

Expanded abstract

New models of housing cooperatives to address the shortage of affordable housing and promote sustainability. National and international case studies

Objectives

In Spain, housing cooperatives have traditionally been linked to public policies as mechanisms for accessing housing. However, they have mostly functioned as a pathway to homeownership, without consolidating as a structural alternative to buying or renting. Recently, new forms of housing cooperativism have begun to emerge, incorporating innovative elements in areas such as production, management, and communal living. This shift marks a turning point in the evolution of housing cooperatives.

The main objective of this study is to analyze seven national and international case studies, focusing on key factors such as the production system, financing, governance, sustainability, and community integration. Specifically, the study examines seven residential projects based on cooperative principles, located in four different countries: Trudslund in Denmark; TEBEL-PA Housing Cooperative and Cubo del Sur Housing Cooperative in Uruguay; Urban Green Cohousing Cooperative in Canada; and Sostre Cívic SCCL, Entrepatis, and Metropolitan House-Residencial Font Santa Park II in Spain.

Methodology

Since the purpose of this study is to analyze the potential of housing cooperatives, across their various modalities and tenure regimes, as a housing development model rooted in the social economy and/or as a viable alternative to conventional ownership or rental, the study's methodology and design have combined doctrinal, legal, analytical, and descriptive approaches. This has been complemented by field research, including interviews with key stakeholders involved in the development of cooperative housing projects, such as residents, developers, and public authorities associated with these initiatives.

Findings

The following findings are drawn from the analysis of the potential of housing cooperatives, across their different forms and ownership regimes, their current legal framework, the most important trends, the main challenges faced, as well as different national and international experiences of cooperatives and cohousing:

Housing cooperatives represent an alternative model of housing access, based on the principle of cost and oriented toward the collective satisfaction of needs, which sets them apart from traditional ownership and rental models. Although legally constituted as economic entities, these organizations have a strong social dimension, emphasizing collective construction and community living. In Spain, particularly over the past decade, there has been a notable increase in such initiatives, with the use-transfer model emerging as a potential “third way” of accessing housing, though it remains in a developmental stage.

Financing is the cornerstone of housing cooperatives. The financial sustainability of cooperatives is articulated through a combination of their own savings, public and private loans, and specific subsidies. However, there are still obstacles related to institutional distrust of collective ownership and low prioritization by public policies. Direct and indirect public financing is a key factor for their viability, as shown by international experiences, such as Uruguay’s, where state support has been decisive in consolidating the cooperative model as a housing alternative (according to the experiences studied, public financing covers up to 85% of project costs).

Public-cooperative collaboration is emerging as a new trend in housing. The alignment of public-cooperative objectives includes: the target population, the combination of sustainable activities with positive social impacts, social economy and people’s welfare; and the existence of democratic and cohesive structures that encourage community participation with transparency, as the public sector should act. At present, in Spain, incipient actions of autonomous or local scope can be identified, such as the cooperative projects of the Barcelona City Council, the Government of País Vasco or the proposals of the Government of Navarra.

Governance in housing cooperatives is a differentiating element that promotes participatory democracy through structures such as general assemblies and governing councils. In addition, more flexible organizational forms adapted to current social contexts are favored, such as specialized committees and collaborative conflict management. These mechanisms contribute to a more inclusive, efficient and cohesive management, projecting cooperatives as laboratories of innovation in community organization.

Nowadays housing cooperatives often integrate environmental and social sustainability principles at their core. The choice of sustainable materials, the ecological design of buildings and the shared use of services promote circular and collaborative economy practices, fostering both resource efficiency and social cohesion. This approach enables them to contribute significantly to the Sustainable Development Goals, meeting up to 12 of the 17 goals in some cases.

Housing cooperatives offer significant potential as instruments for the rehabilitation of aging residential stock and the broader revitalization of the urban fabric. The case studies examined include both the replacement of outdated housing with modern, sustainable buildings, as seen in the Urban Green project in Canada, and the revitalization of urban neighborhoods through cooperative housing initiatives, such as Cubo del Sur in Uruguay.

Contribution

This study has a double contribution. In the academic field, it contributes to broadening knowledge about the housing cooperative model, based on the principles and values of the social

economy. It also provides new information on good practices in key areas for the development of housing cooperatives. In the professional field, the results of this study allow identifying a list of good practices that can be applied both in existing cooperatives and in newly created cooperatives. Public administrations can also use the conclusions obtained in the design of their public policies for the promotion of housing cooperatives.

The analysis of international experiences in Denmark, Canada, Uruguay and Spain reveals that the diversity of cooperative models can be adapted to local contexts and provide innovative solutions to the housing crisis. The good practices identified in financing, governance and sustainability offer a replicable basis for strengthening public policies aimed at decent, affordable and community housing, especially in stressed urban areas. In Spain, their consolidation will require a legal framework more adapted to the new realities, strong institutional commitment, active citizen participation and an approach focused on the common good and long-term sustainability.