consistent with the purpose of the Innovation Transfer Network: the translation of relevant principles into a form that could operate within Thessaloniki's own housing system.

3.2.6 Key Learning: Regulatory Constraints Change What Can Be Transferred—Not Whether Learning Can Be Transferred

Thessaloniki offers one of the network's strongest examples of contextualised adaptation.

The city's experience demonstrates that the absence of a policy, legal or institutional structure does not necessarily prevent housing innovation transfer. It changes what is being transferred and how. Where a legal instrument cannot travel directly, its underlying objective can still inform a locally appropriate solution. Where a mature collaborative-housing governance structure does not yet exist, cities can begin by developing the rules, partnerships and resident-support mechanisms that will eventually be required to operate one.

This distinction was particularly important for the Community Land Trust model. The value of CALICO for Thessaloniki was not dependent on reproducing Brussels' legal structure. It provided a way to think about long-term affordability, protection from speculation, resident participation and collective responsibility and then to ask how these objectives could be pursued within Greek conditions.

The same principle applied to governance and community-building. Tools such as the Statute Starter Kit and work on resident participation translated a broad principle—residents should have a meaningful role in governing their housing—into something that could be developed before the Siatistis community itself was established.

For other cities facing restrictive or underdeveloped housing-policy frameworks, Thessaloniki therefore provides an important lesson: regulatory constraints should define the adaptation process, rather than end it. Understanding why an innovative practice works can open alternative routes to achieving comparable objectives, even when its original legal and institutional mechanisms cannot be reproduced as is.

3.2.7 From Investment Plan to Implementation

Thessaloniki's Investment Plan brings these different strands together around the next stage of the Siatistis Street pilot and its relationship with the city's wider housing and social-policy activities. Importantly, Siatistis is positioned as a Proof of Concept rather than a stand-alone housing project. The intention is to test governance, social, legal-financial and building approaches that can subsequently inform the Social Rental Agency and a wider pipeline for bringing vacant public assets into social and collaborative housing use.

The immediate challenge is to move from the framework developed through Cities-4Co-Housing towards implementation of the approximately 10–11-unit pilot. This requires progress on the property itself—including renovation, energy performance, accessibility and the co-design of shared spaces—but equally on the governance and social infrastructure that will determine how the future community operates.

The Statute Starter Kit and related governance work provide a basis for developing resident participation and community rules further. The Investment Plan translates these principles into a proposed governance archi-

tecture comprising a Project Steering Committee, a Partner Committee and resident-level participation structures, alongside mechanisms for collective decision-making, conflict resolution and joint monitoring. The work on gender- and care-sensitive tenant matching can similarly inform how future residents—including single-parent families, older people and Housing First beneficiaries—are identified and supported.

Implementation also requires a viable legal and financial pathway. The Investment Plan proposes identifying legal mechanisms capable of protecting long-term, non-speculative use; structuring a financing package for Siatistis; and updating the Social Rental Agency business plan to incorporate cost-rental, mixed-tenure, affordability and reinvestment principles. These mechanisms are intended not only to make Siatistis deliverable, but also to strengthen the institutional basis for future social and collaborative housing projects.

Siatistis Street should therefore be understood not as the conclusion of Thessaloniki's transfer journey, but as the place where the propositions developed through that journey can now be tested in practice. The next challenge is to turn this Proof of Concept into a functioning demonstrator,

evaluate which elements prove workable under Greek conditions, and use that learning to strengthen Housing Thessaloniki and progressively develop a wider vacancy-to-social/cohousing pipeline.

3.3 Naples, Italy: From Housing Emergency to a Framework for Non-Speculative Delivery

3.3.1 Profile and Pilot Overview

Naples entered Cities4Co-Housing facing a severe and multifaceted housing challenge. Rising housing costs, limited public resources and the condition of parts of the existing housing stock had increased the difficulty of securing affordable housing for vulnerable and lower-income households. The city's interest in CALICO therefore centred particularly on a fundamental question: how could affordable housing be developed and protected from speculation while mobilising actors and resources beyond the municipality itself?

Over the course of the network, this broad challenge became increasingly focused around the Stadera 1.3.7 Solidarity Condominium, selected as Naples' principal pilot for the Investment Plan. The project provided a concrete setting in which the city could explore how principles drawn from CALICO—particularly non-speculative affordability, partnership, community participation and social support—might be adapted to the Neapolitan context.

The project envisages the regeneration of

a municipally owned courtyard building in Poggioreale into a solidarity condominium comprising at least 24 social housing units, together with shared spaces and neighbourhood-facing services.

Alongside Stadera, Naples used other existing solidarity-housing experiences, particularly the Via San Nicola a Nilo social condominium, as practical environments for Testing Actions around resident participation, community management and social support. The city's transfer journey therefore developed across two complementary dimensions: establishing a more viable framework for delivering non-speculative affordable housing, while also exploring the social and governance infrastructure required to make solidarity housing work in practice.

3.3.2 Starting Point: Finding New Ways to Deliver Affordable Housing

Naples' own final reflection described its starting point clearly: the city faced a severe housing emergency but lacked the tools and frameworks needed to involve actors and resources beyond the municipality in delivering non-speculative affordable housing.

This was an important constraint. Municipal resources alone could not address the scale of housing need, yet conventional private in-

vestment could not automatically guarantee long-term affordability. Naples therefore needed to explore arrangements capable of bringing public and private actors together without losing the social objectives of the housing intervention.

CALICO was relevant because it demonstrated that affordability could be supported not only through subsidy, but through a wider system connecting land, ownership, governance, financing and resident participation. The Community Land Trust model was particularly important as a reference for thinking about how land and housing assets might be protected from speculation over time.

The challenge for Naples was not to reproduce the Brussels CLT legal structure. Instead, the city began examining how its underlying principles could inform non-speculative public-private partnership arrangements compatible with the Italian and Neapolitan context.

At the same time, Naples recognised that affordability could not be addressed only through institutional models. The city also needed a stronger evidence base for understanding what households could actually afford, and practical approaches for supporting residents once solidarity-housing projects were occupied.

3.3.3 Adapting CALICO: Stadera and Solidarity Housing as Local Testing Grounds

The transfer process developed along several connected strands, progressively translating the four CALICO modules into locally relevant tools and actions.

A major strand concerned the development of a non-speculative public-private partnership model. A multisectoral working group was established to explore Community Land Trust principles and alternative PPP arrangements, with particular attention to how private and social-sector participation could be mobilised while protecting the public and social objectives of affordable housing. Rather than seeking to reproduce CALICO's Community Land Trust structure, this work used its underlying principles—particularly long-term affordability, non-speculation and the protection of public value—to explore a partnership model compatible with the Neapolitan context.

A second strand addressed the meaning of affordability itself. Naples developed a data-driven housing-affordability calculation tool capable of estimating the amount of housing that different categories of workers could afford to buy or rent in different parts of the city. Following the initial data collec-

tion and development of the tool, the municipality began work on transferring it to a georeferenced platform, with the intention of making housing-affordability information more dynamic and useful for housing-policy planning. This introduced an important evidence-based dimension to the transfer: affordability was treated not simply as a policy label, but as something that needed to be assessed in relation to household incomes and differentiated housing-market conditions across the city.

A third Testing Action focused on the social and governance dimensions of housing. At the Via San Nicola a Nilo solidarity condominium, the municipality initiated work with residents towards a Solidarity Charter. Informal meetings were held in the condominium courtyard to introduce the process and engage residents. The existing condominium provided a real-life environment in which the principles underpinning the Charter could be developed with residents before their future application to Stadera, where the eventual resident community has not yet been identified. The Charter is intended to go beyond conventional condominium rules by addressing shared values and responsibilities, solidarity between residents, participatory governance and the management of common spaces.

A fourth strand emerged through the Building module and concerned the future integration of citizen participation into the design of solidarity-housing environments. Drawing on CALICO's participatory approach, Naples' final Investment Plan proposes a co-design process through which citizens and stakeholders can contribute to shaping community spaces and services in solidarity-housing projects. In Stadera, this approach is intended to complement the planned housing units, collaborative spaces and neighbourhood-facing services, strengthening the relationship between physical design and the social objectives of the project. Unlike some of Naples' other Testing Actions, however, this participatory co-design process remained an implementation action to be developed beyond the network period rather than an activity already completed through Stadera.

Together, the Testing Actions and the actions subsequently consolidated in the Investment Plan demonstrate how Naples progressively interpreted CALICO as more than a legal or financial model. The transfer connected four dimensions: how long-term affordability could be protected through appropriate partnership and financing arrangements; how affordability could be measured in relation to household circumstances; how residents and communities could participate in

governing solidarity housing; and how participatory approaches could inform the future design of housing and shared spaces. Stadera provided the principal project around which these dimensions could be brought together, although they had reached different stages of development by the end of the network.

3.3.4 The Transfer Journey: Building Partnerships and Testing New Approaches

Naples' transfer journey was characterised by the gradual construction of a broader local coalition around housing. Its URBACT Local Group grew to include more than 40 stakeholders, bringing municipal departments into dialogue with universities and other organisations. This multisectoral environment was particularly important for a city attempting to develop housing solutions that crossed conventional boundaries between housing policy, welfare, urban regeneration, finance and community development.

During the Adapt Phase, Naples progressively refined its Testing Actions while developing the Stadera pilot and Investment Plan. The transnational network provided a space in which the city's emerging ideas could be compared with approaches being tested by the other partners and critically reviewed as they became more concrete.

This process culminated locally when Naples hosted the final network Transnational Meeting from 5–7 May 2026. Unlike earlier meetings, which concentrated heavily on developing and refining plans, the Naples meeting shifted attention towards implementation readiness, knowledge capitalisation and the lived experience of collaborative housing.

For Naples itself, this was particularly relevant. On 5 May, members of the local ULG met directly with CALICO residents and the wider network to discuss collaborative living and community participation. These conversations allowed local actors to examine both the possibilities and the practical difficulties associated with cooperative and collaborative housing.

The network also visited the Via San Nicola a Nilo solidarity condominium, connecting discussions about CALICO with Naples' own experience of community-oriented housing.

