Rethinking Cohousing: Lessons from International Examples of Inclusive and Affordable Housing

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GLOSSARY

Cohousing Collaborative housing combining self-contained homes with shared spaces such as kitchens, gardens or meeting rooms. Designed to balance privacy with community, shared responsibility and resident participation.

Community Land Trust (CLT) A non-profit organisation that owns land for long-term community benefit. Homes may be sold or rented affordably, but resale controls ensure permanent affordability and prevent speculation.

Cost-rent housing Housing where rents are set to cover development, finance and management costs rather than market demand, supporting long-term affordability.

Housing First A housing-led approach to homelessness that provides immediate access to permanent housing without preconditions, alongside flexible ongoing support.

Mixed tenure A development combining different housing tenures, such as social rent, affordable rent and ownership, to promote social mix and stability.

Social rent Regulated rental housing provided by local authorities or housing associations at below market levels, typically offering long-term security.

Affordable rent Below-market rental housing, often set as a percentage of local market rent or linked to income thresholds.

Limited-profit housing A regulated system, common in Austria, where non-profit providers deliver cost-based housing with profits restricted and reinvested.

Social landlord A public or non-profit housing provider responsible for delivering and managing affordable homes under regulatory frameworks.

Non-speculative housing Housing structured to prevent profit-driven resale or excessive rent increases, often through CLTs, cooperatives or cost-rent models.

Cooperative housing Housing owned and governed collectively by residents through a democratic structure.

Right-to-use tenure A cooperative tenure model where residents hold a long-term right to occupy a home rather than owning it outright.

CONTENTS

INTRODUCTION: WHY COHOUSING MATTERS AND CAN IT BE ACCESSIBLE TO EVERYONE?

This report explores an important question: can cohousing be accessible for people on very low incomes, including those with experience of homelessness? It looks at whether the model, built on collaboration, shared living, and resident participation can be adapted as an affordable and inclusive form of housing - one that could potentially help prevent homelessness and social exclusion.

I was awarded a Winston Churchill Memorial Trust grant to explore how cohousing might offer a better housing option for people at risk of homelessness. At the time, I was working with projects supporting people experiencing homelessness to find and sustain accommodation in the private rented sector. In the UK, Housing Benefit (welfare subsidy to cover rents) only covered enough rent for a room in a shared house for anyone under 35, and benefit levels were set far below actual market rents.

For many people not eligible for social housing, this meant that shared accommodation in the private rented sector—often substandard, insecure, and far from existing support networks—was the only option available.
Shared housing was almost always a necessity rather than a choice, with little attention paid to stability, wellbeing, or compatibility between residents. People needed a home, and there was, and still is, very limited scope for agency, choice, or consideration of who someone might live well alongside.

During the first stage of this research, while working at Crisis UK, my role brought me into contact with several innovative projects piloting new forms of shared housing. Some combined tailored support with community involvement, and although often under-resourced and rarely described as cohousing, they reflected many of its core values.

Seeing these models in practice revealed the potential for something more intentional: shared living designed not only to meet an immediate housing need, but to support wellbeing, stability, and the development of meaningful community.

Shared living can be challenging, but it can also offer connection, belonging, and stability - things too often missing in the mainstream housing or homelessness system. My Fellowship research aimed to explore many different types of cohousing, with different ownership (tenure) or financial structures, and differing levels of inclusivity, and understand what worked well.

This updated report brings the original research into today's context. It explores how cohousing can support people who are insecurely housed, transitioning out of homelessness, or living on very low incomes. It also examines what local authorities, housing associations, and community organisations can do to make cohousing genuinely inclusive, affordable, and sustainable, both in the UK and internationally. Revisiting this work while at World Habitat, an international foundation that identifies and scales innovative housing solutions, has enabled me—through the World Habitat Awards Programme—to draw on a much wider set of international examples of inclusive cohousing.

This report brings together international examples, case studies, and policy analysis to show what is already working, where the gaps are, and how cohousing can better serve people on low incomes or at risk of homelessness. The aim is to share good practice, highlight the conditions that make affordable and inclusive cohousing possible, and offer clear recommendations so that communities, municipalities and national governments can support cohousing to grow as a mainstream, preventative part of the housing system rather than a niche option for the few.

Cohousing and Private Shared Housing: What Is the Difference?

The term 'cohousing' can sometimes be used to describe any housing with shared kitchens or living spaces. In the private rented sector, some landlords market modern shared accommodation as "co-living" or "cohousing". These schemes may look similar on the surface, but they are fundamentally different in how they operate.

In most private shared housing:

- The landlord owns the building and sets the rent at market levels.
- Tenants usually have limited security.
- House rules are set by the landlord or managing agent.
- Residents have little or no say over who moves in, how shared spaces are used, or how the building is run.
- Shared areas are amenities, not spaces shaped by residents themselves.

This model can provide housing quickly, but it does not offer long-term affordability, collective control, or shared responsibility. Power remains with the landlord.

Cohousing however, is different.

It is a form of collaborative living that is resident-led, participatory, non-speculative, and socially driven. Cohousing combines private homes with shared spaces, but it also creates shared responsibility and collective decision-making. It is designed to build stability and community over the long term, not to maximise rental income. The aim is to balance privacy with community, and for many cohousing communities living in a more sustainable way is also a key priority.

The key difference between cohousing and shared housing is the weight put on agency, affordability, and collective governance. In most cohousing communities:

- Residents have secure tenancies or protected forms of ownership.
- Rents are usually regulated, cost-based or protected from speculation.
- Land is often held by a housing association, cooperative, Community Land Trust or public body.
- Residents are involved in decision-making about how the community works.
- Shared spaces are central to daily life and are collectively cared for.

This distinction matters for homelessness prevention. Private shared housing can provide a room. Cohousing, when properly managed, can provide stability, connection and a sense of belonging.

Objectives of the research

1. To assess how cohousing and cohousing-inspired models support wellbeing, social connection and housing stability for people on low incomes or at risk of homelessness.
2. To identify the conditions that make cohousing affordable, inclusive and sustainable, including tenure, land, finance, governance and supported participation.
3. Examine how local authorities and social housing providers can deliver cohousing in a meaningful and financially viable way.

Research basis

The findings draw on literature reviews, field visits and interviews in the Netherlands, Sweden, and the United States. The case studies are looked at in a consistent way, so it is easier to see what they have in common and where they differ. For each project, the analysis considers what it was trying to achieve, who it was designed for, how it is funded and made affordable, and what kind of tenure and land arrangements are in place. It also looks at how residents are involved, both in shaping the housing and in running it over time, and how it works within a wider community. A comparative overview of the projects visited alongside wider fieldwork reflections is included in the Appendix to support and contextualise the case studies further.

Findings also reflect learning from more recent examples, including winners of the World Habitat Award, run in partnership with UN Habitat. These projects were selected because they offer useful lessons. Some demonstrate genuine affordability and accessibility for people on low incomes, refugees, or those with lived experience of homelessness, others show how social landlords can viably deliver cohousing projects.

CHAPTER 1: A HISTORY OF COHOUSING

Cohousing began in Denmark in the late 1960s, with the first community, Sættedammen, completed in 1972. The idea grew from a straightforward belief: that children, and adults, thrive when neighbours support one another. However, cohousing did not emerge in isolation. It drew on earlier communal living experiments, where sharing finances and blurred boundaries between households were not uncommon. These experiments were not sustainable for many people and, in some cases, were linked to power imbalances and exploitation.

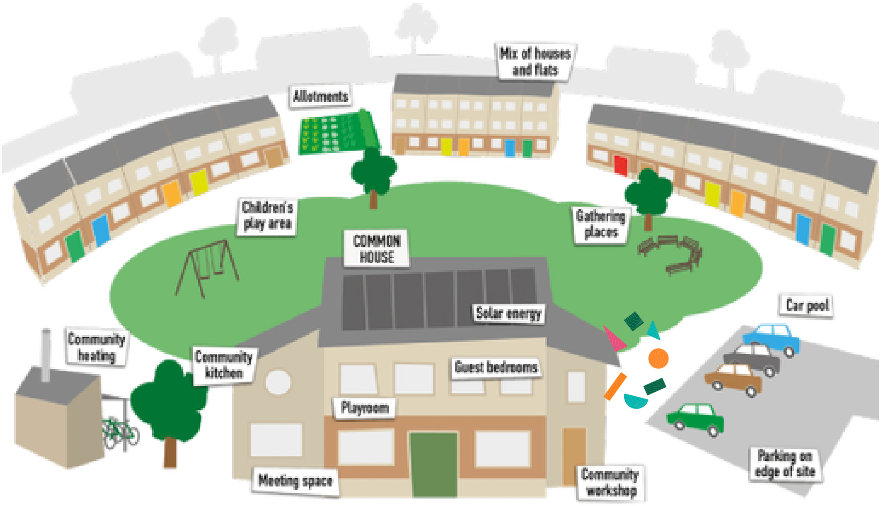
Modern cohousing kept what worked - everyday connection, shared resources, reduced housing costs, and environmental benefits - but placed clear boundaries around privacy and autonomy. Private homes, separate finances, and clear governance structures are key features. Understanding this evolution helps address common misconceptions and explains why cohousing has proved more durable and adaptable across different countries and housing systems.