The exchange with CALICO residents was especially valuable because it moved beyond an institutional description of governance. Residents discussed the everyday realities of community rules, common spaces, collective decision-making and the management of disagreement. This provided practical learning for Naples' own work on the Solidarity Charter and social-support arrangements.

3.3.5 What Changed: From an Abstract Housing Challenge to Concrete Delivery Tools

Naples' before-and-after reflection demonstrates a significant change in the way the city approached its housing challenge.

At the outset, the problem was clear—there was substantial demand for affordable housing—but the city lacked a sufficiently developed framework for involving actors and resources beyond the municipality while safeguarding affordability and public value.

By the end of the network, Naples had selected Stadera 1.3.7 as its principal pilot, created a multisectoral working environment around non-speculative housing, explored CLT principles and non-speculative PPP arrangements, and developed a practical tool for calculating household housing affordability.

This represented a movement from a broad policy problem towards a set of concrete instruments and an integrated implementation framework linking governance, social affordability, legal-financial arrangements and participatory design.

The transfer process also broadened the city's understanding of what affordable-housing delivery requires. Financial and legal innovation needed to be accompanied by social infrastructure: resident participation,

community rules, support mechanisms and governance arrangements capable of sustaining collective living.

In this sense, Naples' adaptation of CALICO was not centred on importing a Community Land Trust. It involved using CALICO to reconsider the relationships between public land and public value, private participation and affordability, data and policy decisions, and housing provision and community support.

3.3.6 Key Learning: Affordability Requires Governance and Measurement

Naples' experience points to an important lesson for cities facing acute housing pressures: affordable housing cannot be secured through financing alone.

Where public resources are constrained and actors beyond the municipality (eg. private actors) are needed to support delivery, cities must consider the governance arrangements through which public objectives will be protected. Questions of who owns land, how affordability is defined, how private investment participates, how housing costs relate to household incomes and how projects are governed over time become interconnected.

CALICO provided Naples with a reference point for approaching these questions as parts of the same housing system. The resulting adaptation was necessarily different from Brussels, but the underlying principle remained relevant: long-term affordability depends on institutional arrangements designed to protect it.

Naples added an important dimension to this learning through its affordability tool. Defining housing as "affordable" requires an understanding of what households in different

economic circumstances can actually pay. Combining this evidence with governance and financing models can provide a stronger foundation for developing locally appropriate affordable-housing strategies.

3.3.7 From Investment Plan to Implementation

Naples' Investment Plan consolidates these strands around the implementation of Stadera 1.3.7 and the wider development of non-speculative and solidarity-housing approaches. Stadera is positioned not simply as an individual housing intervention, but as a demonstrator for a potentially replicable model of solidarity housing based on the reuse of public assets. The project envisages at least 24 social housing units alongside shared and neighbourhood-facing spaces, combining physical regeneration with social and community innovation.

The Investment Plan translates the four CALICO modules into four concrete actions: development and testing of the Solidarity Charter; further development of the housing-affordability assessment model; establishment of a non-speculative public-private partnership model; and integration of active citizen participation into the co-design of solidarity-housing complexes. Together, these actions provide a framework through which governance, affordability, financing and physical design can be tested as interconnected components of the Stadera model.

The affordability tool can also be further de-

veloped as a practical input into housing-policy planning, including the work initiated to transfer it to a georeferenced platform. At community level, the Via San Nicola a Nilo Testing Action provides an opportunity to develop and test the Solidarity Charter with residents of an existing solidarity condominium before applying the resulting framework to Stadera, where future residents have not yet been identified.

Importantly, the Investment Plan already looks beyond Stadera. Naples is mapping other unused public properties that could accommodate solidarity condominiums, with preliminary designs developed for some potential sites. The municipality has also secured regional funding for an action-research project to develop a catalogue of inclusive, sustainable and adaptable social-housing models, incorporating co-housing/co-living approaches, collective services and participatory design. This creates a potential pathway through which learning developed during Cities4Co-Housing can inform a broader generation of municipal housing interventions.

Naples therefore leaves the network not with a finished model to reproduce, but with a clearer framework, concrete tools and a pilot through which non-speculative affordable housing can move from policy ambition

towards delivery. The next challenge is to test how these components operate together through Stadera and San Nicola a Nilo, refine the mechanisms that prove workable, and translate that learning into a replicable municipal approach to solidarity housing and the reuse of public assets.

3.4 Fuenlabrada, Spain: From an Existing Housing Project to an Intergenerational Community Model

3.4.1 Profile and Pilot Overview

Fuenlabrada entered Cities4Co-Housing from a distinctive starting point: unlike partners that were still searching for a project through which to apply CALICO principles, the city already had a substantial housing initiative under development through the European Urban Initiative (EUI) SHARE project: the refurbishment of the former San Esteban public school is intended to provide **20 new dwellings for older people**. Their former homes are then intended to enter an affordable rental pathway for younger people, creating the basis for an intergenerational housing and care model.

Fuenlabrada's challenge was not principally to find a site or create a new housing programme, but to strengthen SHARE through community-building, shared-space management, inclusive design, care, contractual/financial arrangements and resident support.

The SHARE project provided the practical setting in which Fuenlabrada could examine CALICO's approach to intergenerational com-

munity, resident participation, care, shared spaces and affordability. The transfer process became particularly concerned with the relationship between younger people seeking affordable housing and older residents facing isolation or changing housing and care needs.

This gave Fuenlabrada a clear transfer question: how could an existing affordable-housing project become the basis for an intentionally intergenerational and mutually supportive community?

3.4.2 Starting Point: From a Project Framework to a Method for Collaborative Housing

Fuenlabrada's final network reflection provides a useful description of its starting point. Before joining Cities4Co-Housing, the municipality already had the EUI SHARE project framework, but needed a more concrete methodology for developing its Investment Plan and incorporating participatory governance and co-housing principles effectively.

The city also brought useful experience to the network. Fuenlabrada had a history of cooperative housing and was already exploring affordable-housing responses. CALICO therefore did not introduce community-oriented

housing as an entirely new concept. Instead, it offered a more integrated framework through which Fuenlabrada could connect housing provision with community care, participation, governance and intergenerational relationships.

This was particularly relevant to SHARE. The physical housing intervention could create the setting for intergenerational living, but the existence of different age groups in the same development would not by itself produce a functioning community. The city needed to explore what mechanisms could encourage interaction, mutual support and resident involvement while remaining attractive and workable for future residents.

The transfer process consequently focused increasingly on the governance and participatory arrangements around the housing, alongside the legal and spatial mechanisms needed to make them workable.

3.4.3 Adapting CALICO: SHARE as a Local Testing Ground

Fuenlabrada used its Testing Actions to explore these questions directly with the groups that could eventually participate in the project.

One strand focused on younger residents

and the concept of a ‘voluntary banking time’. Workshops and consultations explored whether young people would be willing to contribute time to cultural, social or intergenerational activities within the future community. Rather than assuming that an intergenerational exchange mechanism would be attractive, the Testing Action enabled the city to discuss the proposition directly with young people and assess their responses.

A second strand concerned the **governance of common and shared spaces**. The Investment Plan proposed involving potential older and younger residents in defining rules for their use and management. This recognised that creating common spaces would not in itself generate collaborative living: future residents would also need to negotiate how these spaces would be used, what responsibilities they would entail and how collective arrangements could coexist with residents’ privacy and independence.

A third strand addressed the legal and contractual model underpinning SHARE. Participation requires older residents moving into the new SHARE dwellings to make their former homes available to the municipality so that they can enter the affordable-rental pathway for younger people. The Investment Plan therefore proposed testing the attractiveness and comprehensibility of the

contractual arrangements with potential older participants and refining the contract accordingly, including through a more accessible, easy-to-read version. This introduced an important user perspective into what might otherwise have remained a predominantly legal question: the model could only function if the arrangements required of participating households were understood and considered acceptable by them.

A fourth strand concerned the physical design of the collaborative environment. Under the Building module, the Investment Plan proposed a co-design process involving potential participants and the architecture team in shaping the common areas of the SHARE building. This complemented the work on governance of shared spaces: one action addressed how common spaces would be managed, while the other addressed how they should be physically designed to respond to residents’ needs and support interaction.

Together, these actions translated CALICO’s broad principles into practical questions specific to Fuenlabrada. Intergenerational solidarity became something whose terms could be negotiated with younger and older participants; collaborative governance extended to the rules governing shared spaces; contractual arrangements could be

assessed from the perspective of the people expected to accept them; and potential residents could contribute to shaping the physical environment in which community life would take place. The adaptation therefore shifted SHARE beyond the coexistence of two age groups towards the deliberate design of the relationships, rules and spaces through which an intergenerational community could function.

3.4.4 The Transfer Journey: Using CALICO to Strengthen SHARE

Throughout the network, Fuenlabrada’s transfer journey remained closely connected to SHARE. This gave the city an advantage: learning from CALICO could be considered against an existing project rather than remaining theoretical.

The local ULG provided an important environment for this work, bringing residents and organisations into discussions around the emerging model. Testing Actions became a mechanism for engaging younger and older residents before key assumptions were fixed into the project.

Fuenlabrada also made a major contribution to the transnational learning process by hosting the Cities4Co-Housing meeting in October 2025. The meeting concentrated

particularly on CALICO's Governance and Social modules, which were directly relevant to Fuenlabrada's work on intergenerational community, resident participation and social support.

The transnational process also allowed Fuenlabrada to compare its experience with other partners. The network's final reflections show reciprocal inspiration between Fuenlabrada and Naples around intergenerational communities and resident/community charters, while Gaia's work provided another example of how intentional household composition could be used to support community-building.

As the Investment Plan developed, the Testing Actions were further elaborated to clarify their objectives and implementation. Fuenlabrada also developed a risk and barriers matrix, intended to be updated periodically, and began identifying relevant cross-cutting issues for evaluation and monitoring.

This progression was important: participation in Cities4Co-Housing helped connect an existing funded project with a more systematic process of testing assumptions, involving future users, identifying risks and translating learning into an implementation framework.