Since then, the model has spread across the World and is delivered through many different forms, including home ownership models, right-to-use cooperatives, Community Land Trusts (CLTs, though examples of this are very limited) and municipally supported social cohousing.

Early cohousing groups designed places where people had their own front door and private spaces, while sharing facilities and responsibilities, and this model remains. The architecture of traditional cohousing communities is important, as the built environment encourages interaction.

At its heart however, cohousing is about much more than buildings. It is a way of rebuilding social infrastructure, the everyday relationships, trust and mutual support that make communities stronger. It draws on an older idea of home: not just a place, but a foundation for belonging and community.

(Photo credit: Tegnestuen)



(An example cohousing community - picture from UK Cohousing Network)

Most cohousing communities share several common principles:

1. Resident-led design and management
2. A mix of private and shared spaces
3. A scale that supports close community interaction
4. Active engagement with the wider neighbourhood

The Sticking Point: Who Gets to Participate?

Despite its aims, in practice cohousing often attracts people with financial security, social capital, or confidence in navigating community-led processes.

Because of the challenges in getting cohousing schemes off the ground most cohousing groups expect residents to "buy into" intentional living, not only in terms of shared values, but often through upfront financial contributions, long planning periods, and active participation.

This creates a barrier for people who might not feel cohousing is an option for them, including those who:

- cannot afford mortgages, deposits, buy-in costs, or market-level rents,
- are experiencing homelessness or housing precarity,
- feel excluded because of race, class, disability, migration status.
- feel unfamiliar with, or unwelcome in, community-led or participatory decision-making,
- simply do not see themselves reflected in existing cohousing communities.

Cohousing is not for everyone, nor should it be presented as a universal solution. But the question is whether more inclusive versions can be created, particularly for people who could benefit from stability, community and informal support but currently feel shut out.

The rest of this report explores that challenge: how to open cohousing to people who traditionally have the least choice in their housing options.

Why Cohousing Matters Now

Rising loneliness, housing unaffordability, and social fragmentation have all meant that in recent years there has been a renewed interest in more collaborative forms of housing. This is exacerbated by challenges associated with the rising cost of living, and a growing desire to live more sustainable lives. Cohousing offers one response: a model that puts people and relationships at the centre.

Research from the UK and internationally shows that cohousing residents often report lower levels of loneliness, higher levels of wellbeing, and stronger social networks. These benefits come from everyday interaction, shared responsibilities and mutual support, all of which can be especially valuable for people who have experienced homelessness, instability or exclusion.

In some countries, for example the Netherlands and Sweden, local authorities see cohousing as part of the social housing offer - a means to build cohesive, supportive and often mixed tenure neighbourhoods. In the USA and the UK, cohousing has often been seen as niche or middle-class, but this is beginning to change as community-led, and housing association-led schemes broaden access.

An Alternative Model of Sharing

Most shared housing in the private rented sector offers little security, limited control, and almost no sense of ownership. Traditional social housing in the UK similarly lacks a focus on building community and belonging.

Cohousing shows a different way, one in which residents co-design, co-manage and co-govern their housing. Decisions are made together, building mutual accountability. For people moving on from homelessness or living in precarious situations, this can be transformative.

Cohousing can also play a preventive role. Stable, affordable homes in supportive communities can reduce the risk of repeat homelessness, improve mental health, and strengthen social inclusion.

It is not a quick fix. Cohousing requires time, trust and investment. But when it works, and where it is affordable and accessible, it shows that housing can be more than just a roof.

The Role of Policy, Funding and Municipal Leadership

Whether cohousing remains a niche option or becomes a realistic choice for people on low incomes depends heavily on national policy, local government leadership, and the availability of funding and land.

In many countries where cohousing is more mainstream, this can be partly down to local authorities recognising it as a wider part of their housing offer and strategy, for example by:

- allocating land or buildings for community-led or cooperative housing,
- providing grants, guarantees or low-interest loans to cohousing groups,
- adapting planning and regulatory frameworks to support shared facilities and collective ownership,
- partnering with housing associations, cooperatives or NGOs to reach people on low incomes.

Where these conditions are missing, cohousing tends to remain small-scale and exclusive, limited to people with enough financial and social capital to organise, invest and navigate complex planning or legal processes themselves.

In the UK policy context, cohousing and other forms of community-led housing have received some recognition, but support has often been short-term, fragmented or underfunded. National programmes have come and gone.

Local authorities and housing associations operate under intense financial pressure and competing priorities, making it difficult to commit land, staff time or long-term funding to cohousing.

Without sustained investment, clear policy frameworks and municipal leadership, cohousing risks remaining marginal to mainstream housing policy, concentrated among more affluent, well-connected groups, and largely inaccessible to people who might benefit most.

(Image from Community Land Trust Brussels)

CHAPTER 2: COHOUSING FOR PEOPLE EXPERIENCING HOMELESSNESS

Homelessness is rarely caused by a single event. It is more often the outcome of accumulated pressures and structural failings, a lack of affordable housing, inadequate welfare support systems, poor health, insecure work, trauma, and repeated displacement.

For some people experiencing or at risk of homelessness, Housing First will be the most suitable solution. For others without additional support needs, affordable independent housing is key.

For others still, particularly those who have recently become homeless, or those who would benefit from stronger social networks, cohousing could be a viable, affordable and attractive option. It addresses not only the structural causes of homelessness, but also the relational ones.

Stable tenure, everyday social contact, informal support and resident agency can reduce the likelihood of repeat homelessness. However, for this to happen, cohousing must be available and accessible. Social housing providers have a central role to play in making that possible.

One group that appears to benefit particularly strongly from cohousing is young single adults on low incomes, including those experiencing homelessness.

For young people without an obvious family household, conventional housing often offers little more than a room in a shared house with strangers, limited stability, and no wider support network. Shared accommodation is frequently a necessity rather than a choice.

Cohousing can provide a different experience. It combines affordability - often through smaller private homes - with access to shared facilities and a built-in social network.

Young residents interviewed as part of this research described the value of peer support, shared routines, and everyday contact. This can be especially important for young refugees, care leavers, and those moving on from homelessness.

For young people on low incomes, cohousing can offer a stable and affordable home, a sense of belonging and informal support, opportunities to build skills and confidence through participation, and a social network that reduces isolation and supports transitions into work or education.

Given rising youth homelessness and loneliness, cohousing should be more explicitly considered within youth housing and prevention strategies.

Urgency vs agency

There is of course a major challenge in delivering cohousing for people in housing need – how to balance the pressure to deliver housing quickly and affordably, and at the same give the time, trust and intention required to make cohousing work well.

Homelessness systems, social housing allocations and asylum accommodation are rightly driven by urgency. People need homes now, not after years of planning or community-building. Yet cohousing models, by their nature, emphasise intentional living, shared values, participation and relationship-building - processes that take time and cannot be rushed without losing much of what makes them effective.

This creates a dichotomy in housing policy and practice, where speed and affordability are positioned in opposition to community, agency and care.

The case studies in this report suggest that this trade-off is not inevitable.

While not all forms of cohousing are compatible with emergency provision, hybrid and cohousing-inspired models show that it is possible to embed shared spaces, neighbourly support and light-touch participation within housing delivered at pace and scale.

The challenge, therefore, is not whether cohousing can respond to urgency, but how housing systems can adapt cohousing principles so that speed does not come at the expense of dignity, stability and long-term prevention.

The case studies in this chapter show how cohousing principles have been applied within social and affordable housing to support people experiencing housing insecurity or homelessness.

(Image from Einszueins Architektur)

CASE STUDY 1: RUPALI COURT – A CULTURALLY RESPONSIVE, COHOUSING-INSPIRED MODEL (BIRMINGHAM, UK)

Delivery Model and Stakeholders
Rupali Court represents an attempt by housing association Housing 21 to adapt cohousing principles for communities traditionally excluded from this model in the UK. Designed for Bangladeshi residents over 50 years of age, this social housing project prioritises community-building and mutual support rather than full self-management. The development is currently in the building phase.