3.4.5 What Changed: From an Intergenerational Housing Idea to Tested Community Propositions

Fuenlabrada's change was less about identifying a new project than about augmenting the way the existing SHARE project was being developed.

At the beginning of the network, the broad framework existed, but the city needed practical methods through which participatory governance and co-housing principles could be incorporated. By the end, it had developed concrete Testing Actions, engaged younger and older residents, explored voluntary time banking and shared-space design, examined the attractiveness of legal arrangements, and developed an initial financial framework for rental models.

The significance lies in the move from designing for a community to designing with potential members of that community.

CALICO's influence can be seen particularly in this shift. Its relevance to Fuenlabrada was not dependent on reproducing the Brussels tenure structure or Community Land Trust. Instead, the city drew on CALICO's emphasis on resident participation, community care and deliberate governance composition and operation to strengthen the existing SHARE

model. By the final stages of the network, it had translated these points into concrete actions: determining a workable time-banking arrangement with younger and older participants; co-defining rules for shared spaces; testing the attractiveness of the proposed legal framework with older residents; and involving potential users in the co-design of common areas.

The network also helped demonstrate that the "governance" component of an intergenerational housing project cannot simply be added after construction. Questions about participation, mutual support, shared spaces, governance and resident expectations need to be addressed while the housing model itself is being developed.

3.4.6 Key Learning: Intergenerational Housing Must Be Co-Designed with the Future Community

Fuenlabrada's experience suggests a clear lesson: placing younger and older people in the same housing development does not automatically create an intergenerational community.

Community relationships require mechanisms through which residents can participate, contribute and negotiate how collective

life will work. The proposed time-banking mechanism, consultation around the legal model, and participatory work on shared spaces provided Fuenlabrada with concrete mechanisms through which these assumptions could be tested with potential participants.

This also illustrates the value of Testing Actions within housing innovation. Instead of assuming that potential residents would accept a proposed social model, the city could ask them. Instead of defining common spaces entirely through professional design, potential users could help identify what they needed. And instead of treating legal arrangements as purely technical instruments, their attractiveness to residents could be explored.

For other cities, the Fuenlabrada experience therefore highlights that participatory governance begins before occupation. The future community can become part of the design process while the housing, tenure and social model are still being shaped.

3.4.7 From Investment Plan to Implementation

Fuenlabrada's next phase remains closely linked to the implementation and continuation of SHARE. Unlike partners whose Investment Plans are intended to establish a new pilot, Fuenlabrada is integrating learning from Cities4Co-Housing into an already funded project running until August 2027. This provides a concrete implementation framework within which the collaborative and intergenerational dimensions developed through the transfer process can continue to be tested and refined.

The immediate challenge is therefore to translate the Investment Plan actions into the practical delivery of SHARE. This includes determining a workable time-banking arrangement with younger and older participants; co-defining rules for the use and management of common spaces; testing and refining the contractual arrangements through which older residents make their former homes available to the municipality; and involving potential participants in the co-design of the common areas of the SHARE building. These actions are supported by an increasingly structured local governance architecture, bringing together the municipal coordinating committee, the URBACT Local

Group as a co-design space, and an expert group involving organisations with expertise in architecture, ageing, youth and legal matters.

The city's risk and barriers matrix provides a mechanism for identifying implementation challenges as SHARE progresses, while the monitoring framework creates a basis for assessing whether the project's social, participatory and intergenerational objectives are being achieved in practice. This will be particularly important because the success of SHARE cannot be assessed only through the delivery of housing units: it will also depend on whether the arrangements developed around participation, mutual support, shared spaces and intergenerational exchange prove workable and attractive to residents.

The Investment Plan also looks beyond the immediate SHARE intervention. Although the initial project is limited in scale, with 20 new dwellings for older residents, Fuenlabrada sees it as a potential demonstrator for a wider municipal housing approach. If the model proves successful, elements could be adapted for other groups with specific housing needs and potentially applied through the reuse of other disused municipal buildings. In this sense, SHARE provides an opportunity not only to deliver an individual in-

tergenerational housing project, but to test whether its combination of affordable housing, participation, community support and collaborative living can inform future municipal interventions.

Fuenlabrada therefore leaves Cities4Co-Housing with a distinctive implementation pathway: an already funded physical housing project into which the governance and collaborative dimensions developed through the transfer can be progressively embedded, tested and evaluated. The next step is not simply to complete the physical intervention, but to determine whether the community architecture developed around SHARE works in practice—and, if it does, which elements can be consolidated and replicated elsewhere in the city.

3.5 Nikšić, Montenegro: Connecting Community Governance, Energy Transition and Social Inclusion

3.5.1 Profile and Pilot Overview

Based in an IPA country, Nikšić entered Cities4Co-Housing from a distinctive institutional starting point within the network. For the local project team, participation represented its first experience of a European cooperation project of this kind, creating a particularly steep learning curve but also an opportunity to introduce new approaches to participatory housing and neighbourhood management.

The transfer work focused on the Stara Varoš local community, where existing multi-stair-core residential buildings provided the setting for exploring how CALICO principles could be adapted to a very different housing environment. Unlike partners developing new collaborative-housing schemes, Nikšić was working primarily with existing residential blocks and an existing community.

The emerging pilot connected two issues that had previously lacked a structured relationship locally: environmental upgrading and social inclusion. Plans for energy-efficiency improvements and renewable energy depended on residents being able to orga-

nise and act collectively. At the same time, the city explored whether the benefits generated through environmental investment could ultimately contribute to wider community and social objectives.

Nikšić's transfer question therefore became particularly practical: how can residents first be organised to govern shared assets collectively, so that physical and environmental investment can generate wider community benefits?

3.5.2 Starting Point: Building the Governance Capacity for Collective Action

Nikšić's own final reflection identifies two central features of its starting point. The partner had no prior experience with European projects, and the Stara Varoš community lacked structured mechanisms connecting energy transition with social inclusion.

This meant that some of the assumptions underlying CALICO could not be taken for granted. CALICO operated through established organisational partnerships and resident governance structures. In Stara Varoš, one of the first challenges was much more fundamental: establishing the collective-management arrangements through which re-

sidents of multi-stair-core buildings could make decisions together.

The relevance of CALICO therefore shifted. Rather than focusing primarily on its housing tenure or physical design, Nikšić became particularly interested in resident empowerment, community governance and the connection between shared assets and social objectives.

The existing residential blocks also created a different type of transfer environment. The city was not assembling a new community around a new housing project. It needed to work with existing residents, existing buildings and established patterns of neighbourhood life. Any collective initiative therefore depended on building trust, participation and organisational capacity among people already living in the area.

This became a prerequisite for the environmental ambitions of the Investment Plan. Without functioning management boards, collective decisions concerning energy investment and potential future revenue-sharing could not be implemented effectively.

3.5.3 Adapting CALICO: Stara Varoš as a Local Testing Ground

The most concrete expression of Nikšić's transfer process was the work to establish and operationalise management boards in the multi-stair-core residential blocks drawing on CALICO's governance module.

By November 2025, management boards had been established in 9 of 12 stair-cores. The remaining three were still outstanding, and the partner explicitly identified this as an implementation constraint because the absence of complete governance arrangements delayed planned energy projects and management of potential solar-energy revenues and community funds.

This is an important result because it demonstrates the relationship between CALICO's Governance module and Nikšić's very different physical context. Resident governance was not transferred as a Brussels committee structure. Instead, the underlying principle—that collective housing requires structures through which residents can make and implement decisions—was adapted to the management of existing apartment buildings.

A second strand focused on resident knowledge and participation in the energy

transition. Nikšić began preparing training on energy communities and energy efficiency with NGO OZON and the local project team. The proposed training covered energy communities, energy efficiency, circular economy, smart buildings and digital tools, with the objective of enabling residents to participate more actively in future local energy initiatives.

The Building and Energy dimension became the most substantial component of Nikšić's adaptation of CALICO. Rather than transferring CALICO's approach to new housing construction, the city applied the Building module to the rehabilitation and energy transition of existing residential blocks. The Investment Plan sets out a sequence beginning with a solar-PV feasibility study and preliminary environmental assessment, followed by roof insulation as a necessary precondition for the installation of rooftop photovoltaic systems. In this way, physical upgrading was linked directly to the emerging governance model: the energy investment would depend on residents' capacity to organise collectively, while its future benefits could contribute to wider community objectives.

A third strand connected the project more directly with social inclusion. The Investment Plan developed a pathway linking future benefits from environmental investment

with local social needs, including childcare, home-based support for older residents and opportunities for women-led social entrepreneurship, particularly involving single mothers and older women. These remained implementation actions rather than completed outcomes, but they broadened the emerging model beyond the physical upgrading of residential blocks and established a potential connection between environmental investment, community organisation and the needs of vulnerable residents.

Taken together, these strands produced an adaptation considerably different from CALICO. Building and Energy became Nikšić's primary transfer focus, supported by the Governance and Social modules and selected Legal and Financial elements. Rather than transferring CALICO's housing form, Nikšić adapted its underlying principles of resident governance, collective benefit and social inclusion to the rehabilitation and energy transition of existing residential blocks. The emerging model therefore connected a sequence of interventions: strengthening resident governance, building capacity for participation in energy communities, improving the physical and energy performance of the buildings, and creating the possibility that future benefits from renewable-energy investment could be reinvested in community and social objectives.

3.5.4 The Transfer Journey: Building Capacity Through Local and Transnational Learning

For Nikšić, the Cities4Co-Housing journey involved capacity-building at several levels simultaneously: within the project team, within the local community and in the relationship between local actors and municipal government.

The local work on management boards and resident engagement provided the practical foundation. As the Investment Plan developed, the city progressively refined activities drawing primarily on the Governance, Social and Building/Energy modules, with selected Legal and Financial elements, while identifying more clearly the challenges associated with implementation.

Transnational exchange played a particularly important role because the partner was relatively new to European cooperation. Peer review exposed the Nikšić team to different ways of analysing its emerging Investment Plan and identifying risks, costs and implementation requirements.

In February 2026, representatives of the project and ULG—including municipal representatives—participated in the Thessaloniki peer-review meeting. The exchange provided additional perspectives on the four modules

of the Investment Plan and helped strengthen connections between the project, ULG and local government.

The Thessaloniki visit also generated a direct bilateral exchange between Nikšić and municipal counterparts in Thessaloniki around urban-management challenges. Although separate from the core housing pilot, it demonstrated one of the wider benefits of the URBACT network: relationships established around one policy challenge could open opportunities for cooperation in other areas of municipal practice.

At local level, work with OZON continued around future resident training on energy communities and efficiency. These activities show how the network journey moved progressively from learning about CALICO towards constructing the local partnerships and capacities needed to implement Nikšić's own Investment Plan.

3.5.5 What Changed: From Separate Environmental and Social Challenges to an Integrated Local Approach

Nikšić's before-and-after reflection identifies the most significant change clearly.

At the beginning of the network, energy transition and social inclusion were not connected through a structured local mechanism. At the same time, the partner had limited experience with European projects and the community lacked some of the collective governance structures needed to manage shared investment.

By the end of the network, the city had begun to bring these issues together. Management boards had been established in 9 of the 12 targeted stair-cores, creating part of the governance infrastructure required for future energy investment. Resident training around energy communities and efficiency was being prepared, while targeted work had connected single mothers with women-led social entrepreneurship opportunities.

The significance of this change is not that the complete energy-community model had already been implemented. It is that Nikšić had developed a clearer understanding of the sequence required to make such a model possible.

Physical investment could not come first. Residents needed organisational structures through which decisions could be taken. Knowledge and capacity needed to be developed so that residents could participate meaningfully. Relationships with municipal and civil-society actors needed to be strengthened. Only then could environmental investment and any future collective benefits be governed effectively.

In this respect, CALICO's emphasis on governance and resident empowerment was translated into a setting that looked very different from collaborative housing in Brussels but faced a related underlying challenge: how to enable residents to become active participants in the management and future of their housing environment.

3.5.6 Key Learning: Physical Investment Requires Community Governance First

Nikšić provides one of the clearest demonstrations in the network that governance is a prerequisite for investment, not an administrative addition to it.

Plans for solar energy, energy efficiency or other improvements to collectively occupied buildings depend on the ability of residents to make decisions, accept responsibilities and

agree how shared assets and potential benefits will be managed. Where those structures do not exist, even technically viable investments can be delayed.

The establishment of management boards therefore matters beyond the administrative act itself. It begins to create the institutional infrastructure through which residents can participate in decisions about their buildings and through which future environmental projects can be organised.

This experience also illustrates why the social and environmental dimensions of urban investment should not necessarily be treated separately. If energy investment eventually produces collective benefits, decisions about how those benefits are used become questions of governance, solidarity and community priorities.

For other cities working with existing residential blocks, particularly where collective building management is weak, Nikšić's experience suggests a clear sequence: organise the community, strengthen resident capacity, establish workable governance and then build physical investment on that foundation.

3.5.7 From Investment Plan to Implementation

Nikšić's immediate implementation priorities follow directly from this learning. The city leaves the network not with a completed energy-community model, but with a sequenced pathway connecting community governance, resident capacity, physical investment and the future use of collectively generated benefits.

The first priority is to complete the governance architecture by establishing functioning management boards across all 12 targeted stair-cores. By November 2025, boards had been established in nine, while the remaining governance gap was explicitly identified as a constraint on planned energy investment and the management of future revenues. Completing this structure is also intended to enable the next institutional step: the establishment of a citizen energy community in each of the four targeted residential buildings. These communities would provide a mechanism through which residents could participate collectively in renewable-energy production and the governance of shared benefits.

The second priority is to strengthen residents' capacity to participate in this emerging mo-

del. The Investment Plan includes training on energy communities and energy efficiency, to be developed with OZON and other relevant partners. This is intended to equip residents with the knowledge required to participate actively in future environmental initiatives rather than positioning them simply as beneficiaries of technical investment.

The principal implementation challenge then shifts from planning towards financing and physical delivery. The Investment Plan provides for roof insulation as a precondition for solar investment, followed by rooftop photovoltaic installations across the four buildings. These capital interventions represent the largest component of the Investment Plan's estimated €152,347.50 budget, with a proposed financing pathway combining municipal and donor resources, national Eco-Fund support and potential co-financing from the national energy provider.

The social dimension remains an implementation objective rather than a completed outcome. The proposed model envisages using part of the revenues generated through renewable-energy production to support community needs, including childcare, home-based assistance for older residents and women-led social entrepreneurship. Further needs assessment, resident engagement,

training and partnership development will therefore be required to translate this proposed connection between environmental investment and social inclusion into functioning services and economic opportunities. The Investment Plan estimates that the solar installations could eventually generate approximately €12,000 annually, providing a potential resource for community-managed funds.

Implementation will therefore provide the critical test of whether the different components developed through the Investment Plan can operate as an integrated model: resident governance enabling collective investment; energy communities providing an institutional framework; physical improvements reducing energy needs and generating renewable energy; and community-managed resources potentially extending the benefits of that investment towards wider social objectives. Monitoring will need to assess not only technical and financial performance, but also resident participation, the effectiveness of governance arrangements and whether the proposed social benefits materialise in practice.

If the model proves technically, financially and socially viable in Stara Varoš, the Investment Plan envisages its replication in other

neighbourhoods of Nikšić and potentially elsewhere in Montenegro. The four residential buildings can therefore function as a first demonstrator through which the municipality tests whether community governance, renewable-energy investment and social reinvestment can operate as a coherent local model.

Nikšić therefore leaves Cities4Co-Housing with an implementation pathway rather than a completed energy-community model. Its next challenge is to complete the governance prerequisites, build resident capacity, secure the necessary financing and deliver the planned energy interventions, while testing whether the resulting environmental and financial benefits can be collectively governed and translated into wider community value.

3.6 Brussels-Capital Region, Belgium: From Source of ITN Innovation to Sustaining and Scaling the CALICO Legacy

3.6.1 Profile and Project Overview

Brussels occupied a unique position within Cities4Co-Housing. As Lead Partner, it brought to the network the CALICO project—the original innovation that the five transfer partners sought to understand, test and adapt. But Brussels' role was not simply to present a successful practice for others to reproduce. Over the course of the network, the transfer process also created an opportunity to return to CALICO several years after its completion and examine what had happened to the innovation in practice.

CALICO had already demonstrated that affordable housing could combine long-term protection from speculation with social and generational mix, community-based care, resident participation and shared spaces. The original UIA project formally concluded in 2021. Its 34 homes were occupied by the end of that year. By the beginning of Cities4Co-Housing URBACT IT in 2024, Brussels was therefore working with an innovation that had moved beyond project delivery into

the much more demanding phase of everyday occupation and long-term management.

This gave Brussels a different transfer question from the other five partners. For Gaia, Thessaloniki, Naples, Fuenlabrada and Nikšić, the question was how selected CALICO principles could be translated into different local contexts. For Brussels, it became:

What can be learned from CALICO after several years of lived experience, and what needs to change if its principles are to be sustained and potentially scaled within the Brussels-Capital Region?

The resulting Continuity Plan concentrated this question around three interconnected challenges: integrating affordable housing models such as CALICO more effectively into regional housing policy; sustaining resident engagement and community management over time; and simplifying governance structures to facilitate future replication.

3.6.2 Starting Point: A Successful Innovation Facing the Challenge of Continuity and Scale

Brussels entered Cities4Co-Housing from a position of considerable experience. CALICO was not an emerging concept but an implemented and occupied housing project, de-

veloped through a partnership between the Brussels-Capital Region, Community Land Trust Brussels and specialised social, housing, care and research organisations. Its integrated model had brought together housing tenure, affordability, governance, care, gender equality and resident participation within a single development.

Yet the project also exposed questions that could not have been fully answered during the original innovation project.

The first concerned scale. CALICO demonstrated what could be achieved with 34 dwellings, but its financial model had depended substantially on UIA investment. The Continuity Plan consequently identifies both the dependence on significant European support and the relatively small scale of the development as constraints when considering wider replication. It asks how a CALICO-type approach could be financed differently and how its principles might be extended to multiple or larger projects.

This question had already begun to generate further work in Brussels. The Region had explored a “Housing Deal” experimental framework examining the conditions under which a CALICO-like development might be reproduced and scaled. The Continuity Plan therefore did not begin from zero: it built

upon an emerging debate about whether public, private, cooperative and social actors could combine resources to expand the supply of permanently affordable housing.

The second challenge concerned governance and community continuity. CALICO’s original governance arrangements were necessarily elaborate. During the UIA project, committees, partner structures, resident groups and assemblies were established to coordinate a complex partnership and prepare residents for collaborative living. Once the funded project ended, however, the question changed. Governance was no longer primarily about delivering an innovative European project; it had to support everyday collective life among residents with different circumstances, capacities and amounts of time available to participate.

The Continuity Plan explicitly identifies this challenge, including inequalities in residents’ capacity to contribute—for example between retired residents and single mothers combining employment and care responsibilities.

Brussels therefore entered the network with an unusual starting point: the innovation existed, but its long-term operation was itself becoming a new field of learning.

3.6.3 Adapting CALICO: Using the Existing Community as a Testing Ground

The Continuity Plan brought together three strands of work corresponding to the structural and lived dimensions of the original innovation.

The first addressed the legal-financial and policy conditions for scaling. Brussels sought to reopen discussion about whether affordable, non-speculative approaches such as CALICO could occupy a more significant place within regional housing policy. This built on the earlier Housing Deal work and culminated in a dedicated discussion on financing affordable housing at scale during the network’s final Brussels event. The purpose was not to claim that a new financing model had already been secured, but to connect the CALICO experience with a wider discussion about the public, private, cooperative and financial resources required for expansion.

The second strand focused on sustaining resident engagement and community management. Here, the existing CALICO community became an important testing environment. Rather than assuming that participation created during project development would simply continue, Brussels exa-

mined how engagement could be renewed through concrete activities rooted in everyday community life.