The project was developed through a partnership between Housing 21, Birmingham City Council, Triangle Architects and Legacy West Midlands.

Tenure, Land and Affordability The site is owned and stewarded by the housing association under the regulated social rent regime, ensuring long-term affordability and tenancy security. The final development will be 100% social rent and delivered through a housing association. Tenants will benefit from long-term tenancy security within regulated social housing.

Resident Participation and Governance Engagement began years before construction, with local outreach conducted in Bengali and English through mosques, community networks and home visits. Prospective residents participated in multiple rounds of co-design using visual tools, models and walk-throughs.

A prospective residents' committee met regularly throughout the development period and a bespoke local lettings plan allowed early nominations, unusual in social housing in the UK, but essential for this model.

Design and Community Infrastructure
Shared spaces will include prayer and quiet rooms, gardens and flexible communal areas. The design is shaped by cultural needs and accessibility and prospective resident led.

Outcomes and Key Learning Bespoke local lettings plan allowed early nominations, unusual in social housing in the UK, but essential for this model. Although the development is not yet tenanted, Rupali Court shows that cohousing does not need to be purist to be effective.

A "cohousing-light" approach, focusing on shared spaces, early community-building and neighbourly support, could still deliver strong preventative outcomes. Language support, cultural mediation and long-term facilitation have been reported as essential components of this model, and expectations around governance must be flexible and appropriate to residents' capacities and priorities.


(Image from Housing 21.org)

CASE STUDY 2: PETALUMA AVENUE HOMES – AFFORDABLE COHOUSING-INSPIRED SOCIAL HOUSING (CALIFORNIA, USA)

Delivery Model and Stakeholders
Petaluma Avenue Homes is a deeply affordable housing development that applies classic cohousing design principles - shared spaces, inward-facing homes and opportunities for daily interaction - within a US social housing framework.

Developed by non-profit housing association SAHA (Satellite Affordable Housing Associates), it shows both the potential and the limitations of cohousing-inspired design when allocations are based solely on housing need.

Tenure, Land and Affordability The development comprises 45 homes for households earning 30–50% of Area Median Income on land that is owned by SAHA. As a social landlord, SAHA retains long-term stewardship of the site. The project was enabled through public subsidy mechanisms common in the US affordable housing sector, including tax credit financing.

This means affordability is protected through regulatory agreements tied to funding, rather than through land being removed from the market permanently in a CLT-style structure.

Residents hold income-restricted rental tenancies, and rents are regulated under affordable housing rules and linked to subsidy requirements.

Resident Participation and Governance Unlike traditional cohousing, residents were not involved in the project from an early stage. Homes were allocated based on housing need, and residents met only a few months before moving in. A consultant supported early community-building, but formal self-management structures were limited.

Design and Community Infrastructure
Homes are arranged around a central shared green and feature. Homes inward-facing porches and Pedestrian routes are designed to slow movement and encourage informal encounters and shared outdoor spaces foster interaction across age groups. A large common house includes a shared kitchen, dining space, meeting rooms and play areas, and is actively used for wellbeing classes, social events and community activities.

Outcomes and Key Learning Petaluma Avenue Homes highlights that design alone is not enough. While cohousing architecture can encourage connection, intentional community-building requires time, trust and preparation, or at least a shared sense of intention.

Allocation systems that naturally prioritise speed over participation limit residents' ability to shape governance and shared norms. However, the case also shows that shared spaces retain value even without formal cohousing structures, and that non-profit developers are essential enablers of affordability.

Despite constraints, Petaluma Avenue Homes has delivered deep affordability in a high-cost region, and the development has provided a strong example of how to integrate the need for connection within social housing complexes.

(Image from Sahahomes.org)

WHAT THESE MODELS TELL US

Across these examples, several consistent lessons emerge:

- **Social landlords and non-profit organisations can be critical enablers of inclusive cohousing.** Where these actors provide land, finance, and long-term stewardship, cohousing-inspired models become viable, affordable, and accessible to people who would otherwise be excluded from community-led housing.
- **Housing stability is the foundation of prevention, but stability alone may not be enough for some**. For many people at risk of homelessness, long-term security must be combined with opportunities for connection, agency, and choice. A range of cohousing and "cohousing-light" models can sit alongside mainstream social housing to meet different needs and stages of recovery.
- **Shared spaces function as social infrastructure.** Kitchens, gardens, common rooms, and shared facilities create everyday opportunities for informal support and mutual care, factors that could reduce isolation and help prevent crises from escalating into homelessness.
- **Time, facilitation, and supported participation are essential.** Community does not emerge automatically. Structured facilitation and realistic timescales are key to making participation accessible and meaningful.

These findings reinforce the argument that cohousing-inspired models can play a meaningful role in homelessness prevention - not as a one-size-fits-all solution, but as part of a wider housing ecosystem that prioritises stability, dignity, agency, and connection—addressing the social and relational dimensions of homelessness as well as the lack of housing.

Country Profile: United States — Cohousing in a Market-Driven Housing System

1. Overview and Historical Context

Over the past 40 years, nearly 200 cohousing communities have been developed in the United States, many inspired by the Danish model. However, cohousing in the US has largely developed outside the public housing system and is typically owner-occupied.

2. Policy and Institutional Framework

Public housing accounts for only around 1–2 percent of total housing stock following decades of underinvestment. National housing policy relies heavily on tax credits and subsidies rather than direct public provision and there is limited structural support for non-market, cooperative or rental cohousing models.

Where inclusive cohousing exists, it is usually due to local government action or non-profit leadership rather than national policy.

3. Finance and Delivery Model

Most US cohousing projects rely on individual homeownership, private finance or collective mortgages. This makes entry dependent on financial resources and capital. Affordable and inclusive examples tend to be delivered by mission-driven non-profit housing providers who combine subsidies, tax credits and local partnerships.

4. What This Means for Inclusive Cohousing

The US experience highlights both potential and limitation. It shows that cohousing principles can be adapted creatively, but without public or non-profit stewardship, long-term affordability is difficult to maintain.

For UK and European policymakers, the US context reinforces that inclusive cohousing must be embedded within public, social or non-profit housing systems rather than left to the market.

CHAPTER 3: COHOUSING FOR REFUGEE, ASYLUM AND MIGRANT INTEGRATION

For people arriving in a new country, housing is not just a place to live; it is the foundation upon which integration, wellbeing, and future stability are built.

Yet asylum accommodation and early-stage housing for refugees are often designed around containment and efficiency rather than connection.

They are frequently isolated from surrounding neighbourhoods, time-limited, and disconnected from education, employment, and everyday social life. This creates a pattern in which people are housed but not truly settled.

Cohousing models offer a different approach. By prioritising community, shared spaces and everyday interaction, they create opportunities for informal learning, social connection and mutual recognition.

The case studies in this chapter demonstrate how municipalities, housing associations and community organisations have used cohousing principles to support refugees, asylum seekers and migrant communities, with important lessons for homelessness prevention and housing policy.

(Image from Les Juntes)

Country Profile: The Netherlands — Social Housing as an Enabler of Inclusive Cohousing

1. Overview and Historical Context

The Netherlands has one of the most established cohousing ecosystems in Europe. What began in the 1970s as Centraal Wonen has developed into a mainstream and widely supported housing model, in theory accessible to a broad range of incomes and needs.

Unlike countries where cohousing is often driven by self-build groups or higher-income households, the Dutch approach has embedded cohousing within the social housing system. This has made it a realistic option for younger people, older adults, lower-income households and residents with support needs.

2. Policy and Institutional Framework

The Netherlands has a long-standing commitment to regulated social housing, delivered by 284 non-profit housing associations (woningcorporaties). These associations operate independently but within national housing law and a strong supervisory regime. Rents are regulated, with legal caps and limits on annual increases. Allocation is also regulated, with the majority of new or vacant social homes required to go to households below defined income thresholds.

Housing associations own around 30% of all homes in the country and must meet social duties around affordability, quality, availability and fair allocation. Many view cohousing as a practical way to reduce loneliness, support vulnerable residents and strengthen neighbourhood life.

Most Dutch cohousing schemes operate through a clear partnership structure:

- The housing association owns and manages the building, ensuring long-term affordability and financial stability.
- A resident association manages community life, shared spaces and day-to-day participation.

3. Finance and Delivery Model

Dutch social housing is largely self-financing. Housing associations reinvest rental income, access long-term low-interest loans backed by a public guarantee fund, and may use asset recycling where permitted.