One particularly revealing intervention centred on the shared garden. Participatory work in April 2026 introduced a simple collective project around chickens and the use of the garden. The results recorded in the Continuity Plan are significant: 14 households signed up to help manage the initiative; residents of different ages used the garden; attendance at the subsequent General Assembly reached 25 households; and the new activity reopened discussion around CARE within the community.

The significance of this small intervention lies less in the Chicken Coop itself than in what the experiment revealed. A tangible shared activity provided an accessible entry point into collective responsibility, created encounters between residents and subsequently reconnected people with more formal community governance.

The third strand addressed the complexity of CALICO's governance structure. The original model had been designed around the requirements of a complex innovation project involving numerous organisations, responsibilities and funding arrangements. The Continuity Plan therefore asks which struc-

tures remain necessary after the project-development phase, which can be simplified, and how future CALICO-inspired projects might benefit from a more streamlined governance architecture. This does not mean abandoning participatory governance. Rather, it means distinguishing between the governance required to deliver an innovative project and the governance required to sustain a functioning community once people are living there.

3.6.4 The Transfer Journey: From Presenting CALICO to Learning Through Transfer

At the beginning of Cities4Co-Housing, Brussels' primary role was that of the innovation source city. It provided partners with access to CALICO's experience and helped unpack a complex project into the Governance, Social, Legal and Financial, and Building dimensions through which transfer could be explored.

As the network progressed, however, this relationship became increasingly reciprocal.

Questions raised by the transfer partners—about governance complexity, financing, resident participation, allocation, common spaces, care and the feasibility of CLT-inspired approaches under very different legal

systems—also encouraged Brussels to reevaluate which aspects of CALICO were essential and which were products of the particular circumstances under which the UIA project had been delivered.

The network's emphasis on Testing Actions was particularly relevant. While transfer partners tested selected principles in new settings, Brussels was able to apply a similar logic to CALICO itself: identify an assumption or operational problem, intervene on a manageable scale, observe what happened and use that learning to inform continuity.

The latter stages of the network made this reciprocal learning especially visible. At the Naples transnational meeting in May 2026, CALICO residents participated directly in exchanges with the transfer cities. Discussions about governance, shared spaces, community rules and collective decision-making consequently moved beyond the institutional description of CALICO towards the experience of people living within it.

This was an important evolution in the role of Brussels within the network. CALICO ceased to function only as a case study presented by institutions and increasingly became a lived practice that could itself be questioned, reflected upon and improved.

The journey culminated in Brussels in June 2026. By then, the discussion had moved from transfer towards delivery and scale. The final conference brought the cities into dialogue with housing and financing actors, including EBRD, Crédal and Community Land Trust Brussels. Rather than treating finance as a question to be addressed only once projects were complete, the exchange examined how affordability, governance, risk and investment requirements interact in determining whether collaborative-housing projects can move from innovative pilots towards wider delivery.

3.6.5 What Changed: From Demonstrating Innovation to Understanding the Conditions for Its Continuity

The most important change for Brussels was therefore not the creation of another CALICO project during Cities4Co-Housing. Cities4Co-Housing allowed Brussels to ask a different set of questions:

Which governance structures continue to be useful? How can resident engagement be sustained when participation becomes part of everyday life rather than project development? And what would need to change for a model demonstrated through one highly

supported pilot to influence housing delivery at a larger scale?

The Continuity Plan shows that CALICO's long-term value depends partly on preserving its core principles—permanent affordability, social inclusion, participation, community care and collective stewardship—but also on being prepared to evolve and adapt the mechanisms through which those principles are delivered.

The resident-engagement experiment illustrates this particularly clearly. A relatively simple shared activity generated participation from 14 households and coincided with increased attendance at the General Assembly and renewed discussion around care. The lesson was not that every collaborative-housing project requires the same activity. It was that community governance may sometimes be strengthened through concrete collective practices rather than through additional formal structures.

At the same time, the work on financing and governance brought the question of scale into sharper focus. Scaling CALICO does not necessarily mean constructing a series of identical CALICO buildings. It means identifying which principles should be protected, which organisational arrangements can be simplified, and which financial and policy

conditions would allow permanently affordable collaborative housing to become less exceptional.

3.6.6 Key Learning: Innovation Must Be Maintained After It Has Been Delivered

Brussels' experience points to a dimension of innovation transfer that is easily overlooked.

Successful innovation is not finished when the pilot is delivered.

Collaborative housing is particularly dependent on what happens afterwards. Buildings require management; shared spaces require collective arrangements; partnerships change; residents' lives and capacities evolve; and participation can weaken or take new forms. Governance therefore cannot be treated only as the machinery through which an innovative project is implemented. It is part of the infrastructure required to sustain its social value.

The CALICO experience also demonstrates that continuity and scaling are interconnected. A model that is too dependent on complex project structures, exceptional funding or intensive external support may be difficult to reproduce even when its underlying principles remain valuable. Conversely, sim-

plifying governance without protecting participation, care and affordability risks losing precisely what made the innovation distinctive.

The Brussels message can therefore be summarised as:

Scaling an Innovation Requires Learning How to Sustain It.

Cities seeking to transfer successful housing innovations should not ask only whether the original model can be transferred. They should also ask what happens several years after residents move in, which arrangements survive, which need to change, and what institutional and financial conditions are required to carry the innovation beyond the exceptional circumstances of the original pilot.

3.6.7 From Continuity Plan to Scaling

Brussels leaves Cities4Co-Housing with a different type of roadmap from the five transfer partners. Its Continuity Plan does not propose a new local pilot equivalent to Grijó, Siatistis, Stadera, SHARE or Stara Varoš. Instead, it establishes a pathway for consolidating what has been learned from CALICO and examining how that learning can influence future housing policy and delivery in the Brussels-Capital Region.

The first pathway concerns scale and finance. The Continuity Plan calls for renewed political and institutional discussion about integrating affordable models such as CALICO into regional housing policy, building on the Housing Deal work and the financing dialogue initiated through the final Cities4Co-Housing conference. The challenge is particularly important in a context where demand for affordable housing continues to exceed available public provision and where reproducing the exceptional funding structure of the original UIA project cannot be assumed.

The second concerns the long-term sustainability of the existing CALICO community. The network period generated practical evidence that resident engagement can be renewed through accessible, tangible collective activities. The next challenge is to retain this learning and continue adapting community-management arrangements as residents and circumstances change.

The third concerns governance for future replication. CALICO's complexity was part of its strength: it brought together organisations and policy objectives that conventional housing delivery often treats separately. But complexity also creates costs and barriers to replication. Future development therefore requires determining which elements of that

governance architecture are essential to protecting CALICO's principles and which can be simplified.

In this sense, Brussels' Continuity Plan completes the transfer cycle. The Lead Partner began Cities4Co-Housing by offering CALICO as an innovation project from which five cities could learn. It ends the network having used their questions, adaptations and experiences to look again at CALICO itself.

The next stage for Brussels is therefore not simply to preserve CALICO as a successful European pilot. It is to determine how the principles demonstrated through CALICO can move from an exceptional project towards a more durable component of affordable housing practice in the Brussels-Capital Region.

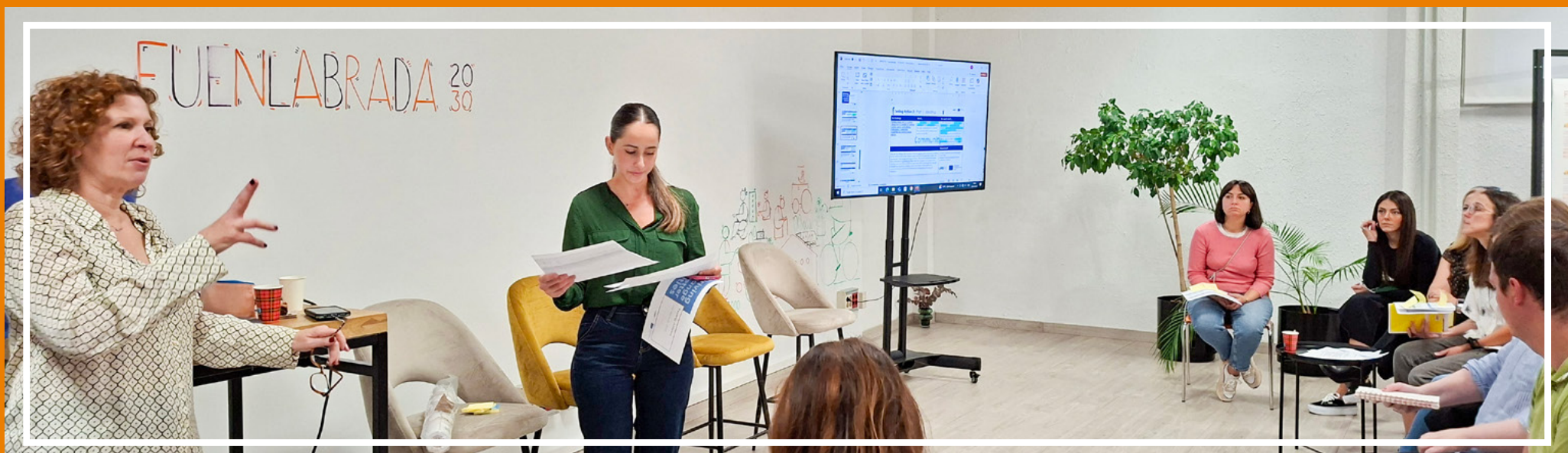


4. The Transnational Added Value of Working in an URBACT Network

The five city journeys demonstrate that the added value of Cities4Co-Housing extended beyond access to the CALICO innovative practice itself. The network created a structured environment in which cities could question existing approaches, test alternatives, compare solutions across different housing systems and progressively turn learning into locally grounded implementation strategies.

This was particularly important because collaborative and affordable housing sits across multiple policy domains. It involves not only housing provision, but also urban planning, social policy, legal frameworks, financing, community development, energy transition and local governance. No single municipal department, professional discipline or organisation could address all these dimensions alone. The transnational process therefore operated simultaneously at two levels: locally, by widening the range of actors involved in housing projects; and transnationally, by giving cities access to the experience, challenge and support of their peers.

The value of this approach became increasingly visible as the network progressed. Partners moved from examining what could or could not be transferred from CALICO towards testing specific propositions, challenging one another's assumptions and developing Investment Plans capable of responding to their own institutional and housing contexts. By the final stages of the network, partners were not simply learning from Brussels: they were learning from one another and contributing knowledge back to the Lead Partner.



4.1 Opening Administrative Silos and Building Local Partnerships

The issues explored through CALICO cut across housing, social policy, planning, community development, energy, finance and governance. Consequently, transfer required cities to bring together actors who did not necessarily work together routinely.

URBACT Local Groups (ULGs) became an important mechanism for this. They created local spaces in which municipal departments could work alongside housing providers, social organisations, community representatives, researchers, residents and other relevant stakeholders depending on the partner. Several partners reported that participation in Cities4Co-Housing encouraged them to experiment with new ways of working locally, opening institutional silos and forming partnerships and alliances around affordable housing.

The city journeys show how this worked differently in practice.

In Vila Nova de Gaia, the process helped connect housing, urban planning and the municipal company GAURB around the Grijó development. This mattered because the city's challenge was no longer understood simply as acquiring and allocating homes.

Creating an intergenerational community required housing allocation, social support, spatial planning and resident participation to be considered together.

In Naples, the ULG developed into a broad multisectoral environment involving more than 45 stakeholders. This provided a setting in which questions of affordability, non-speculative public-private partnerships, community support and urban regeneration could be examined across municipal, academic and other organisational perspectives. The city's work on Stadera 1.3.7 demonstrated why this breadth mattered: the challenge was simultaneously financial, legal, social and spatial.

In Thessaloniki, the network helped build a stakeholder environment involving municipal authorities, NGOs, academic actors and community organisations around an emerging field of collaborative housing. This was particularly important in a context without an established permanent social-housing framework. The network helped connect work on vacant public property, the Social Rental Agency, resident governance and social support into a more coherent local housing proposition.

For Nikšić, collaboration had another meaning. Establishing management boards in residential blocks required the project to build governance capacity among residents while strengthening relationships between the local community, municipality and civil-society organisations. This governance infrastructure was necessary before the proposed environmental and energy investments could progress.

In Fuenlabrada, the network brought an additional participatory and community-governance dimension to the existing SHARE project. Engagement with younger and older residents allowed assumptions about voluntary time banking, shared spaces and intergenerational living to be explored before they became fixed elements of the project.

Across these different experiences, the common lesson was that the ULG was not simply a consultation mechanism. At its most effective, it became part of the implementation infrastructure: a way of bringing together the organisations, expertise and communities that would ultimately be required to deliver the proposed housing interventions.

4.2 From Peer Exchange to a “Critical Friend” Culture

Transnational exchange also gave partners something that is difficult to reproduce within a single municipal administration: a group of peers who understood the challenges of implementation but were sufficiently removed from each other’s institutional environments to question assumptions openly.

As the network progressed, this developed into a structured “critical friend” culture. Partners did not simply present good practices to one another. They reviewed emerging proposals, asked difficult questions and identified weaknesses that could be addressed before implementation.

This was particularly visible during the February 2026 Transnational Meeting in Thessaloniki. Partners presented actions from their Investment and Continuity Plans and reviewed them through structured methods including the Thinking Hats approach and the Action & Critical Friend template.

The structured review examined the challenge being addressed, links to CALICO modules, expected outcomes, implementation arrangements, governance, resources, risks, stakeholders, timelines, monitoring indicators and cross-cutting issues. Reviewing

partners provided qualitative feedback and, within the Action & Critical Friend exercise, scored different elements on a 0–5 scale for clarity, robustness and feasibility.

This moved peer learning beyond general encouragement. Cities were expected to explain who would implement an action, with whom, at what cost, using which resources, facing which risks and with what evidence of progress.

Financial assumptions were subjected to the same process. Through the Cost Estimation Challenge and URBACT Funding Roadmap Canvas, partners examined the costs associated with their proposed actions and considered possible funding sources. Monitoring and evaluation frameworks were similarly reviewed.

The city profiles demonstrate the importance of this external challenge. Thessaloniki used it while consolidating the Siatistis pilot; Nikšić strengthened its understanding of implementation requirements and relationships with local government; and the other partners used peer feedback to refine their actions, governance arrangements and implementation frameworks.

The added value was therefore not simply access to other European examples. It was the creation of a trusted but demanding peer environment in which proposals could be challenged before cities had to defend them to political decision-makers, residents, funders or investors.

4.3 Learning Across Different Contexts: From Brussels-to-City Transfer to Network Learning

Cities4Co-Housing began with an apparently straightforward transfer relationship: Brussels held the innovative CALICO practice and the five partner cities would learn from it. In practice, the transnational process became considerably more multidirectional.

The diversity of the partners became an asset. Each city was attempting to apply elements of CALICO within a different legal, financial, institutional and social environment. As a result, partners could observe different solutions to related problems.

The final network reflections show that inspiration increasingly flowed across the partnership. Thessaloniki's early progress on its Investment Plan provided a reference for other partners. Gaia drew inspiration from Fuenlabrada's work, while Fuenlabrada and Naples exchanged ideas around intergenerational communities and approaches to resident and community charters. The network's methods—peer review, shared Testing Actions and collective work on Investment Plans—made these horizontal exchanges possible.

This matters because transfer was no longer

understood as a one-directional movement of knowledge from an “innovative city” to “learning cities”. The five partners progressively became producers of transferable knowledge themselves.

Their different adaptations illustrate this clearly. Gaia demonstrated how housing allocation could become a tool for intentional community-building. Thessaloniki showed how principles could be adapted when the original legal and institutional mechanisms were unavailable. Naples connected affordability with governance and non-speculative financing. Fuenlabrada tested how an intergenerational housing proposition could be co-designed with future users. Nikšić demonstrated why collective governance may need to precede physical and environmental investment.

The transnational added value therefore came partly from difference rather than similarity. Because the partners could not copy CALICO—or one another—they had to identify the principles behind each approach and consider whether those principles were useful in their own context.

The transfer process also generated value for the Lead Partner. Brussels entered the network as the source of the CALICO innovative practice, but participation required the city and CALICO partners to explain the model, reflect on its operation and respond to questions from cities attempting to adapt its principles in very different environments.

As the network progressed, Brussels developed its Continuity Plan, shifting attention from the original implementation of CALICO towards the question of how its governance, partnerships and learning could be sustained and developed beyond the lifetime of the project and the transfer network.

4.4 Conclusion: What the URBACT ITN Network Added

Taken together, the Cities4Co-Housing experience suggests that the principal added value of the URBACT network was not simply access to an innovative housing model. CALICO could be studied through documents, presentations and site visits. What required a network was the collective process of turning that inspiration into locally workable strategies.

The transnational framework gave partners a structured opportunity to test ideas before investing, expose emerging proposals to critical peer review, learn from cities facing different constraints and translate local experimentation into Investment Plans. At the same time, ULGs extended this learning locally by connecting municipal departments with residents, civil-society organisations, researchers and other actors required for implementation.

This combination of local partnership and transnational challenge was particularly valuable for a field as complex as housing. The network did not remove the legal, financial or institutional barriers faced by partners. Instead, it strengthened their capacity to identify those barriers, work across organisational

boundaries and develop locally appropriate responses.

Perhaps the clearest indication of this added value is the change visible across the five partner journeys. The cities finished the network with five differentiated approaches and five clearer pathways towards implementation. The transnational network provided the environment in which those differences could be explored, tested and strengthened rather than treated as obstacles to transfer.

In this sense, Cities4Co-Housing demonstrates that the value of transnational cooperation lies in enabling them to learn systematically from one another while developing solutions that remain firmly grounded in place.

5. Challenges, and Local Adaptation Barriers



While the network achieved notable strategic successes, partner cities encountered real-world friction and structural barriers during the transfer process. An honest, practitioner-focused analysis of these challenges is essential to guide future urban policymaking. Three points are worth considering.

5.1 Legal and Regulatory Incompatibility

The legal foundation of CALICO—separating land ownership from building ownership via the Community Land Trust (CLT) model presented severe transfer challenges. In Southern Europe, national legislations often lack legal definitions for land trusts, cooperative tenure models, or emphyteutic lease protections. In Greece, for example, the absence of a coherent national housing policy and established social-housing system created additional constraints for transferring CALICO's legal and institutional arrangements. Transferring the Brussels legal framework was not possible. Instead, the network prompted partners to treat the CLT as a flexible source of inspiration.

5.2 Political Transitions

Municipal projects are highly sensitive to local electoral cycles. For instance, in Vila Nova de Gaia, local municipal elections in October 2025 led to a significant change in the city's executive power. This political transition caused technical slowdowns as the technical team representing Vila Nova de Gaia in Cities 4 Co-Housing network had to formally re-present, defend, and secure renewed commitments from the newly elected municipal executives, demonstrating the vulnerability of long-term housing projects to political shifts during the network implementation cycle.

5.3 Different starting points

One of the first challenges of Cities4Co-Housing was the **very different starting points of the transfer partners**, in terms of European cooperation experience, maturity of housing policy, institutional capacity and access to investment. Vila Nova de Gaia entered with established housing instruments and considerable delivery experience, while Nikšić was participating in a European cooperation project of this kind for the first time and operated within a relatively young hou-

sing-policy framework; Thessaloniki faced the additional constraint of Greece lacking a coherent national housing policy and established social housing sector. Rather than allowing these inequalities to divide the network, the facilitation approach led by Dr Orna Rosenfeld treated them as a learning asset, starting from the principle that **every partner had knowledge and experience to contribute**. Through structured peer exchange, Testing Actions and a “critical friend” culture, partners progressively learned from one another rather than simply receiving knowledge from Brussels. The structural differences remained, but a more equal and cohesive learning environment emerged, enabling all partners to progress towards locally grounded Investment Plans. The experience showed that **different starting points can become a strength when diversity is actively facilitated and every partner's knowledge is valued**.