Municipalities support schemes through discounted land, long leases or favourable land-use terms. Local authorities see cohousing as contributing to wider policy goals, including ageing, integration and neighbourhood wellbeing.

This combination of regulation, financial stability and municipal leadership creates the conditions for cohousing to remain accessible and affordable.

4. What This Means for Inclusive Cohousing

The Dutch model shows that cohousing can sit within mainstream social housing rather than outside it. It demonstrates that regulated rents, municipal land and partnership governance can keep cohousing accessible to lower-income households.

It contrasts sharply with systems where cohousing depends on private finance and therefore remains small-scale and socially exclusive.

(Images from Startblok)

CASE STUDY 1: PLAN EINSTEIN – UTRECHT'S URBAN EXPERIMENT IN CO-HOUSING AND CO-LEARNING (THE NETHERLANDS)

Delivery Model and Stakeholders A pioneering model that linked an asylum reception centre with affordable youth housing. Designed to enable integration, reduce isolation, and build practical skills for both asylum seekers and local young people.

This project was funded as a pilot programme by the EU Urban Innovative Actions (ERDF) with additional funding by the City of Utrecht.

Tenure, Land and Affordability The project was located on a municipal site in Utrecht and rents were capped at social housing levels.

- The community encompassed 558+ asylum seekers in the asylum seekers centre and
- 53 young Dutch tenants next door in Socius Wonen housing. There were two different tenure models which is important as it led to challenges of integration. Residents who were asylum seekers were housed under the Dutch national asylum system, on short-term and status-dependent tenancies. The Dutch tenants were on longer-term fixed contracts (typically around 18 months).

Design and Community Infrastructure A deliberately neutral shared hub was located between the two buildings, to bring residents together. This hub delivered co-learning programmes and social activities to encourage wider neighbourhood participation. This included 38 English courses, 13 entrepreneurship courses, and 100+ social activities.

Resident Participation and Governance Although overall ownership and asylum accommodation remained institutional, the property was designed to be self-managed by residents through Socius. Each floor had a resident floor manager, receiving a rent reduction and responsible for social wellbeing and day-to-day atmosphere.

Additional paid resident roles covered communications, social development, building coordination and rent administration.

While residents did not control tenure or land, they held meaningful operational responsibility, embedding leadership and agency within the community.

Outcomes and Key Learning

- Strong skills and confidence gains for asylum seekers and neighbourhood residents.
- Expanded social networks, especially for participants returning to education or work.
- Helped shift local attitudes towards asylum reception, softening initial resistance.

Plan Einstein shows how hybrid cohousing and learning environments can support integration, wellbeing, and employability—reducing transition risks for young people and new arrivals.

It models a form of social-mix housing relevant for UK local authorities, housing associations, and European municipalities aiming to integrate asylum accommodation into neighbourhoods.

It also shows that structured self-governance can increase agency for young people, even within time-limited or institutionally owned housing.

Embedding paid leadership roles and floor-level responsibility creates ownership, skill development and stronger peer accountability. For young people who may have experienced homelessness, this model demonstrates how control can be partially handed back without compromising delivery at scale.

Key Learning from the Independent Evaluation:

- Shared spaces matter: With no shared kitchens/entrances, relationships were limited.
- Tenure length mismatches (4 months vs 18 months) reduced continuity of relationships.
- A dedicated neutral space can draw in neighbourhood residents who would not enter an asylum centre

(Images from Ella Hancock)

CASE STUDY 2: STARTBLOK RIEKERHAVEN – MIXED COHOUSING FOR YOUNG PEOPLE (AMSTERDAM, THE NETHERLANDS)

Delivery Model and Stakeholders A purpose-built mixed community where Dutch young people and young refugees live as equal neighbours, supported by strong communal infrastructure and resident-led governance. Recognised internationally for its innovation, including a World Habitat Award.

Developed by social landlords De Key and Socius Wonen with municipal land lease and policy backing. The community has a strong resident committee structure – core to daily management and community cohesion.

Tenure, Land and Affordability The land is leased from the municipality on a time limited contract and houses 565 residents (aged between 18–27) in modular, low-cost housing.

The population is made up of 50% Dutch young adults needing affordable housing and 50% young refugees with residence permits. The property is designed to be very affordable, with rents set considerably below market rents, and within housing benefit levels.

Resident Participation and Governance Although the building is owned by the social landlord De Key and professionally managed, residents play a central role in shaping daily life. Residents live on equal terms and are expected to contribute through committees that oversee onboarding, community rules, conflict mediation and social activities.

Residents are involved in welcoming and assessing new tenants, helping sustain a shared culture of participation. This hybrid model balances institutional stability with meaningful resident agency, making participation practical at scale while keeping the housing affordable and secure.

Design and Community Infrastructure The housing consists of modular, container-built units arranged around shared courtyards to encourage everyday interaction. At the heart of the development is a large community centre, alongside shared gardens and outdoor spaces.

Dedicated rooms for workshops, sports, language classes and peer learning provide space for organised activities as well as informal gathering, making shared infrastructure central to daily life rather than an optional extra.

Outcomes and Key Learning

- Reduced isolation and created stable peer networks for young refugees and Dutch residents alike.
- Improved integration outcomes, supported through daily interaction, shared routines, and peer-led learning.
- Strengthened wellbeing and transitions for young people entering the housing market or settling after asylum has been granted.
- Scalable design: Low-cost modular construction and strong governance have inspired replications across the Netherlands.

Key Learning for Inclusive Cohousing

- **Purpose-built shared spaces** are essential for building community—design shapes behaviour.
- **Equal-status mixing** (50/50 model) helps avoid stigma and fosters genuine reciprocity.
- **Resident self-management** increases ownership, keeps operating costs low, and supports skill development.
- **Modular construction plus social rents** make rapid, affordable mixed housing achievable on municipal land.

(Images from Startblok)

CASE STUDY 3: COMMUNITY LAND TRUST BRUSSELS – COMMUNITY-LED HOUSING FOR MIGRANT COMMUNITIES

Delivery Model and Stakeholders
Community Land Trust Brussels (CLTB) offers an innovative approach to inclusive cohousing for migrant and low-income communities.

The CLT model is based on three principles. First, land should not be sold and should remain the collective property of the community through the Foundation.

Second, that access to a good quality affordable home is a basic right, not a commodity for financial speculation which is blocked in case of resale of the housing units by a homeowner. Third, that living together on community land empowers individuals and strengthens cohesive neighbourhoods.

Tenure, Land and Affordability CLTB acquires land - frequently public land transferred at below-market value - and holds it in trust on behalf of the community. Homes are sold or rented affordably, but the land remains in collective ownership, ensuring long-term affordability through resale price restrictions and rent controls. Homes are typically sold at 20-50% below market equivalents with the cost of the home subsidised according to the household's ability to pay.

By separating land ownership from housing ownership, CLTB enables households excluded from the private market to access permanently affordable homes, often within collective or cohousing-style developments.

Prospective owners must register as members of CLTB through its website or partner organisations to be considered for a home.

They should not exceed the maximum income amounts stipulated in the local social rental housing legislation, which varies according to household composition. The vast majority (83%) of beneficiaries have a migrant background.

Resident Participation and Governance
Participation is structured and supported by facilitators and partner organisations, recognising that residents may not have prior experience of collective decision-making.

Design and Community Infrastructure
Many CLTB developments include shared kitchens, gardens, communal rooms, and children's spaces, and the organisation works closely with community organisations and partners.

Outcomes and Key Learning The CLTB model has been particularly effective in preventing displacement in rapidly gentrifying neighbourhoods. It provides long-term housing security for low-income and migrant households while fostering collective capacity, social networks and resident confidence. Unlike many conventional cohousing projects, CLTB communities are socially diverse and include families, single parents, older residents and people with insecure work or migration histories.

CLTB demonstrates that permanent affordability and participation can go hand in hand. By acting as a long-term steward, the CLT reduces pressure on residents to self-manage everything themselves, while still enabling meaningful agency.

The model offers a powerful blueprint for cities seeking to combine inclusion, affordability and community-led living.

(Images from Community Land Trust Brussels)

CASE STUDY 4: LES JUNTES – A COOPERATIVE, COHOUSING-INSPIRED MODEL FOR MIGRANT INCLUSION (BARCELONA, SPAIN)

Delivery Model and Stakeholders Les Juntes is a grassroots housing cooperative that adapts cohousing principles to secure dignified, affordable housing for people facing extreme housing precarity, including undocumented migrants.

Operating in a dense, low-income neighbourhood of Barcelona, the project focuses on removing homes from speculative markets and supporting residents to remain in place, combining cooperative housing with shared governance and mutual support rather than full self-management.

Tenure, Land and Affordability
Les Juntes acquires existing flats, often previously owned by banks or investment funds and informally occupied and incorporates them into a housing cooperative so residents can stay in their homes.

Homes are incorporated into the cooperative structure, which collectively holds or controls the property and sets rents below market levels. This shifts housing from an extractive, profit-driven model to one based on cost recovery and solidarity. Residents do not purchase individual homes; instead, they become cooperative members with secure use rights and equal participation in governance.

Resident Participation and Governance The cooperative is governed through a general assembly and working committees (renovation, economy, communication and care). All members, regardless of migration status, have equal participation rights.

A distinctive feature is the cooperative's collective approach to migrant regularisation, enabling residents to register an address, pool resources, and support one another through legal and administrative processes.

Design and Community Infrastructure
Les Juntes utilises existing buildings. Renovations are carried out through a mix of professional support and mutual aid by cooperative members, reducing overall costs while strengthening community ties. Shared spaces and activities, including a communal kitchen and legal learning sessions, support everyday connection and collective care.

Outcomes and Key Learning Les Juntes shows that cohousing principles can be successfully applied in contexts of severe housing exclusion without new build, resident capital, or long development timelines. A retrofit-based, "cohousing-light" cooperative model, centred on shared governance, mutual support and non-speculative ownership, can prevent displacement, improve wellbeing, and support migrant integration.
Further examples of socially mixed and migrant-inclusive cohousing visited during this research, including projects in Delft, Utrecht, Amsterdam, and Haarlem, are summarised in Appendix B.

WHAT THESE MODELS TELL US

These case studies show that cohousing and cohousing-inspired models can play a significant role in supporting refugee, asylum, and migrant integration when certain conditions are in place:

- **Proximity and shared space** matter more than formal programmes alone.
- **Equal-status mixing** reduces stigma and fosters community.
- **Stable tenure and clear aligned timescales** are crucial for building relationships.
- **Public or non-profit stewardship** enables affordability and continuity.
- **Facilitation and support** make participation accessible to people without prior organising experience.

These lessons are directly relevant to homelessness prevention. Integration, stability, and social connection are all key factors to reducing repeat homelessness. When housing is designed not just to contain people, but to connect them, it becomes a platform for long-term inclusion rather than a temporary fix.

(Images from Les Juntes)

Country Profile: Sweden — Cohousing in a Strong Public Housing System

1. Overview and Historical Context

Cohousing (kollektivhus) has existed in Sweden since the 1980s. It is treated as a normal part of the public housing system, supported by national policy, municipal leadership and a strong culture of tenant participation.

Most early cohousing communities were municipally owned, developed within Sweden's commitment to universal public housing. While public ownership still dominates, privately initiated projects have increased in recent years. The national organisation Kollektivhus Nu continues to promote and support the model.

2. Policy and Institutional Framework

Sweden's universal public housing system allows municipal companies to provide housing across income groups and life stages. This enables cohousing to serve mixed communities rather than being restricted to specific income groups.

Tenant participation is a normal expectation in Swedish housing. Residents are used to influencing decisions and sharing responsibility.

Municipal leadership has also been important. Some cities maintain specialist waiting lists, employ dedicated staff and integrate cohousing into strategies around ageing, integration and social cohesion.

Planning frameworks can favour cooperative or community-led models, helping groups secure land and influence design.

3. Finance and Delivery Model

Most cohousing buildings are delivered by municipal housing companies. Communal spaces are funded through slightly higher rents, typically around 10 percent above standard rents, but within regulated frameworks.

Municipal landlords view cohousing as cost-neutral or cost-positive over time due to lower turnover and strong stewardship.

Stable public financing and landlord commitment allow cohousing to remain financially viable and replicable.

4. What This Means for Inclusive Cohousing

Sweden demonstrates that cohousing can function at scale within a public housing system. It shows that when participation, affordability and public stewardship are built into the system, cohousing becomes normal rather than experimental.

The Swedish model highlights how universal public housing can enable inclusive, mixed and long-term cohousing communities.

CHAPTER 4 – FROM NICHE TO MAINSTREAM: SCALING COHOUSING THROUGH SOCIAL LANDLORDS, MIXED TENURE AND PUBLIC HOUSING SYSTEMS

Cohousing is often framed as small-scale, experimental and dependent on highly motivated, financially secure resident groups. This perception has limited its relevance within mainstream housing policy and reinforced its marginal status. Yet international evidence shows that cohousing, and cohousing-inspired models, can be delivered at scale, affordably, and inclusively when embedded within public, municipal and social housing systems.

This chapter brings together case studies that demonstrate how cohousing principles can be mainstreamed through the leadership of social landlords and mixed-tenure approaches. Collectively, they challenge the idea that cohousing must sit outside existing housing and systems and instead position it as a viable model of social housing.

CASE STUDY 1 -STOLPLYCKAN – LARGE-SCALE MUNICIPAL COHOUSING (LINKÖPING, SWEDEN)

Delivery Model and Stakeholders A purpose-built, large-scale cohousing community where families, older adults, and residents with support needs live together in a single building owned by a municipal housing company (Stångåstaden).

Designed in the 1980s to make shared living easy, Stolplyckan uses architecture, communal facilities, and resident-led governance to build strong social networks and deliver everyday support.

Tenure, Land and Affordability The community includes around 180 apartments and approximately three hundred residents. All homes are rented, delivered within the municipal housing system, at affordable or social rents.

Tenure includes a mix of:

- Forty-three social-rent homes
- below-market general rental homes
- supported units for older residents.
- homes for residents with autism spectrum disorder

Communal facilities are funded through rents, which are around 10 percent higher to cover shared spaces. However, this remains within regulated municipal rent structures, ensuring long-term affordability and security of tenure.

Land is municipally owned, providing long-term stability and removing speculative pressure.

Resident Participation and Governance Residents participate through structured working groups covering areas such as cooking, gardening, cleaning and events.

Governance includes:

- monthly meetings with a resident board
- an annual general assembly
- distributed responsibilities across small groups

Participation is expected but structured in manageable ways. The annual service charge is very low, helping keep involvement accessible.

While the building is owned by the municipal landlord, residents play a central role in shaping daily life and community norms.

Design and Community Infrastructure The architecture supports interaction and shared life. A long internal corridor connects flats and shared spaces, with internal windows overlooking communal rooms to encourage visibility and spontaneous contact. Shared facilities include:

- a large dining hall and commercial kitchen
- multiple living rooms
- workshop and crafts rooms
- gym and laundry
- café and swap rooms
- gardens and allotments
- communal chickens and a cargo bike pool

These shared spaces underpin daily connections.

Outcomes and Learning Stolplyckan demonstrates that cohousing can work at scale within a public housing system. Key achievements:

- Deep social connection through everyday contact, shared meals and shared spaces
- Informal care networks supporting older adults, families and residents with additional needs.
- Strong community identity sustained through resident-led governance and shared responsibility.
- Health and wellbeing benefits, including reduced isolation and greater stability for residents.
- Affordable access to facilities and activities that individual households could not provide alone.

Key Learning for Inclusive Cohousing

- **Design shapes behaviour:** corridors, sightlines and visible shared spaces create natural interaction.
- **Shared amenities matter** communal kitchens, gardens and workshops underpin daily connection.
- **Resident self-management works** at scale when responsibility is distributed across many small working groups.
- **Municipal landlords can enable cohousing** by providing stability, absorbing risk, and supporting resident governance.
- **Mixed communities thrive** when support needs are integrated rather than separated.

(Images of Stolplyckan – Large-Scale Municipal Cohousing (Linköping, Sweden) from Ella Hancock)

CASE STUDY 2 – EINSZUEINS ARCHITEKTUR MAINSTREAMING INCLUSIVE, LOW-CARBON COHOUSING (AUSTRIA)

Delivery Model and Stakeholders The model delivered by Einszueins Architektur represents one of Europe's most ambitious attempts to embed cohousing principles—participation, affordability, and mutual support—into a national housing system, rather than treating cohousing as a niche model.

Working within Austria's limited-profit housing sector, Einszueins has helped deliver large-scale, low-carbon, socially mixed communities that remain permanently affordable and accessible to people on low and middle incomes, including refugees and households in housing need.

All projects meet near-passive house standards, use renewable energy, use timber, straw and low-impact materials to reduce long-term costs as well as carbon.

Tenure, Land and Affordability Most urban projects are delivered through Austria's cost-rent limited-profit housing sector, using public land, long-term low-interest loans and rent regulation. This embeds cohousing as an affordable housing model, rather than relying on exceptional funding or private ownership.