6. Conclusions and Lessons Learnt on Scaling Housing Innovation

The Cities4Co-Housing ITN URBACT experience offers a set of practical lessons for cities seeking to move complex housing innovation from inspiration to investment and implementation. These lessons concern not only housing models themselves, but the conditions that make innovation deliverable: community engagement, governance, institutional cooperation, testing, investment planning, partnerships and early engagement with the financial ecosystem.

Taken together, they show that scaling housing innovation is not simply a question of replicating a successful project or securing finance. It requires cities to build the local capacity, partnerships and governance arrangements that allow an innovative ideas to become an implementable and investible strategy.

Eight lessons emerge from the network experience.

6.1 Lesson One: Community Comes Before Buildings

One of the clearest lessons from Cities4Co-Housing is that collaborative housing begins with **people and relationships, not only buildings**.

CALICO demonstrated this from the outset. Its social model sought to create an intergenerational and socially diverse community through targeted allocation, while residents were supported in developing the skills required to manage buildings, common spaces and community life. The original transfer analysis therefore treated social support, resident empowerment and community composition as transferable components of the practice rather than secondary outcomes of the physical development. The five transfer cities interpreted this principle differently.

Vila Nova de Gaia adapted allocation criteria for the 30 homes at Grijó to create an intentional mix of single-parent families, older people and other households. Its experience demonstrated that allocating housing can also mean designing the foundations of a community.

Fuenlabrada approached the same principle before occupation, testing the voluntary

time-bank proposition with younger people and discussing common spaces and housing arrangements with older residents.

Thessaloniki's work on resident participation, governance tools and care- and gender-sensitive matching similarly recognised that the social architecture of Siatistis Street needed to be developed alongside the physical and institutional project.

These experiences suggest that community-building should not be treated as a soft measure added once a housing project is complete. **It is part of the development process itself.**

For cities, this has practical consequences. Resources need to be allocated not only for land, construction and renovation, but also for resident engagement, facilitation, participation, community governance and social support. These activities require time and professional capacity, and they need to begin sufficiently early to influence the project rather than simply respond to it.

6.2 Lesson Two: Governance Is the Infrastructure of Implementation

Cities 4 Co-Housing Core Article #2⁵ described governance as the **“hidden infrastructure”** of collaborative housing. The experience accumulated by the end of the network allows this conclusion to be stated even more strongly: **governance is the infrastructure of implementation.**

This distinction matters.

Governance is sometimes treated as the administrative layer surrounding the “real” housing investment—the building, finance or land. Cities4Co-Housing demonstrated the opposite. Without clear governance, responsibilities remain uncertain, partnerships weaken, resident participation becomes difficult to sustain and investment can stall.

The city experiences illustrate this at different scales.

In Thessaloniki, developing locally appropriate governance arrangements, including the Statute Starter Kit, was necessary because the future collaborative-housing community could not rely on an established

Greek co-housing governance framework.

Nikšić approached governance through the establishment of management boards in residential buildings within the Stara Varoš neighbourhood. While initially linked to future energy-efficiency investments, the initiative also created the foundations for collective decision-making and community management.

Naples’ exploration of non-speculative public-private partnership arrangements raised the same issue at institutional level. Bringing private actors into affordable-housing delivery is not simply a financing question: cities need governance arrangements capable of safeguarding affordability and public value.

The same principle applies within established collaborative-housing communities. CALICO’s governance combines institutional partnerships with resident committees and assemblies through which residents manage daily life, common spaces and community activities. The transfer process emphasised that the exact partnership structure was

context-specific; what could transfer was the learning needed to help other cities develop governance suited to transfer and adapt innovation in their own projects.

5 <https://urbact.eu/articles/inspiration-implementation-what-european-cities-learned-transferring-calico-collaborative>

6.3 Lesson Three: Testing Before Investing

Housing investment is capital-intensive, politically and institutionally complex. Innovation therefore carries risk, particularly when cities are working with unfamiliar tenure models, resident groups, governance arrangements or partnerships.

Cities4Co-Housing demonstrated the value of **Testing Actions as practical risk-management instruments**.

Instead of moving directly from CALICO-inspired ideas to full-scale investment, partners tested specific assumptions locally. These experiments helped cities understand how residents and stakeholders might respond, where institutional barriers existed and what needed to change before larger commitments were made.

Fuenlabrada tested interest in voluntary time banking and engaged older residents around shared spaces and housing arrangements. Naples developed and tested an affordability tool and experimented with resident engagement around the Solidarity Charter. Thessaloniki tested participation and governance approaches before the Siatistis community existed. Nikšić's work on resident management structures demonstrated whether the

governance conditions for later environmental investment could be established. Gaia tested how allocation criteria could be adapted to support an intentionally intergenerational community.

The Testing Actions demonstrated that innovation transfer is not a linear process. It requires experimentation, learning and adjustment. It requires experimentation, learning and adjustment. Testing does not eliminate risk. It makes risk more visible and therefore more manageable. Importantly, completed Testing Actions can also provide **proof of concept**, generating practical evidence that can help build political support and strengthen the case for future investment.

6.4 Lesson Four: Housing Innovation Requires Institutional Innovation

Affordable housing sits at the intersection of **housing, planning, social policy, finance, legal administration, community development, care and, increasingly, climate and energy policy**.

This complexity means that innovative housing cannot be delivered sustainably through entrenched administrative silos. It requires new forms of collaboration.

Across Cities4Co-Housing, URBACT Local Groups became environments in which different municipal departments and external stakeholders could begin working around a shared housing challenge. The city journeys show how important this became.

Gaia brought housing, planning and GAURB into a more integrated discussion around Grijó. Naples assembled a multisectoral environment around affordability, non-speculative finance and solidarity housing. Thessaloniki connected municipal actors, NGOs, researchers and community organisations around an emerging collaborative-housing proposition. Fuenlabrada brought residents and social actors into the development of SHARE. Nikšić connected resident organisations, mu-

municipal actors and civil society around energy and social objectives.

The Cities4Co-Housing URBACT Innovation Transfer Network demonstrated that **successful innovation transfer depends on cities' capacity to adopt new ways of working and build innovative forms of institutional collaboration at the local level.**

6.5 Lesson Five: When Investment Plans Became the Transfer Mechanism

One of the most important findings of Cities4Co-Housing is that the Investment Plans were not merely URBACT programme deliverables produced at the end of the transfer process. They became the **mechanism through which innovation was translated into locally implementable strategies.**

The critical shift came when partners moved from assessing what could or could not be transferred from CALICO to answering practical delivery questions: **What will we do locally? Who needs to be involved? How will actions be governed and financed? What resources are required, and how will progress be monitored?**

The Thessaloniki Transnational Meeting in February 2026 reinforced this transition. Through critical-friend review, the Cost Estimation Challenge and Funding Roadmap work, emerging plans were tested against practical questions of resources, governance, risk and implementation.

The resulting Investment Plans were necessarily different. Transfer did not produce standardisation; it produced **locally owned implementation strategies shaped through**

a common learning process.

Investment Planning therefore became the critical interface between **innovation and investment**: translating learning into actions and structuring those actions so that cities could begin meaningful discussions with the partners, funders and institutions needed for delivery.

6.6 Lesson Six: Governance Is Continuous— Partnerships Must Be Maintained Beyond the Project

The experience of CALICO provides an important lesson: governance is not “completed” once a housing project is delivered and residents move in. Affordable and collaborative housing, including co-housing, is dynamic. Residents change, organisations evolve, common spaces generate new questions and collective priorities shift. Governance arrangements therefore require continuous attention and adaptation.

This is a key message emerging from the Brussels Lead Partner’s Continuity Plan. Despite CALICO’s success, innovation and recognition, the Lead Partner critically reassessed the structures that made the project possible in the first place: innovative governance and partnership arrangements. These can be understood as living ecosystems that must evolve to sustain long-term affordability and community cohesion.

This lesson is equally relevant for the transfer cities as they move towards implementation. Establishing a resident charter, management board, working group or partnership is only the beginning. These structures must remain

useful, legitimate and capable of responding to changing circumstances.

The same applies to institutional partnerships. Relationships assembled around a funded European project do not automatically continue beyond programme deadlines. Where these partnerships are important to delivery, cities need to consider how relationships, responsibilities and coordination will be sustained once the network ends.

Brussels’ Continuity Plan illustrates this challenge from the perspective of the source city. The next phase is not simply about preserving CALICO unchanged, but about reviewing its governance arrangements, simplifying them where appropriate and optimising the experience for potential future projects in Brussels and beyond.

Embedding innovation and creating the conditions for wider uptake therefore requires experimentation as well as continuity and adaptation. **A successful pilot creates knowledge; sustained governance turns that knowledge into institutional capacity.**

6.7 Lesson Seven: Engage the Financial Ecosystem Early

The final stages of Cities4Co-Housing brought another lesson into sharper focus: **good housing ideas do not automatically become financeable and investible housing projects.**

Collaborative housing can be particularly challenging in this respect because projects often combine objectives and organisational forms that do not fit neatly within conventional investment categories. Long-term affordability, Community Land Trust principles, community governance, social rental, care functions and non-speculative approaches can deliver significant social value while requiring funders and investors to understand less familiar governance, partnership and risk structures.

The network therefore highlighted the importance of connecting cities with the financial and investment ecosystem early in project development. Rather than developing projects internally and approaching financial institutions only once the investment plans are submitted, earlier dialogue can help cities understand what approach, solutions, evidence, partnerships and level of project ma-

turity may be required to unlock financing.

This principle was put into practice at the final conference in Brussels in June 2026, where cities entered into dialogue with financial and implementation actors, including the EBRD, Crédal and Community Land Trust Brussels. Partners presented their emerging strategies, while these organisations provided perspectives on how projects are assessed, available opportunities, potential barriers and the conditions that influence financing and investment decisions.

For cities seeking to move collaborative housing beyond individual pilots, the lesson is clear: engage the financial ecosystem early enough to inform and strengthen Investment Plans before they are finalised, rather than only once they are being submitted for evaluation.