Resident Participation and Governance Future residents work with Einszueins from the outset to define values, spatial needs and governance structures. Participation is structured and facilitated, recognising that inclusive decision-making requires time, skills and support—not assumptions.

Projects include extensive communal facilities—these spaces support daily interaction and enable informal support.

Across projects, resident groups collectively decided to include low-cost or rent-free homes for people who would otherwise be excluded, including refugees and low-income households. Examples include:

- **Gleis 21** – four rent-free "flex flats" for refugees, supported by the community.
- **Wohnprojekt Wien** – solidarity flats and a community fund supporting residents in difficulty.
- **Oase.Inklusiv** – 15 reduced-rent homes for refugee families in partnership with homelessness and migrant NGOs

Outcomes and Key Learning

Independent evaluations show:

Social Impact

- reduced loneliness and increased wellbeing
- higher levels of informal support
- strong ties between neighbours
- improved integration for migrants
- intergenerational solidarity

Environmental Impact

- significantly reduced CO_2 emissions due to timber construction.
- low-energy buildings keep heating costs affordable.
- car-reduced layouts support active transport.
- residents adopt environmentally conscious shared practices.

Housing System Impact

Most importantly, this model proves cohousing can be:

- mainstream, not marginal.
- affordable at scale, not boutique.
- inclusive, not exclusive.

compatible with public housing, not dependent on private finance.

Austria demonstrates that cohousing becomes scalable when affordability and participation are system features, not project-level exceptions. The model shows how cohousing can be mainstream, inclusive and climate-positive when aligned with national housing policy.

(Images from Einszueins Architektur)

CASE STUDY 3: CORNERSTONE – MIXED-TENURE, COMMUNITY-LED AFFORDABLE HOUSING (SACRAMENTO, USA)

Delivery Model and Stakeholders A first-of-its-kind mixed-tenure development in South Sacramento that brings together 108 affordable rental units and eighteen affordable homeownership units in one integrated neighbourhood.

Designed and delivered jointly by Mutual Housing California and Habitat for Humanity, Cornerstone demonstrates how social landlords can embed cohousing principles—community governance, shared responsibility, and resident leadership—within mainstream affordable housing.

Another key feature of the development is the cross-sector partnerships. Mutual Housing and Habitat for Humanity aligned two traditionally separate housing models (rental and ownership), unlocking $12M+ in public funding, donated land, and zoning flexibility.

Tenure, Land and Affordability
Cornerstone sits on land made available through local planning partnerships and public support, reflecting a co-development model rather than private speculative land acquisition.The community combines:

- 108 affordable rental units, all reserved for households earning between 30% and 60% of Area Median Income (AMI). These units remain permanently affordable through regulatory agreements and long-term non-profit stewardship.
- 18 single-family homeownership units developed with Habitat for Humanity, available to qualified first-time homebuyers earning between 30% and 80% AMI through an affordable 30-year mortgage with 0% interest.

This mixed tenure structure supports long-term affordability while providing pathways to ownership without exposing households to full market volatility. The combination of rental and ownership within a single community is a deliberate strategy to broaden access and stability.

Resident Participation and Governance
The model has a strong sense of shared community governance, with a Resident Council of renters and homeowners which co-creates community rules, organises activities, and advises on neighbourhood improvements. Participation shapes community rules and activities, though property management remains institutional.

Design and Community Infrastructure
The project delivers strong place-based community infrastructure.

Residents collaborate on events, upkeep, and neighbourhood advocacy. The project catalysed park renovations, new street connections, lighting improvements, and safer routes for schoolchildren. Cornerstone brought new public investment, improved green spaces, and developed stronger local partnerships—demonstrating how mixed-tenure models can anchor wider community regeneration.

Outcomes and Key Learning

Stronger community bonds & participation Tenant councils, volunteer networks, and mixed-tenure governance structures have fostered a community culture much closer to cohousing than typical affordable housing.

Pathways out of housing insecurity 86% of residents receiving stability support remain housed; fourteen residents moved from renting to homeownership in 2023 alone.

Revitalised underinvested neighbourhoods Cornerstone brought new public investment, improved green spaces, and developed stronger local partnerships—demonstrating how mixed-tenure models can anchor wider community regeneration.

Key Learning for Inclusive cohousing

- **Mixed tenure strengthens stability.** Co-locating rental and ownership homes gives people an opportunity to move between tenures.
- **Cohousing principles scale.** Tenant councils, shared responsibility for upkeep, and structured community engagement can be integrated into standard social housing operations.
- **Partnership is power.** Cross-organisational partnership and delivery unlocked funding streams, planning reforms, and economies of scale that neither organisation could achieve alone.
- **Designed for inclusion.** Outreach to excluded groups, and on-site support for formerly homeless families created an equitable and socially mixed community.

(Image from Habitat for Humanity Greater Sacramento)

CASE STUDY 4: NEW GROUND – SENIOR, MIXED-TENURE COHOUSING FOR OLDER WOMEN (LONDON, UK)

Delivery Model and Stakeholders The UK's first purpose-built senior cohousing community, created by and for women aged 50+.

New Ground brings together seventeen leasehold homes and eight social rented homes in one tightly knit, co-governed neighbourhood Delivered through a long-term partnership between the Older Women's Cohousing (OWCH) group, Hanover Housing Association, and Pollard Thomas Edwards architects, it shows how resident-led models can sit comfortably within mainstream social housing delivery.

Tenure, Land and Affordability The scheme was delivered in partnership with a housing association, which secured and developed the site. The housing association retains freehold ownership of the site and manages the development, while leaseholders hold long leases.

The scheme demonstrates mixed tenure with genuine affordability and comprises:

- 17 homes purchased by OWCH members
- 8 homes let at social rent through Hanover Housing Association

This mix was intentional. It allowed women with different income levels to live in the same community and ensured the scheme was not exclusively owner-occupied, which is still rare in UK cohousing.

The social rented homes are regulated and allocated through the housing association system, providing long-term tenancy security. Leaseholders own their individual homes but participate equally in governance.

Resident Participation and Governance Resident leadership from the outset: Over 15 years, OWCH members co-designed the scheme, selected the site, set community values, shaped common spaces, and created the legal/governance framework. This early investment established a strong culture of participation before move-in. Residents run the community through working groups (finance, gardens, events, maintenance) and whole-group meetings.

This co-governance model—supported but not led by Hanover—balances autonomy with professional management.

Design and Community Infrastructure The community is designed for connection and ageing well, and includes:

- Large common room for shared meals, events, meetings.
- Guest room, shared laundry, generously planted communal garden.
- Step-free access, wide circulation, adaptable layouts.

The architecture supports informal care and everyday interaction while enabling independent living.

Outcomes and Key Learning

- **Reduced loneliness & improved wellbeing:** Residents report stronger social networks, increased confidence, and a profound sense of security—small acts of mutual support preventing crises before they escalate.
- **A new model of inclusive cohousing in the UK:** New Ground proves that collaborative housing can work in mixed tenure, with social rent, and without sacrificing resident control. It directly challenges the assumption that cohousing is only for wealthier owner-occupiers.
- **A replicable template for social landlords:** The partnership with a housing association shows how cohousing principles—shared spaces, resident governance, mutual support—can be woven into traditional social housing offers.

Key Learning for UK Social Landlords & Policy

- **Mixed tenure is not a barrier** to cohousing—when well designed, it strengthens community stability and inclusion.
- **Resident-led governance is compatible with regulated social housing,** improving satisfaction while reducing management strain.
- **Senior cohousing is preventative housing:** it reduces isolation, supports ageing in place, and can ease future pressures on social care.
- **Partnerships matter** combining resident agency with housing association expertise unlocks sites, funding, and long-term stewardship.

New Ground shows how the UK can integrate cohousing into its mainstream housing system—affordable, socially connected, preventative, and grounded in the everyday lives of the older women who shaped it.

(Image from New Ground Co-Housing)

WHAT THESE MODELS TELL US

These case studies demonstrate that cohousing can move from niche to mainstream when:

- public or non-profit ownership absorbs risk and protects affordability and security of tenure.
- mixed tenure broadens access and reduces stigma.
- shared spaces are treated as essential infrastructure.
- resident participation is supported and structured; and
- long-term stewardship replaces short-term project thinking.

Cohousing does not need to sit outside existing housing systems. On the contrary, its greatest potential lies in being embedded within them, as a flexible, prevention-oriented housing typology that complements social housing, youth housing, integration strategies and ageing-in-place policies.

Barriers Within the UK Social Housing System

In the UK, there are no clear legal barriers preventing housing associations from developing cohousing. Capital grant can fund self-contained homes, and cohousing schemes could in principle meet affordability criteria. However, practical and cultural barriers remain.

Capital funding is typically allocated per dwelling. Shared facilities such as common houses do not generate direct rental income and must be funded through cross-subsidy from individual homes. This does not make cohousing impossible, but it requires careful design, for example, slightly smaller private units, or alternative funding streams for communal spaces.

Housing associations are also measured primarily on governance and financial viability. The Regulator of Social Housing places strong emphasis on predictable income, proven models, and risk management. While tenant engagement and satisfaction are part of the regulatory framework, governance and viability dominate. This can discourage innovation and make organisations cautious about non-standard tenancy models or communal cost-sharing.

Other barriers include difficulty fitting participatory governance into standard property management systems, uncertainty about long-term demand for cohousing and concerns about ongoing maintenance costs of communal spaces. However often these challenges are practical rather than legal. They suggest that enabling cohousing is less about removing regulation and more about promoting flexibility and measured financial innovation.

RECOMMENDATIONS – MAKING COHOUSING INCLUSIVE AND AFFORDABLE

This report shows that cohousing can support housing stability, wellbeing and social connection. However, it only works for people on low incomes when it is designed to be affordable, supported by public or non-profit bodies, and easy to access. When left to the market alone, cohousing tends to remain small-scale and inaccessible.

The following recommendations set out practical steps that governments, local authorities, housing providers and funders can take to use cohousing principles within mainstream housing systems.

1. Recognise Cohousing as a Valid Housing Option

Cohousing should be treated as a normal housing model, not a niche or lifestyle choice.

- National housing and homelessness strategies should include cohousing and cohousing-inspired models as part of prevention work.
- Local authorities should be encouraged to include cohousing in homelessness prevention, youth housing and integration plans.
- Planning guidance should allow shared spaces and non-standard layouts where these support community and wellbeing recognising their social value.

Clear recognition would make it easier for housing providers to develop cohousing-style projects reduce the perception of risk.

2. Enable Social Landlords to Deliver Cohousing and Hybrid Models

Across these case studies, social and non-profit landlords were central to delivering inclusive cohousing. Their role should be strengthened and supported.

- Housing associations and municipal landlords should be enabled, through funding and regulation, to develop cohousing or cohousing-inspired schemes within their existing stock and new developments.
- Pilot programmes should support small-scale cohousing clusters (e.g. 20–40 homes) embedded within larger developments.
- Landlords should be encouraged to experiment with light-touch resident governance, resident councils, and shared spaces, without requiring full self-management.

- Providers of social housing should work with the Regulator of Social Housing to give greater weight to consumer standards, including tenant engagement, satisfaction, and community outcomes, alongside financial viability.

This approach builds on existing community investment roles rather than creating new delivery models from scratch.

3. **Use Public Land Strategically to Enable Affordable Cohousing**

Land cost is one of the greatest barriers to inclusive cohousing, particularly in the UK.

- Local authorities should apply social value criteria to land disposal, prioritising projects that deliver long-term affordability, inclusion and prevention outcomes.
- Public land should be made available to housing associations, CLTs and non-profits on long leases or discounted terms for cohousing and hybrid models.
- National policy should support the use of public land for prevention-focused housing, not only emergency provision.

Models such as CLT Brussels and Austria's limited-profit housing demonstrate the long-term benefits of this approach.

4. **Reform Funding and Finance to Support Shared and Collective Housing**

Current funding systems are often designed around self-contained, individual units and struggle to accommodate shared infrastructure.

- Capital grant programmes should explicitly allow funding for shared spaces (common houses, kitchens, community rooms) as essential social infrastructure.
- Revenue funding should support community facilitation, especially where residents have experienced homelessness or migration, in the early years of operation to reduce perceived risk for housing associations.
- Cost-rent or limited-profit financing models should be explored to ensure long-term affordability.

Without this flexibility, cohousing projects are forced to compromise on the very elements that make them effective.

5. Support Participation in Practical Ways

Participation does not happen automatically and should not be assumed.

- Fund facilitation to support co-design, decision-making and conflict resolution.
- Allow time for communities to form, especially in social housing settings.

Use accessible methods such as translation, visual tools and one-to-one support. Projects such as Rupali Court and CLT Brussels show that participation can be inclusive when it is structured and resourced.

6. **Encourage Mixed-Tenure Communities**

Mixed-tenure cohousing models play a crucial role in preventing stigma and supporting long-term community stability.

- Encourage developments that combine social rent, affordable rent, shared ownership and affordable ownership within a single cohousing or cohousing-inspired scheme.
- Avoid tenure segregation within developments.
- Use mixed tenure to support long-term communities rather than short-term housing solutions. as seen in Cornerstone and New Ground.

7. **Embed Cohousing Within Broader Systems of Support**

Cohousing works best when it is connected to wider systems rather than standing alone.

- Link cohousing projects to local services, education providers, employment support and health initiatives.
- Recognise cohousing as part of place-based prevention strategies, not just housing delivery.
- Encourage partnerships between housing providers, NGOs, and community organisations.
-

This reduces pressure on individual projects and increases resilience.

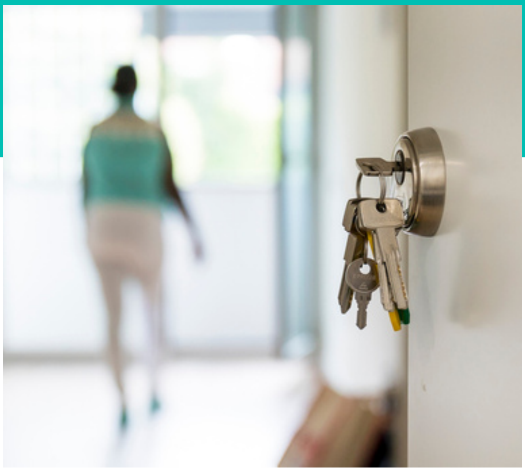
8. **Invest in Learning, Evaluation, and Replication**

There is still limited evidence on cohousing as a prevention tool, or on inclusive cohousing models.

- Fund evaluation of cohousing and cohousing-inspired models.
- Create platforms for knowledge exchange between housing associations, local authorities and community groups.
- Focus on adapting and replicating models rather than one-off pilots.

Ongoing learning will help cohousing become a more reliable housing option.

CONCLUSION



This research began with an important question: can cohousing work for people on very low incomes, including those with lived experience of homelessness or asylum? Drawing on international evidence, the answer is yes - but only when supported to do so.

When cohousing is left to the market, it usually becomes small, owner-occupied, and only accessible to people with money, time, and confidence. In this form, it does little to address housing inequality. But when cohousing is designed to be affordable, supported by public or non-profit bodies, and protected over the long term, it can offer something that many housing systems struggle to provide stable homes, social connection, and a sense of control over daily life.

Across the case studies in this report, several consistent themes emerge. Where cohousing or cohousing-inspired models are inclusive, they are embedded within social, municipal or non-profit housing systems. Public land, regulated rents, and long-term tenancies protect affordability. Social landlords and community organisations play a crucial role in absorbing risk, facilitating participation, and maintaining continuity as resident groups change. Shared spaces are treated as essential social infrastructure rather than optional extras, and participation is supported rather than assumed.

These features matter because they align closely with what we know about homelessness prevention. Housing insecurity is not only a question of supply; it is shaped by isolation, weak social networks, insecure tenure and lack of agency. Cohousing addresses these risks directly. Stable homes embedded in supportive communities help people sustain tenancies, rebuild confidence, and plan. Informal support and everyday connection reduce reliance on crisis services and create resilience long before homelessness occurs.

The examples of Plan Einstein, Startblok Riekerhaven, CLT Brussels, Stolplyckan, Cornerstone, Petaluma Avenue Homes, Rupali Court and New Ground demonstrate that cohousing can support very different groups - asylum seekers, young people, families moving on from homelessness, older residents and migrant communities - without becoming residual or stigmatised. Crucially, they show that cohousing does not need to be purist to be effective. Hybrid and “cohousing-light” models, when well designed, can deliver many of the same social and preventative benefits while remaining accessible to people with complex lives and limited resources.

For the UK in particular, this research highlights a significant opportunity. Housing associations and local authorities already play a central role in homelessness prevention, supported housing and community investment. Cohousing principles - shared spaces, resident participation, mixed tenure, and intentional design - can be integrated into this existing infrastructure. Doing so does not require wholesale system change, but it does require policy recognition, funding flexibility, and a willingness to experiment.