6.8 From Successful Pilots to the Conditions for Scaling

The Brussels Continuity Plan offers a useful perspective on what happens **after an innovative housing pilot has proved its value**. CALICO's next challenge is not to reproduce the original project unchanged, but to determine which conditions would allow its principles to become more sustainable, replicable and relevant to housing policy at a wider scale. The Continuity Plan identifies three interconnected priorities: **embedding affordable housing models more firmly within policy and financing frameworks; sustaining resident engagement and community management over time; and streamlining governance to make future projects easier to deliver.**

This shifts the discussion on scaling from the project itself to the **enabling environment around it**. CALICO benefited from substantial European funding, a committed partnership and a sophisticated governance structure. The Continuity Plan asks what must change when those exceptional conditions are no longer available: how alternative affordable housing models can operate with different financing arrangements; how community participation can remain viable after initial project support ends; and how governance can

be simplified without losing the social values that made the innovation distinctive.

Importantly, scaling also means connecting successful experimentation to the wider housing system. In Brussels, this includes exploring how CALICO-like approaches could complement existing housing policies and how lessons from the Housing Deal could inform future affordable housing provision. The objective is therefore not simply to create more CALICOs, but to **translate what worked in CALICO into conditions that make future innovation easier to finance, govern and sustain.**

The broader lesson for Cities4Co-Housing is that successful pilots are only a starting point. **Scaling begins when the knowledge generated by a pilot starts to influence the structures, policies and delivery conditions that determine what can happen next.**

The Real Work Starts Now

The completion of the Cities4Co-Housing network does not mark the completion of the partners' housing projects. It marks the transition from **transfer to implementation**.

The five Investment Plans and Brussels Continuity Plan provide locally grounded pathways for this next phase. The implementation of some actions are already underway; others require further political approval, technical development, financing, partnership-building or resident engagement. Their trajectories will inevitably differ because the local housing systems and institutional conditions remain different.

This is not a weakness of the transfer process. It is one of its principal findings.

Cities4Co-Housing demonstrates that complex housing innovation can travel across Europe **without being copied**. What makes transfer possible is the ability to understand why an innovative practice works, separate its underlying principles from its context-specific mechanisms, test those principles locally and rebuild them around local needs, institutions and opportunities.

CALICO provided the starting point. The network provided the environment in which

its principles could be questioned, tested and adapted. The Investment Plans converted this learning into implementation pathways. The next stage depends on the local partnerships capable of carrying those plans forward.

For urban policy-makers and housing practitioners, the central message of Cities4Co-Housing is therefore not that European cities need a single collaborative-housing model. It is that cities need the **capacity to govern housing innovation**: to bring communities, public authorities, social actors, technical expertise and finance together around a shared long-term objective.

The experience of the network suggests that the future of affordable and collaborative housing will depend less on the replication of individual flagship projects than on cities' ability to create the **governance, partnerships and implementation capacity through which innovation can become normal practice**.

The transfer journey may be complete. **The work of implementation—and of turning successful experimentation into lasting housing capacity—starts now.**



7. Sustaining the Transnational Legacy: A Vision for Collaborative Housing in Europe

Cities4Co-Housing concludes at a pivotal moment for European housing policy. The network began as housing rose rapidly up the European agenda and concludes as attention increasingly shifts from policy ambition to delivery. Across Europe, the central challenge is no longer only how to generate innovative housing ideas, but how to implement, finance, sustain and scale those that have demonstrated their value.

European programmes have generated a wealth of innovative projects and practices. The challenge now is to create the conditions through which successful innovation can travel and achieve wider impact. Cities4Co-Housing contributes to this challenge by providing practical lessons on how complex housing innovation can be transferred, adapted and moved towards implementation.

Its contribution is not a single model for collaborative housing. Rather, the network demonstrates how cities can learn from a complex housing innovation such as CALICO, identify the principles relevant to their own challenges, test them locally, build the partnerships required for delivery, and translate that learning into locally owned investment strategies.

This is the foundation of the network's longer-term legacy.

7.1 From Transfer to Local Implementation Capacity

CALICO provided the original innovation, but the transfer process established from the outset that direct replication was neither advisable nor practicable. Different legal frameworks, housing systems, institutional structures, target groups and financing environments required each city to determine what could be transferred and what needed to be reinterpreted locally.

By the end of Cities4Co-Housing, this process had produced five distinct Investment Plans and a Continuity Plan for Brussels. Their diversity is itself an important result. One innovative practice generated multiple locally adapted pathways towards implementation.

The Investment Plans also changed the nature of the transfer process. Actions were defined, governance arrangements clarified, stakeholders identified, costs considered, funding opportunities explored, risks examined and approaches to monitoring developed. The plans therefore provide a bridge between the learning generated by the network and the practical requirements of delivery.

7.2 From Investment Plans to Investment Partnerships

The next challenge is to turn these plans into partnerships capable of implementation. Moving towards investible housing strategies requires credible governance, institutional cooperation and delivery capacity that can give confidence to funders, investors and implementation partners.

The Investment Plans provide a platform for this next stage, but the dialogue initiated through Cities4Co-Housing must continue. Scaling collaborative housing is unlikely to depend on public grants alone. It will require combinations of public, social and, where appropriate, private finance that remain compatible with long-term affordability and social objectives.

This places municipalities in an important convening role. Cities may provide land, policy instruments, finance or housing directly, but they can also assemble and govern partnerships that combine the capacities needed for delivery. This does not imply a retreat of the public sector. On the contrary, innovative partnerships require strong public leadership to establish objectives, safeguard affordability and public value, and ensure accountability.

The long-term potential of Cities4Co-Housing therefore lies not in establishing a standard partnership model, but in strengthening each city's capacity to build the right partnership for the housing challenge it is seeking to address.

7.3 Keeping the Transnational Relationships Alive

The network also leaves an important transnational legacy. During Cities4Co-Housing, learning progressively moved beyond a one-directional transfer from Brussels. Partners became resources for one another, exchanging experience across different housing systems and institutional contexts.

The value of these relationships may become even greater during implementation, when cities encounter new regulatory, financial, governance and community challenges. Continuing this exchange does not require creating a permanent formal network. What matters is preserving sufficient connections for partners to seek advice, share progress and challenges, and mobilise one another's experience when it is useful.

Maintaining these relationships can strengthen not only individual housing projects, but also the European capacity for collaborative problem-solving and innovation.

7.4 From Six Cities to a Wider European Conversation

The significance of Cities4Co-Housing extends beyond the six participating cities. The network has operated within a wider European debate about housing affordability, demographic change, social vulnerability and the limitations of conventional housing-delivery approaches. Its contribution is not a universal solution, but a method and a body of practical experience.

The network demonstrated how a complex housing innovation can be deconstructed into understandable and transferable components; how these can be assessed against local assets and barriers; how assumptions can be tested before major commitments are made; and how residents and stakeholders can participate in shaping solutions. It also demonstrated how Investment Plans can connect this experimentation to implementation and how partnerships can connect emerging strategies with the institutional and financial capacity required for delivery.

Importantly, transfer does not require uniformity. The legal framework supporting a Community Land Trust in Brussels does not need to exist in identical form elsewhere for its underlying principles to stimulate innova-

tion. As anticipated in the Transferability Study, the CLT is better understood as a flexible framework whose fundamental components must be explored within each city's legal and housing context rather than transplanted directly.

This offers a realistic proposition for European housing innovation: cities can face common challenges, learn across borders and still develop fundamentally different local responses.

7.5 Beyond Transfer: A Legacy of Capacity

The enduring legacy of Cities4Co-Housing is not a collection of replicas of CALICO. It is the **capacity created through the process of transfer**.

Locally, the five transfer cities leave the network with Investment Plans that provide concrete pathways towards implementation, supported by partnerships, tested approaches and a clearer understanding of the governance, social, financial and institutional conditions required for local delivery. Brussels leaves with a Continuity Plan that turns the same critical lens back onto CALICO, asking how a successful innovation can remain socially relevant, operationally sustainable and capable of informing future affordable housing initiatives.

Transnationally, the network leaves something less tangible but equally valuable: **relationships between cities that have learned how to learn from one another**. What began as a transfer from Brussels progressively became a multidirectional exchange in which every partner contributed experience and practical knowledge. As implementation proceeds, these relationships provide a continuing resource for cities

confronting new challenges beyond the formal life of the network.

At European level, Cities4Co-Housing offers a wider proposition about how housing innovation can travel. European cities face common pressures, but they operate within profoundly different housing systems. What can travel across these systems are **principles, methods, tested practices and accumulated knowledge**—provided cities have the capacity to reinterpret them within their own legal, institutional, financial and community realities.

This matters particularly at a moment when the European housing debate is moving increasingly from **ambition to delivery**. Europe already possesses a considerable body of innovative housing practice. The challenge ahead is to create the conditions through which successful innovation can move beyond individual projects: capable local institutions, meaningful community participation, effective governance, durable partnerships and credible pathways to investment and implementation.

Cities4Co-Housing began by asking how CALICO could be transferred to five very diffe-

rent European cities. The experience of the network leads to a more ambitious conclusion:

Europe does not need cities simply to reproduce the housing innovation. It needs cities with the capacity to govern implementation—to learn, adapt, partner, invest and deliver.

This capacity can be understood as the **governance of implementation**: the ability to bring together political leadership, institutional capacity, community participation, partnerships, finance and learning around

the long-term delivery of an innovative idea. It is what connects experimentation with investment, and investment with lasting change.

CALICO demonstrated what becomes possible when affordability, governance, care, participation and design are brought together within one housing project. Cities4Co-Housing demonstrated something different: that the ability of innovation to travel ultimately depends not only on the quality of the original idea, but on the **capacity of cities to govern its adaptation and implementation.**

This may be the most important lesson of the Cities4Co-Housing journey. Europe has no shortage of innovative urban projects. The next frontier is to strengthen the capacity through which their learning can move beyond the exceptional conditions of individual pilots and become part of how cities routinely act.

The network ends here. Its central proposition should travel further: innovation creates possibilities; the governance of implementation turns those possibilities into lasting urban change.



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