Finally, there is a challenge of language. Within the community-led housing sector, the term “cohousing” is widely understood. Outside it, the term can sound like jargon or be confused with communes or housing cooperatives. If cohousing is to become more mainstream, it may need to be described in clearer, more accessible terms, for example, as “community-focused social housing” or “collaborative housing within social rent.” The principles matter more than the label. Improving understanding among local authorities, housing associations and policymakers will be essential if cohousing is to move beyond a specialist audience

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Cohousing should not be seen as a replacement for social housing, Housing First or supported accommodation. Instead, it should be understood as complementary, one that strengthens the social foundations of housing and expands the range of options available to people who are too often offered the least choice.

The key issue is no longer whether cohousing can be inclusive. The question is whether housing systems are willing to support it. Where affordability, participation, and prevention are taken seriously, cohousing can move from the margins to the mainstream - and in doing so, contribute meaningfully to ending homelessness and housing insecurity.

APPENDIX A – COMPARATIVE CASE STUDIES AND INTERNATIONAL FIELDWORK REFLECTIONS

This appendix brings together two forms of evidence from the research:

1. A comparative overview of key cohousing and cohousing-inspired projects visited.
2. Fieldwork reflections from visits to Denmark/the Netherlands, Sweden and the United States

Appendix A: Comparative Overview of Case Study Projects

The table below summarises key dimensions across a range of cohousing and cohousing-inspired projects included in this research. It illustrates the diversity of models in use, while also revealing consistent patterns around tenure, land, participation and community support.

Table – Comparison of Cohousing and Cohousing-Inspired Projects

Dimension	*Rupali Court (UK)*	*Stolplyckan (SE)*	*Petaluma Ave Homes (US)*	*Startblok (NL)*	*Plan Einstein (NL)*	*CLT Brussels (BE)*	*Einszueins Architektur (AT)*	*Cornerstone (US)*	*New Ground (UK)*	*Les Juntes, (Spain)*
Core purpose	Culturally responsive, affordable cohousing-inspired housing for older Bangladeshi adults	Large-scale social rental cohousing emphasising shared life and affordability	Deeply affordable family housing using cohousing design principles	Mixed youth/refugee housing supporting integration and affordability	Cohousing-adjacent model linking asylum reception, youth housing and co-learning	Permanent affordability and community-led housing for low-income and migrant households	Mainstreaming resident-led, low-carbon cohousing within Austria's housing system	Mixed-tenure affordable housing embedding cohousing principles and resident governance	Women-led senior cohousing promoting safety, independence and mutual support	Cooperative, cohousing-inspired housing securing homes, rights and stability for migrant and low-income households
Scale	34 homes	~180 homes / ~300 residents	45 homes	~565 residents	Pilot programme	Multiple projects (varying scale)	10+ projects / 1,000+ residents	126 homes	26 homes	6 homes/26 residents
Tenure	100% social rent	Municipal rental	Affordable rental	Social & intermediate rent	Mixed: asylum accommodation + youth social rent	Mixed: affordable ownership & rental via CLT	Cost-rent, cooperative rental or shared ownership	Mixed: social rental + affordable ownership	Mixed: leasehold + social rent	Cooperative rental (non-speculative)
Land	Housing association site	Municipally owned land	Non-profit acquisition via inclusionary zoning	Municipal land lease	Municipal site integrated with asylum centre	Public land transferred below market value	Public or discounted municipal land	Public land via redevelopment agency	Privately acquired with HA partnership	Privately owned homes acquired from banks
Affordability mechanism	Social rents; culturally appropriate design reducing care needs	Regulated municipal rents	Income-based rents and subsidy	Social rents + low-cost modular construction	EU Urban Innovative Actions funding + municipal support	Land removed from speculation; resale & rent controls	Public land, cost-rent finance, limited-profit regulation	Public subsidy, donated land, cross-tenure finance	Social rent allocation within cohousing	Cooperative model of controlling rents well below market
Target population	Older Bangladeshi adults (50+)	Mixed ages incl. families, older people, disabled residents	Low-income families	Young adults (18–27), incl. refugees	Asylum seekers, young residents, neighbours	Low-income households, migrant families	Mixed-income, mixed-age urban households incl. refugees	Low-income families incl. formerly homeless	Older women (50+)	Low-income households and migrant families, including undocumented migrants
Resident participation (design)	High; multilingual co-design	Moderate; within municipal framework	Low; no early resident involvement	Medium; consultation on social elements	Medium; co-design of learning hub only	Medium–high; supported co-design	Very high; resident-led with architects	Medium; participatory neighbourhood planning	Very high; long-term resident-led design	Medium: residents involved through cooperative formation and retrofit decisions
Resident participation	Low–medium; light-touch involvement	Medium; resident working groups	Medium; informal governance	Medium; resident committees	Low; not cohousing governance	Medium; structured but supported	High; cooperative governance	Medium; resident council	High; formalised resident-led governance	High; cooperative assembly and committees with equal participation rights Mutual aid, shared governance, collective care and legal support embedded in daily life
Community support model	Culturally anchored neighbourliness; shared spaces	Shared kitchens, gardens and facilities	Shared common house; informal support	Buddy systems and peer-led activities	Shared learning, skills-building and social activities	Shared spaces plus long-term CLT stewardship	Shared workshops, gardens, collective facilities	Resident-led activities; place-based investment	Structured mutual support and shared life	

APPENDIX B: FIELDWORK REFLECTIONS – WHAT I SAW IN PRACTICE

The Netherlands – Intentional Design, Normalised Sharing
During site visits in Delft, Utrecht, Amsterdam and Haarlem, I explored a range of intentional and socially mixed cohousing projects. While each differed in scale and governance, all were shaped by a policy environment that normalises shared living within mainstream housing.

Delft – Nevel Nemas
A 50+ cohousing community designed collaboratively with residents to reduce loneliness and encourage everyday interaction. Wide walkways, generous homes and a welcoming common room support informal contact. A resident committee manages membership, shared meals and activities, shaping long-term culture.

Utrecht – The Majella Project
A mixed community in which half of residents have lived experience of homelessness and receive light-touch support for up to three years. The remainder are general tenants who actively choose a socially engaged setting. Shared meals and informal support provide stability beyond what formal services alone can offer.

Amsterdam – De Groene Gemeenschap
A small intentional community of six residents who collectively rent an entire building. Their shared workshop has become a neighbourhood hub, hosting language classes, music sessions and a community library - demonstrating cohousing as an outward-facing community asset.

Amsterdam – Vrijburcht
A large resident-developed project with 52 owner-occupied homes and a supported living unit for young adults with mild disabilities. Inward-facing design elements - courtyard garden, café, theatre and greenhouse - foster constant interaction and mutual support.

Across all Dutch projects, common features were evident:

- strong resident governance;governance.
- buildings designed for natural interaction.
- shared spaces anchoring community life.
- affordability through social rents or subsidy.
- and intentional social mixes that support inclusion.

Sweden – Municipal Cohousing as a Normal Housing Option
Fieldwork visits to Fullerstabacke, and Dunderbacken, alongside discussions with Kollektivhus Nu, highlighted the strength of the Swedish model.

These communities, typically 50–70 residents, are:

- owned and managed by municipal housing companies.
- initiated by resident groups.
- based on rented tenure.
- designed with extensive shared facilities (kitchens, dining halls, workshops, laundries, playrooms and saunas).
- organised around regular shared meals.
- governed through resident boards and working groups; and
- allocated via resident-led processes focused on willingness to participate rather than waiting-list order.

Daily life is shaped by shared routines: cooking rotas, childcare, gardening, music, celebrations and informal care. These networks provide everyday support that formal services often struggle to deliver, particularly for older residents and families.

United States – Innovation Within Constraint
Fieldwork in California revealed a diverse cohousing landscape shaped by a market-dominated housing system.

Berkeley Cohousing (Berkeley)

A well-established intentional community of 14 homes with very low turnover. Shared meals twice weekly, strong self-governance and deep social ties characterise daily life.

N Street Cohousing (Davis)
A powerful example of "retrofit cohousing," created gradually over 30 years by linking 19 neighbouring properties. Around 70% of residents are renters, housed in homes owned by current or former members.

Together, these projects show that while cohousing in the US often relies on exceptional commitment and resources, non-profit and collective ownership models offer pathways to greater inclusion and permanence.

Final Reflection
The projects documented here vary widely in scale, tenure and governance. Yet across contexts, there are recurring factors for success.

- stable and affordable tenure,
- shared spaces treated as essential infrastructure,
- supported participation,
- and long-term stewardship.

These observations reinforce the central conclusion of this report: cohousing becomes inclusive not through ideology, but through policy and structural systemic support.

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